

**Table 1 - Principal Adverse Indicators**

Description of the principal adverse impacts on sustainability factors					
Indicators applicable to investments in investee companies					
Adverse sustainability indicator	Metric	Impact 2023	Impact 2022	Actions taken, and actions planned and targets set for the next reference period	
CLIMATE AND OTHER ENVIRONMENT-RELATED INDICATORS					
Greenhouse gas emissions	1. GHG emissions	Scope 1 GHG emissions	39.85 CO <sub>2</sub> e	66.29 CO <sub>2</sub> e	<p>General Approach: APS Bank has appointed a third party to assist in stock-take and calculations of Scope 3 Category 15 emissions. Any qualifying assets/investments managed by REAPS, the Bank's investment management subsidiary will be included in these calculations.</p> <p>Once this exercise is concluded, in conjunction with the third-party consultant, the Bank will then proceed to review potential pathways to carbon neutrality by 2050. This forms the second phase of our exercise.</p>
		Scope 2 GHG emissions	3.65 CO <sub>2</sub> e	13.81 CO <sub>2</sub> e	
		Scope 3 GHG emissions	172.59 CO <sub>2</sub> e	214.61 CO <sub>2</sub> e	
		Total GHG emissions	215.92 CO <sub>2</sub> e	294.51 CO <sub>2</sub> e	
	2. Carbon footprint	Carbon footprint	375.49	224.04	
	3. GHG intensity of investee companies	GHG intensity of investee companies	454.21	511.62	
	4. Exposure to companies active in the fossil fuel sector	Share of investments in companies active in the fossil fuel sector	1.37%	1.25%	
	5. Share of non-renewable energy consumption and production	Share of non-renewable energy consumption and non-renewable energy production of investee companies from non-renewable energy sources compared to renewable energy sources, expressed	21.40%	26.75%	

		as a percentage of total energy sources			We anticipate the second phase to form the basis for our preliminary feasibility study, as outlined in our commitment 3 set out in the Bank's AGM of May 2023.
	6. Energy consumption intensity per high impact climate sector	Energy consumption in GWh per million EUR of revenue of investee companies, per high impact climate sector	0.36	0.22	
Biodiversity	7. Activities negatively affecting biodiversity-sensitive areas	Share of investments in investee companies with sites/operations located in or near to biodiversity-sensitive areas where activities of those investee companies negatively affect those areas	0.08%	1.26%	
Water	8. Emissions to water	Tonnes of emissions to water generated by investee companies per million EUR invested, expressed as a weighted average	1.16	4.20	
Waste	9. Hazardous waste and radioactive waste ratio	Tonnes of hazardous waste and radioactive waste generated by investee companies per million EUR invested, expressed as a weighted average	0.56	4.55	
INDICATORS FOR SOCIAL AND EMPLOYEE, RESPECT FOR HUMAN RIGHTS, ANTI-CORRUPTION AND ANTI-BRIBERY MATTERS					
Social and employee matters	10. Violations of UN Global Compact	Share of investments in investee companies that have been involved in	1.35%	3.03%	General Approach: APS Bank has appointed a third party to assist in

	principles and Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises	violations of the UNGC principles or OECD Guidelines for Multinational Enterprises			stock-take and calculations of Scope 3 Category 15 emissions. Any qualifying assets/investments managed by REAPS, the Bank's investment management subsidiary will be included in these calculations.
	11. Lack of processes and compliance mechanisms to monitor compliance with UN Global Compact principles and OECD Guidelines for Multinational Enterprises	Share of investments in investee companies without policies to monitor compliance with the UNGC principles or OECD Guidelines for Multinational Enterprises or grievance/complaints handling mechanisms to address violations of the UNGC principles or OECD Guidelines for Multinational Enterprises	33.05%	27.58%	Once this exercise is concluded, in conjunction with the third-party consultant, the Bank will then proceed to review potential pathways to carbon neutrality by 2050. This forms the second phase of our exercise.  We anticipate the second phase to form the basis for our preliminary feasibility study, as outlined in our commitment 3 set out in the Bank's AGM of May 2023.
	12. Unadjusted gender pay gap	Average unadjusted gender pay gap of investee companies	2.12%	2.14%	
	13. Board gender diversity	Average ratio of female to male board members in investee companies,	14.85%	11.23%	

		expressed as a percentage of all board members			
	14. Exposure to controversial weapons (anti-personnel mines, cluster munitions, chemical weapons and biological weapons)	Share of investments in investee companies involved in the manufacture or selling of controversial weapons	0.11%	0.05%	
Indicators applicable to investments in sovereigns and supranationals					
Adverse sustainability indicator		Metric	Impact 2023	Impact 2022	Actions taken, and actions planned and targets set for the next reference period
Environmental	15. GHG intensity	GHG intensity of investee countries	0.03	0.04	General Approach: APS Bank has appointed a third party to assist in stock-take and calculations of Scope 3 Category 15 emissions. Any qualifying assets/investments managed by REAPS, the Bank's investment management subsidiary will be included in these calculations.
Social	16. Investee countries subject to social violations	Number of investee countries subject to social violations (absolute number and relative number divided by all investee countries), as referred to in international treaties and conventions, United Nations principles and, where applicable, national law	0.00	0.14	

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Indicators applicable to investments in real estate assets					
Adverse sustainability indicator		Metric	Impact 2023	Impact 2022	Actions taken, and actions planned and targets set for the next reference period
Fossil fuels	17. Exposure to fossil fuels through real estate assets	Share of investments in real estate assets involved in the extraction, storage, transport or manufacture of fossil fuels	0%	0%	Not Relevant
Energy efficiency	18. Exposure to energy-	Share of investments in energy-inefficient real estate assets	0%	0%	

	inefficient real estate assets				
ADDITIONAL CLIMATE AND OTHER ENVIRONMENT-RELATED INDICATORS					
Adverse sustainability indicator		Metric	Impact 2023	Impact 2022	Actions taken, and actions planned and targets set for the next reference period
Emissions	4. Investments in companies without carbon emission reduction initiatives	Share of investments in investee companies without carbon emission reduction initiatives aimed at aligning with the Paris Agreement	8.35%	6.19%	<p>General Approach: APS Bank has appointed a third party to assist in stock-take and calculations of Scope 3 Category 15 emissions. Any qualifying assets/investments managed by REAPS, the Bank's investment management subsidiary will be included in these calculations.</p> <p>Once this exercise is concluded, in conjunction with the third-party consultant, the Bank will then proceed to review potential pathways to carbon neutrality by 2050. This forms the second phase of our exercise.</p> <p>We anticipate the second phase to form the basis for</p>

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ADDITIONAL INDICATORS FOR SOCIAL AND EMPLOYEE, RESPECT FOR HUMAN RIGHTS, ANTI-CORRUPTION AND ANTI-BRIBERY MATTERS					
Social and employee matters	1. Investments in companies without workplace accident prevention policies	Share of investments in investee companies without a workplace accident prevention policy	12.94%	14.20%	<p>General Approach: APS Bank has appointed a third party to assist in stock-take and calculations of Scope 3 Category 15 emissions. Any qualifying assets/investments managed by REAPS, the Bank's investment management subsidiary will be included in these calculations.</p> <p>Once this exercise is concluded, in conjunction with the third-party consultant, the Bank will then proceed to review potential pathways to carbon neutrality by 2050. This forms the second phase of our exercise.</p>

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