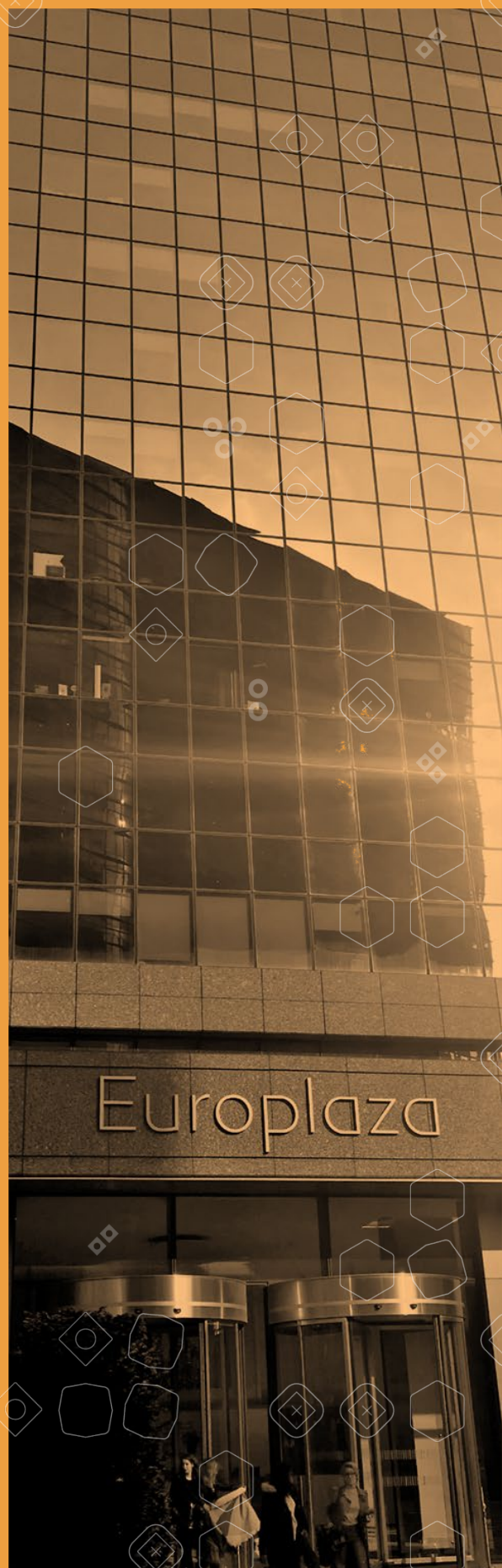

RISK ASSESSMENT QUESTIONNAIRE

Graphs / Spring 2026



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1. Business model / strategy / profitability	4
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Introduction

The EBA conducts semi-annual Risk Assessment Questionnaires (RAQs) among banks. This booklet presents a summary of the responses to the survey carried out in Spring 2026, in which 85 banks¹ submitted their answers. Results of the survey were received in March 2026 and are presented in an aggregate form. The questionnaire is available in the Appendix. Where relevant, answers from former questionnaires may be presented. Responses that were not selected by any banks are not presented in the charts.

Should you wish to provide your feedback on this booklet, please do so by contacting rast@eba.europa.eu

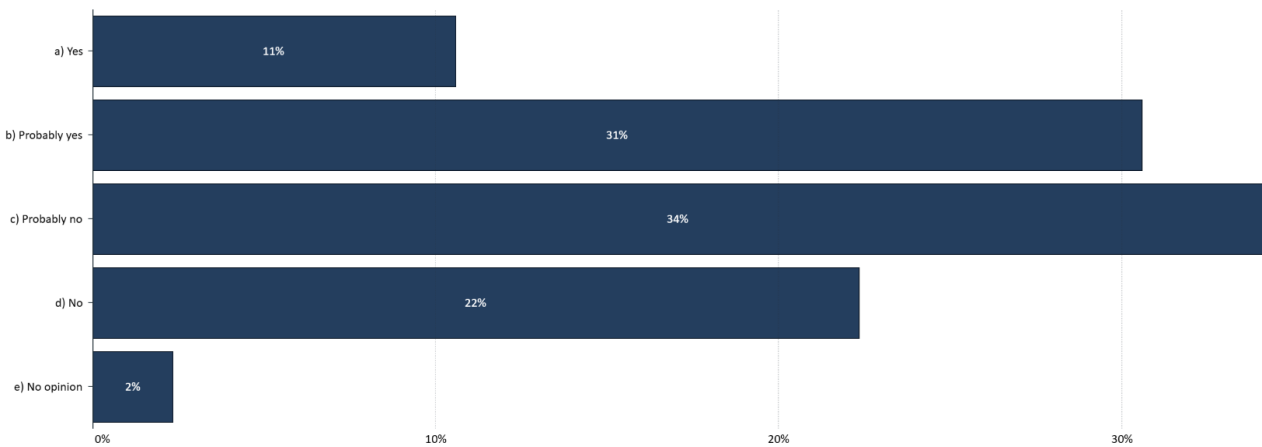
¹ A list of banks participating in the survey is published in the Annex.

Banks' questionnaire

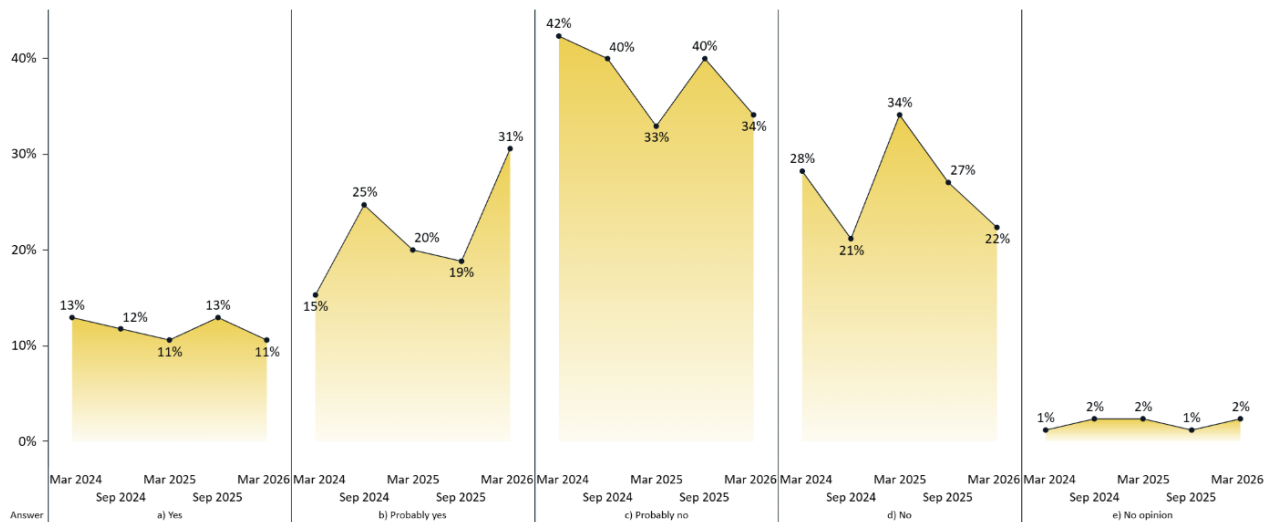
1. Business model / strategy / profitability

Question 1: Spring 2026 results

Q1 Do you expect an overall increase in your bank's ROE over the next 6 to 12 months?

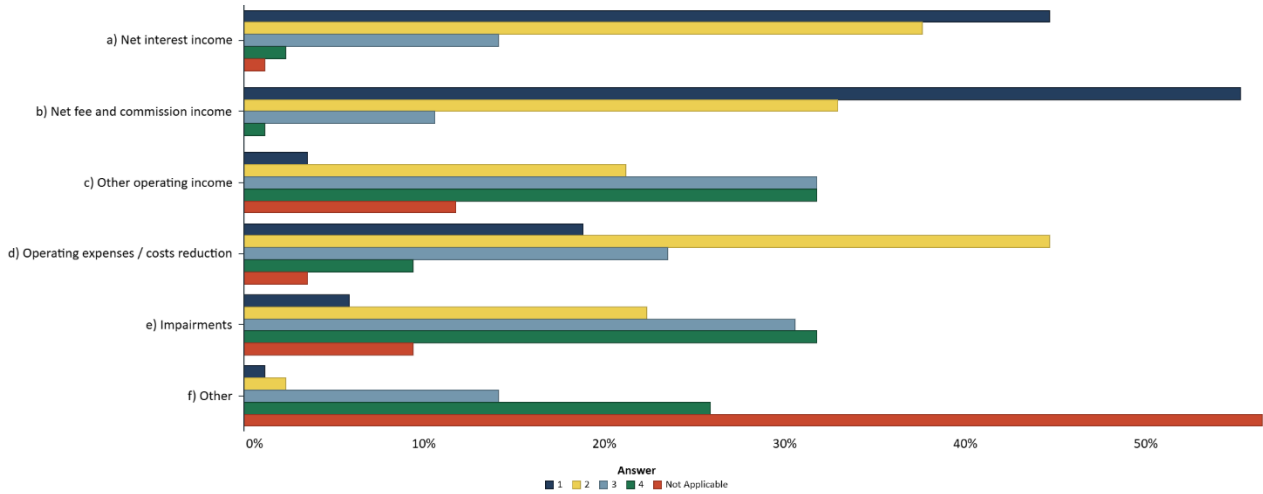


Question 1: Comparison with earlier results



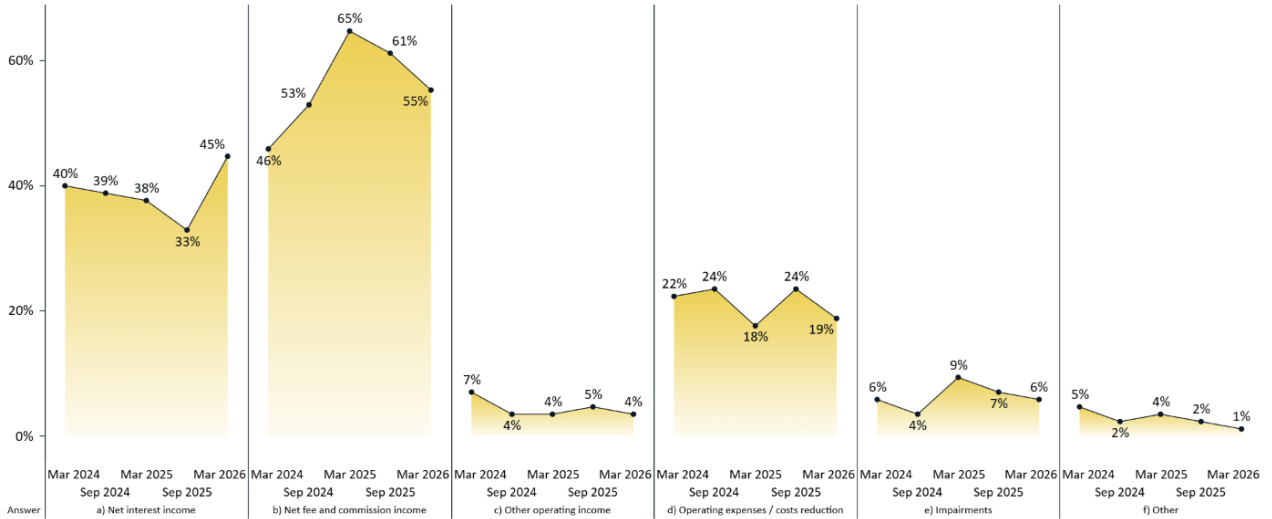
Question 2: Spring 2026 results

Q2 Which areas are you primarily targeting to increase the profitability of your bank in the next 6 to 12 months? (Rank according to priority with 1 - High Priority and 4 - Low Priority)



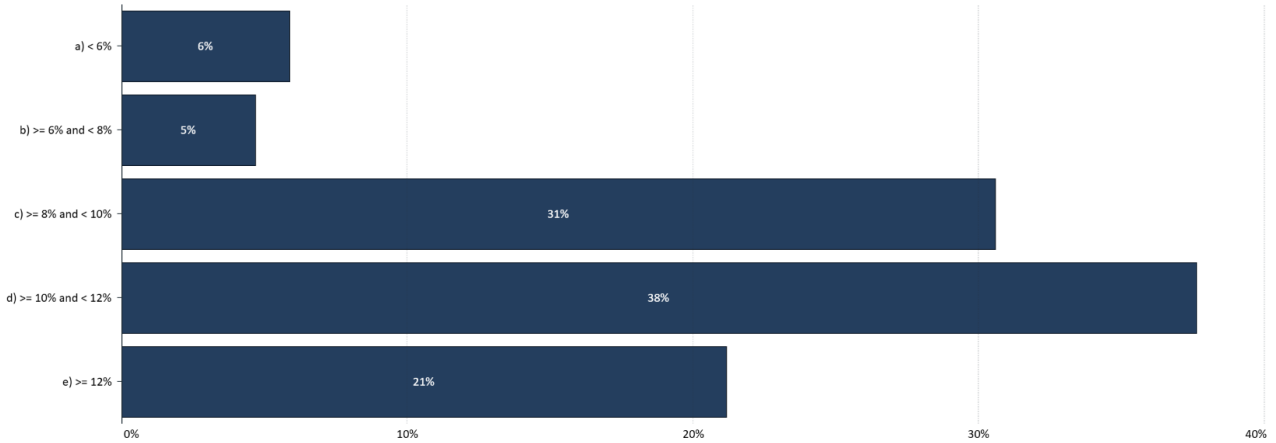
Question 2: Comparison with earlier results

1 - High Priority

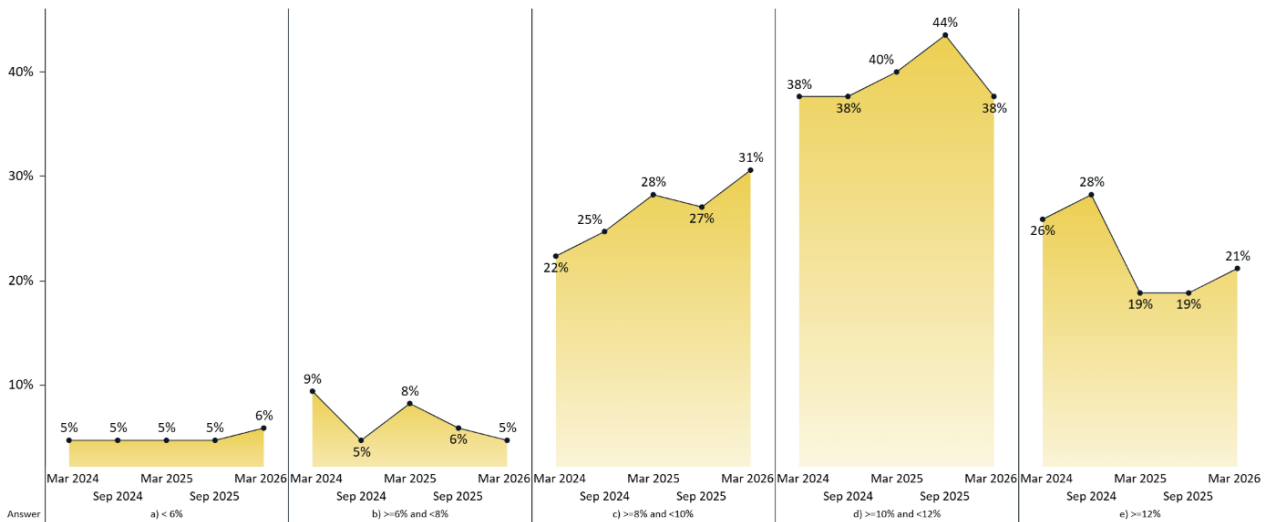


Question 3: Spring 2026 results

Q3 What is your estimated Cost of Equity?

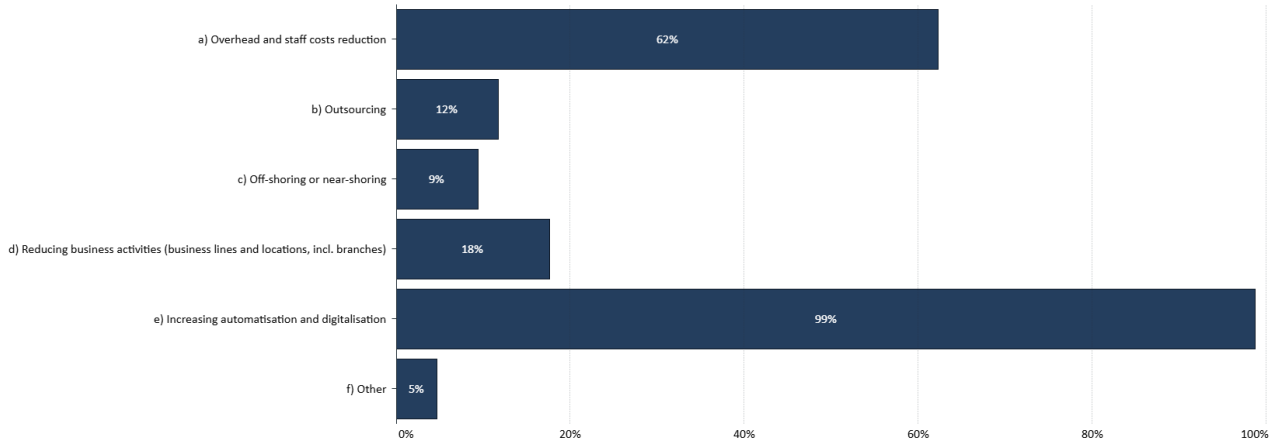


Question 3: Comparison with earlier results

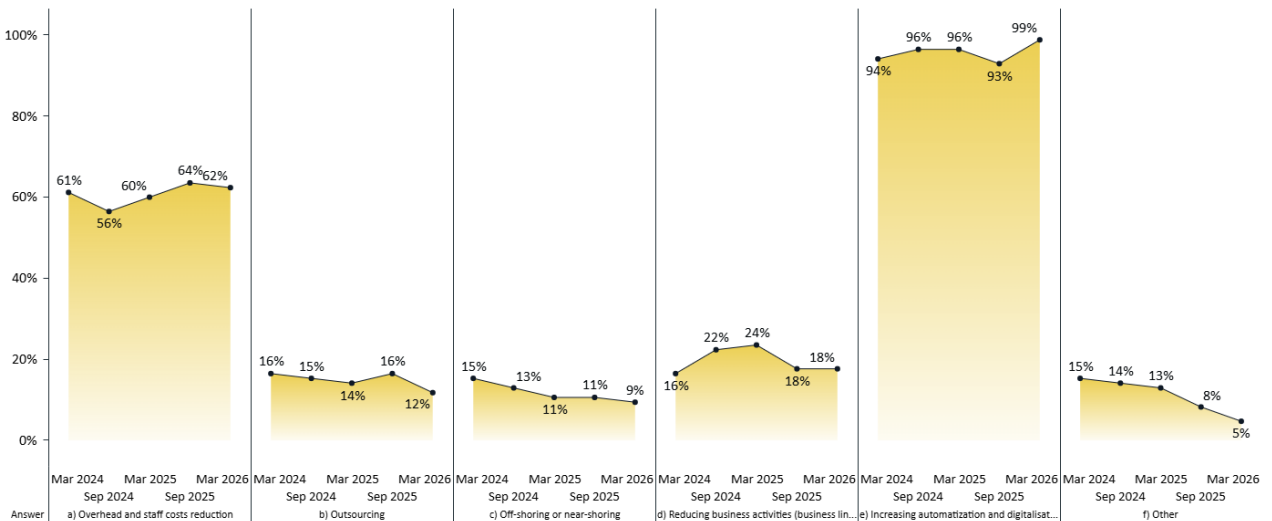


Question 4: Spring 2026 results

Q4 Which measures are you primarily taking to reduce operating expenses / costs?

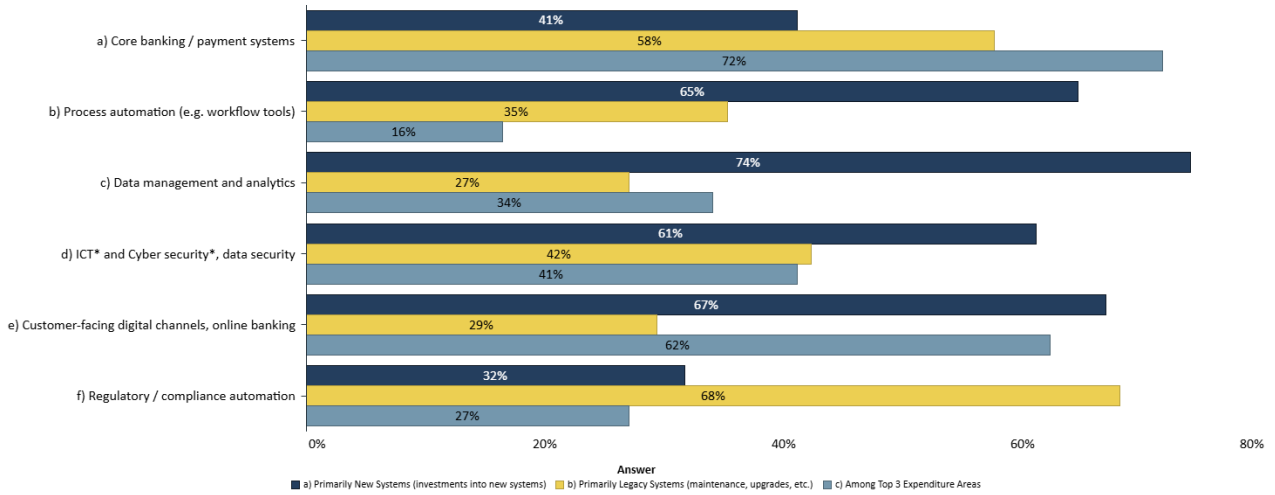


Question 4: Comparison with earlier results



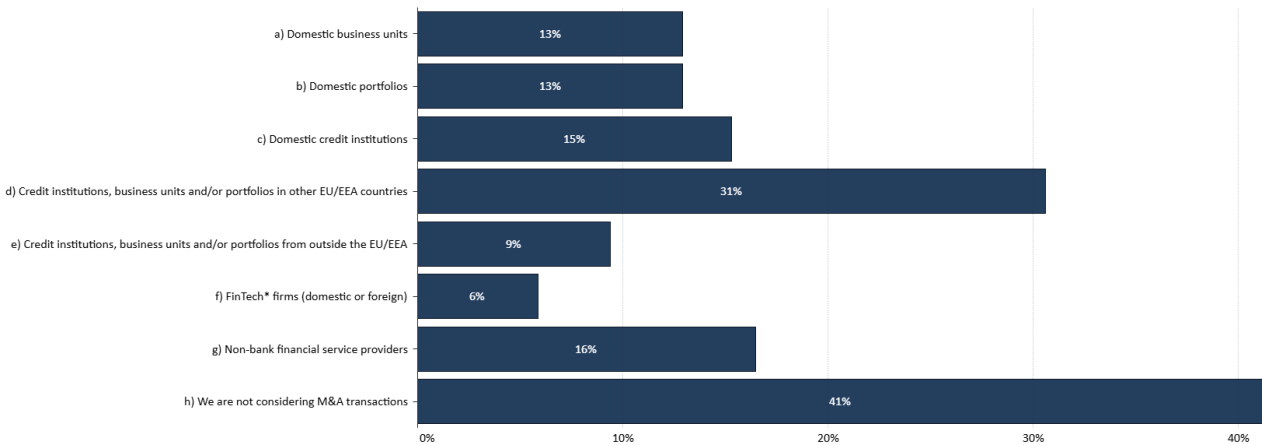
Question 5: Spring 2026 results

Q5 For each of the following areas, please indicate whether your expenditures primarily relate to new systems or legacy systems. Then select up to three areas that account for the largest share of your institution’s digitalisation and automatisisation related expenditure.

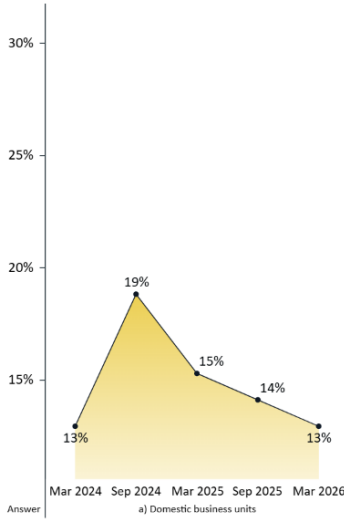


Question 6: Spring 2026 results

Q6 Are you considering Mergers & Acquisitions (M&A) transactions with/of?

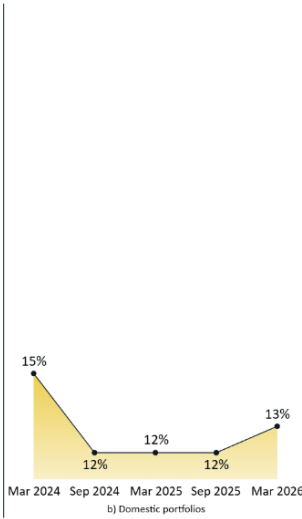


Question 6: comparison with earlier results

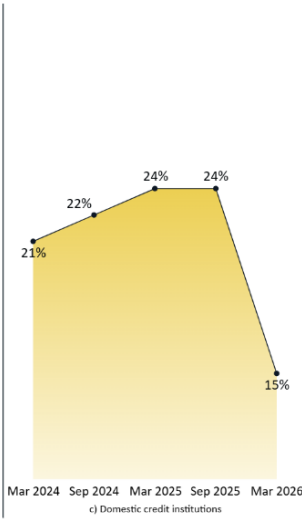


Answer

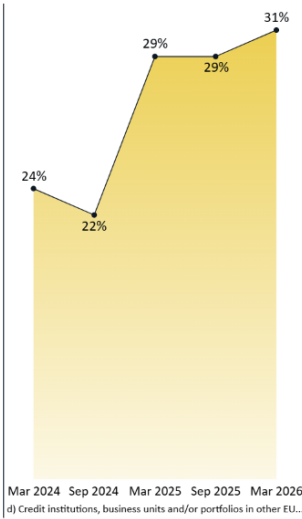
a) Domestic business units



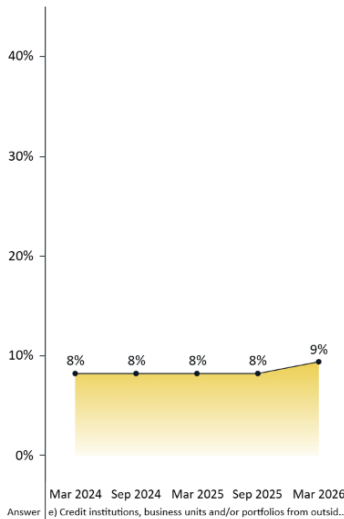
b) Domestic portfolios



c) Domestic credit institutions

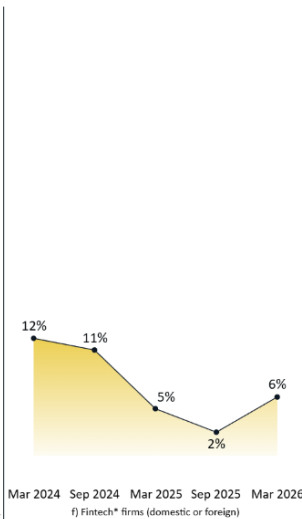


d) Credit institutions, business units and/or portfolios in other EU...

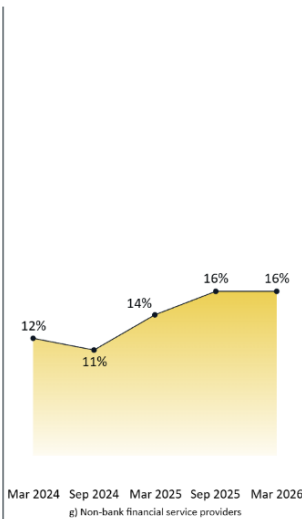


Answer

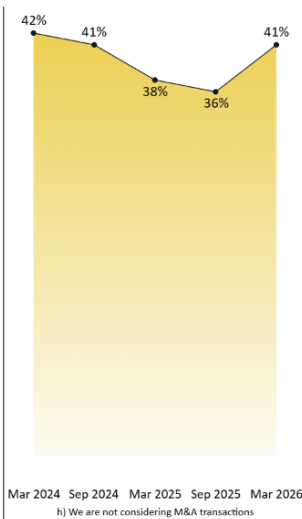
e) Credit institutions, business units and/or portfolios from outside EU...



f) Fintech* firms (domestic or foreign)



g) Non-bank financial service providers

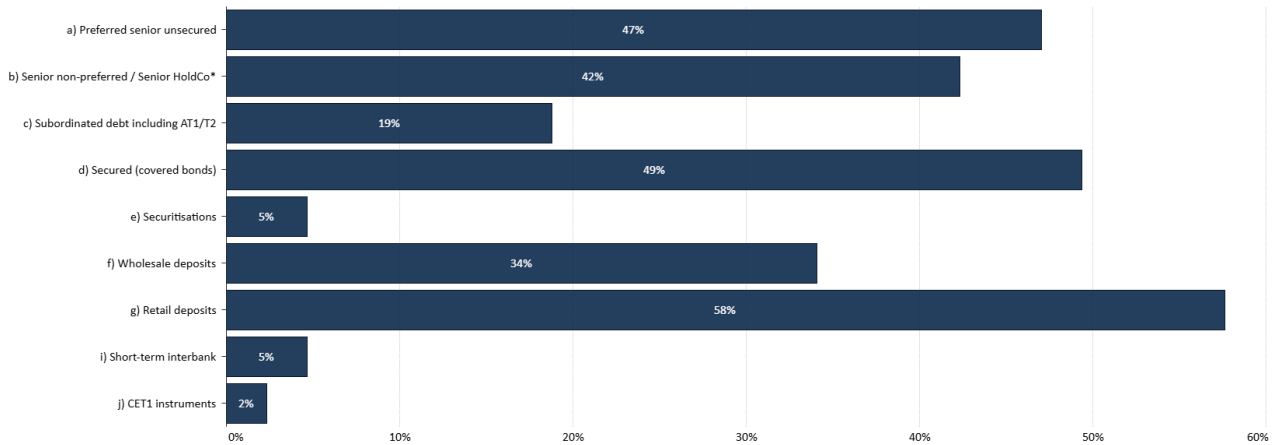


h) We are not considering M&A transactions

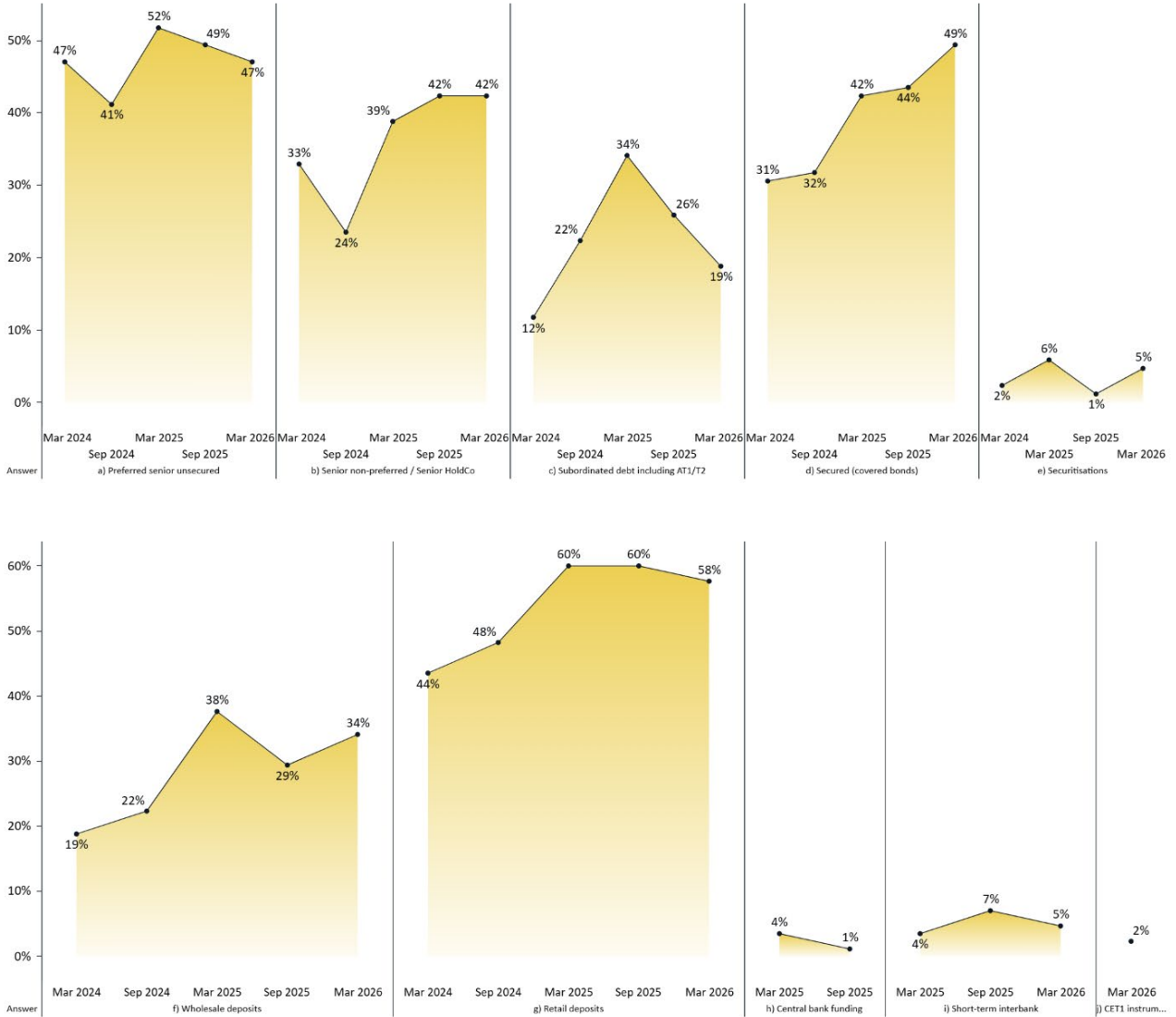
2. Funding and liquidity

Question 7: Spring 2026 results

Q7 Which funding instruments do you intend to focus on in the next 12 months?

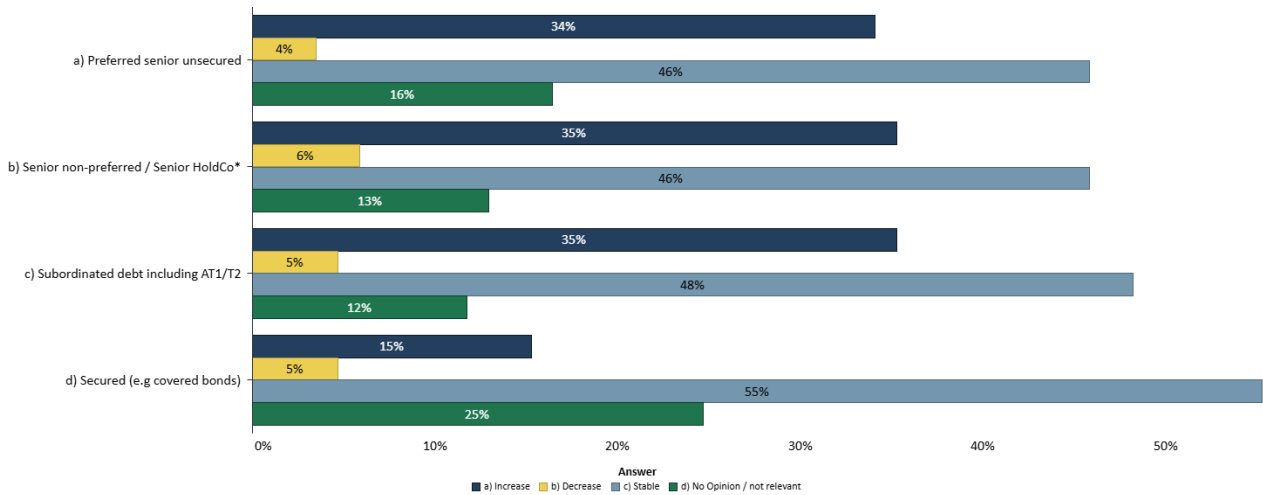


Question 7: comparison with earlier results



Question 8: Spring 2026 results

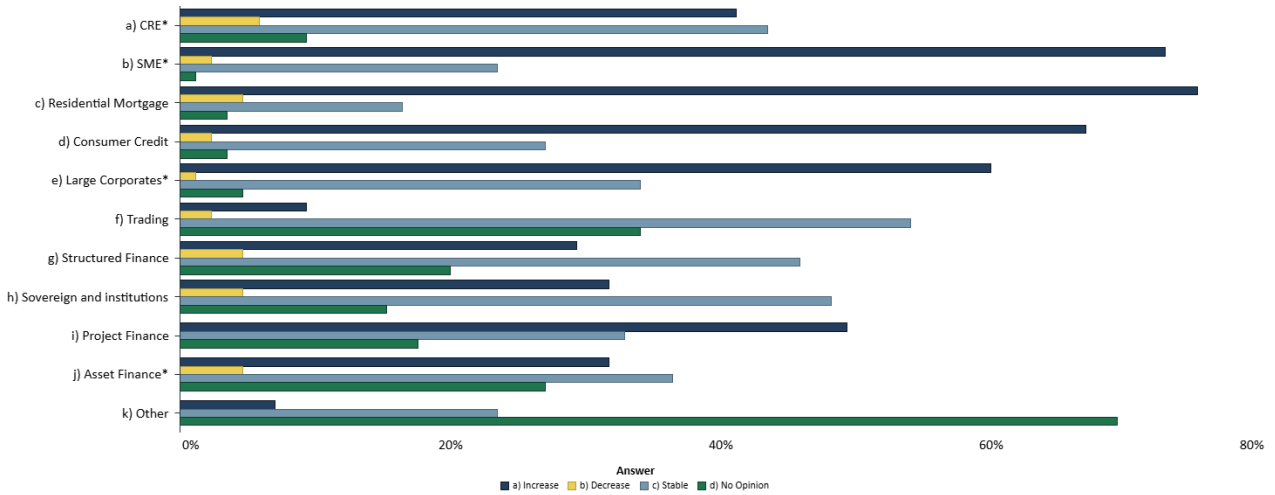
Q8 Over the next 12 months, what are your expectations regarding cost trends (i.e., spreads) for your bank across the following funding sources? Please consider the overall expected direction during the 12-month period, regardless of any interim volatility.



3. Asset composition and quality

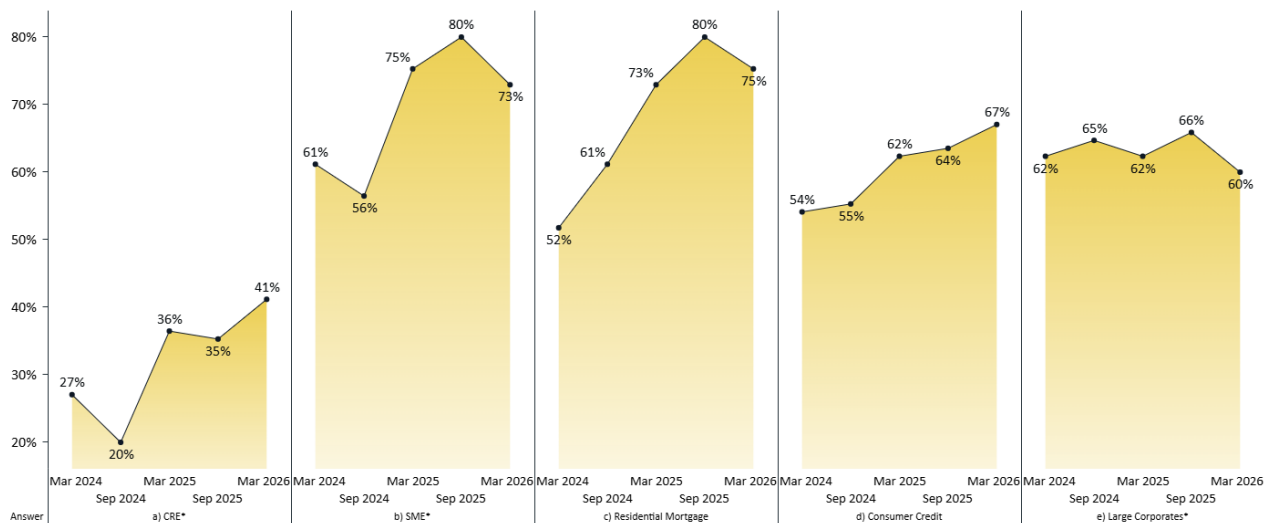
Question 9: Spring 2026 results

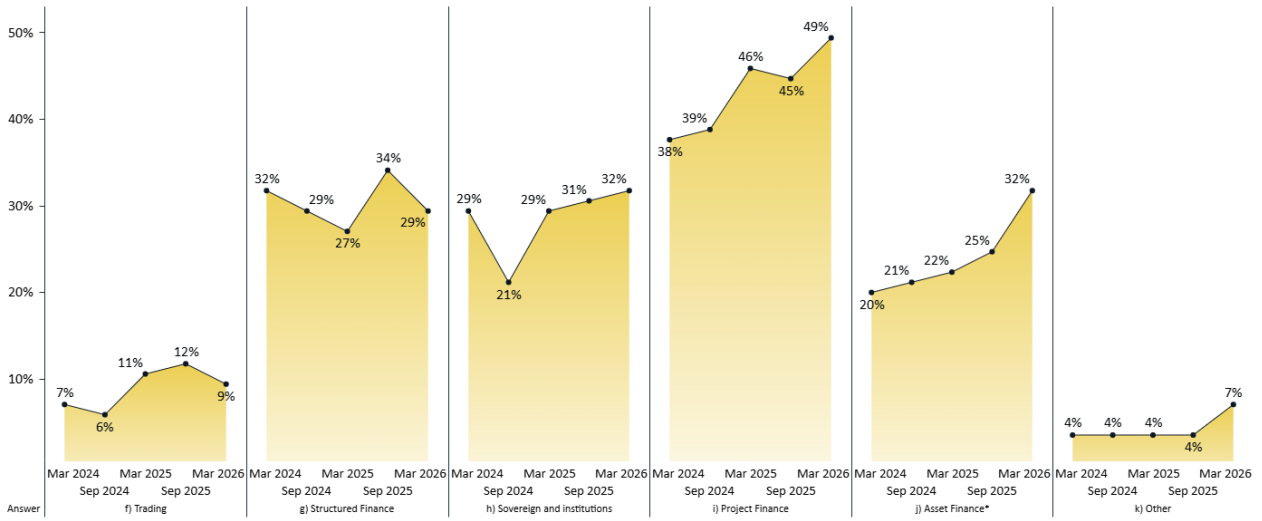
Q9 Which portfolios do you plan to increase/decrease in volume during the next 12 months (on a net basis)?



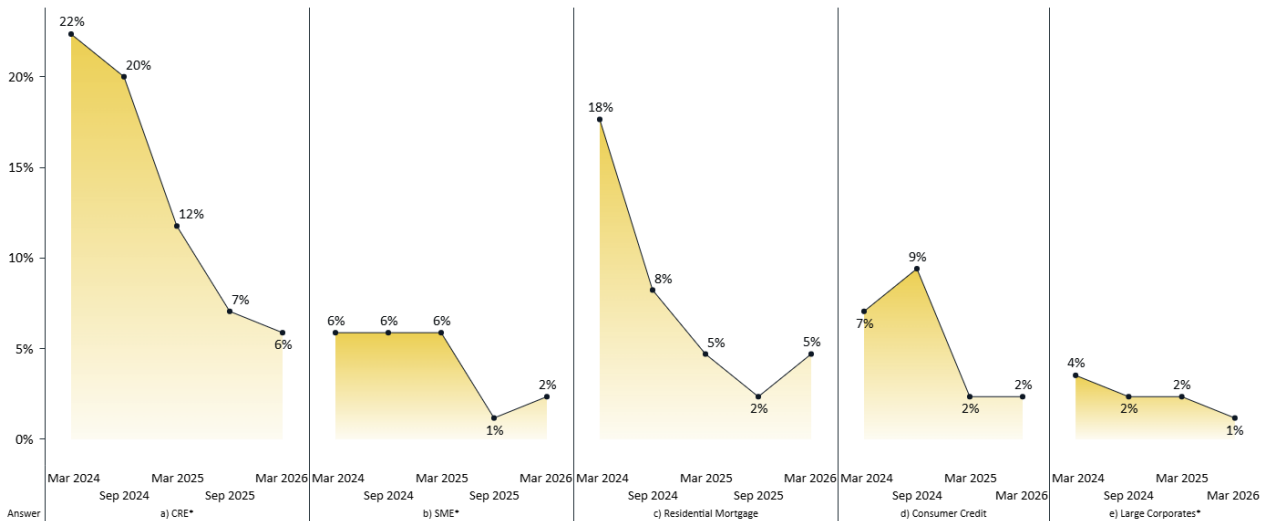
Question 9: comparison with earlier results

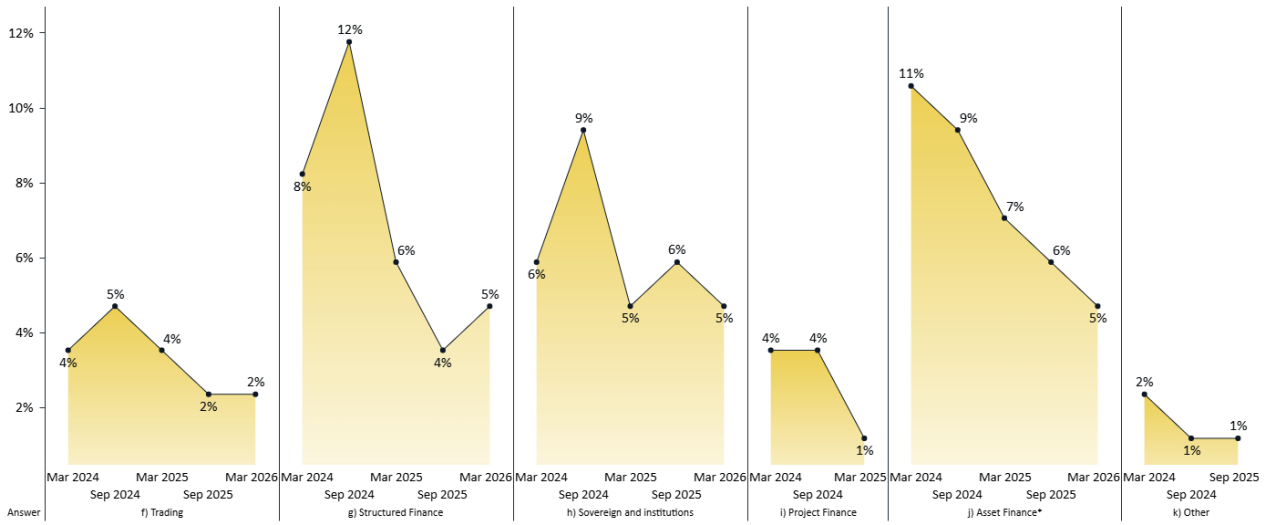
Increase





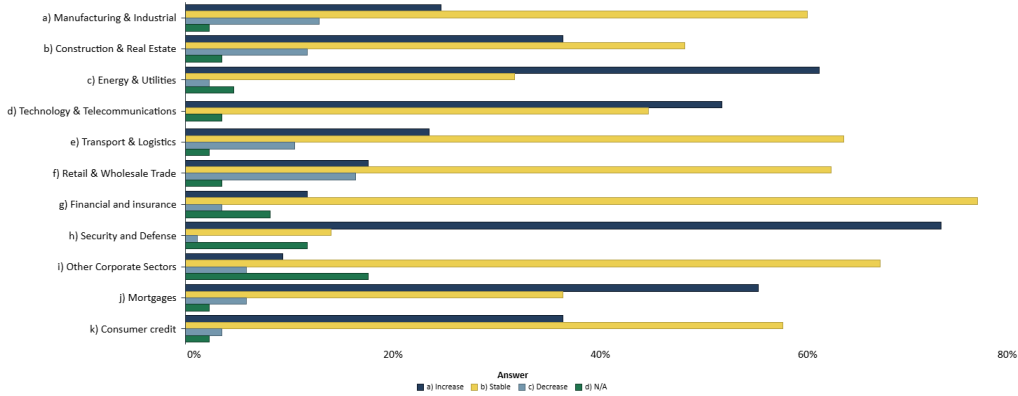
Decrease





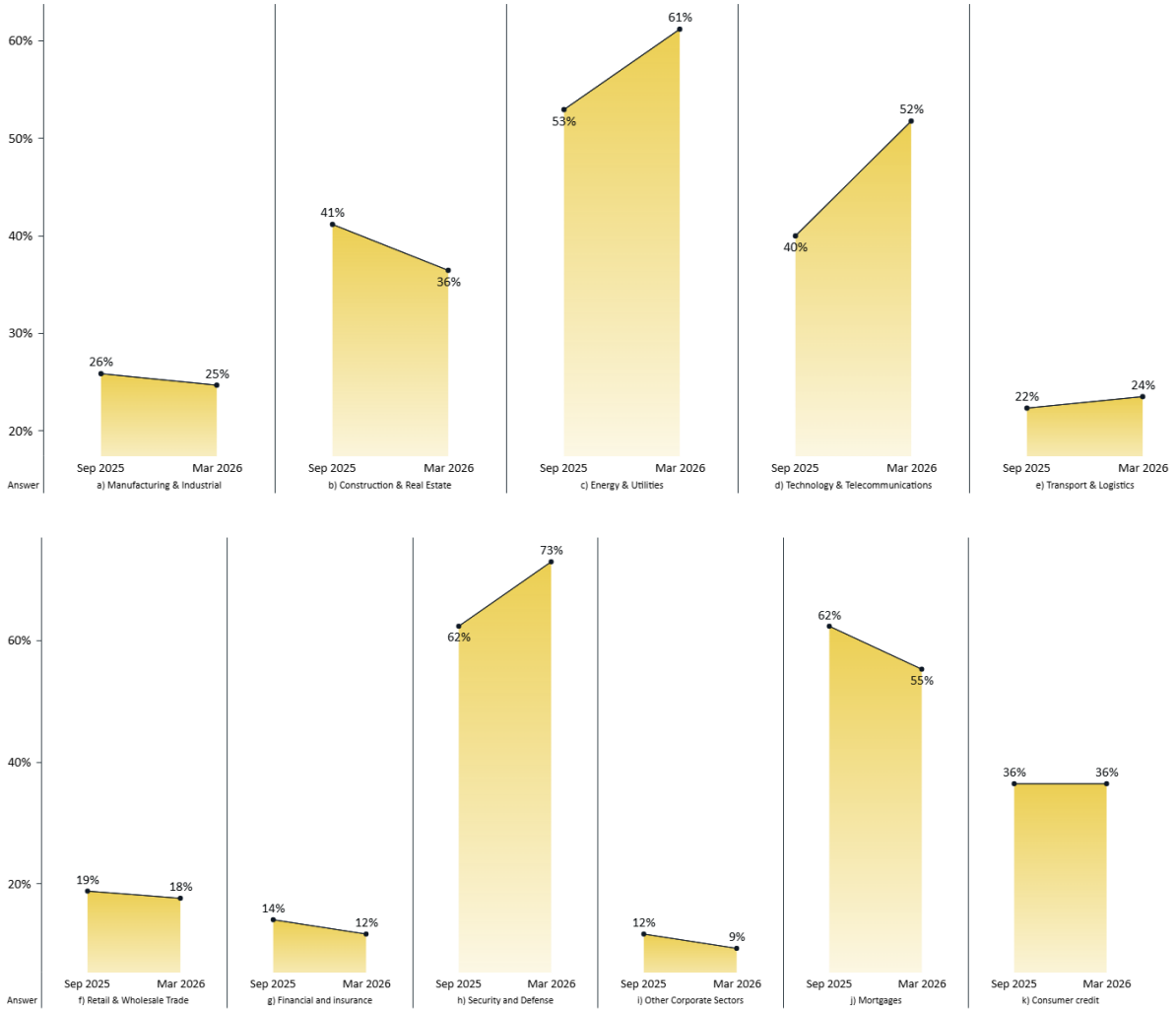
Question 10: Spring 2026 results

Q10 How would you assess loan demand during the next 12 months across the following corporate and household sectors?

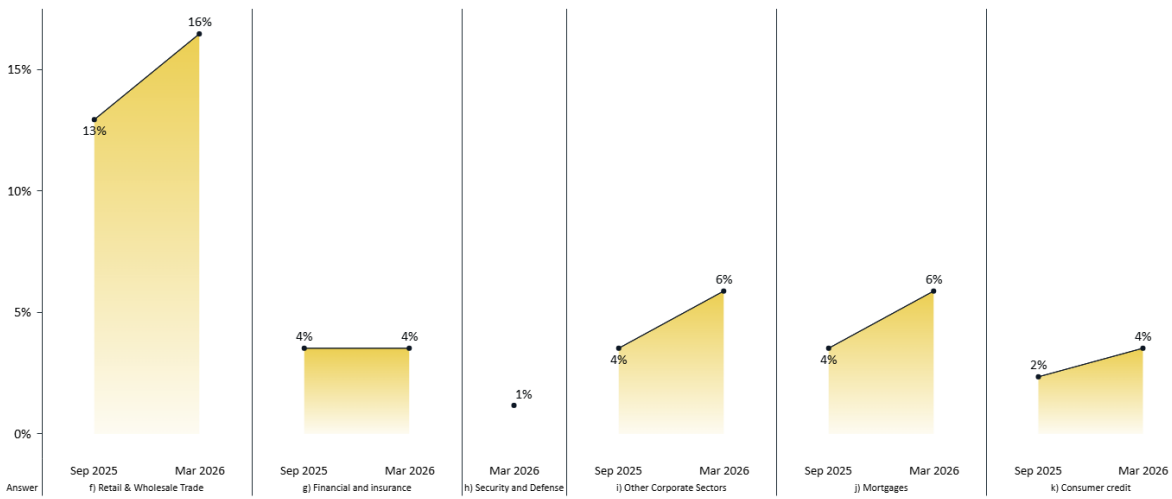
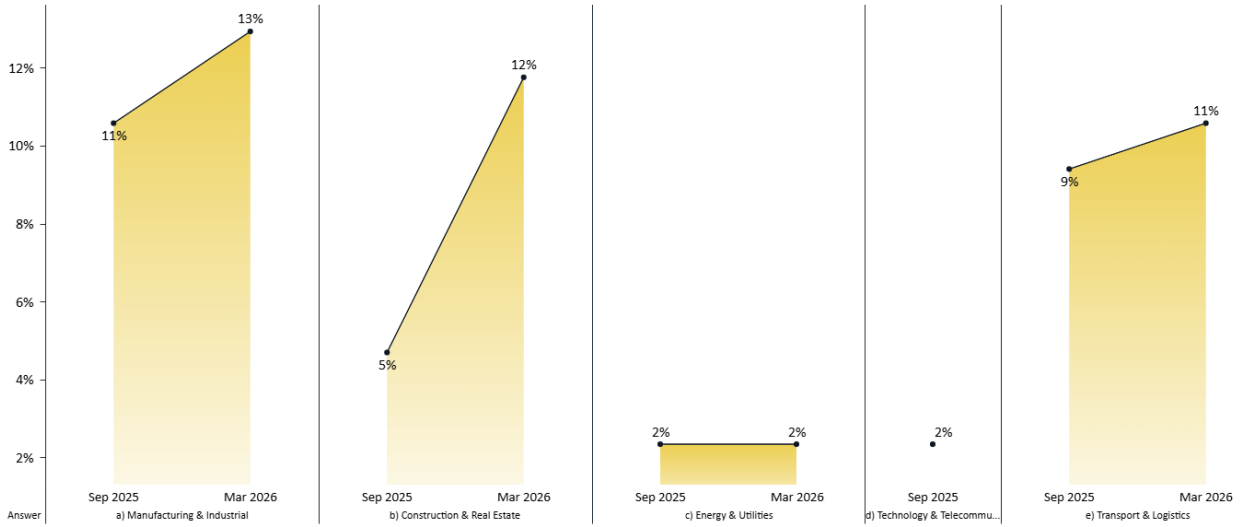


Question 10: comparison with earlier results

Increase

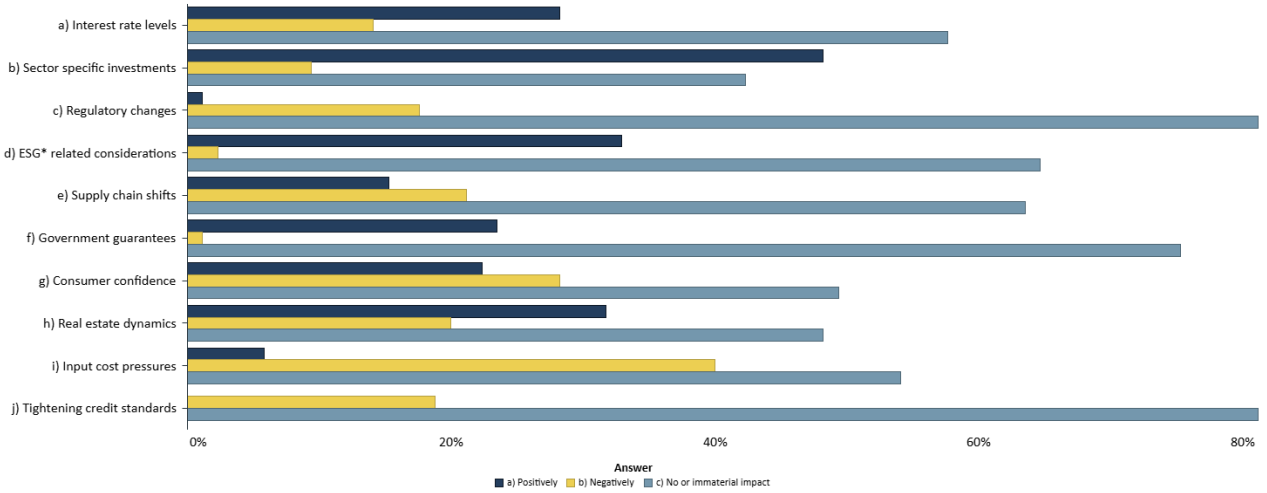


Decrease



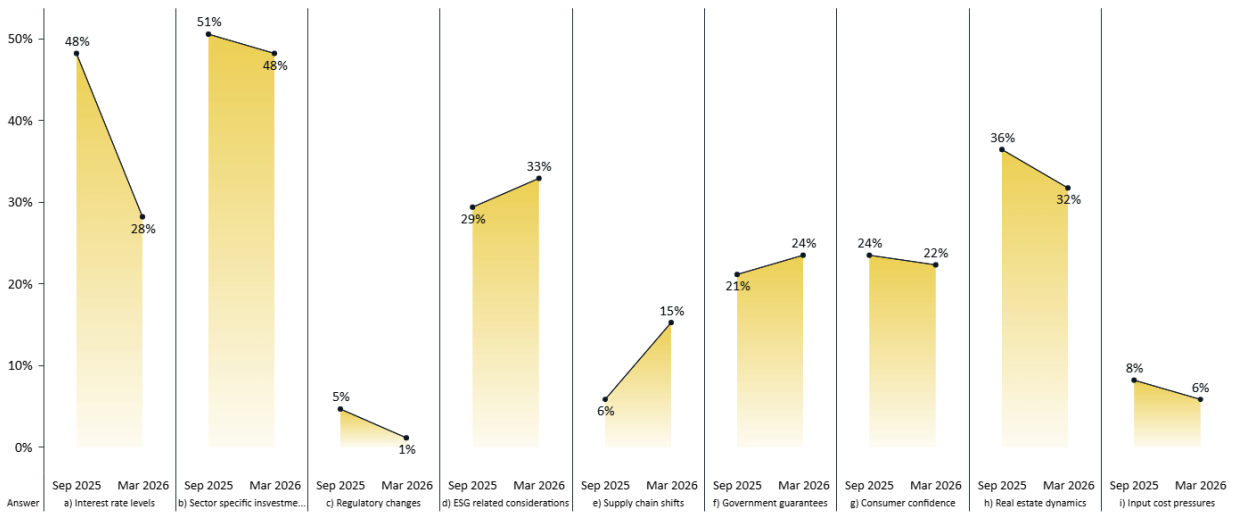
Question 11: Spring 2026 results

Q11 How have the following factors currently affected (over the last 6 months) demand for corporate loans?

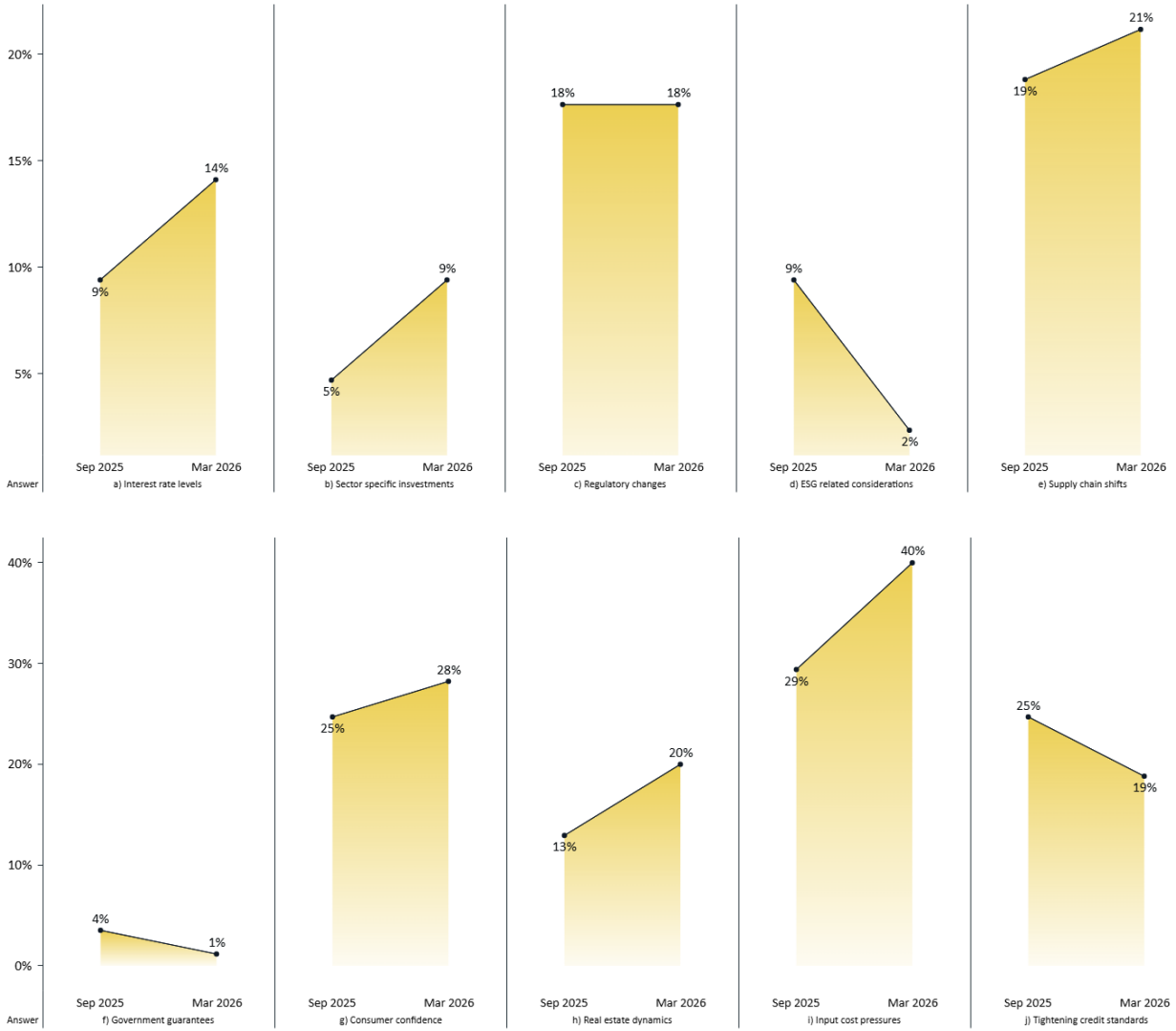


Question 11: comparison with earlier results

Positively

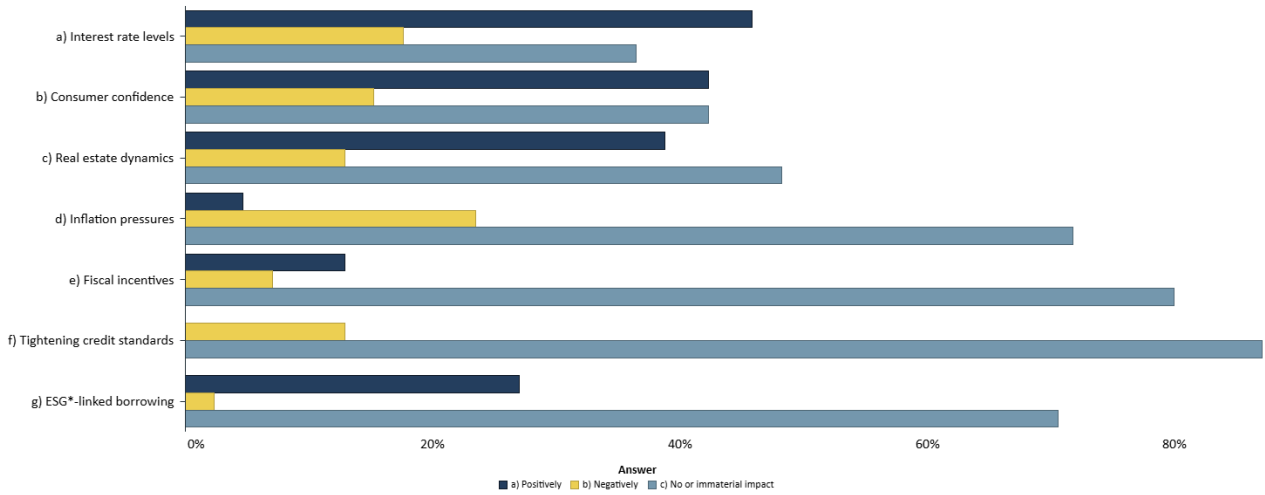


Negatively



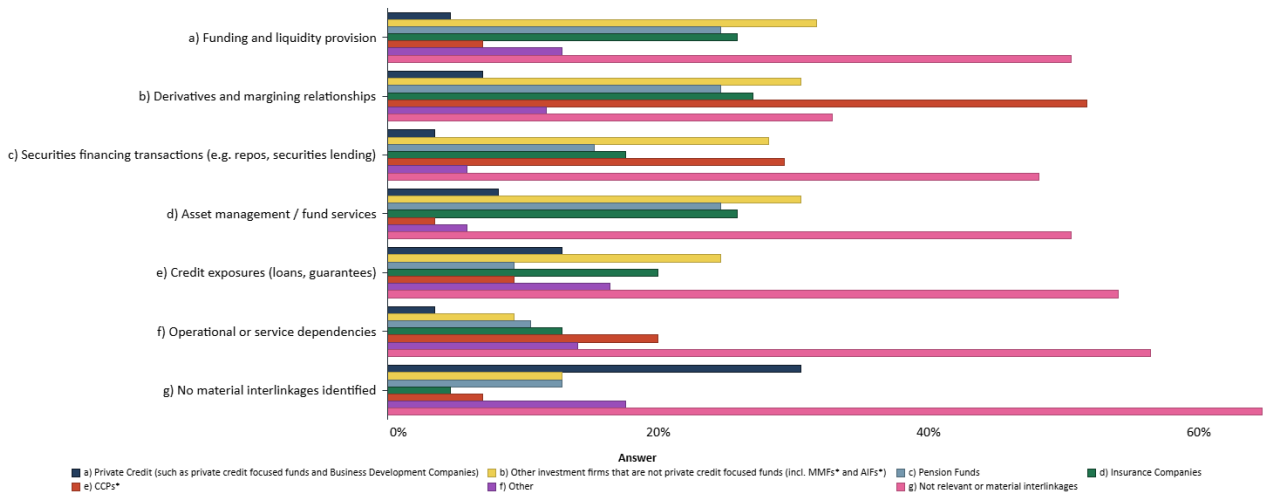
Question 12: Spring 2026 results

Q12 How have the following factors currently affected (over the last 6 months) demand for household loans?

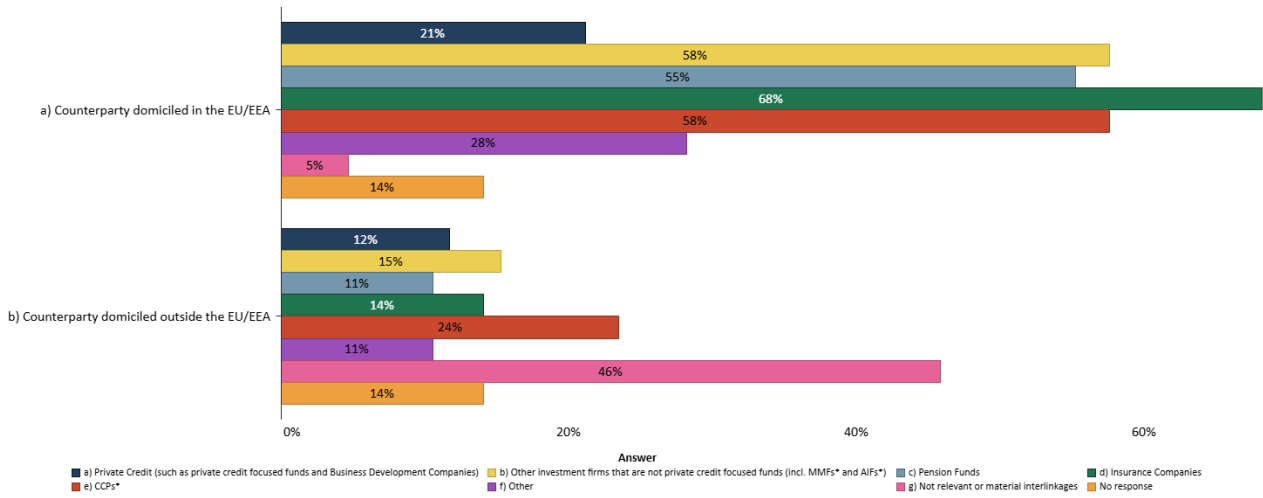


Question 13: Spring 2026 results

Q13.1: Through which channels does your institution have the most material interlinkages with nonbank financial institutions (NBFIs)? (Select all that apply)

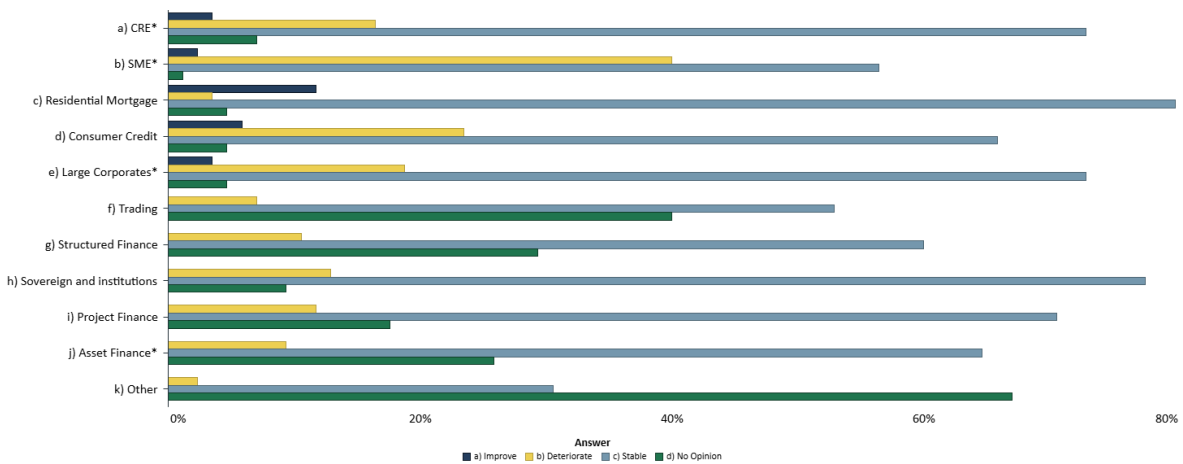


Q13.2: For the interlinkages with NBFIs identified above, please indicate whether these are primarily with counterparties domiciled in the EU/EEA outside the EU/EEA, or both? If exposures are broadly evenly distributed please select both options.



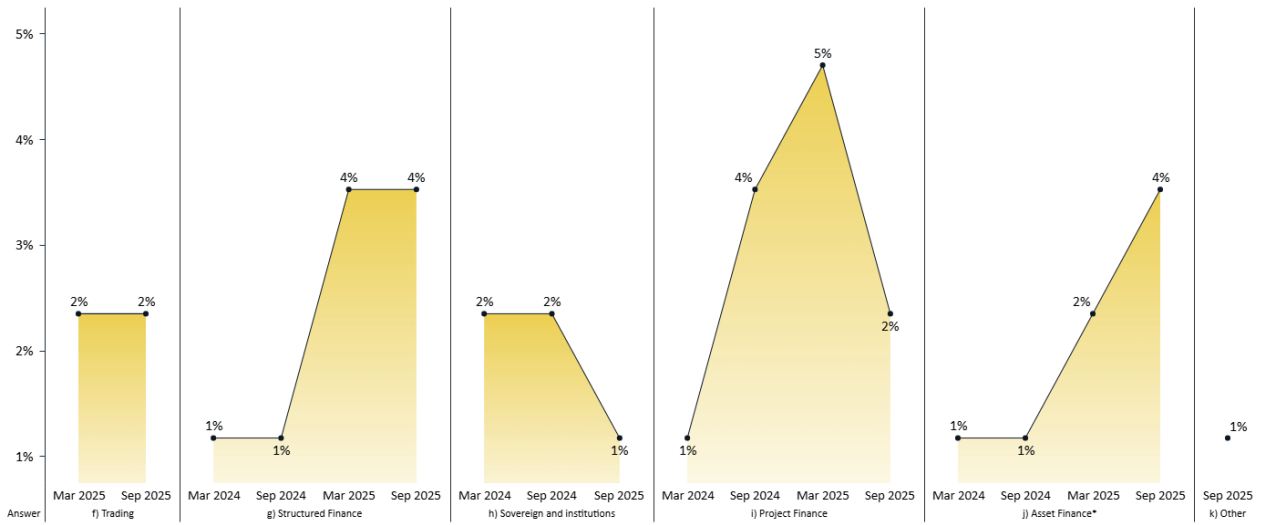
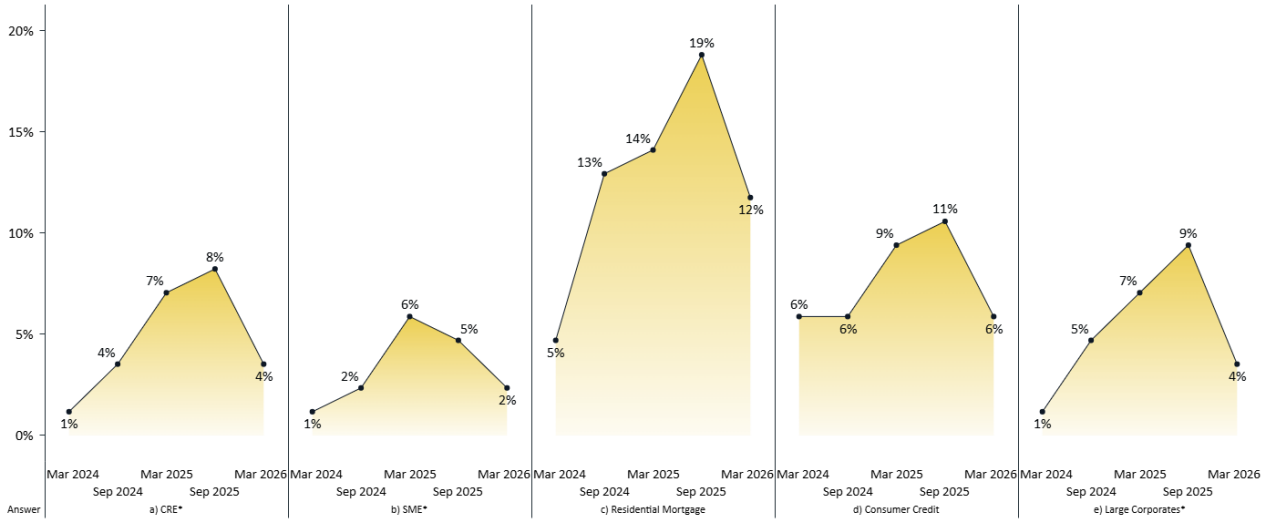
Question 14: Spring 2026 results

Q14 Which portfolios do you expect to improve/deteriorate in asset quality in the next 12 months?

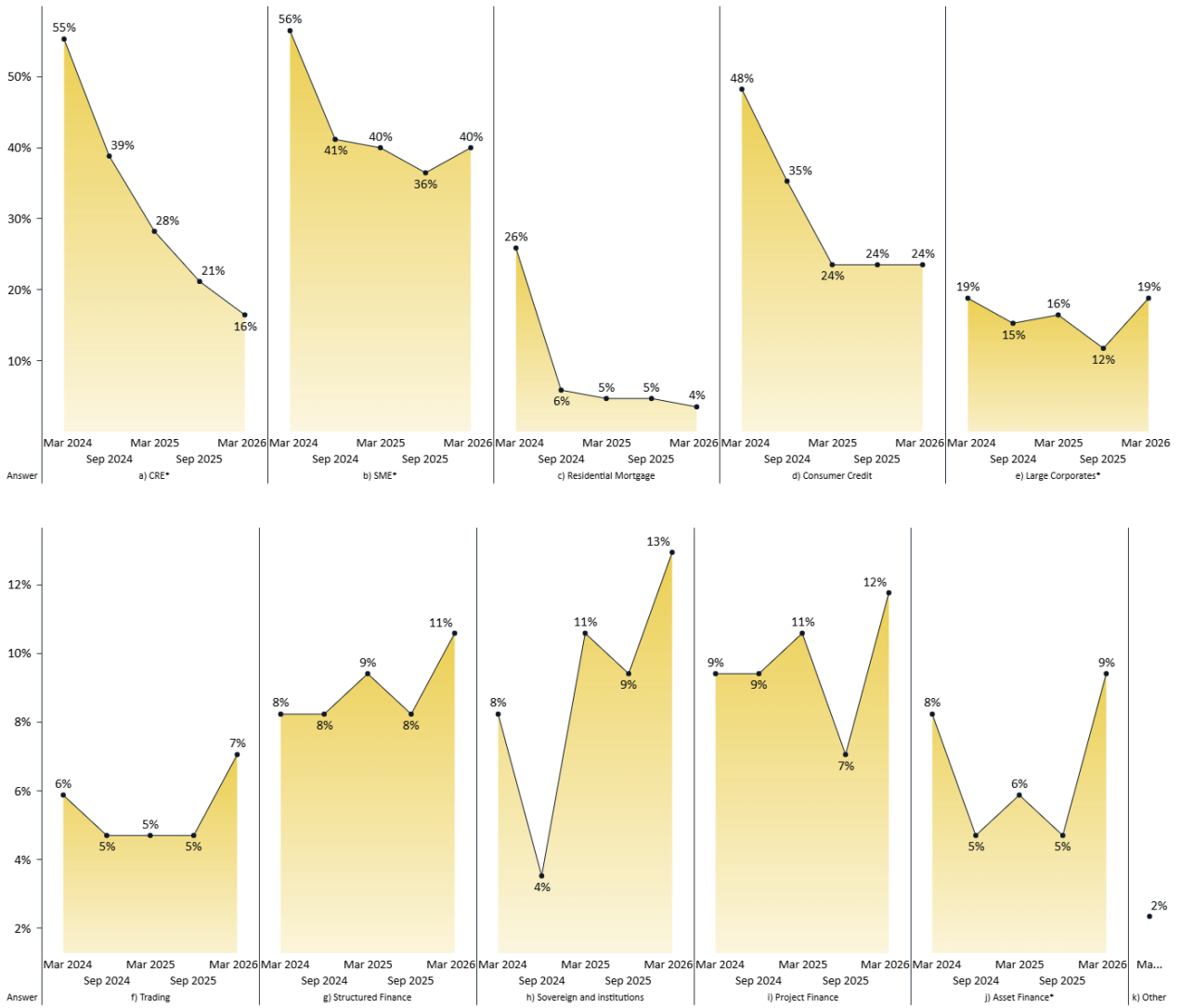


Question 14: comparison with earlier results

Improve

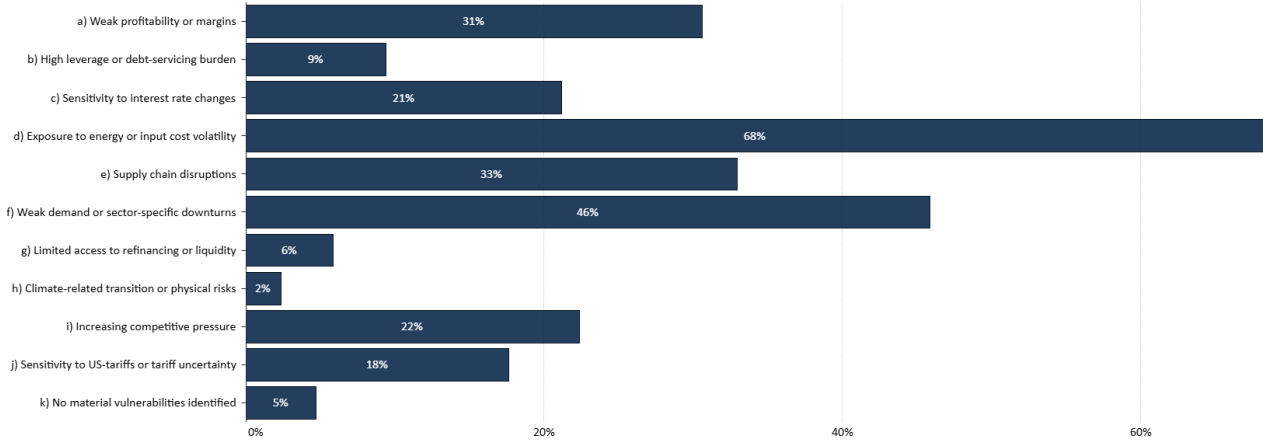


Deteriorate



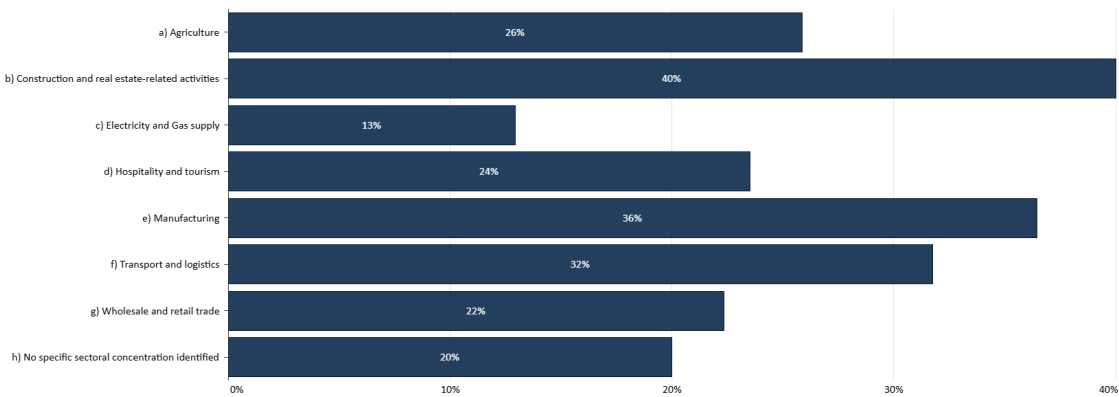
Question 15: Spring 2026 results

Q15 Which factors do you expect to be the main drivers of weaknesses in your SME portfolio over the next 12–24 months?



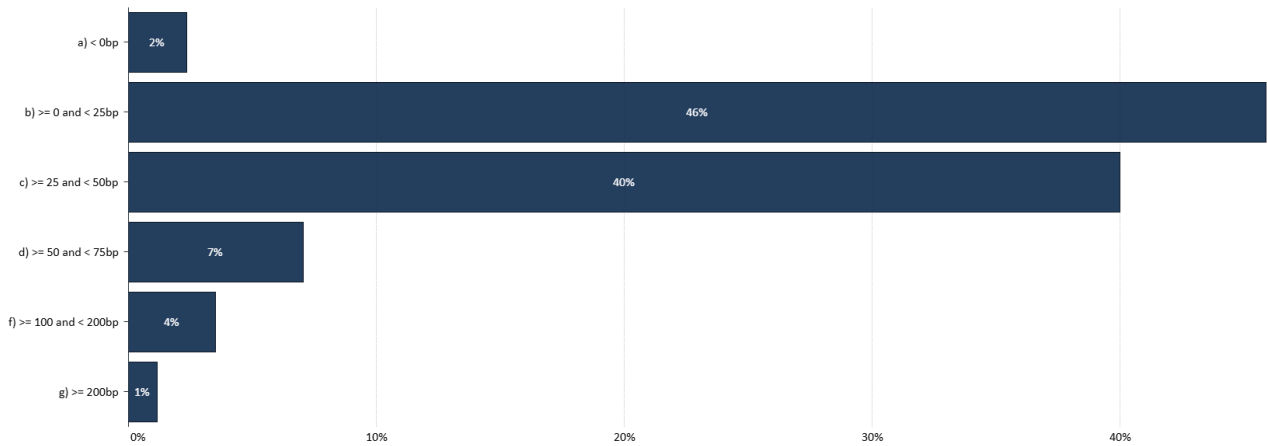
Question 16: Spring 2026 results

Q16 In which SME sectors does your institution currently observe the highest vulnerability/weakness?

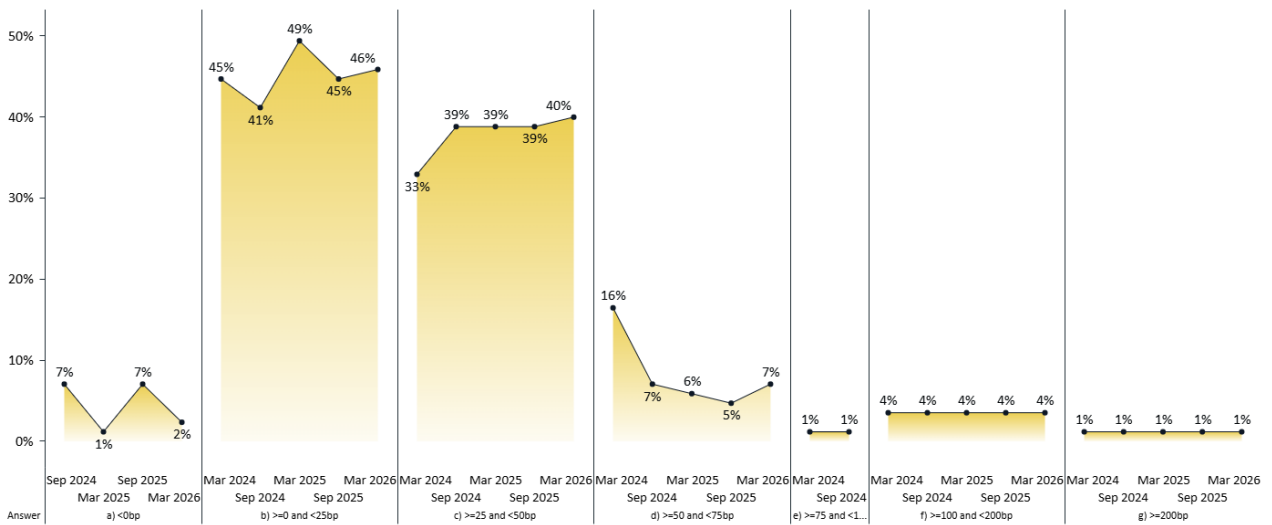


Question 17: Spring 2026 results

Q17 What is your Cost of Risk estimation for the current financial year?

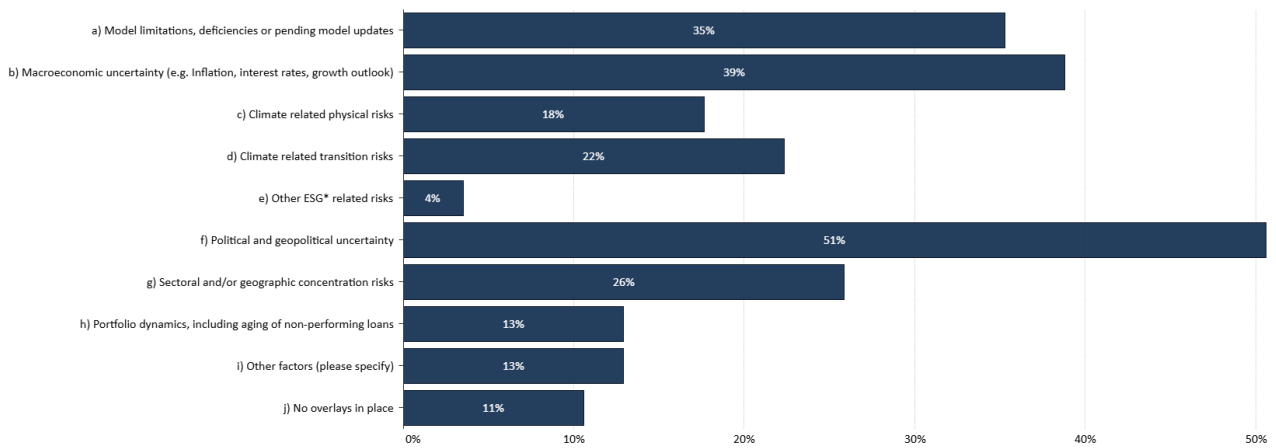


Question 17: comparison with earlier results



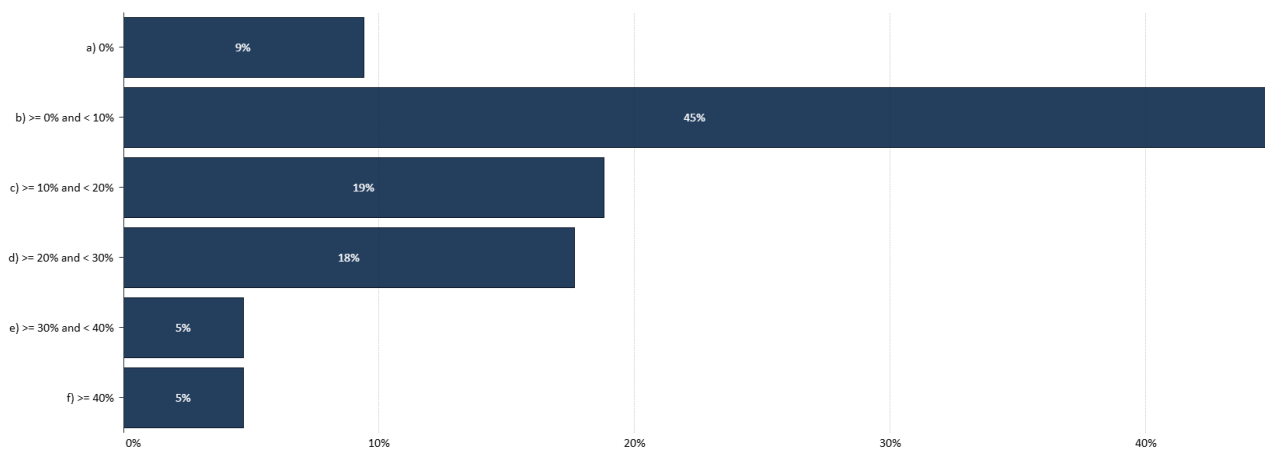
Question 18: Spring 2026 results

Q18 If you have any provisioning overlays in place, which factors are these associated to?

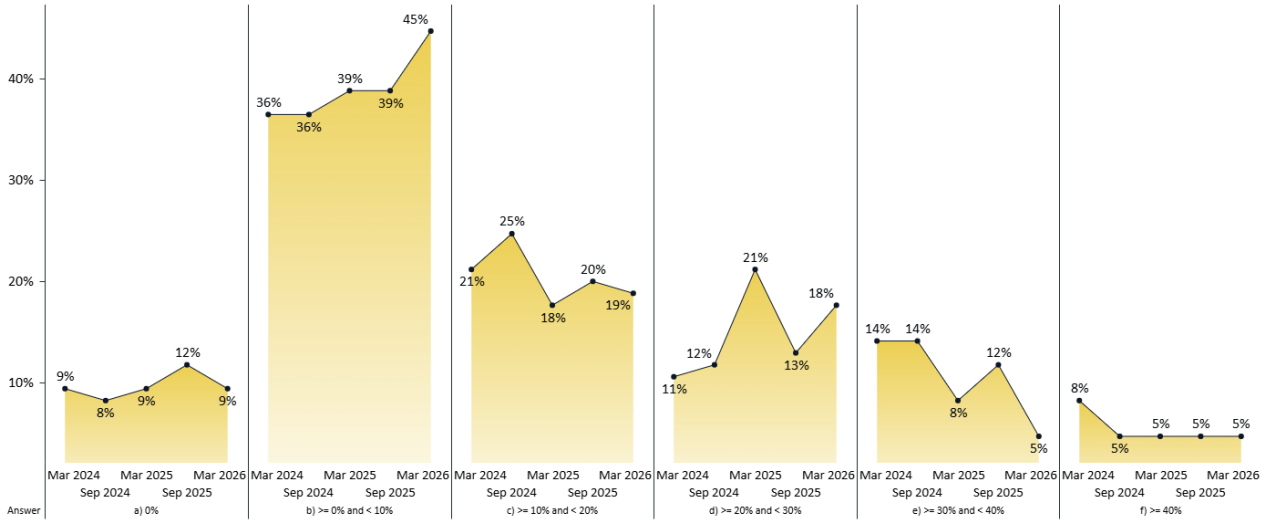


Question 19: Spring 2026 results

Q19 Which is the proportion of the total ECL (expected credit loss) amount that is recognised via provisioning overlays?

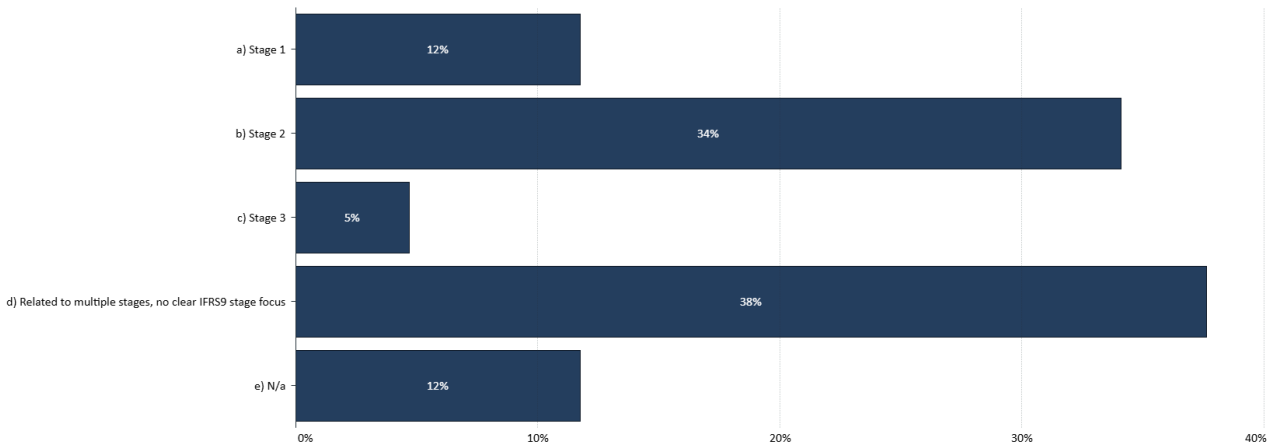


Question 19: comparison with earlier results



Question 20: Spring 2026 results

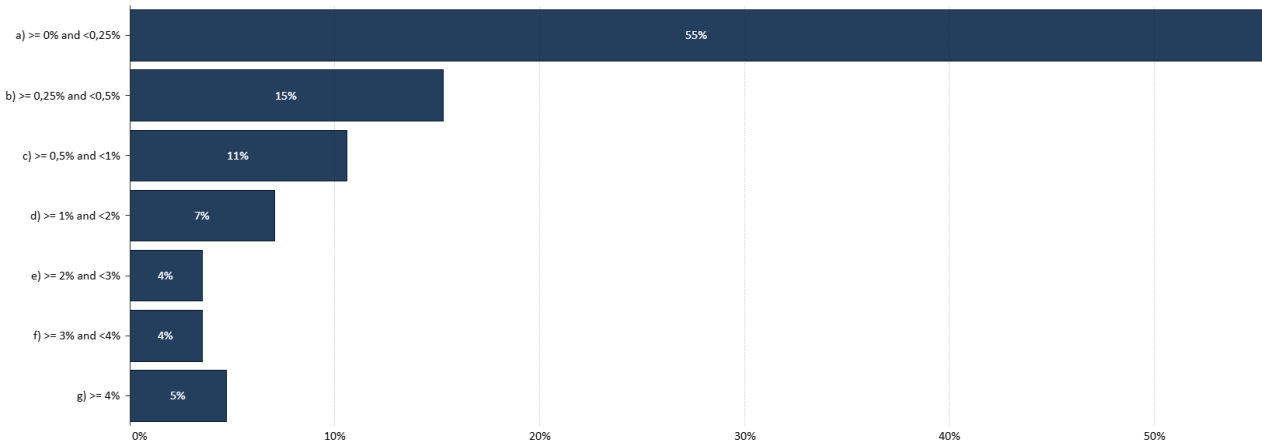
Q20 Which IFRS9 stages are the recognised provisioning overlays mainly related to?



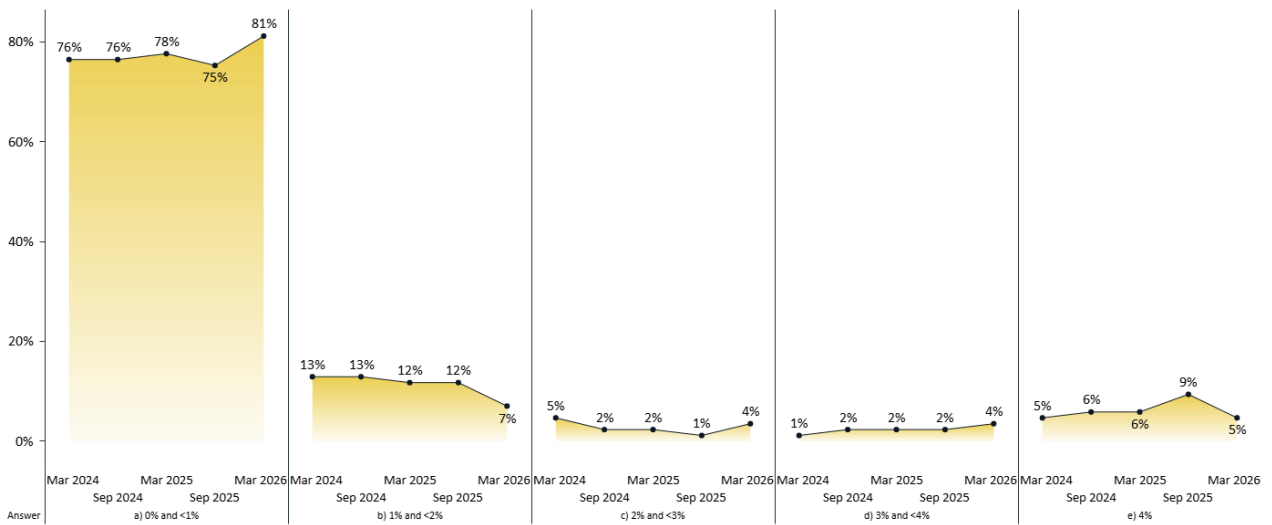
4. Conduct, Reputational and Operational Risk

Question 21: Spring 2026 results

Q21 Over the past three years, how much has your firm paid out in the form of compensation, redress, litigation and similar payments (as percentage of equity)?

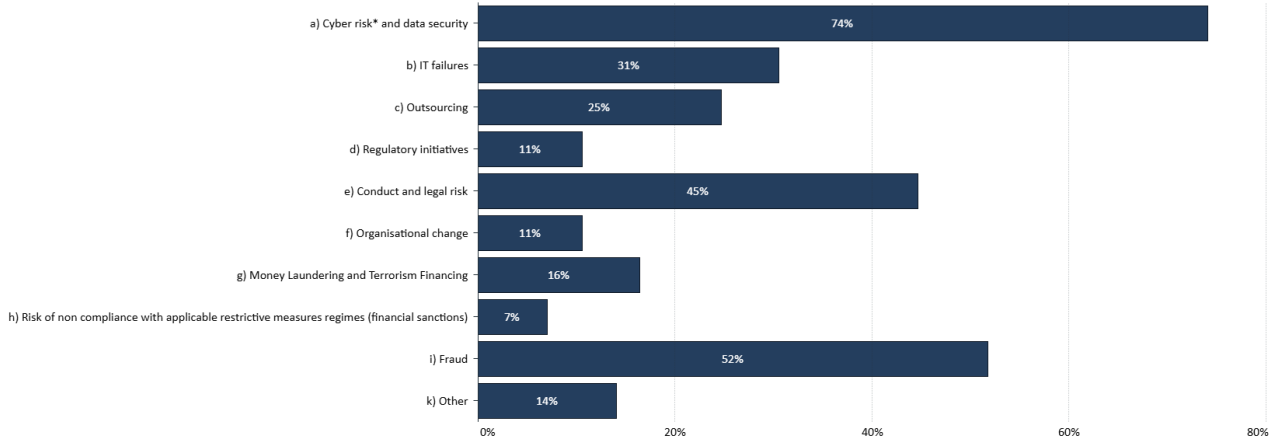


Question 21: comparison with earlier results

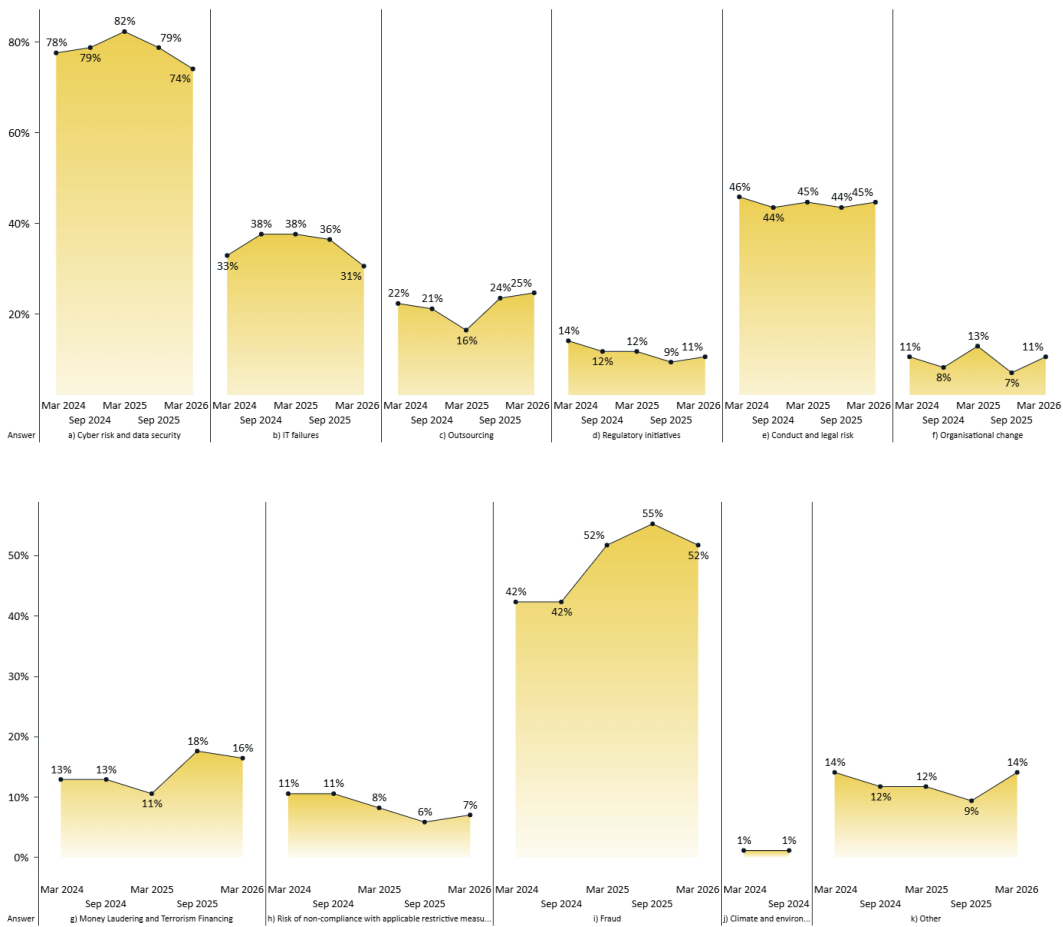


Question 22: Spring 2026 results

Q22 Which are the main drivers of operational risk?

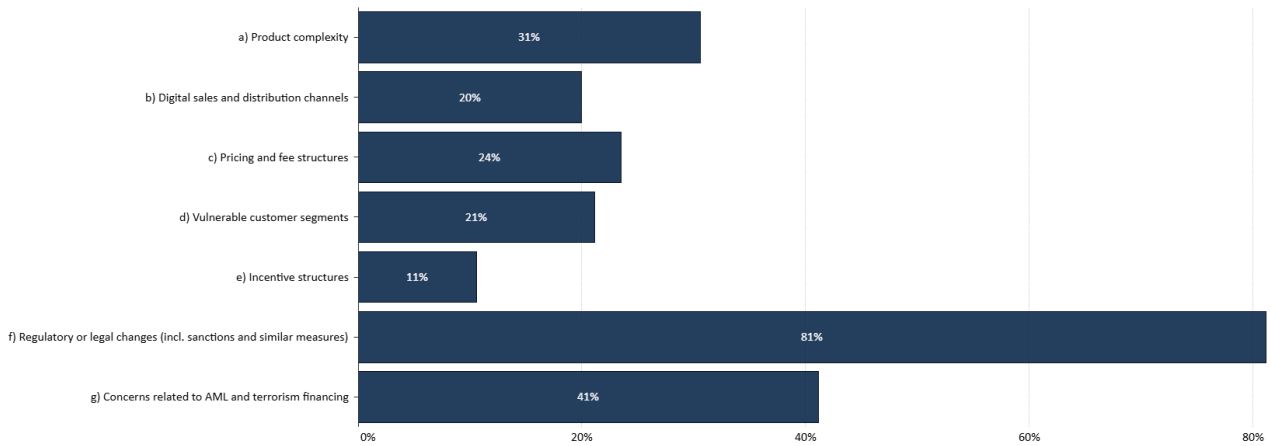


Question 22: comparison with earlier results



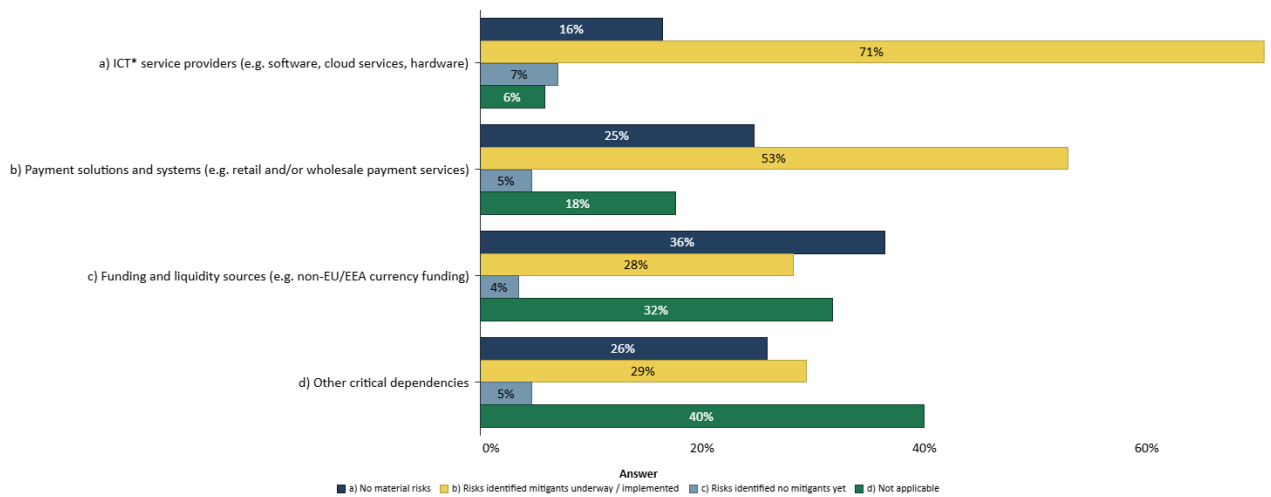
Question 23: Spring 2026 results

Q23 What are the main drivers of conduct and legal risk within your institution?



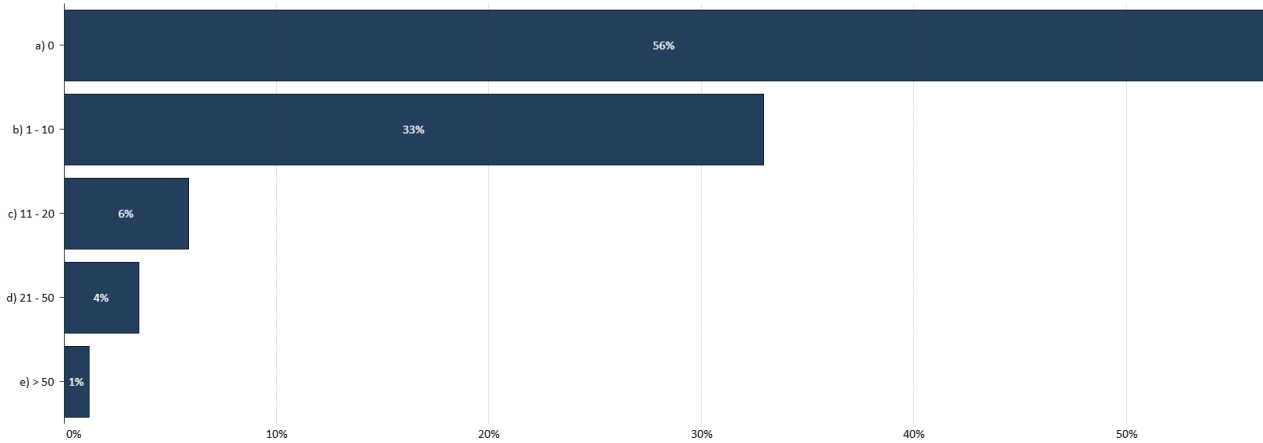
Question 24: Spring 2026 results

Q24 For each of the following areas, please indicate whether your institution identifies risks or challenges related to dependencies on non-EU/EEA service providers and, where relevant, whether actions have already been taken to address such risks (e.g. identification of alternative providers, implementation of mitigation measures, or existing arrangements).

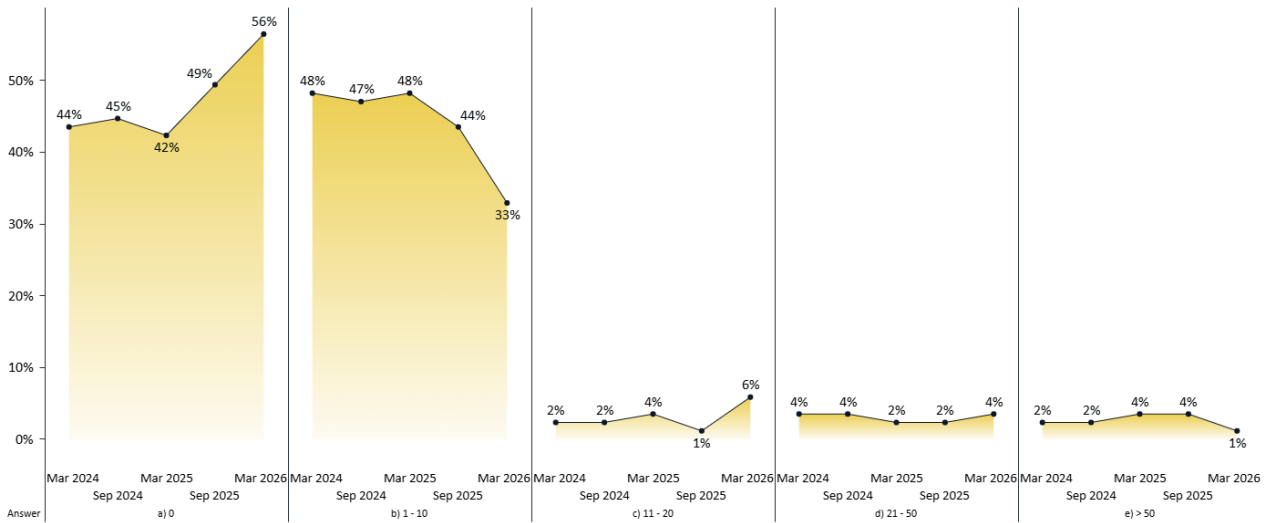


Question 25: Spring 2026 results

Q25 How many cyber-attacks that resulted or could have potentially resulted in a "major ICT-related incident" have you faced in the second half of 2025 (considering the highest level of consolidation)?

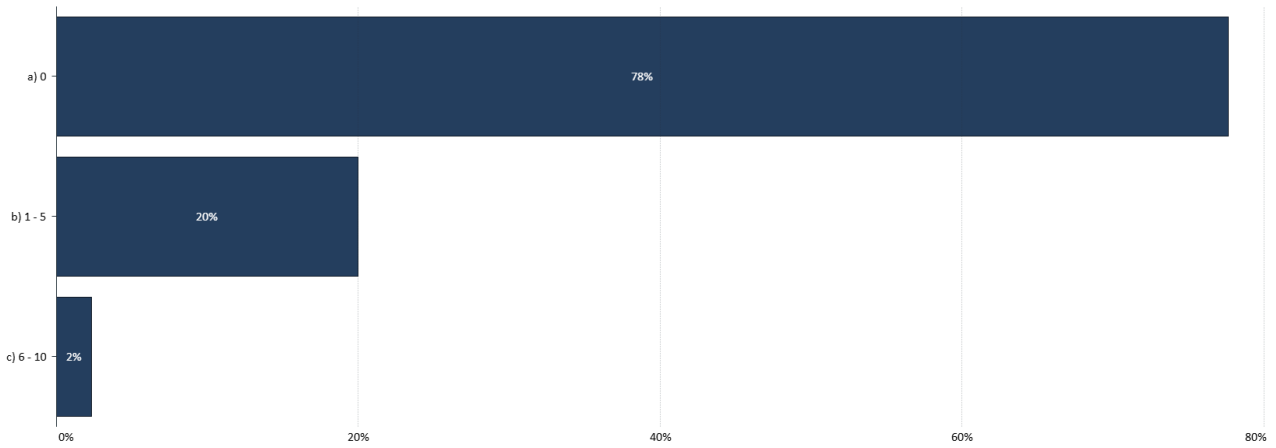


Question 25: comparison with earlier results

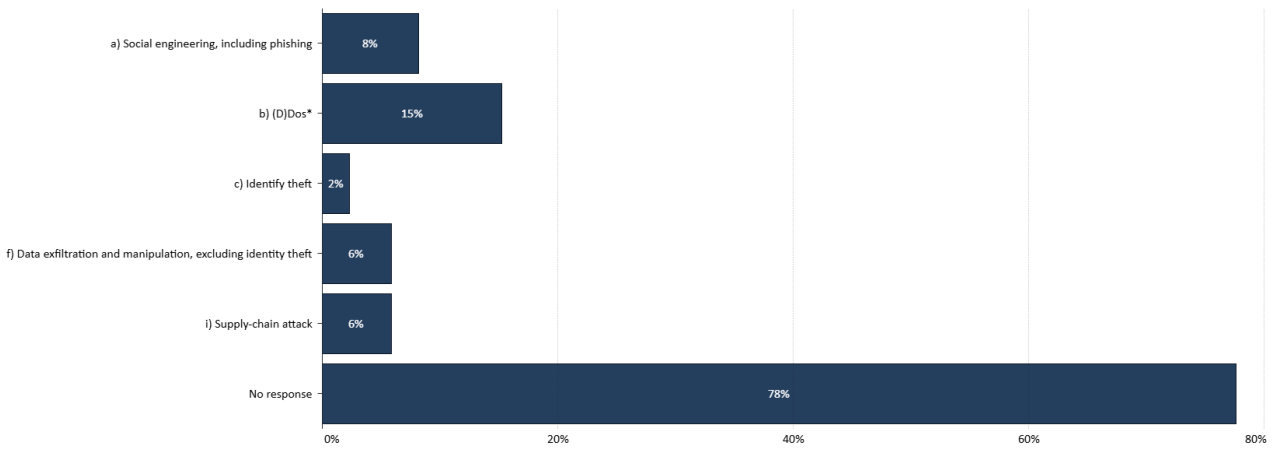


Question 26: Spring 2026 results

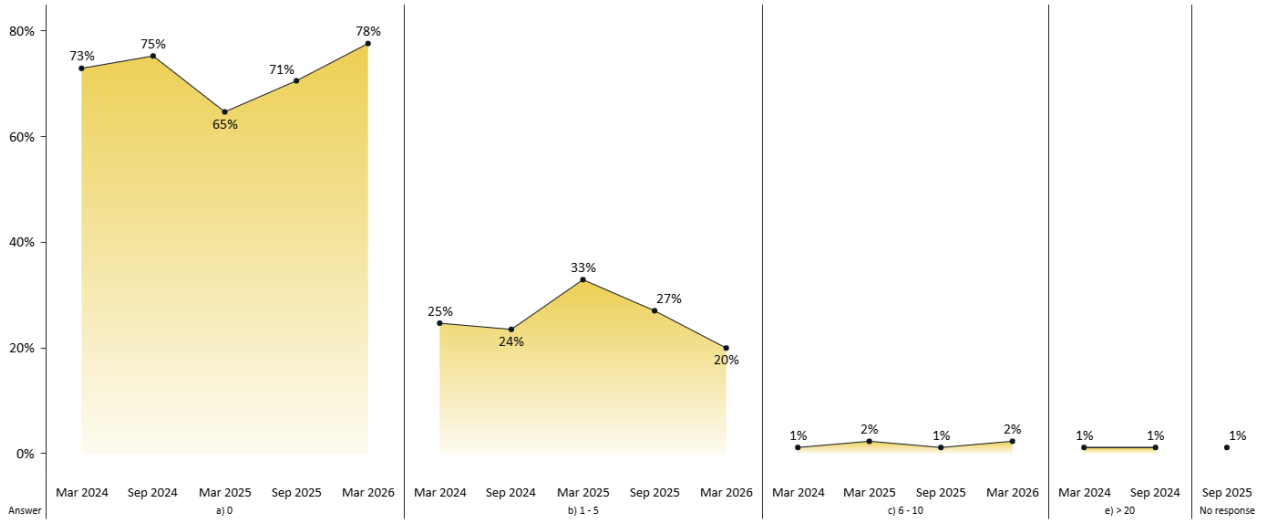
Q26a How many successful cyber-attacks resulting in "major ICT-related incidents" have you faced in the second half of 2025 (considering the highest level of consolidation)?



Q26b What kind of threats and techniques were applied by the threat actor for the successful cyber-attacks resulting in "major ICT-related incidents" ?

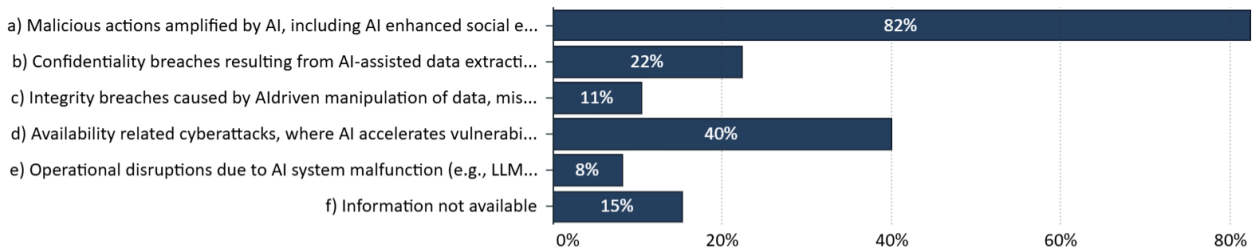


Question 26a: comparison with earlier results



Question 27: Spring 2026 results

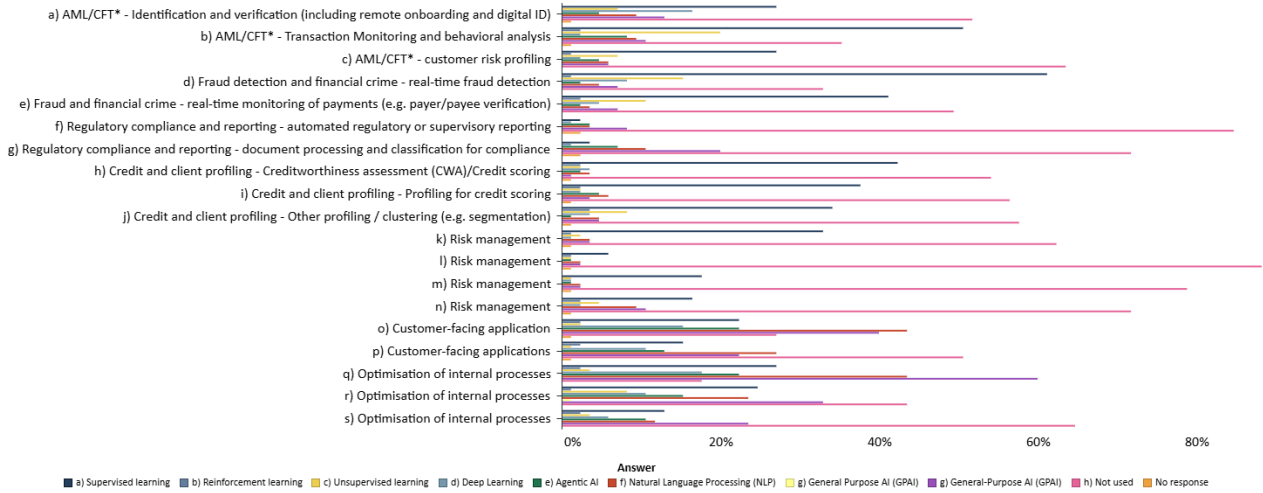
Q27 Based on your experience, in which type of ICT related incidents does AI amplify your bank's vulnerabilities?



5. Financial Technology and Artificial Intelligence Adoption

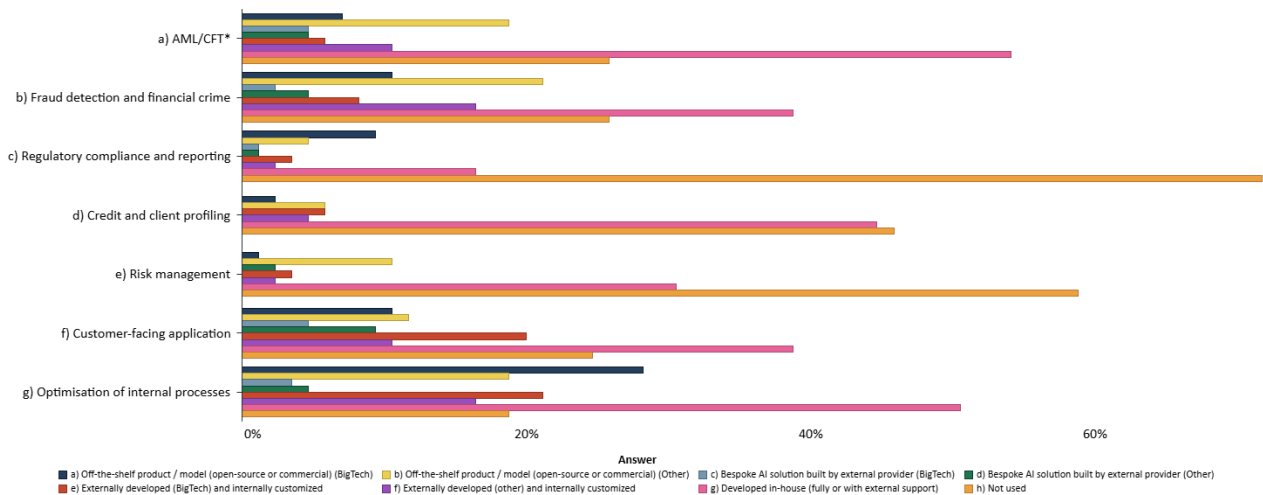
Question 28: Spring 2026 results

Q28 What are the AI techniques you use for each of the following use cases?



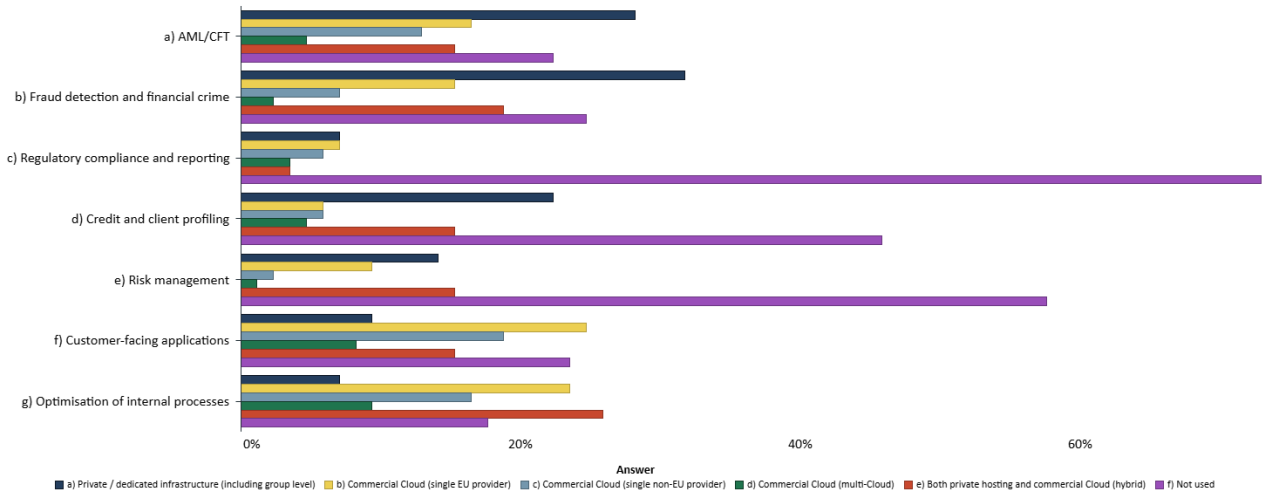
Question 29: Spring 2026 results

Q29 What is the origin (BigTech or other) and development approach (off-the-shelf, bespoke, external development or in-house development) for each AI use case?



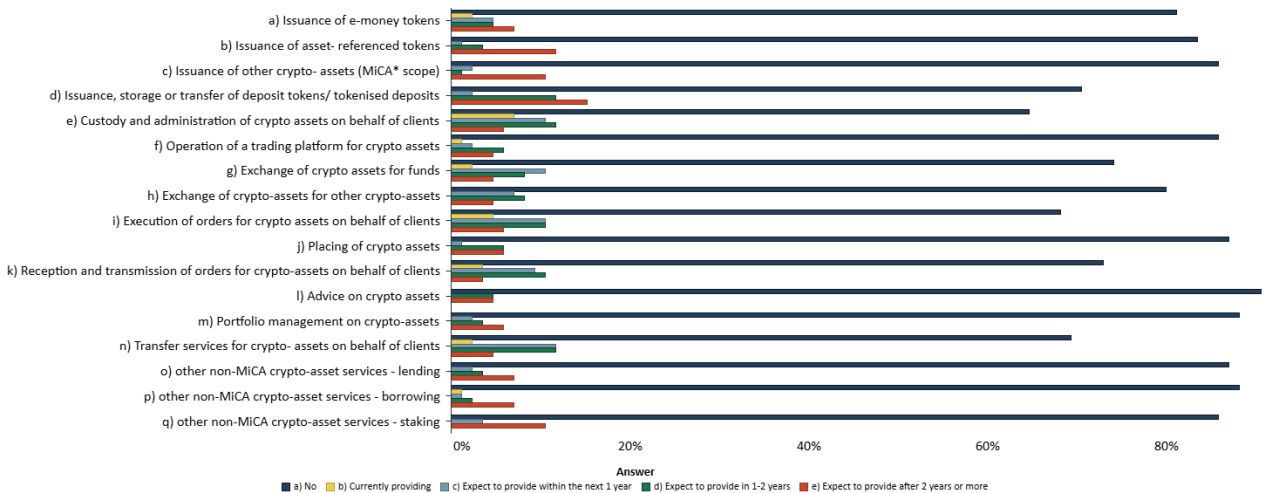
Question 30: Spring 2026 results

Q30 Where do you host the solutions for each AI use case?



Question 31: Spring 2026 results

Q31 Are you providing, or do you expect to provide any of the following crypto-asset products and services to retail or wholesale clients within the next years?



6. Environmental Risk Management

Question 32: Spring 2026 results

Q32 How would you assess the maturity of integration of environmental factors in your institution’s risk management framework across the following risk types? Please select the option that best reflects your institution’s current level of implementation across the risk management processes.

Maturity levels:

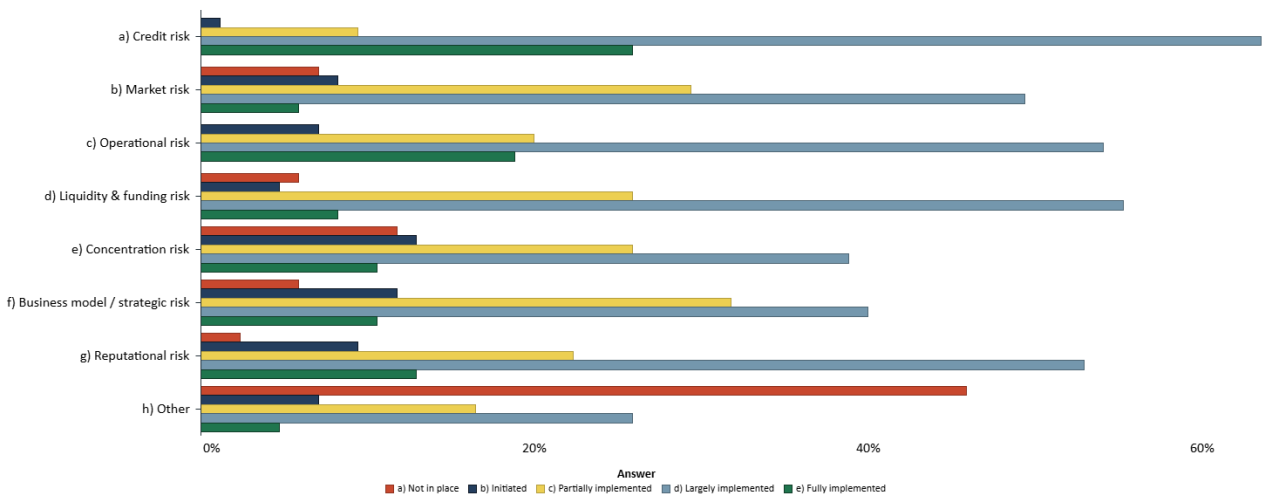
Not in place – No structured integration of environmental factors

Initiated – Early exploration; environmental factors acknowledged but not yet embedded

Partially implemented – Initial risk management processes in place with selective, partial application

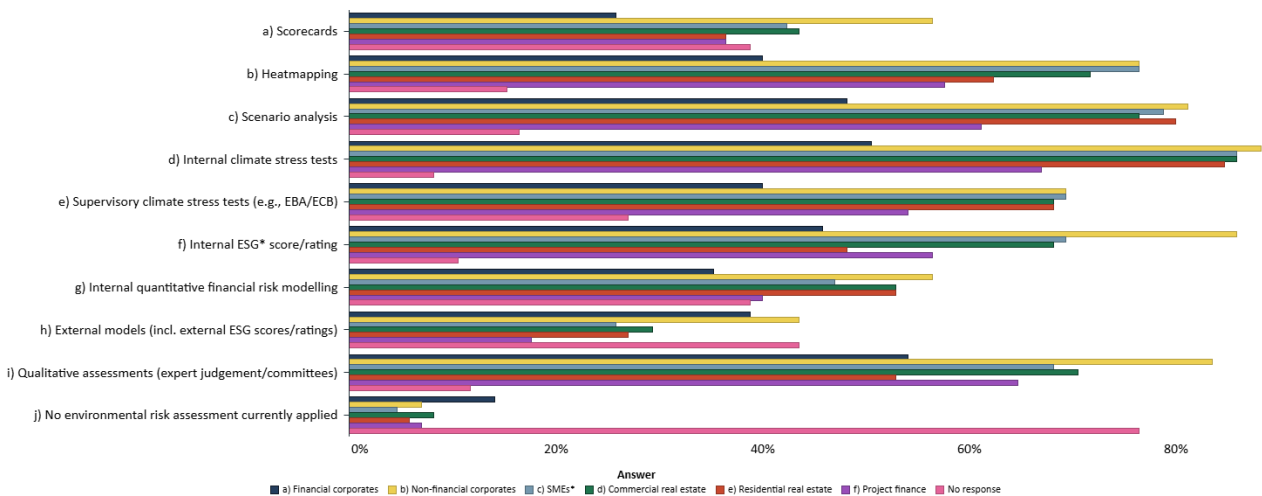
Largely implemented – Broad, systematic integration across most relevant risk management processes

Fully implemented – Environmental factors fully embedded and consistently applied across all risk management processes



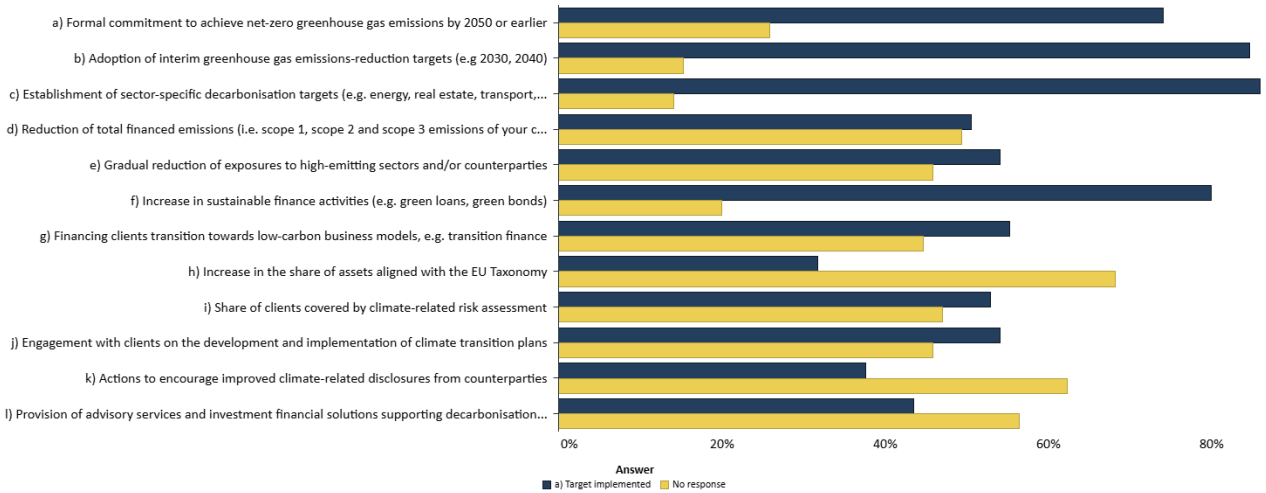
Question 33: Spring 2026 results

Q33 Which methodological tools does your institution currently use to assess environmental risks across the following exposure classes?



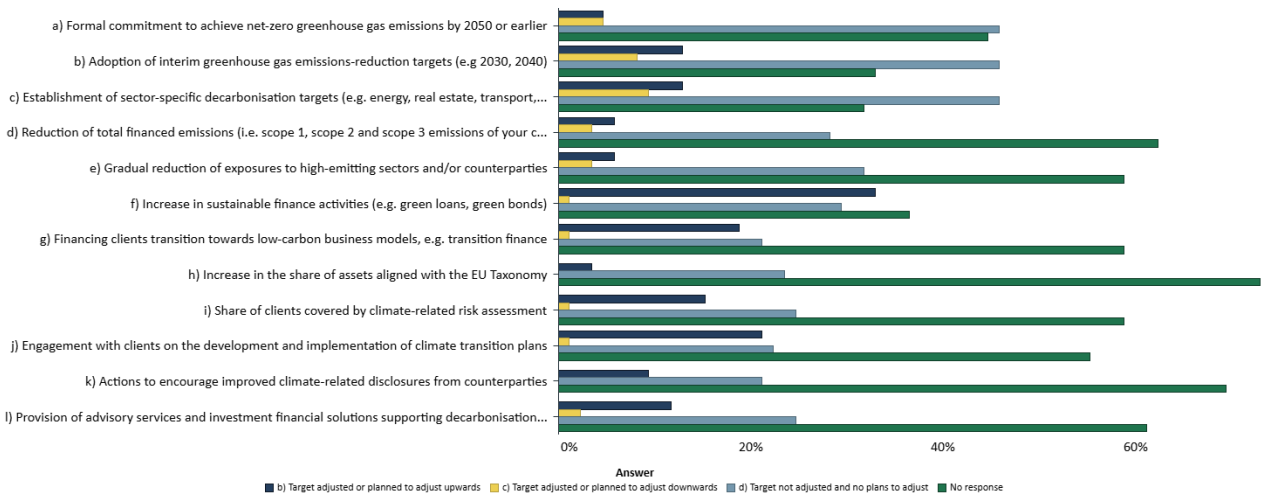
Question 34.1: Spring 2026 results

Q34 For each of the following climate-related sustainability targets, please tick in the first column whether your institution has such a target in place?



Question 34.2: Spring 2026 results

Q35 Please indicate for each of the targets in place whether your institution has adjusted it in the past 12 months, and/or plans to adjust it in the next 12 months?



Annex: List of EU banks involved in RAQ

Financial Institution	Country
ABN AMRO Bank N.V.	Netherlands
AB SEB bankas	Latvia
AIB Group plc	Ireland
Alpha Bank S.A.	Greece
Arion Banki hf	Iceland
AS "SEB banka"	Latvia
AS LHV Group	Estonia
ASN Bank N.V.	Netherlands
Banca Comerciala Romana SA	Romania
Banca Monte dei Paschi di Siena S.p.A.	Italy
BANCA TRANSILVANIA	Romania
Banco Bilbao Vizcaya Argentaria, S.A.	Spain
BANCO BPM SOCIETA' PER AZIONI	Italy
Banco Comercial Português, SA	Portugal
Banco de Sabadell, S.A.	Spain
Banco Santander, S.A.	Spain
BANKINTER, S.A.	Spain
Bank of Cyprus Holdings Public Limited Company	Cyprus
Bank of Ireland Group plc	Ireland
Bank of Valletta Plc	Malta
Bank Polska Kasa Opieki S.A.	Poland
Banque et Caisse d'Epargne de l'Etat, Luxembourg	Luxembourg
Banque Internationale à Luxembourg	Luxembourg
BAWAG Group AG	Austria
Bayerische Landesbank	Germany
Belfius Bank	Belgium
BNP Paribas	France
BPER Banca S.p.A.	Italy

Financial Institution	Country
CAIXABANK, S.A.	Spain
Caixa Geral de Depósitos, S.A.	Portugal
Česká spořitelna, a.s.	Czechia
Československá obchodní banka, a.s.	Czechia
Citibank Europe plc	Ireland
COMMERZBANK Aktiengesellschaft	Germany
Confédération Nationale du Crédit Mutuel	France
Coöperatieve Rabobank U.A.	Netherlands
Crelan	Belgium
Danske Bank A/S	Denmark
DEUTSCHE BANK AKTIENGESELLSCHAFT	Germany
DNB Bank ASA	Norway
DSK Bank AD	Bulgaria
DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main	Germany
Erste Group Bank AG	Austria
Eurobank Limited	Cyprus
Eurobank S.A.	Greece
First investment Bank AD	Bulgaria
Groupe BPCE	France
Groupe Crédit Agricole	France
HSBC Bank Malta p.l.c.	Malta
ICCREA BANCA S.P.A. - ISTITUTO CENTRALE DEL CREDITO COOPERATIVO	Italy
ING Groep N.V.	Netherlands
Intesa Sanpaolo S.p.A.	Italy
Jyske Bank A/S	Denmark
KBC Groupe	Belgium
Komerční banka, a.s.	Czechia
La Banque Postale	France
Landesbank Baden-Württemberg	Germany
Landesbank Hessen-Thüringen Girozentrale	Germany

Financial Institution	Country
Landsbankinn hf.	Iceland
Luminor Holding AS	Estonia
MBH bankcsoport	Hungary
National Bank of Greece, S.A.	Greece
Norddeutsche Landesbank - Girozentrale -	Germany
Nordea Bank Abp	Finland
Nova Ljubljanska Banka d.d., Ljubljana	Slovenia
Nykredit Realkredit A/S	Denmark
OP Osuuskunta	Finland
OTP-csoport	Hungary
OTP Luxembourg S.A.R.L.	Luxembourg
PIRAEUS BANK SA	Greece
Powszechna Kasa Oszczednosci Bank Polski S.A.	Poland
Privredna Banka Zagreb d.d.	Croatia
Raiffeisen Bank International AG	Austria
Revolut Holdings Europe UAB	Lithuania
Skandinaviska Enskilda Banken - gruppen	Sweden
Slovenská sporiteľňa, a.s.	Slovakia
Société générale S.A.	France
SpareBank 1 Sør-Norge	Norway
Svenska Handelsbanken - gruppen	Sweden
Swedbank Baltics AS	Latvia
Swedbank – Grupp	Sweden
Unicaja Banco, S.A.	Spain
UNICREDIT, SOCIETA' PER AZIONI	Italy
Všeobecná úverová banka, a.s.	Slovakia
Zagrebačka banka d.d.	Croatia

Appendix: Spring 2026

Business model, Strategy and Profitability

*** Q1 Do you expect an overall increase in your bank's ROE over the next 6 to 12 months?**

- a) Yes
- b) Probably yes
- c) Probably no
- d) No
- e) No opinion

Q2 Which areas are you primarily targeting to increase the profitability of your bank in the next 6 to 12 months? (Rank according to priority with 1 - High Priority and 4 - Low Priority)

	1	2	3	4	Not Applicable
* a) Net interest income	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* b) Net fee and commission income	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* c) Other operating income	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* d) Operating expenses / costs reduction	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* e) Impairments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* f) Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

*** Q3 What is your estimated Cost of Equity*?**

- a) < 6%
- b) ≥ 6% and < 8%
- c) ≥ 8% and < 10%
- d) ≥ 10% and < 12%
- e) ≥ 12%

*** Q4 Which measures are you primarily taking to reduce operating expenses / costs?**

maximum 3 selection(s)

- a) Overhead and staff costs reduction
- b) Outsourcing
- c) Off-shoring or near-shoring
- d) Reducing business activities (business lines and locations, incl. branches)

- e) Increasing automatism and digitalisation
- f) Other

Q5 For each of the following areas, please indicate whether your expenditures primarily relate to new systems or legacy systems. Then select up to three areas that account for the largest share of your institution's digitalisation and automatism related expenditure.

	a) Primarily New Systems (investments into new systems)	b) Primarily Legacy Systems (maintenance, upgrades, etc.)	c) Among Top 3 Expenditure Areas
* a) Core banking / payment systems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
* b) Process automation (e.g. workflow tools)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
* c) Data management and analytics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
* d) ICT* and Cyber security*, data security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
* e) Customer-facing digital channels, online banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
* f) Regulatory / compliance automation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*** Q6 Are you considering M&A transactions with/of?**

maximum 2 selection(s)

- a) Domestic business units
- b) Domestic portfolios
- c) Domestic credit institutions
- d) Credit institutions, business units and/or portfolios in other EU/EEA countries
- e) Credit institutions, business units and/or portfolios from outside the EU/EEA
- f) FinTech* firms (domestic or foreign)
- g) Non-bank financial service providers
- h) We are not considering M&A transactions

Funding and Liquidity

Q7 Which funding instruments do you intend to focus on in the next 12 months?

Maximum 3 selection(s)

- a) Preferred senior unsecured
- b) Senior non-preferred / Senior HoldCo*
- c) Subordinated debt including AT1/T2
- d) Secured (covered bonds)
- e) Securitisations
- f) Wholesale deposits
- g) Retail deposits
- h) Central bank funding
- i) Short-term interbank
- j) CET1 instruments
- k) Not applicable

Q8 Over the next 12 months, what are your expectations regarding cost trends (i.e., spreads) for your bank across the following funding sources? Please consider the overall expected direction during the 12-month period, regardless of any interim volatility.

	a) Increase	b) Decrease	c) Stable	d) No Opinion
* a) Preferred senior unsecured	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* b) Senior non-preferred / Senior HoldCo*	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* c) Subordinated debt including AT1/T2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* d) Secured (e.g covered bonds)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Asset composition and quality

Q9 Which portfolios do you plan to increase/decrease in in volume during next 12 months (on a net basis)?

	a) Increase	b) Decrease	c) Stable	d) No Opinion
* a) CRE*	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* b) SME*	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* c) Residential Mortgage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* d) Consumer Credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* e) Large Corporates*	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* f) Trading	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* g) Structured Finance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* h) Sovereign and institutions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* i) Project Finance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* j) Asset Finance*	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* k) Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q10 How would you assess loan demand during the next 12 months across the following corporate and household sectors?

	a) Increase	b) Stable	c) Decrease	d) N/A
* a) Manufacturing & Industrial	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* b) Construction & Real Estate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* c) Energy & Utilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* d) Technology & Telecommunications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* e) Transport & Logistics	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* f) Retail & Wholesale Trade	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* g) Financial and insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* h) Security and Defense	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* i) Other Corporate Sectors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* j) Mortgages	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* k) Consumer credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q11 How have the following factors currently affected (over the last 6 months) demand for corporate loans?

	a) Positively	b) Negatively	c) No or immaterial impact
* a) Interest rate levels	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* b) Sector specific investments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* c) Regulatory changes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* d) ESG* related considerations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* e) Supply chain shifts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* f) Government guarantees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* g) Consumer confidence	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* h) Real estate dynamics	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* i) Input cost pressures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* j) Tightening credit standards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q12 How have the following factors currently affected (over the last 6 months) demand for household loans?

	a) Positively	b) Negatively	c) No or immaterial impact
* a) Interest rate levels	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* b) Consumer confidence	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* c) Real estate dynamics	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* d) Inflation pressures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* e) Fiscal incentives	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* f) Tightening credit standards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* g) ESG*-linked borrowing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q13a: Through which channels does your institution have the most material interlinkages with non-bank financial institutions (NBFIs)?

(Select all that apply)

Channel of interlinkages	a) Private Credit (such as private credit focused funds and Business Development Companies)	b) Other investment firms that are not private credit focused funds (incl. MMFs* and AIFs*)	c) Pension Funds	d) Insurance Companies	e) CCPs*	f) Other	g) Not relevant or material interlinkages
* a) Funding and liquidity provision	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
* b) Derivatives and margining relationships	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
* c) Securities financing transactions (e.g. repos, securities lending)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Risk Assessment Questionnaire (RAQ)

* d) Asset management / fund services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
* e) Credit exposures (loans, guarantees)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
* f) Operational or service dependencies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
* g) No material interlinkages identified	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Q13b: For the interlinkages with NBFIs identified above, please indicate whether these are primarily with counterparties domiciled in the EU/EEA outside the EU/EEA, or both? If exposures are broadly evenly distributed please select both options.

Geography of NBFIs*	a) Private Credit (such as private credit focused funds and Business Development Companies)	b) Other investment firms that are not private credit focused funds (incl. MMFs* and AIFs*)	c) Pension Funds	d) Insurance Companies	e) CCPs*
* a) Counterparty domiciled in the EU/EEA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* b) Counterparty domiciled outside the EU/EEA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Q14 Which portfolios do you expect to improve/deteriorate in asset quality in the next 12 months?

	a) Improve	b) Deteriorate	c) Stable	d) No Opinion
* a) CRE*	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* b) SME*	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* c) Residential Mortgage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* d) Consumer Credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* e) Large Corporates*	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* f) Trading	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* g) Structured Finance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* h) Sovereign and institutions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* i) Project Finance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* j) Asset Finance*	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* k) Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

***Q15 Which factors do you expect to be the main drivers of weaknesses in your SME portfolio over the next 12–24 months?**

Maximum 3 selection(s)

- a) Weak profitability or margins
- b) High leverage or debt-servicing burden
- c) Sensitivity to interest rate changes
- d) Exposure to energy or input cost volatility
- e) Supply chain disruptions
- f) Weak demand or sector-specific downturns
- g) Limited access to refinancing or liquidity
- h) Climate-related transition or physical risks

- i) Increasing competitive pressure
- j) Sensitivity to US-tariffs or tariff uncertainty
- k) No material vulnerabilities identified

***Q16 In which SME* sectors does your institution currently observe the highest vulnerability/weakness?**

Maximum 3 selection(s)

- a) Agriculture
- b) Construction and real estate-related activities
- c) Electricity and Gas supply
- d) Hospitality and tourism
- e) Manufacturing
- f) Transport and logistics
- g) Wholesale and retail trade
- h) No specific sectoral concentration identified

*** Q17 What is your Cost of Risk* estimation for the current financial year?**

- a) < 0bp
- b) ≥ 0 and < 25bp
- c) ≥ 25 and < 50bp
- d) ≥ 50 and < 75bp
- e) ≥ 75 and < 100bp
- f) ≥ 100 and < 200bp
- g) ≥ 200 bp

*** Q18 If you have any provisioning overlays in place, which factors are these associated to?**

Maximum 3 selection(s)

- a) Model limitations, deficiencies or pending model updates
- b) Macroeconomic uncertainty (e.g. Inflation, interest rates, growth outlook)
- c) Climate related physical risks
- d) Climate related transition risks
- e) Other ESG* related risks
- f) Political and geopolitical uncertainty
- g) Sectoral and/or geographic concentration risks
- h) Portfolio dynamics, including aging of non-performing loans
- i) Other factors (please specify)
- j) No overlays in place

Q18a If selected i) Other factors, please specify what these factors are

***Q19 Which is the proportion of the total ECL (expected credit loss) amount that is recognised via provisioning overlays?**

- a) 0%
- b) $\geq 0\%$ and $< 10\%$
- c) $\geq 10\%$ and $< 20\%$
- d) $\geq 20\%$ and $< 30\%$
- e) $\geq 30\%$ and $< 40\%$
- f) $\geq 40\%$

***Q20 Which IFRS9 stages are the recognised provisioning overlays mainly related to?**

- a) Stage 1
- b) Stage 2
- c) Stage 3
- d) Related to multiple stages, no clear IFRS9 stage focus
- e) N/a

***Q21 Over the past three years, how much has your firm paid out in the form of compensation, redress, litigation and similar payments (as percentage of equity*)?**

- a) $\geq 0\%$ and $<0,25\%$
- b) $\geq 0,25\%$ and $<0,5\%$
- c) $\geq 0,5\%$ and $<1\%$
- d) $\geq 1\%$ and $<2\%$
- e) $\geq 2\%$ and $<3\%$
- e) $\geq 3\%$ and $<4\%$
- f) $\geq 4\%$

***Q22 Which are the main drivers of operational risk?**

Maximum 3 selection(s)

- a) Cyber risk* and data security
- b) IT failures
- c) Outsourcing
- d) Regulatory initiatives
- e) Conduct and legal risk
- f) Organisational change
- g) Money Laundering and Terrorism Financing
- h) Risk of non compliance with applicable restrictive measures regimes (financial sanctions)
- i) Fraud
- j) Climate and environmental risk
- k) Other

***Q23 What are the main drivers of conduct and legal risk within your institution?**

Maximum 3 selection(s)

- a) Product complexity
- b) Digital sales and distribution channels
- c) Pricing and fee structures
- d) Vulnerable customer segments
- e) Incentive structures
- f) Regulatory or legal changes (incl. sanctions and similar measures)
- g) Concerns related to AML and terrorism financing

Q24 For each of the following areas, please indicate whether your institution identifies risks or challenges related to dependencies on non-EU/EEA service providers and, where relevant, whether actions have already been taken to address such risks (e.g. identification of alternative providers, implementation of mitigation measures, or existing arrangements).

Area	a) No material risks	b) Risks identified – mitigants underway / implemented	c) Risks identified – no mitigants yet	d) Not applicable
* a) ICT* service providers (e.g. software, cloud services, hardware)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* b) Payment solutions and systems (e.g. retail and/or wholesale payment services)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* c) Funding and liquidity sources (e. g. non-EU/EEA currency funding)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* d) Other critical dependencies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

***Q25** How many cyber-attacks that resulted or could have potentially resulted in a "major ICT-related incident" have you faced in the second half of 2025 (considering the highest level of consolidation)?

- a) 0
- b) 1 - 10
- c) 11 - 20
- d) 21 - 50
- e) > 50

***Q25** How many cyber-attacks that resulted or could have potentially resulted in a "major ICT-related incident"* have you faced in the second half of 2025 (considering the highest level of consolidation)?

- a) 0
- b) 1 - 10
- c) 11 - 20
- d) 21 - 50
- e) > 50

***Q26a** How many successful cyber-attacks resulting in "major ICT-related incidents"* have you faced in the second half of 2025 (considering the highest level of consolidation)?

- a) 0
- b) 1 - 5
- c) 6 - 10

- d) 11 - 20
- e) > 20

***Q26b What kind of threats and techniques were applied by the threat actor for the successful cyber-attacks resulting in “major ICT-related incidents”* ?**

Maximum 3 selection(s)

- a) Social engineering, including phishing
- b) (D)Dos*
- c) Identity theft
- d) Data encryption for impact, including ransomware
- e) Resource hijacking
- f) Data exfiltration and manipulation, excluding identity theft
- g) Data destruction
- h) Defacement
- i) Supply-chain attack
- j) Information not available

*** Q27 Based on your experience, in which type of ICT related incidents does AI amplify your bank's vulnerabilities?**

- a) Malicious actions amplified by AI, including AI enhanced social engineering, deepfake impersonation, automated phishing, and credential harvesting
- b) Confidentiality breaches resulting from AI-assisted data extraction, model manipulation, or exploitation of AI enabled channels
- c) Integrity breaches caused by AI-driven manipulation of data, misinformation injection, or automated content tampering
- d) Availability related cyberattacks, where AI accelerates vulnerability discovery or supports automated exploitation
- e) Operational disruptions due to AI system malfunction (e.g., LLM* misalignment or prompt-injection leading to system error)
- f) Information not available

* d) Fraud detection and financial crime - real-time fraud detection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<p>* e) Fraud and financial crime - real-time monitoring of payments (e.g. payer/payee verification)</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>* f) Regulatory compliance and reporting - automated regulatory or supervisory reporting</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>* g) Regulatory compliance and reporting - document processing and classification for compliance</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>* h) Credit and client profiling - Creditworthiness assessment (CWA)/Credit scoring</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<p>* i) Credit and client profiling - Profiling for credit scoring</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>* j) Credit and client profiling - Other profiling / clustering (e.g. segmentation)</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>* k) Risk management: Regulatory credit risk modelling</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>* l) Risk management: Monitoring conduct risk</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>* m) Risk management: Climate risk modelling / carbon footprint estimation</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<p>* n) Risk management: Other risk modelling, including anomaly detection or sentiment analysis</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>* o) Customer-facing application: AI chatbots (e.g. for customer service, onboarding)</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>* p) Customer-facing applications: other (e.g. virtual assistants)</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>* q) Optimisation of internal processes: document processing</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* d) Credit and client profiling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* e) Risk management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* f) Customer-facing applications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* g) Optimisation of internal processes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q31 Are you providing, or do you expect to provide any of the following crypto-asset products and services to retail or wholesale clients within the next years?

	a) No	b) Currently providing	c) Expect to provide within the next 1 year	d) Expect to provide in 1-2 years	e) Expect to provide after 2 years or more
* a) Issuance of e-money tokens	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* b) Issuance of asset-referenced tokens	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* c) Issuance of other crypto-assets (MiCA* scope)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* d) Issuance, storage or transfer of deposit tokens/ tokenised deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* e) Custody and administration of crypto assets on behalf of clients	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* f) Operation of a trading platform for crypto assets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* g) Exchange of crypto assets for funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* h) Exchange of crypto-assets for other crypto-assets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* i) Execution of orders for crypto assets on behalf of clients	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* j) Placing of crypto assets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* k) Reception and transmission of orders for crypto-assets on behalf of clients	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* l) Advice on crypto assets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* m) Portfolio management on crypto-assets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* n) Transfer services for crypto-assets on behalf of clients	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* o) other non-MiCA crypto-asset services: lending	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* p) other non-MiCA crypto-asset services: borrowing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* q) other non-MiCA crypto-asset services: staking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Environmental risk management

Q32 How would you assess the maturity of integration of environmental factors in your institution's risk management framework across the following risk types?

Please select the option that best reflects your institution's current level of implementation across the risk management processes.

Maturity levels:

- **Not in place** – No structured integration of environmental factors
- **Initiated** – Early exploration; environmental factors acknowledged but not yet embedded
- **Partially implemented** – Initial risk management processes in place with selective, partial application
- **Largely implemented** – Broad, systematic integration across most relevant risk management processes

- **Fully implemented** – Environmental factors fully embedded and consistently applied across all risk management processes

Risk type	a) Not in place	b) Initiated	c) Partially implemented	d) Largely implemented	e) Fully implemented
* a) Credit risk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* b) Market risk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* c) Operational risk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* d) Liquidity & funding risk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* e) Concentration risk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* f) Business model / strategic risk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* g) Reputational risk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* h) Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q33 Which methodological tools does your institution currently use to assess environmental risks across the following exposure classes?

Methodological tools	a) Financial corporates	b) Non-financial corporates	c) SMEs*	d) Commercial real estate	e) Residential real estate	f) Project finance
a) Scorecards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Heatmapping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Scenario analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Internal climate stress tests	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) Supervisory climate stress tests (e.g., EBA/ECB)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

f) Internal ESG* score /rating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g) Internal quantitative financial risk modelling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h) External models (incl. external ESG scores/ratings)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i) Qualitative assessments (expert judgement /committees)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j) No environmental risk assessment currently applied	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q34 For each of the following climate-related sustainability targets, please tick in the first column whether your institution has such a target in place, and if yes, please indicate as a second step for each of the targets in place whether your institution has adjusted it in the past 12 months, and/or plans to adjust it in the next 12 months?

	a) Target implemented	b) Target adjusted or planned to adjust – upwards	c) Target adjusted or planned to adjust – downwards	d) Target not adjusted and no plans to adjust
a) Formal commitment to achieve net-zero greenhouse gas emissions by 2050 or earlier	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Adoption of interim greenhouse gas emissions-reduction targets (e.g 2030, 2040)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Establishment of sector-specific decarbonisation targets (e.g. energy, real estate, transport, others)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

d) Reduction of total financed emissions (i.e. scope 1, scope 2 and scope 3 emissions of your counterparties)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) Gradual reduction of exposures to high-emitting sectors and/or counterparties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f) Increase in sustainable finance activities (e.g. green loans, green bonds)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g) Financing clients' transition towards low-carbon business models, e.g. transition finance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h) Increase in the share of assets aligned with the EU Taxonomy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i) Share of clients covered by climate-related risk assessment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j) Engagement with clients on the development and implementation of climate transition plans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k) Actions to encourage improved climate-related disclosures from counterparties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l) Provision of advisory services and investment financial solutions supporting decarbonisation and climate resilience	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Glossary

Term	Definition/Explanation
Agency services	These may include services such as custody, corporate agency, corporate trust
Agentic AI	Refers to a specific type of AI systems that operate by using Large Language Models and are designed to act with high level of autonomously to perform specific actions, based on certain rules.
AI	Artificial intelligence
AIF	Alternative Investment Fund
AI system	A machine-based system that is designed to operate with varying levels of autonomy and that may exhibit adaptiveness after deployment, and that, for explicit or implicit objectives, infers, from the input it receives, how to generate outputs such as predictions, content, recommendations, or decisions that can influence physical or virtual environments.
AML/CFT	Anti-money laundering / countering the financing of terrorism
Asset Finance	These may include for example finance towards shipping, aircrafts etc.
CCP	Central Counterparty Clearing House
Cost of Equity	It represents the minimum rate of return that a bank must earn on its equity-financed investments to keep shareholders satisfied and to justify its current stock price.
Cost of Risk	Change in allowances and provisions as a ratio of total loans and advances subject to impairment
CRE	Commercial Real Estate (including all types of real estate developments)
Cyber security	Cybersecurity is the set of practices, technologies, and processes designed to protect computer systems, networks, and data from unauthorized access, attacks, damage, or theft. It encompasses tools like firewalls, encryption, and threat monitoring, as well as organizational measures such as policies and user training, all aimed at ensuring the confidentiality, integrity, and availability of digital information.
(D)DoS	Denial-of-service
ECL	Expected credit loss
Equity	Please use the definition of the applied accounting standard
ESG	Environmental, Social and Governance
FinTech	Technologically enabled financial innovation that could result in new business models, applications, processes, or products with an associated material effect on financial markets and

	institutions and the provision of financial services' (Financial Stability Board)
GPAI	An AI system which is based on a general-purpose AI model, such as LLMs, and which has the capability to serve a variety of purposes, both for direct use as well as for integration in other AI systems
ICT	ICT refers to the set of technologies such as computers, software, networks, and digital communication tools that are used to collect, process, store, transmit, and share information. It covers everything from the internet and telecommunications to information systems that support communication and data management in organizations.
Large Corporates	NFCs other than small medium-sized enterprises (SMEs) and Commercial Real Estate (CREs)
LLM	A Large Language Model (LLM) is an artificial intelligence model built on large neural networks models known as transformers and trained on massive text datasets (billions of parameters). With capacity to understand, generate, and reason with human language, LLMs can answer questions, write text, translate, summarize, and provide other outputs by predicting the most relevant words or sentences.
Major ICT-related incidents	An ICT-related incident that has a high adverse impact on the network and information systems that support critical or important functions of the financial entity (Article 3(10) of Regulation (EU) 2022/2554 on digital operational resilience for the financial sector)
MiCA	Markets in Crypto-Assets Regulation
MMF	Money Market Funds
M&A	Mergers & Acquisitions
NBFI	Non-banking financial institution
Risk management processes	For the purpose of this questionnaire, this refers to the full lifecycle of risk management as defined in the EBA Guidelines on the management of ESG risks (EBA/GL/2025/01). It covers: (i) identifying and assessing risks, including materiality assessment; (ii) measuring risks; (iii) managing and mitigating risks, such as through risk appetite, scenario analysis, stress testing and ICAAP; and (iv) ongoing risk monitoring and internal reporting.
Senior HoldCo	Senior Holding Company Funding
SME	Small and medium-sized enterprise



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