

> GHG EMISSIONS FROM THE FINANCING AND PORTFOLIO - FINANCIAL YEAR 2022

Outlook by type of asset	Exposure		Absolute emissions		Economic intensity
	Total exposure (€M)	% of calculated amount	S1+2 (ktCO ₂ e)	S3 (ktCO ₂ e)	Emission intensity S1+2 (tCO ₂ e/€M)
CRE	6,231	91.1%	102	–	18
Mortgages	119,467	99.9%	2,796	–	23
Business funding	137,595	81.4%	13,664	51,901	122
Car loans	5,407	94.9%	1,411	–	275
Equity ¹	718	99.4%	6	21	8
Fixed Income	18,336	98.7%	203	228	11
Total	287,754		18,182	52,150	69,7

Vision by sector (financed business)	Exposure		Absolute emissions		Economic intensity
	Total exposure (€M)	% Calculated exposure	S1+2 (ktCO ₂ e)	S3 (ktCO ₂ e)	Emission intensity S1+2 (tCO ₂ e/€M)
Oil & Gas	6,301	74.5 %	1,251	9,287	267
Energy	15,677	95.0%	2,594	5,833	174
Transport	18,835	80.0%	2,518	6,492	167
Real Estate	19,684	77.8%	824	1,596	54
Cement	287	87.7%	591	59	2,351
Iron and Steel	2,055	92.5%	570	866	300
Agriculture (including livestock)	4,000	84.7%	1,295	705	382
Aluminium	507	79.3%	82	254	204
Coal	4	98.3%	11	5	3,046
Other non-intensive sectors	70,247	79.9%	3,928	26,804	70
Total	137,595		13,664	51,901	

Vision by geographical area	Exposure		Absolute emissions		Economic intensity
	Total exposure (€M)	% Calculated exposure	S1+2 (ktCO ₂ e)	S3 (ktCO ₂ e)	Emission intensity S1+2 (tCO ₂ e/€M)
Spain	250,488	95.5%	15,134	38,834	63
Europe	23,368	67.6%	1,232	10,107	78
Rest of the world	13,898	42.6%	1,815	3,209	307
Total	287,754		18,181	52,150	

¹ Does not include investments or trading book.