

Environmental Statement 2021

PIRAEUS BANK





PIRAEUS BANK ENVIRONMENTAL STATEMENT 2021

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1. Introduction

The present report constitutes the 12th Environmental Statement of Piraeus Bank, according to the requirements of the European Eco-Management and Audit Scheme (EMAS). The report provides all interested parties with useful information regarding the application of the Environmental Management System (EMS) in the Bank, as well as regarding the environmental performance of the Bank and its compliance with environmental legislation.

The EMS organises, in the most systematic manner, the monitoring, the management, and ultimately the reduction of the environmental impacts associated with the activities of the Bank. It is implemented in Administration Buildings and branches in Greece (the EMS covers only the facilities of Piraeus Bank, which is the primary subsidiary of Piraeus Group).

The verification and validation of the Bank's compliance with the requirements of the EMAS Regulation were conducted by the Cyprus Certification Company (CyCert). The company, which is a member of IQNet (International Certification Network), also certified the Bank under the international environmental management standard ISO 14001. Listing in the EMAS Register was finalised pursuant to Decision 35956/11.08.2011 of the Ministry of Environment, Energy & Climate Change (now Ministry of Environment & Energy).

The current Environmental Management System is applied in the economic activity sector *“Financial Service Activities, except Insurance and Pension Funding / Commission Implementing Decision 32: Financial Intermediaries”*. (sub-sector: *“Monetary intermediation”*). The scope of implementation for the EMS is the **provision of financial services**.

The Environmental Statement includes: a) a brief description of the Organisation and its sectors of activity, b) a summary of its main activities, products, and services, c) the Environmental Policy implemented currently, d) a brief description of the EMS implemented currently, e) a presentation of all significant impacts on the environment resulting from the operation of the facilities and from the activities of the Bank, f) the applicable legal requirements in relation to the environment, g) the environmental objectives and targets that have been set, h) the environmental programmes that have been adopted and are being implemented currently, i) an overview of the environmental performance of the Bank –with the use of suitable indicators– since the previous Environmental Statement, and j) an identification and assessment of risks and opportunities.

The verification of the present updated Environmental Statement was conducted by the Cyprus Certification Company (CyCert), environmental verifier registration number EMAS ELV-0009 (Accreditation Certificate number CAP 549 on the 4th of November 2022).

2. Presentation of Piraeus Bank: Activities, Products, Services

2.1 Activities of Piraeus Bank Group

Headquartered in Athens, with approximately 9,000 employees, Piraeus Bank provides a wide range of financial products and services to 5.7 million customers in Greece. The total assets of the Group amounted to €79.8 bn on 31.12.2021.

Table 1 – Piraeus Bank Group in figures

| Piraeus Group in Greece | December 2021 |
|-------------------------|---------------|
| Net loans | €38.5 bn |
| Deposits | €55.2 bn |
| Branches | 414 |
| Employees | 9,000 |
| Customers | 5.7 mn |
| ATMs | 1,862 |

Piraeus Bank was founded in 1916. It is currently a top performer in the Greek banking market, with a 30% market share in terms of loans and a 29% market share in terms of deposits.

For more information, visit: <https://www.piraeusholdings.gr> > About Us > Corporate Profile

2.2 Facilities of Piraeus Bank

The activities of Piraeus Bank in Greece are performed in 427 branches (403 conventional branches, 14 mobile units and 10 e-branches) and 54 Administration Buildings (481 facilities in May 2021). All Organisational Units of the Bank in Greece are presented in Appendix 16.

From an organisational perspective, the branches and mobile units of the Bank appertain to the 14 Regional Directorates of the Bank’s network.

In 2021, the facilities included in the EMS¹ covered **379,067 m²** in total, while the total number of the Bank’s employees was 9,519.

The Bank uses a fleet of corporate cars, available to its executives to use for transport. The Bank leases the vehicles through contracts, so the fleet is contemporary, with the majority of the cars having been authorised for use during the past five years.

¹ The Environmental Management System includes all branches and Administration Buildings, except the Central Warehouses.

In 2021, the corporate fleet included 625 cars. Among all company cars, 11.9% (74) were hybrid, plug-in, and electric, 49% (306) were diesel-fuelled, and 39.4% (246) were petrol-fuelled.

3. Environmental Policy of Piraeus Bank

Within its corporate responsibility framework, Piraeus Bank has developed an integrated environmental approach.

<https://www.piraeusholdings.gr/en/sustainable-banking>

3.1 Piraeus Bank Sustainable Development Policy

In 2020, the new Sustainable Development Policy of Piraeus Group was approved. Through this Policy, Piraeus Group seeks to contribute to and operate in alignment with the United Nations Sustainable Development Goals (<https://sdgs.un.org/goals>) and the Paris Climate Agreement (<https://unfccc.int/process-and-meetings/the-paris-agreement/the-Paris-agreement>).

The purpose of the Policy is to set strategic guidelines which will support, promote, and finance sustainable development in relation to the core activity pillars of Piraeus Group: Corporate Governance - Economy - Society - Human Resources - Environment. As a result, through the Policy and also guided by the UNEP FI Principles for Responsible Banking (United Nations Environment Programme Finance Initiative, <https://www.unepfi.org/banking/bankingprinciples/>), Piraeus Group integrates environmental and social factors in its operation and business activity, including the process of finance assessment for its business customers.

3.2 Protection of Biodiversity – Natural Capital

In 2020, Piraeus Bank SA. signed the “Finance for Biodiversity Pledge”, setting goals to be achieved by 2024 regarding the promotion of business activities that safeguard the environment and reverse the loss of biodiversity. In 2021, Piraeus Group Financial Holdings participated in international initiatives for the protection of biodiversity.

The Group continued to participate in the EU Business @ Biodiversity, a forum of strategic dialogue aiming to connect businesses with biodiversity and natural capital, in the working group EU COP Finance @ Biodiversity, which mainly addresses financial institutions, and in the UNEP FI working group “Biodiversity Target-setting”, which encourages financial institutions to set goals associated with biodiversity.

Also in 2021, Piraeus Group participated alongside 30 other financial institutions in a pilot test of the ENCORE tool (ENCORE biodiversity module), which visualises interactions between economic activities and natural capital and guides the Bank on how to align its agricultural portfolio with the protection of biodiversity. Last but not least, the Group participated in the global initiative Partnership for Biodiversity Accounting Financials (PBAF). Through PBAF, financial institutions pledge to assess the impact of their activities on biodiversity, based on common assessment methodologies, and use their loans and investments in order to contribute to environmental rehabilitation and protection.

Within this context, by the end of 2022, a methodology tool will be developed to assess the impact on biodiversity resulting from the activities of the Bank. It should be noted that the European Central Bank's guide on climate-related and environmental risks makes an explicit reference to risks resulting from biodiversity loss.

4. Climate Change and Climate Risk Assessment of the Portfolio

Addressing Climate Change

Piraeus Group adopts processes and policies in order to assess impacts and opportunities resulting from climate change in specific economic sectors in Greece. At the same time, it actively promotes RESs, low-carbon technologies, and green business in Greece, thus contributing to a gradual transition towards a low-carbon economy (LCE).

It monitors climate change developments internationally and participates in global initiatives, such as the Collective Commitment to Climate Action (CCCA). The CCCA is a pledge by PRB signatories to align their portfolios in order to increase financing directed to sustainable development with the aim of limiting temperature rise to 1.5°C.

In addition, the Bank participated in a working group launched by UNEP FI and the European Banking Federation (EBF) to apply the EU Taxonomy to banking products and services.

Piraeus Bank's Climate Change Strategy

Piraeus Bank's Climate Change Strategy is available on the Group's website. For more information, visit: [Climate Change Strategy](#)

Economic assessment of climate risk for the Bank's business loan portfolio

Every year, Piraeus Group measures the climate risk of financed businesses from specific sectors within the Greek economy, which are particularly affected by climate change. Climate risk is measured using a new methodology integrated in the climabiz tool, which is based on three out of four IPCC (Intergovernmental Panel on Climate Change) climate scenarios (RCPs).

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Representative Concentration Pathways (RCPs) are greenhouse gas concentration trajectories that are widely used internationally for climate modelling. Projections in the IPCC fifth Assessment Report (AR5) are based on RCPs. Extreme pathways RCP 2.6 and RCP 8.5 are used in climate impact studies. The first pathway largely aligns with the goals set in the Paris Agreement, while the latter constitutes a worst-case scenario, where almost no measures are taken to address climate change. Representative Concentration Pathway 4.5 represents an intermediate trajectory for GHG concentrations.

For more information, visit: [Climate Risk Assessment using the Climabiz Tool](#)

Assessment of climate risk per RCP

For 2021, climate risk was measured using the three RCPs mentioned above. Climate risk was measured for a business portfolio amounting to €18.9 bn, of which the Corporate Portfolio amounted to €9.2 bn, while the SME portfolio amounted to €9.7 bn.

The table below presents the total climate risk (in €) for the business borrowers of Piraeus Bank in 2021, as well as the physical and transition risk as a percentage of the total climate risk for borrowers per climate scenario.

| Climate scenarios | % of physical risk to total climate risk | % of transition risk to total climate risk |
|-------------------|--|--|
| RCP 2.6 | 7% | 93% |
| RCP 4.5 | 20% | 80% |
| RCP 8.5 | 44% | 56% |

Total climate risk for **RCP 2.6** corresponds to 4.4% of total business borrower turnover, while for **RCP 4.5** and **RCP 8.5** total climate risk corresponds to **2.7% and 1.7%** of total business borrower turnover respectively.

It should be noted that climate risk differences among climate scenarios result mainly from differences in transition risk. Radical measures to limit temperature rise are taken in RCP 2.6, therefore transition cost is high, primarily due to price increases for European Union Allowances (EUAs). On the contrary, transition cost is very low in RCP 8.5, since virtually no measures are taken. Transition cost is expected to rise even more over the next 30 years (2021-2050). Thus, the new methodology in climabiz includes different average EUA prices per decade.

For 2021, EUA prices for each RCP were estimated according to specific NGFS climate scenarios:

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| | RCP 2.6 according to EUA prices in “Net Zero 2050” NGFS scenario | RCP 4.5 according to EUA prices in “Nationally Determined Contributions (NDCs)” NGFS scenario | RCP 8.5 according to EUA prices in “Current Policies” NGFS scenario |
|-----------|--|--|---|
| 2021-2030 | €139.9/t CO ₂ | €73.5/t CO ₂ | €21.4/t CO ₂ |

Smaller differences in the cost of physical risk in the three climate scenarios result from the fact that impacts from the implementation of radical measures (or a lack thereof) to limit temperature rise will gradually become more tangible by 2050. Impacts are expected to become even more evident towards the turn of the century (2081-2100).

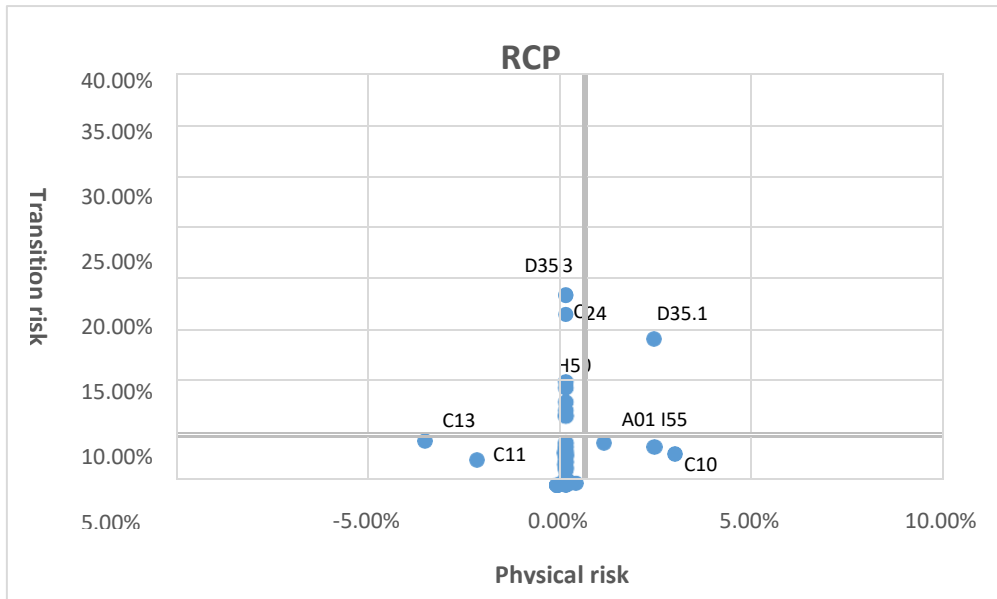
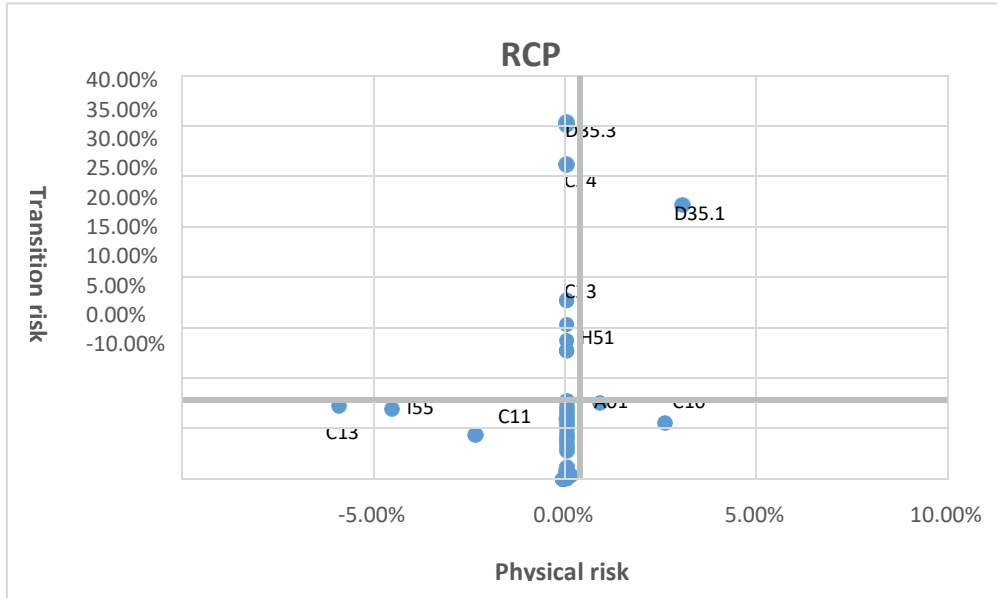
Categories of climate risk per climate scenario

Climate risk is categorised as **High, Intermediate, and Low**.

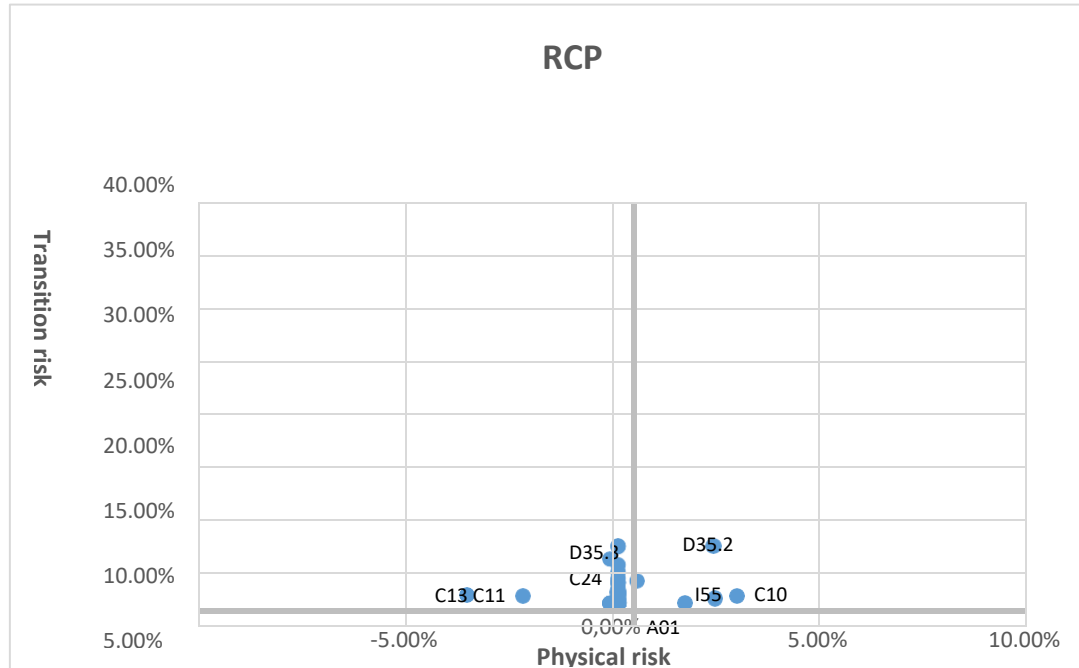
| High climate risk | Intermediate climate risk | Low climate risk |
|--|--|--|
| • Climate risk/ Total sector turnover > 2.0% | • Climate risk/ Total sector turnover = 0.5-2.0% | • Climate risk/ Total sector turnover < 0.5% |

It should be noted that climate risk is estimated primarily based on the annual turnover of a business or sector (from input: raw materials, energy, etc. and output: products/services, GHG emissions, etc.), taking into account additional technical factors per economic sector, and not based on the size of the business or loan portfolio. For more information, visit: [Climate Risk Assessment](#)

Economic sectors according to climate risk exposure² per risk category and climate scenario



² Negative values indicate opportunities instead of climate risks for a specific sector.



The table below shows the NACE codes for economic sectors³ exposed to physical and transition risk to a greater extent per climate scenario:

| Climate risk category | RCP 2.6 | RCP 4.5 | RCP 8.5 |
|-----------------------|-----------------|------------------|-----------------|
| Physical risk | D35 - C10 - A01 | C10 - D35 - I.55 | C10 - D35 - I55 |
| Transition risk | C23 - C24 - D35 | C24 - D35 - D35 | C24 - D35 - H50 |

Key points from measuring climate risk according to the new methodology:

³ NACE codes for economic sectors:

- A01: Agriculture, forestry and fishing
- C10: Manufacture of food products
- C11: Manufacture of beverages
- C13: Manufacture of textiles
- C23: Manufacture of other non-metallic mineral products
- C24: Manufacture of basic metals
- D35: Electricity, gas, steam, and air conditioning supply
- I55: Accommodation
- H50: Water transport

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Total climate risk for the business portfolio is estimated based on the following approach:

- ✓ Physical risk is estimated based on three different RCP scenarios (RCP 2.6, RCP 4.5, and RCP 8.5).
- ✓ Total physical risk includes the costs resulting from long-term impacts as well as extreme weather conditions per climate scenario.
- ✓ Long-term impacts in physical risk are estimated over a 30-year period (2021-2050).
- ✓ To calculate costs resulting from extreme weather conditions, an average estimate is used for 2021-2050 (due to great uncertainty about the exact impact of extreme conditions), divided per year.
- ✓ Transition risk is initially estimated as: (a) the minimum cost of direct and indirect emissions and (b) the investment cost required for the transition to low-carbon emissions. It is then adjusted based on the flexibility of each sector/sub-sector or product and the potential to pass on adjustment costs to end users by increasing product prices.
- ✓ Three different EUA prices are used for the cost of direct and indirect carbon emissions (€/t CO₂) in 2020-2030, according to NGFS scenarios.
- ✓ Total climate risk is estimated by adding the total physical risk and adjusted transition risk (i.e. remaining transition risk for the business, reduced by a percentage that can be passed on to end users if product prices are adjusted).

Updating the climabiz tool

Piraeus Group continuously seeks to further align climabiz with TCFD recommendations and the requirements of supervising bodies.

5. Piraeus Bank's Environmental Management System

The Environmental Management System (EMS) developed by Piraeus Bank is fully certified according to the provisions of Regulation 1221/2009 of the European Union in relation to the European Eco-Management and Audit Scheme (EMAS) and the CYS EN ISO 14001:2015 Standard. The System provides an integrated framework to record, monitor, and ultimately reduce the environmental impact resulting from the operation of the facilities and the activities of the Bank. Energy Audits constitute an integral part of the Energy Consumption Monitoring Processes included in the Bank's EMS.

The EMS of the Bank includes the following:

- Environmental Management Manual
- Procedures
- Staff Memos
- Other Documents
- Environmental Statement

The organisational structure of the Bank’s EMS is presented in Image 1 and described below.



Image 1 – Organisational chart of the EMS

The Head of Corporate Development & ESG is responsible for the overall supervision of the EMS, is the representative of the Administration in the EMS, supervises the design and implementation of the EMS to ensure it operates properly and it is improved continuously, and proposes the Environmental Policy of the Bank and Thematic Environmental Strategies for approval.

In addition, the Head informs the BoD about the results of the implementation of the EMS in the Bank, as well as about potential environment-related opportunities and risks, reviews the EMS, decides on the necessity for further improvement, and finally approves the Environmental Objectives and Targets.

The ESG Director has the overall responsibility for the implementation of the EMS. The Director is responsible for:

- Preparing proposals submitted to the representative of the Administration in the EMS in relation to the Environmental Policy, Thematic Environmental Strategies, directions and actions to improve the EMS, and Environmental Objectives and Targets.
- Assessing risks and opportunities and how these may affect environmental performance and the effectiveness of the EMS.
- Approving respective Environmental Programmes based on the Environmental Objectives and Targets that have been set, as well as proposals by the Environmental Management Team (EMT).

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The Piraeus Group Environmental Management Officer (PG EMO) coordinates and supervises the implementation of the EMS in the Bank and in other businesses of the Group. The Officer is responsible for:

- Preparing proposals submitted to the ESG Director in relation to the Environmental Policy, Thematic Environmental Strategies, directions and actions to improve the EMS, and Environmental Objectives and Targets.
- Assessing risks and opportunities and how these may affect environmental performance and the effectiveness of the EMS.
- Approving the documentation supporting the EMS, if needed.
- Approving the internal inspections programme on EMS activities.
- Specifying educational needs associated with the EMS and other environmental issues in general.
- Identifying legislative provisions pertinent to the environmental impact of the Bank.

For the proper operation of the EMS, the Bank has appointed an Environmental Management Leader and has created an Environmental Management Team (EMT). Piraeus Bank's Environmental Management Leader (EML):

- Is responsible for the implementation and proper operation of the EMS on a daily basis.
- Is responsible for developing the internal inspections programme on EMS activities.
- Coordinates the EMT.
- Proposes, as the Head of the EMT, the adoption of Environmental Objectives and Targets, as well as the implementation of environmental programmes to achieve them.

The Environmental Management Team (EMT) is responsible for:

- Monitoring the compliance of the Bank with the existing environmental legislation and other environmental requirements.
- Identifying all environmental aspects of the activities of the Bank and the respective environmental impact they might have.
- Assessing and classifying the environmental aspects of the activities of the Bank.
- Making recommendations for the adoption of specific Environmental Objectives and Targets.
- Composing EMS reports.

The EMT comprises executives from ESG, Technical Projects, Logistics, Group Technology, and the divisions "Internal Communications" and "Learning & Knowledge Sharing" (Group Human Resources- Organisational Development & Internal Communications). Executives from many other units of the Bank are involved in the EMS.

A specially trained employee has been appointed as Environmental Management Coordinator (EMC) in all branches and Administration Buildings to ensure comprehensive data collection, effective implementation of procedures and environmental programmes on a daily basis, as well as the fulfilment of environmental goals.

The Head of Corporate Development & ESG, the ESG Director, and the Piraeus Group Environmental Management Officer meet regularly in order to coordinate the proper operation of the EMS; if necessary, other executives who participate in the implementation of the EMS may be invited to the meetings.

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Finally, the Environmental Footprint Assessment Officer of the Bank and the Environmental Programmes Supervisor, who are also executives of the ESG, are responsible for the assessment of the environmental footprint of the Bank and the overall monitoring of the programmes for recycling, energy saving, etc. (respectively).

The duties and responsibilities of the staff that manage, execute, monitor, and authorise activities that have a significant environmental impact are described in the respective procedures and job descriptions of the EMS.

The Bank ensures the effective implementation of the EMS through:

- continuous support by the Administration, which is committed to full compliance with the Environmental Policy,
- resources and skills (equipment, audits, staff qualifications, etc.) needed to achieve the environmental performance specified in the policy,
- compliance with and implementation of all specifications in the EMS documentation.

6. Environmental Aspects and Impacts

The activities of the Bank are characterised by specific environmental aspects and impacts, which are assessed in terms of their significance and monitored throughout the year. Environmental aspects are defined as specific activities, products, or services of the Bank (e.g. energy consumption, the emission of pollution loads, the use of paper, the consumption of natural resources, etc.) that may directly or indirectly⁴ interact with the natural environment and therefore have an environmental impact. Environmental impacts include any alteration to the environment (positive or negative) stemming from the environmental aspects of the Bank.

Table 2 in Section 6.1 presents the environmental aspects and impacts of the Bank in detail.

6.1 Significance Assessment Results of Environmental Aspects and Impacts

The environmental aspects/impacts of the activities of the Bank which have the greatest Total Grade of Significance (TGS>3) and are considered most important to the Bank continue to be:

- the total annual **electricity consumption** in buildings,
- the **emission of gaseous pollutants** resulting from electricity consumption,
- the **consumption of conventional paper**, as well as
- **solid waste** resulting from the use of consumables (paper and ink/toner cartridges).

The following environmental aspects are considered to be of medium significance, with a Total Grade of Significance (TGS) between 2 and 3:

- maintenance of air conditioners (fluorinated gases and ozone-depleting substances),
- fuel consumption for road travel (petrol-fuelled and diesel-fuelled vehicles) and air travel,
- gas emissions resulting from road and air travel,
- consumption of ink/toner, recycled and FSC paper,
- procurement/use of electrical equipment,
- total water consumption in Organisational Units, and
- financing for RESs and energy saving projects.

⁴The environmental aspects and impacts of the Bank are categorised as direct, related to the operation of the Bank itself (e.g. energy and water consumption, emission of gaseous pollutants, consumption of natural resources, etc.), and indirect, related to the environmental footprint of the projects and services financed by the Bank, as well as the products and services the Bank procures.

Table 2 – Environmental aspects and impacts resulting from the activities of the Bank

| Environmental Aspect | Environmental Impact | TGS | Category |
|---|---|----------|-----------------|
| Electricity consumption in buildings | Use of natural resources for the production of electricity | 3.8 | Direct |
| Emission of air pollutants related to the production of electricity | Contribution to the greenhouse effect from CO2 emissions | 3.4 | Direct/Indirect |
| | Contribution to the greenhouse effect from CH4 emissions | 3.4 | Direct/Indirect |
| | Contribution to the greenhouse effect from N2O emissions | 3.4 | Direct/Indirect |
| | Air pollution from SO2 emissions | 3.4 | Direct/Indirect |
| | Air pollution from NO _x emissions | 3.4 | Direct/Indirect |
| | Air pollution from PM emissions | 3.4 | Direct/Indirect |
| | Pollution of water resources | 3.0 | Direct/Indirect |
| | Soil pollution | 3.0 | Direct/Indirect |
| Diesel consumption in buildings | Use of natural resources | 1.8 | Direct |
| Emission of air pollutants related to diesel consumption in buildings | Contribution to the greenhouse effect from CO2 emissions | 1.6 | Direct |
| | Contribution to the greenhouse effect from CH4 emissions | 1.8 | Direct |
| | Contribution to the greenhouse effect from N2O emissions | 1.8 | Direct |
| | Air pollution from SO2 emissions | 1.6 | Direct |
| | Air pollution from NO _x emissions | 1.6 | Direct |
| | Air pollution from PM emissions | 1.6 | Direct |
| Maintenance of air conditioners | Contribution to the greenhouse effect from f-gas emissions | 2.8 | Direct |
| | Contribution to the destruction of the ozone layer from CFC emissions | 2.8 | Direct |
| Fuel consumption for business travel by petrol-fuelled vehicles | Use of natural resources | 2.8 | Direct |
| Fuel consumption for business travel by diesel-fuelled vehicles | Use of natural resources | 2.8 | Direct |
| Emission of air pollutants related to road travel | Contribution to the greenhouse effect from CO2 emissions | 2.6 | Direct |
| | Contribution to the greenhouse effect from CH4 emissions | 2.8 | Direct |
| | Contribution to the greenhouse effect from N2O emissions | 2.8 | Direct |
| | Air pollution from SO2 emissions | 2.2 | Direct |
| | Air pollution from NO _x emissions | 2.4 | Direct |
| | Air pollution from PM emissions | 2.4 | Direct |
| Fuel consumption for business travel by plane | Use of natural resources | 2.4 | Direct/Indirect |
| Emission of air pollutants related to business travel by plane | Contribution to the greenhouse effect from CO2 emissions | 2.2 | Indirect |
| | Contribution to the greenhouse effect from CH4 emissions | 2.0 | Indirect |
| | Contribution to the greenhouse effect from N2O emissions | 2.0 | Indirect |
| | Air pollution from SO2 emissions | 2.2 | Indirect |
| | Air pollution from NO _x emissions | 2.2 | Indirect |
| | Air pollution from PM emissions | 2.0 | Indirect |
| Fuel consumption for business travel by other means (train, ship, bus) | Use of natural resources | 1.2 | Direct/Indirect |
| Emission of air pollutants related to business travel by other means (train, ship, bus) | Contribution to the greenhouse effect from CO2 emissions | 1.2 | Indirect |
| | Contribution to the greenhouse effect from CH4 emissions | 1.2 | Indirect |
| | Contribution to the greenhouse effect from N2O emissions | 1.2 | Indirect |
| | Air pollution from SO2 emissions | 1.2 | Indirect |
| | Air pollution from NO _x emissions | 1.2 | Indirect |
| | Air pollution from PM emissions | 1.2 | Indirect |
| Pollution of water resources | 1.2 | Indirect | |
| Water consumption in Organisational Units | Use of natural resources | 2.4 | Direct |
| Urban liquid waste from Organisational Units | Pollution of the recipient in case of unsound waste management | 2.4 | Direct/Indirect |

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|---|--|-----|----------|
| Use of cleaning materials in buildings | Pollution of the recipient in case of unsound waste management | 2.0 | Direct |
| Consumption of conventional paper | Use of natural resources | 3.6 | Direct |
| Consumption of recycled paper | Use of natural resources | 2.8 | Direct |
| Consumption of FSC paper | Use of natural resources | 2.8 | Direct |
| Consumption of ink and toner | Use of natural resources | 2.8 | Direct |
| Procurement/use of electronic equipment | Use of natural resources | 2.0 | Direct |
| Procurement/use of electrical equipment | Use of natural resources | 2.8 | Direct |
| Procurement/use of office consumables | Use of natural resources | 2.6 | Direct |
| Procurement/use of office furniture | Use of natural resources | 1.4 | Direct |
| Urban solid waste | Pollution of the recipient in case of unsound waste management | 2.8 | Direct |
| Solid waste – paper | Pollution of the recipient in case of unsound waste management | 3.2 | Direct |
| Solid waste – ink and toner cartridges | Pollution of the recipient in case of unsound waste management | 3.2 | Direct |
| Solid waste – electrical and electronic equipment | Pollution of the recipient in case of unsound waste management | 1.6 | Direct |
| Solid waste – light bulbs | Pollution of the recipient in case of unsound waste management | 1.8 | Direct |
| Solid waste – portable batteries | Pollution of the recipient in case of unsound waste management | 1.8 | Direct |
| Solid waste – large batteries | Pollution of the recipient in case of unsound waste management | 1.6 | Direct |
| Solid waste – plastic | Pollution of the recipient in case of unsound waste management | 1.2 | Direct |
| Solid waste – old furniture | Pollution of the recipient in case of unsound waste management | 1.2 | Direct |
| Solid waste – from building renovations | Pollution of the recipient in case of unsound waste management | 1.6 | Direct |
| Credit/financing for RESs and energy saving projects | Reduction of environmental impact | 3.0 | Indirect |

7. Identification and Assessment of Risks and Opportunities

The following potential **risks**⁵ and **opportunities**⁶ were identified, taking into account the activities of the Bank as well as variations in external conditions (environmental, economic, technological, regulatory, etc.):

1. The impact of climate change
2. The impact of legislative changes
3. The reorganisation of the building stock
4. Biodiversity and business
5. The socio-economic crisis.

Risks

[-] Increased energy consumption to cover cooling loads due to climate change and resulting temperature increases.

[-] Increased operating costs for businesses due to an international climate change agreement and stricter EU climate policies; consequently, businesses may default on financial obligations towards the Bank.

[-] Given the numerous facilities of the Bank, changes in the regulatory framework may lead to additional requirements in relation to E/M equipment maintenance, E/M equipment licensing, waste management, etc. (see Electronic Waste Registry - EWR).

[-] Reorganisation of the Bank's building stock (relocation, closing branches/new facilities) and subsequent requirements for new equipment licensing (e.g. generator sets).

[-] Lack of interest in environmental programmes and environmental compliance from suppliers/customers due to price increases for energy and goods.

[-] Due to the Bank's corporate reorganisation and subsequent organisational changes/restructuring in Units and Departments, staff has been transferred or is scheduled to be transferred, affecting the implementation of the EMS.

⁵ Risks are defined as potential adverse circumstances that may affect specific activities, products, services, or building facilities of the Bank and have a negative impact on environmental performance and/or the environmental effectiveness of the EMS. For example, climate change may increase the needs for cooling and, consequently, energy consumption during the summer in the branches and Administration Buildings of the Bank.

⁶ Opportunities are defined as potential favourable circumstances that may affect specific activities, products, services, or building facilities of the Bank and have a positive impact on environmental performance and/or the environmental effectiveness of the EMS. For example, the adoption of an ambitious agreement on climate change on the part of Piraeus Bank, Piraeus Group, or the State may create opportunities for growth in the sector of green financing.

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[-] Potential inability to implement certain environmental programmes. Potential negative impact on the annual environmental performance of the Bank.

[-] Delays in the implementation of environmental programmes.

[-] Delays in internal audits in branches, when physical presence is deemed necessary.

[-] Increase in the amount of plastic from single-use products (cups, forks, masks) in the buildings of the Bank.

[-] Reduction in recycling.

[-] Delays in the implementation of policies that promote the transition to low-carbon economies due to the economic recess resulting from increased prices for energy and goods.

[-] Increased cost for construction projects and recycling services.

Opportunities

[+] Decreased energy consumption to cover heating loads due to climate change and resulting temperature increases.

[+] Development of new products (e.g. net-metering, Energy Efficiency at Household Buildings) driven by an international climate change agreement and stricter EU climate policies.

[+] Reorganisation of the Bank's building stock (branch mergers) and subsequent reduction in energy consumption.

[+] Reduction of the environmental footprint through the implementation of projects driven by incentives due to changes in the regulatory framework.

[+] Added value for the Bank thanks to initiatives aiming at the protection of biodiversity. Experience and know-how in financing business initiatives oriented towards the conservation and restoration of biodiversity and the management of protected areas. Development of products for biodiversity protection.

[+] Development of e-banking/winbank.

[+] Potential assessment of certain environmental programmes as particularly cost-effective (e.g. energy saving programmes) and thus prioritisation of their implementation.

[+] Development/upgrade of processes related to employee health and safety.

[+] Alternative methods (e.g. videoconferences) to conduct audits in Administration Units by the ESG Unit.

[+] More attractive environmental programmes for energy saving.

8. Applicable Legal Requirements

The Bank assesses compliance with applicable legal requirements associated with the environment through the Environmental Legislation & Case Law Database (EL&CLD). Legislative acts, directives, important court rulings, legal opinions, and other documents pertinent to the management of potential environmental impacts resulting primarily from the operation of the Bank and, subsequently, from financing business activities, are entered into specific categories (e.g. waste, energy efficiency of buildings, climate, nature protection). The EL&CLD also includes broader categories pertinent to international guidelines on environmental protection and sustainable development (e.g. SDGs, Convention on biodiversity, sustainable financing).

Environmental Management Leaders update the competent units of the Bank on new legal environmental requirements. If needed, the ESG Director updates the Administration. Also, legislative changes are incorporated (as an Appendix, if rather extensive) in an EMS document regarding the assessment of compliance with applicable legal requirements.

Last year, new regulations were implemented mainly in relation to: waste collection and transfer, the Electronic Waste Registry, environmental licensing (DAET/SET), environmental audits, energy efficiency in buildings, RES use, the lawful disposal of CD&E waste, the transfer of hazardous waste from facilities, protection against noise, and Energy Audits in businesses. It is worth mentioning the new Climate Law implemented in Greece, aiming to improve the country's adaptability and climate resilience, as well as to ensure a gradual transition to climate neutrality. The Climate Law includes regulations about company fleets, energy saving, the reduction of GHG emissions from buildings and facilities, and measures related to recording, monitoring, reporting, and ultimately reducing emissions from businesses.

Based on available documentation, Environmental Management Leaders implement internal inspections to ensure compliance with applicable legal requirements. Remedial action is taken if necessary. Documentation is then made available to Environmental Verifiers, who are in charge of external inspections regarding compliance and certification. Based on their findings, additional remedial action may be taken to ensure compliance.

This process helps the Bank remain updated on and respond to new legal requirements.

The obligations and commitments of the Bank stem mainly from requirements regarding:

- the reuse and recycling of materials, such as containers, plastic, paper, electric batteries/accumulators, ink and toner cartridges, electrical and electronic equipment, office equipment, and waste oil,
- the registering of buildings holding Standardised Environmental Terms (SET) in the Electronic Waste Registry (EWR),

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- maintenance and technical support for equipment running on fluorinated greenhouse gases (Regulation 517/2014, Joint Ministerial Decision 18694/2012) and ozone-depleting substances (Regulation 1005/2009, Joint Ministerial Decision 37411/2007),
- maintenance and inspection for heating and cooling systems, as well as the operation of standby generator sets,
- energy saving and energy audits in buildings,
- efforts to avoid exceeding noise allowances in facilities,
- efforts to avoid causing environmental damage,
- environmental licensing for office buildings covering large surfaces,
- licensing for activities within protected areas,
- the publication of environmental information and information on climate-related initiatives.

In order to fulfil its environmental obligations and commitments, the Bank, inter alia:

- implements reuse and recycling programmes in collaboration with Alternative Management Systems, licensed agencies (for hazardous waste), and recycling businesses,
- has registered all office buildings holding Standardised Environmental Terms in the Electronic Waste Registry,
- collaborates with certified businesses specialised in equipment maintenance and submits the required inspection reports to competent authorities,
- ensures licensing and lawful operation for its equipment, by submitting all required documents,
- has created an Energy Office in order to promote measures aiming at improving energy efficiency in its buildings and it has submitted all legally required information to the Energy Audit Record (AEE), as a company that implements an EMS certified by an accredited, independent company, according to European and international standards,
- has installed photovoltaic systems in branches,
- holds Standardised Environmental Terms for some office buildings covering large surfaces (Act 513576/27.01.2015 by the Central Macedonia Region, Act 72880/15.07.2016 by the Attica Region),
- publishes environmental and climate-related reports; specific reference to the climate is made in the Carbon Disclosure Project, in climabiz (which is regularly updated), in the SBTi initiative, in TCFD requirements, in the Principles for Responsible Banking, and in the Collective Commitment to Climate Action (UNEP FI),
- participates in the EU Business@Biodiversity Platform.

9. Environmental Objectives and Targets – Environmental Programmes

The following sections present the environmental performance of Piraeus Bank in 2021. Results cover all the activities of Piraeus Bank in Greece.

Environmental Performance in 2021 - Key Points

- 5.5% reduction in total electricity consumption
- Guarantees of Origin for 100% of electricity consumption in the Bank's facilities
- 67% of paper used was environmentally certified (Ecolabel or FSC)
- 17% reduction in water consumption per employee
- 20% reduction in Scope 2 emissions (location-based)

Regarding the Environmental Targets set for 2021:

The target to reduce total electricity consumption per square metre by **10%** in three years was not achieved. However, a reduction of over 9% was achieved in 2018-2021. In 2021, energy saving programmes were implemented in the Bank's facilities. In conjunction with a reduction in the number of branches and remote working, a 21.8% reduction was achieved in total electricity consumption compared to 2018. It should be noted that the reduction in electricity consumption was lower than intended due to the pandemic and the subsequent ventilation requirements in branches and Administration Buildings. In addition, it should be taken into account that the total surface (m²) of the facilities decreased due to a number of branches closing.

The target to reduce total indirect GHG emissions related to electricity consumption (Scope 2, location-based) per square metre by 5% compared to 2018 was achieved. The target was achieved thanks to: a) a reduction in electricity consumption through energy saving programmes and energy upgrades, as well as remote working; as mentioned above, electricity consumption per square metre was reduced by over 9% in 2018-2021 and b) changes in the energy mix of the electricity sector in Greece, since electricity production based on lignite was significantly limited.

The target to reduce water consumption per employee by **10%** compared to 2019 was achieved. Total water consumption was reduced by 47.1% and total water consumption per employee by 36.2%.

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These results were largely driven by remote working, since fewer employees worked in the Bank's facilities (mainly in Administration Buildings). In addition, the Bank proceeded with additional water saving interventions in buildings during renovations. In 2021, dual-flush toilets were installed in 5 more branches.

The pilot programme to install water-saving filters in the taps of large Administration Buildings in Attica was implemented during the 3rd quarter of 2021, thus results will be assessed in late 2022.

The annual target to reduce total paper consumption by **5%** compared to the previous year in all facilities of the Bank integrated in the EMS was achieved. In 2021, total paper consumption was reduced by 21%, mainly due to paper saving initiatives, remote working in Administration Buildings, and a reduction in the number of branches. Reductions were noted mainly for A3/A4 recycled paper (-36%), while the consumption of conventional paper (newspaper subscriptions, paper consumables, marketing material) increased by 9%. The causes of this increase will be examined in collaboration with Administration & Support and the staff will be updated thereof.

The 3-year target to reduce total paper consumption per employee by **5%** will be assessed in 2024.

The 3-year target to increase the use of environmentally certified paper consumables in relation to total paper consumption by **10%** was not achieved. Although total paper consumption has been reduced by 27% since 2018, mainly due to paper saving initiatives, remote working in Administration Buildings, and a reduction in the number of branches, the reduction in the use of eco-friendly paper was greater (-36.6%). In particular, there was a 40% reduction in the use of recycled paper (A3/A4) in 2018-2021. The causes of these results will be examined in collaboration with Administration & Support and awareness initiatives may be implemented for employees. It is worth noting that the use of FSC paper in relation to total paper consumption has doubled since 2018 (3.5% in 2018, 7% in 2021).

The annual target for paper recycling to exceed the total consumption of conventional paper was not achieved. The consumption of conventional paper increased by 9% compared to the previous year. The causes of this increase in certain branches will be examined in collaboration with Administration & Support and the staff will be updated thereof. In addition, paper recycling was reduced by 19% due to remote working (fewer employees in Administration Buildings) and restrictions imposed during collection processes. Paper recycling in the Bank, like all recycling programmes, is now well-established, thus any changes or variations are not directly related to the performance and environmental behaviour of the branches.

The annual target to increase ink cartridge recycling in relation to average cartridge consumption during the past three years was achieved. In 2021, a significant increase (20.3%) was noted in the number of ink cartridges recycled compared to 2020. Also, ink cartridge consumption decreased by 38%, which is directly linked to decreased paper consumption due to remote working in Administration Buildings.

Environmental Targets and Programmes in 2022

Table 3 summarises the main environmental targets and the respective environmental programmes of the Bank for 2022.

Table 3 – Environmental targets and programmes of Piraeus Bank in 2022

| Environmental Aspect | Environmental Target 2022 | Duration | Environmental Programmes | Unit Involved |
|---|---|---------------------------|--|---------------------------------------|
| Electricity consumption | 15% reduction in total electricity consumption in all facilities of the Bank integrated in the EMS | 2020-2025 | Building renovations, lighting replacement, consumption monitoring via BEMS | Technical Projects |
| Total emissions of air pollutants related to electricity consumption (Scope 2), diesel consumption in buildings, and business travel (Scope 1) | 30% reduction in total direct GHG emissions (Scope 1) in all facilities of the Bank integrated in the EMS | 2020-2025 | Building renovations, lighting replacement, consumption monitoring via BEMS | Technical Projects |
| | 30% reduction in total indirect GHG emissions related to electricity (Scope 2 ⁷) in all facilities of the Bank integrated in the EMS | 2020-2025 | Building renovations, lighting replacement, consumption monitoring via BEMS | Technical Projects |
| | 100% electricity consumption from RES in the facilities of the Bank - zero Scope 2 ⁸ emissions | 1 year | Guarantees of Origin by electricity providers | Administration & Support |
| Water consumption | 10% reduction in water consumption per employee in all facilities of the Bank integrated in the EMS | 2020-2025 | Building renovations | Technical Projects |
| | 20% reduction in water consumption thanks to the installation of tap filters in selected Administration Buildings | 2021-2022 | Expansion of pilot programme in large Administration Buildings in Attica: Installation of water-saving filters | Technical Projects |
| Total paper consumption | 10% reduction in total paper consumption in all facilities of the Bank integrated in the EMS | 2020-2025 | Reduction of paper consumption | Group IT, Corporate Development & ESG |
| | 5% reduction in total paper consumption per employee in all facilities of the Bank integrated in the EMS | 3 years (adopted in 2020) | Reduction of paper consumption | Group IT, Corporate Development & ESG |

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⁷ Location-based

⁸ Market-based

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| | | | | |
|--|---|--------|-----------------------------------|--------------------------|
| Green procurement: Consumption of recycled and/or certified paper/refilled ink cartridges | Increase in the annual use of environmentally certified paper consumables in relation to average paper consumption during the past three years in all facilities of the Bank integrated in the EMS | 1 year | Green procurement | Administration & Support |
| | Increase in the annual use of refilled ink cartridges in relation to average ink cartridge consumption during the past three years in all facilities of the Bank integrated in the EMS | 1 year | Green procurement | Administration & Support |
| Solid waste - paper | Paper recycling in all facilities of the Bank integrated in the EMS to total consumption of conventional paper should be greater than 1 | 1 year | Paper recycling | Administration & Support |
| Solid waste – ink and toner cartridges | Increase in annual ink cartridge recycling in relation to average ink cartridge consumption during the past three years in all facilities of the Bank integrated in the EMS | 1 year | Recycling of ink/toner cartridges | Administration & Support |

10. Analysis of Environmental Performance

10.1 Management of Raw Materials, Natural & Energy Resources

Energy

Energy resources used in the context of the various activities of the Bank are: electricity, oil for heating and for the operation of emergency generator sets (GS), as well as petroleum products (mainly petrol and diesel) for the transport of personnel in various work-related and education-related activities.

Electricity

Electricity is consumed in all building facilities for lighting, the operation of electrical and electronic equipment, air conditioning, and in most buildings for heating as well.

Electricity consumption is monitored directly from statements sent by electricity providers (Public Power Corporation SA – DEI, Heron Thermoelectric SA, NRG SA), and from shared facilities statements (for Administration Buildings located at Amerikis Str. and Mesogeion Ave.)

In 2021, total electricity consumption exceeded 42 GWh (Table 7); 1.02 GWh were produced by photovoltaic systems installed in 32 branches. Electricity consumption per unit of surface decreased by 0.1%, while consumption per employee increased by 4.4%.

Table 4 – Electricity consumption indicators

| Electricity Consumption | 2021 | 2020 |
|---|--------------|--------------|
| Total electricity consumption (GWh) | 42.8 | 45.2 |
| Total electricity consumption per unit of surface (kWh/m ²) | 110.1 | 110.2 |
| Total electricity consumption per employee (kWh/empl.) | 4,292 | 4,479 |

In total, since 2014, electricity consumption per unit of surface has decreased by more than 23%, corroborating the contribution of all energy saving interventions and energy upgrades implemented so far.

Heating oil

In 2021, 139,560 litres of oil were used for heating in 39 buildings, 13.1% more compared to 2020 (see Table 5).

Table 5 – Heating oil consumption indicators

| Heating Oil Consumption | 2021 | 2020 |
|--|----------------|----------------|
| Total heating oil consumption (lt) | 139,560 | 123,416 |
| Total heating oil consumption per unit of surface (lt/m ²) | 0.37 | 0.32 |
| Total heating oil consumption per employee (lt/empl.) | 14.62 | 11.71 |

Employee travel

In order to calculate employee travel, both road and air travel are taken into account. Road travel includes the distribution of internal mail by motorcycle among Administration Buildings in Athens.

Total fuel consumption due to the road travel of employees is estimated based on data gathered by the Bank on the transport of the personnel and by taking into consideration the average monthly price of unleaded petrol and diesel⁹. Educational travel is calculated based on the distance covered by each employee from the workplace to the educational centre and back.

⁹ www.fuelprices.gr

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In 2021, it is estimated that petrol consumption for business travel (e.g. regional meetings, out-of-office meetings with customers, and generally travel for business and operational purposes) amounted to 1,665,492 lt. Diesel consumption amounted to 277,738 lt.

Additionally, 31,702 lt of LPG were consumed for business travel, while 18,113 lt of petrol, 4,286 lt of diesel, and 606 lt of LPG were consumed for educational travel.

Table 6 – Total road travel

| Employee road travel | Petrol | | Diesel ¹⁰ | |
|---|--------------|--------------|----------------------|-------------|
| | 2020 | 2021 | 2020 | 2021 |
| Fuel consumption for business travel by rental/privately-owned car (klt) | 470 | 448 | 250 | 186 |
| Fuel consumption for business travel by corporate/leased car (klt) | 1,461 | 1,217 | 123 | 92 |
| Total fuel consumption for road travel (klt) | 1,932 | 1,665 | 373 | 278 |
| Total fuel consumption for road travel (lt/empl.) | 183.4 | 174.5 | 35.4 | 29.1 |

In total, in 2021, employees covered more than 40 mn km in road travel for business and educational purposes¹¹. Thanks to the implementation of more than 73,160 e-learning programmes, more than 4 mn km in road travel were avoided (Image 5), thus limiting road travel significantly. It is estimated that one third of total road travel was avoided as a result.

Regarding air travel, a detailed record is kept for all trips made throughout the year based on data provided by a collaborating travel agency. In 2021, the Bank's employees covered approximately 450,000 km by plane. After making certain assumptions about the type of aircraft used, it was calculated that fuel consumption corresponds to approximately 16 t of jet fuel for 2021.

Table 7 – Air travel of employees

| Air travel | 2020 | 2021 |
|----------------------------------|------------------|----------------|
| Total distance covered (km) | 1,111,340 | 451,580 |
| Distance per employee (km/empl.) | 105.5 | 47.3 |
| Total jet fuel consumption (t) | 44 | 16 |

¹⁰ Travel by corporate/leased diesel-fuelled cars.

¹¹ Average consumption by a petrol-fuelled vehicle was set at 5.1 lt/100 km, by a diesel-fuelled vehicle at 4.6 lt/100 km, and by an LPG-fuelled vehicle at 6.8 lt/100 km.

Energy Baseline – Energy Audit

The EMS provides an integrated framework to record, monitor, and ultimately reduce the environmental impact resulting from the operation of the facilities and the activities of the Bank.

The 4th Energy Audit Report showed that energy consumption for 2021 in the facilities of the Bank integrated in the EMS, based on statements issued by providers, amounted to 121.1 GWh of primary energy, 8.8% lower than expected according to energy baseline calculations.

In 2021, 98.8% of total primary energy consumption in Piraeus Bank resulted from electricity consumption (through the electricity network and PV systems) and 1.2% from heating oil. In addition, 47% of total primary energy consumption resulted from Administration Buildings, while the remaining 53% from branches, mobile units, and e-branches.

Water

Water consumed in all building facilities of the Bank is supplied by the water utility company of each city and is used mainly for cleaning and personal hygiene. Water consumption in Piraeus Bank is considered an environmental aspect of medium significance. Compared to 2020, total water consumption decreased by 25%. Total water consumption per employee decreased by 17.2%.

Table 8 – Water consumption indicators

| Water consumption | 2020 | 2021 |
|---|---------------|---------------|
| Total water consumption (m ³) | 60,437 | 45,344 |
| Water consumption per employee (m ³ /empl.) | 5.74 | 4.75 |
| Water consumption per unit of surface (m ³ /m ²) | 0.16 | 0.12 |

Consumables

Large quantities of paper are consumed in Piraeus Bank, thus paper consumption is considered the second most significant aspect/impact after electricity consumption. To calculate paper consumption, the Bank takes into account:

- the procurement of paper consumables,
- newspaper subscriptions,
- paper used for marketing purposes.

In 2021, needs in writing paper (A3, A4, A5) were primarily covered by the use of 100% recycled, Ecolabel-certified paper. Furthermore, paper used for marketing purposes was exclusively FSC-certified paper.

Regarding consumables, in 2021, apart from data exported from the BOSS application, data were collected on the paper and ink/toner procured by some Organisational Units, which were not included in the procurement application, and also aggregated data were used from supplying companies providing Managed Print Services (MPS).

Total paper consumption in 2021

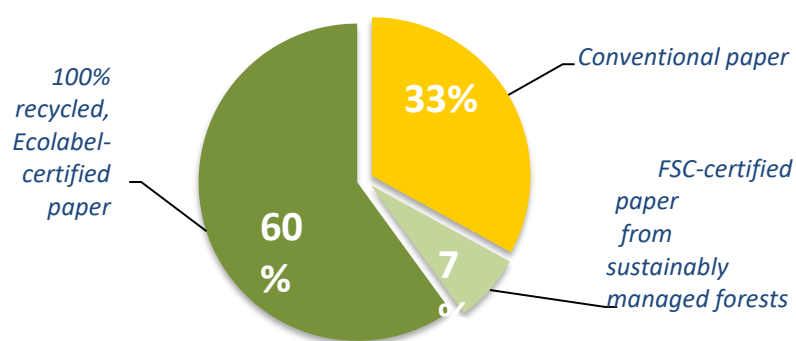


Image 2 – Paper consumption in 2021

Compared to 2020, total paper consumption decreased by 20.9%. Also, total paper consumption per employee decreased by about 12.7% compared to 2020. In total, 843 tonnes of paper were used in 2021, out of which 505 tonnes were 100% recycled, Ecolabel-certified paper and 59 tonnes were FSC-certified paper. Since 2017, thanks to targeted interventions, Piraeus Bank has managed to achieve significant reductions (11%) in total paper consumption per employee.

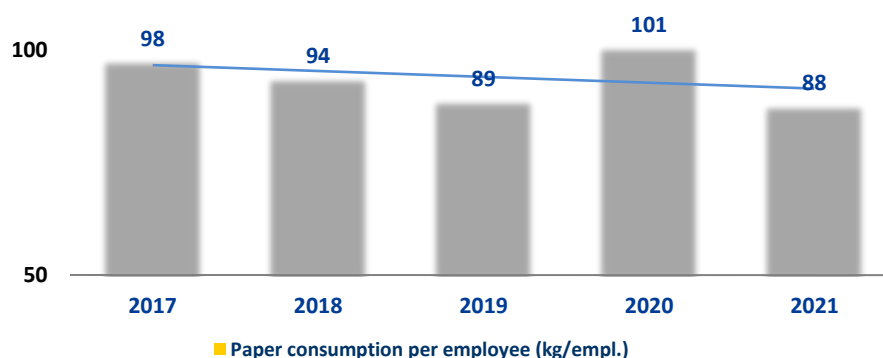


Image 3 – Paper consumption per employee (kg/empl.)

In relation to the procurement of printing consumables (ink, toner, etc.), a 38% reduction was achieved. In total, almost 16,000 items were procured, out of which approximately 40% were refilled cartridges, thus supporting the reuse of consumables.

| Ink/toner consumption | 2020 | 2021 |
|-----------------------|--------|--------|
| Total number of items | 25,785 | 15,993 |
| Items per employee | 2.4 | 1.7 |

| Paper consumption | 2020 | 2021 |
|--|-------|------|
| Total paper consumption (kg/empl.) | 101.1 | 88.3 |
| Consumption of recycled paper (kg/empl.) | 74.4 | 52.9 |

Table 9 – Paper consumption indicators

Table 10 – Ink/toner cartridge consumption indicators

The initiatives mentioned below contributed to paper and ink saving in the Bank in 2021:

- **Paperless Cashier:** In 2021, no copies were printed for 27% of cash transactions, while only one copy (for the customer) was printed for 72% of transactions.
- **e-Signature:** The innovative e-Signature service (electronic signature for documents and contracts) is available in branches since 2016.
- **Managed Printing Services (MPS):** In 2021, the Bank managed to avoid printing more than 2,961,725 pages (approximately 19.5% of all printouts).
- **ATM transactions:** More than 71,944,444 ATM receipts were not printed.
- **Winbank:** The Bank saved 720 tonnes of paper thanks to e-banking services (Easypay kiosks, Internet, Phone & Mobile Banking).
- **Discontinuation of passbook updates and paper copies of customer statements:** it is estimated that the initiative launched in 2021 will save 22 tonnes of paper and 530 trees annually.

10.2 Environmental Impact Assessment

Emission of greenhouse gases and gaseous pollutants

The main sources of air pollutants from the Bank's activities are the following:

- Diesel consumption in buildings for heating and diesel generator sets.
- Electricity consumption in all Piraeus Bank buildings (indirectly).
- Consumption of fuel (petrol, diesel, jet fuel, etc.) during employee transport for business and educational purposes.

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- Consumption of fuel (petrol, diesel, etc.) for employee commuting.

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- The total amount of refrigerants containing fluorinated gases (f-gases) added to stationary air conditioners, cooling equipment, and heat pumps.

The Table below shows the total emissions of air pollutants from diesel used for heating. Calculations for emissions from petrol consumption are based on the Directives of IPCC and EMEP/EEA on national emission inventories.

Table 11 – Emission of air pollutants due to diesel consumption

| Emission of air pollutants due to diesel consumption | 2020 | 2021 |
|--|---------------|---------------|
| CO ₂ (t/year) | 331.85 | 375.27 |
| CH ₄ (t/year) | 0.04 | 0.05 |
| N ₂ O (t/year) | 0.002 | 0.003 |
| CO ₂ -eq (t/year) | 332.47 | 377.44 |
| SO ₂ (t/year) | 0.21 | 0.24 |
| NO _x (t/year) | 0.30 | 0.35 |
| PM (t/year) | 0.07 | 0.01 |

Calculation of equivalent emissions of CO₂

Calculations for the total equivalent emissions of CO₂ in the Bank were based on:

- Direct emissions (Scope 1)
- Indirect emissions related to electricity consumption in the buildings of the Bank (Scope 2)
- Other indirect emissions (Scope 3)

Electricity constitutes the key energy source used to cover the needs of Piraeus Bank. Although electrical energy itself is not associated with the emission of air pollutants in the areas it is consumed, the sector of electricity production is considered one of the main sources of air pollution, especially when energy production is based on the combustion of fossil fuels (lignite, petrol, etc.).

In Greece, electricity production entails a significant environmental impact, given the fact that:

- in the country's grid system, the production of electricity is based primarily on the combustion of lignite and natural gas, and secondarily on the combustion of petrol and the use of hydroelectric power and other RESs,
- in the off-grid systems of the islands, electrical energy is produced mainly through oil power stations and a few wind and photovoltaic parks.

Thus, electricity consumption in the buildings of the Bank entails the emission of air pollutants from the fossil fuel power stations of the Greek electricity system.

Emissions resulting from electricity consumption are calculated based on data from the national energy balance and also the emissions of greenhouse gases and other gases recorded in the latest annual National Inventory Report.

For a third consecutive year, Piraeus Bank received guarantees of origin (GO) by Heron Thermoelectric SA, the Public Power Corporation SA – DEI, and NRG SA. In particular, 46,335 MWh were cancelled, thus certifying that this amount of electricity procured by the Bank came from Renewable Energy Sources (RES).

Table 12 – Emission of air pollutants due to electricity consumption

| Emission of air pollutants due to electricity consumption | | 2020 | 2021 |
|---|--|------------------|------------------|
| CO ₂ (t/year) | | 25,958.94 | 20,746.72 |
| CH ₄ (t/year) | | 0.35 | 0.32 |
| N ₂ O (t/year) | | 0.25 | 0.19 |
| CO ₂ -eq (t/year) | | 26,037.59 | 20,812.24 |
| SO ₂ (t/year) | | 34.52 | 27.5 |
| NO _x (t/year) | | 60.79 | 54.5 |
| PM (t/year) | | 11.84 | 8.5 |

Regarding business travel (road and air travel), emissions were lower compared to those associated with electricity consumption, with the exception of CH₄ (since road travel constitutes the most significant source of CH₄ emissions) and N₂O. Emissions resulting from the consumption of petrol and diesel are calculated based on the quantities of fuel consumed as well as emission factors specified in the Directives of IPCC and EMEP/EEA on national emission inventories.

Table 13 – Emission of air pollutants due to business travel

| Emission of air pollutants due to business travel | Road travel | | Air travel | |
|---|-----------------|-----------------|---------------|--------------|
| | 2020 | 2021 | 2020 | 2021 |
| CO ₂ (t/year) | 5,391.29 | 4,583 | 138.80 | 50.47 |
| CH ₄ (t/year) | 1.63 | 1.45 | - | - |
| N ₂ O (t/year) | 0.56 | 0.48 | - | - |
| CO ₂ -eq (t/year) | 5,585.33 | 4,761.86 | 138.80 | 50.61 |
| SO ₂ (t/year) | 0.04 | 0.04 | 0.04 | 0.01 |
| NO _x (t/year) | 16.55 | 14.06 | 0.45 | 0.05 |
| PM (t/year) | 0.38 | 0.30 | - | - |

The following table presents the amount of refrigerants (in kg) used in cooling and heating units, as well as the corresponding CO₂-eq emissions (Scope 1).

Table 14 – Emission of air pollutants due to the use of refrigerants

| Refrigerant | Total amount (kg) | CO ₂ -eq (t) |
|-------------|-------------------|-------------------------|
| R-404A | 0 | 0 |
| R-407 | 10 | 21.07 |
| R-407C | 64 | 113.536 |
| R-410 | 165 | 344.52 |
| R-410A | 177.1 | 369.7848 |
| R417A | 0 | 0 |
| R-422A | 0 | 0 |
| R-422 | 0 | 0 |
| R-422D | 10 | 27.29 |
| R-438 | 0 | 0 |
| R-438A | 0 | 0 |
| R32 | 5 | 3.375 |

Since 2017, reductions in CO₂-eq emissions (Scope 1 and Scope 2) per employee in Piraeus Bank have reached almost 17%, thanks to significant reductions in total electricity consumption resulting from energy saving and energy upgrade interventions (Image 4).

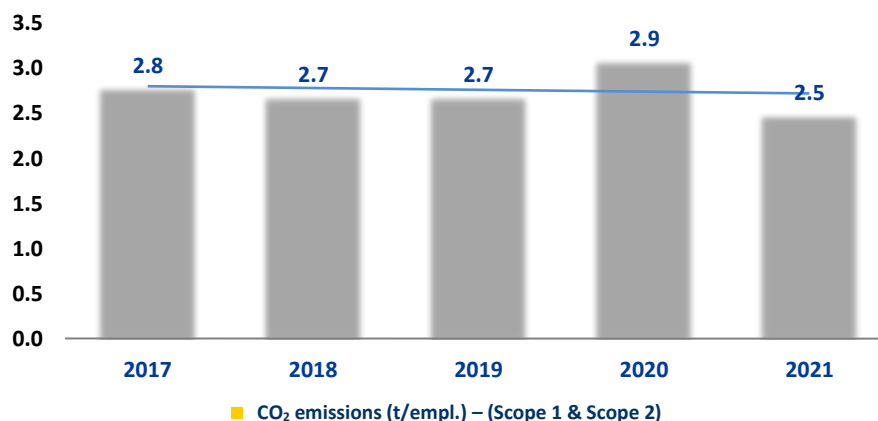


Image 4: CO₂-eq emissions (t/employee) – (Scope 1 & Scope 2) in 2017-2021

The main categories of indirect emissions (Scope 3) specified in the GHG Protocol which are applicable to the Bank are the following:

- Procurement of goods and services (e.g. purchase of capital equipment, mail services, security services) - category 1

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- Fuel consumption (emissions not pertinent to Scope 1 and 2) - category 3
- Upstream transportation and distribution (e.g. furniture, electrical and electronic equipment, archives) - category 4
- Waste generation (including waste management and transport) - category 5
- Employee travel (road travel by rental or privately-owned car, air travel, sea travel) - category 6
- Employee commuting - category 7
- Equity investments - category 15
- Mortgages - category 15
- Corporate bonds - category 15
- Commercial real estate - category 15

According to a study conducted in 2018 to identify other indirect GHG emissions resulting from the Bank's operation (Scope 3, categories 1-14) and financing initiatives (Scope 3, category 15), the aforementioned categories are considered most important to Piraeus Group and are thus assessed annually.

As regards the emissions resulting from the Bank's operation (Scope 3, categories 1-14), category 3 (fuel consumption) was assessed for the first time in 2021; it includes upstream emissions related to electricity from power plants and lignite mines, as well as emissions resulting from losses through the electricity network.

Substantial increases were noted for category 1 (procurement of goods and services) in 2021, due to increased expenditures for electronic equipment (e.g. laptops) and the respective server infrastructure required. As a result, even though emissions in other categories (4, 5, 6, and 7) were reduced, the substantial increase in category 1 coupled with the addition of category 3 led to an overall increase in Scope 3 emissions from the Bank's operation (categories 1-14) by 62.73% compared to 2020.

Particular emphasis is placed on Scope 3 emissions and especially on category 15 (Investments), which includes GHG emissions from financing and the corresponding share of emissions for Piraeus Group based on each loan or investment amount. In 2021, Scope 3 emissions for category 15 were calculated based on the methodologies specified in the Carbon Accounting Financials (PCAF) per product category, thus covering a larger part of the Bank's portfolio.

Total CO₂-eq emissions exceeded 480,000 tonnes in 2021. It should be noted that 95% of total GHG emissions resulted from Scope 3, mainly due to financing provided by the Bank (category 15: 88.8% of total emissions). In 2021, total Scope 1 & Scope 2 CO₂ emissions were reduced by 18%, amounting to 23,645 tonnes. At the same time, CO₂ emissions per employee was reduced by 13.5%. Since 2017, CO₂ emissions per employee have been reduced by 17%, due to the following factors:

- significant reductions in electricity consumption through energy saving and energy upgrade projects.

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- changes in the energy mix of the electricity sector in Greece during the past few years.
- significant reductions in the Bank's building stock and number of employees.

Liquid waste

Liquid waste resulting from the activities of the Bank is limited to urban liquid waste, which is channelled to the respective municipal sewage networks for further processing and final disposal, pursuant to current legal provisions, since all buildings are connected to sewage networks.

The total amount of liquid waste is estimated based on the total consumption of water in the Bank, assuming 5% losses (e.g. due to evaporation). Thus, in 2021, it is estimated that the total amount of liquid waste reached 43,077 m³, 4.51 m³ per employee. In any case, liquid waste management is not considered a source of significant environmental disturbance on the part of the Bank.

Solid waste

Solid waste resulting from the activities of Piraeus Bank mainly includes:

- Paper
- Toner and ink cartridges
- Materials in electrical and electronic appliances, which are alternatively managed in an environmentally suitable manner, namely:
 - Plastic
 - Aluminium
 - Heavy and other metals
 - Glass
- Household waste

Recycling bins have been placed in the buildings of Piraeus Bank for paper, ink cartridges, batteries, and light bulbs; recycling programmes for the collection of materials are implemented in all facilities. In addition, packaging recycling is implemented in the cafeterias of 15 large Administration Buildings.

In total, more than 2,500 collections of materials to be recycled took place in all branches and Administration Buildings in 2021.

The Bank collaborates with licensed companies for the collection of paper, ink/toner cartridges, and plastic to be recycled. Out of the total amount of paper the Bank procures, part of it is used during transactions, banking procedures, or for other purposes (information, advertising, etc.) and is handed to customers, while the rest is stored in the Bank. Unexploited archives are scheduled to be recycled.

In 2021, almost 177 tonnes of paper were recycled, while over 15,300 items of printing consumables were sent for reuse/recycling.

The diagram below presents the total quantities of each material dispatched for alternative management in 2021.

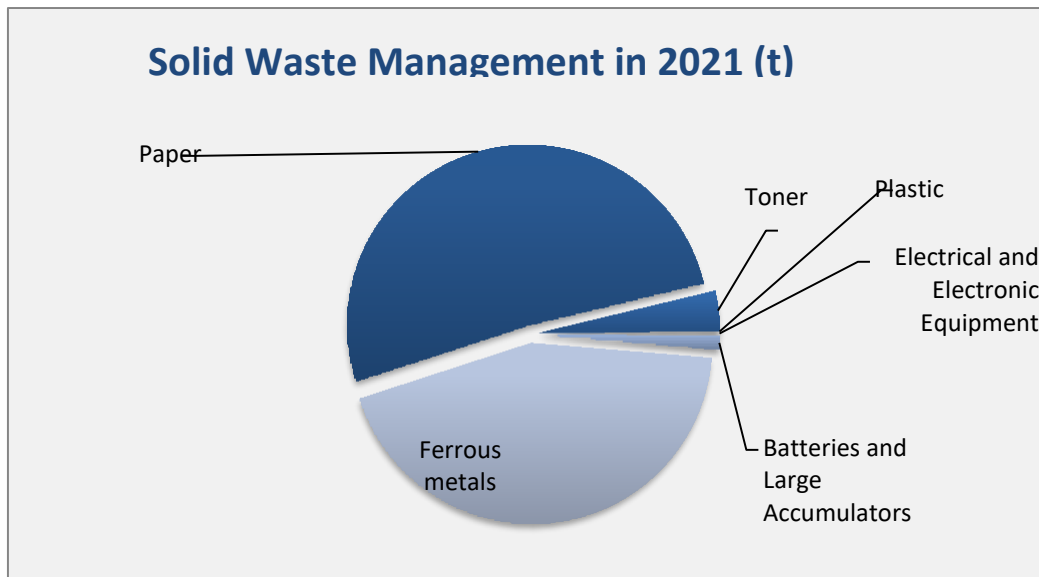


Image 5 – Solid Waste Management in 2021 (t)

Household waste is placed in municipal bins, within the Municipalities each building of the Bank is registered to, and it is collected by the garbage trucks of each Municipality.

Hazardous waste

Hazardous waste in the Bank is limited to cleaning and disinfection products used by the respective collaborating companies contracted to perform these activities. Those quantities are not significant and the personnel of the companies handles them accordingly. Thus, the use of cleaning products in the buildings is not considered to be a significant environmental aspect.

Since 2015, a programme has been implemented in order to further reduce the impact resulting from the use of cleaning products and raise awareness among staff. In particular, Ecolabel-certified cleaning products are used in 5 central Administration Buildings. In 2021, more than 2,000 employees used environmentally certified cleaning products.

Lastly, it should be noted that all the buildings used by the Bank are free of asbestos.

Noise

Equipment installed in the buildings of the Bank does not produce significant levels of noise, internally or externally. Besides, the equipment (air conditioners, electronic appliances, etc.) undergoes regular maintenance, according to the respective contracts signed between the Bank and specialised companies, dealers, etc.

In relation to external noise, the cooling towers of air conditioning systems produce low levels of noise under normal operating conditions. Also, given that all the buildings of the Bank are located in urban areas, it is evident that the effect of these appliances, in the context of the usual noise levels in the external environment, is negligible.

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Consequently, noise resulting from the activities of the Bank is not considered a significant environmental issue, while noise levels in activity areas fall within the respective legal limits. In any case, the necessary measures for soundproofing are being taken.

11. Development & Sustainable Banking and Bank Relations

Green Portfolio – Results

Total financing directed to individuals and businesses for green projects amounted to €1.67 bn (active loan balances by the end of 2021). Most loans were allocated to RES projects, namely photovoltaic (PV) systems on rooftops and on the ground, wind parks, small hydroelectric power stations, and biomass/biogas projects. Loans directed to individuals amounted to €80 mn, while approximately €1.6 bn were allocated to businesses. Green financing accounts for 0.8% of the individuals' portfolio and 7.9% of the business portfolio of Piraeus Bank Group.

The goal of Piraeus Bank Group is to continuously provide financing and guidance through suitable tools from the early stages of a green investment throughout its implementation and maintenance stages. The total number of 'green borrowers' (individuals and businesses) reached 37,800 in late 2021, highlighting the Bank's effort to support a large number of businesses and individuals. More specifically, by the end of 2021, more than 35,700 individuals received financing in order to proceed with their investment. By the end of 2021, approximately 2,045 businesses had outstanding loan balances to implement green entrepreneurship projects.

The majority of active loans have been allocated to RES projects. Also at year end, the total capacity of financed projects with outstanding balances amounted to 1,987 MW. More specifically, year-end outstanding balances for photovoltaic systems exceeded €540 mn. The total capacity of all financed PV parks and rooftop PV systems amounts to 697 MW. Significant financing was also directed to wind parks, since year-end outstanding balances for such projects, with a total capacity of 1,239 MW, exceeded €930 mn.

The Bank also provided financing for small hydro-electric stations, with active loan balances amounting to €28 mn, and 16 biomass/biogas projects.

In addition, in 2021, Piraeus Bank continued to provide financing to selected large firms and small or medium-sized businesses based on ESG (Environmental, Social and Governance) criteria, within the framework of its strategy to support sustainable growth within the Greek economy and its commitment to align its operation with the Principles for Responsible Banking. By 31 December 2021, contracts amounted to €340 mn in total.

12. Communication – Education

Environmental Information and Employee Education

In 2021, 43 Environmental Management Coordinators were trained through the specially designed e-learning programme on the EMAS and Environmental Management in the Bank. In 2021, e-learning addressed to EMCs was updated and became interactive. The programme is scheduled for June 2021.

13. Corporate Sustainability Assessment Indices and Distinctions

Corporate sustainability assessment indices monitor the share performance of top companies globally, based on economic, environmental, and social criteria, and promote companies with the best performance. Piraeus Bank is regularly assessed by rating agencies and continuously improves its sustainability practices. Ratings for 2021 are presented in the table below:

| Sustainability Assessment for Piraeus Bank | | |
|--|---|---|
| Sustainability Index | 2021 | 2020 |
| CDP | Level: Management Score: B | Level: Leadership Score: A |
| MSCI ESG Research | Level: BBB Score: 4.3/10 | Level: BBB Score 4.3/10 |
| oekom Research | Level: Medium Score: C- | Level: Medium Score: C- |
| ISS Corporate Solutions – Environmental & Social Quality Score | Score: 1/10 (1 is the highest) | Score: 1/10 (1 is the highest) |
| ISS Governance Score | Score: 4/10 (1 is the highest) | Score: 7/10 (1 is the highest) |
| Forum Ethibel | Member: Ethibel EXCELLENCE Investment Register & Ethibel Pioneer | Member: Ethibel EXCELLENCE Investment Register & Ethibel Pioneer |

14. Environmental Performance

Environmental performance aggregate table (for facilities integrated in the EMS)

| | 2020 | 2021 | Target 2021 | Change 2021 | Target 2025 ¹² |
|--|-----------|-----------|-----------------------|-------------|---------------------------|
| Reference parameters | | | | | |
| Number of employees | 10.535 | 9.545 | | -9,3% | |
| Total surface (m ²) | 385,296 | 379,067 | | -1,6% | |
| Energy consumption | | | | | |
| Electricity consumption (GWh) – from the electricity supply network | 42.47 | 41.74 | | -1,7% | |
| Electricity consumption (kWh) – from photovoltaic systems | 2.75 | 1.02 | | -62,9% | |
| Total electricity consumption (GWh) ¹³ | 45.2 | 42.8 | | -5,3% | -15% |
| Electricity consumption per employee (kWh/empl.) | 4292 | 4479 | | 4,3% | |
| Electricity consumption per unit of surface (kWh/m ²) | 110.23 | 110.10 | -10% compared to 2018 | 0% | |
| Consumption of diesel for heating (lt) | 123,416 | 139,560 | | 13% | |
| Consumption of diesel for heating per employee (lt/empl.) | 11.71 | 14.62 | | 24,8% | |
| Consumption of diesel for heating per unit of surface (lt/m ²) | 0.32 | 0.37 | | 15,6% | |
| Total petrol consumption for road travel (lt) | 1,931,975 | 1,665,492 | | -13,7% | |
| Petrol consumption per employee (lt/empl.) | 183.4 | 174.5 | | -4,8% | |
| Total diesel consumption for road travel (lt) ¹⁴ | 372,748 | 277,739 | | -25,4% | |
| Diesel consumption per employee (lt/empl.) | 35.4 | 29.1 | | -17,7% | |
| Total LPG consumption for road travel (lt) | 37,913 | 31,702 | | -16,3% | |
| LPG consumption per employee (lt/empl.) | 3.6 | 3.3 | | -8,3% | |
| Total jet fuel consumption (t) | 44 | 16 | | -63,6% | |
| Refrigerants | | | | | |
| R-404A (kg) | 0 | 0 | | - | |
| R-407 (kg) | 83,00 | 10 | | - | |
| R-407C (kg) | | 64 | | - | |
| R-410 (kg) | 194,42 | 165 | | - | |
| R-410A (kg) | | 177.1 | | - | |
| R417A (kg) | 0 | 0 | | - | |
| R-422A (kg) | 36,40 | 0 | | - | |
| R-422 (kg) | 0 | 0 | | - | |
| R-422D (kg) | 0 | 10 | | - | |
| R-438 (kg) | 0 | 0 | | - | |

¹² Compared to 2020

¹³ Piraeus Bank received guarantees of origin by the Public Power Corporation SA (DEI) and Heron Thermoelectric for total electricity consumption.

¹⁴ Includes diesel-fuelled cars in the company fleet.

ENVIRONMENTAL STATEMENT

| | | | | | |
|---|-------------|-------------|--------------------|-------------------------|--------------------|
| R-438A (kg) | 0 | 0 | | - | |
| R32 (kg) | 0 | 5 | | - | |
| Employee Travel | | | | | |
| Business travel by plane (km) | 1.111.340 | 451.580 | | -59,3% | |
| Business travel by corporate/leased car – diesel-fuelled (lt) | 249,966 | 185,571 | | -25,7% | |
| Business travel by corporate/leased car – petrol-fuelled (lt) | 470,047 | 448,462 | | -4,5% | |
| Business travel by corporate/leased car – LPG-fuelled (lt) | 2,834 | 2,570 | | -9,3% | |
| Business travel by rental/privately-owned car – petrol-fuelled (lt) | 1.461.928 | 1.217.030 | | -16,7% | |
| Business travel by rental/privately-owned car – diesel-fuelled (lt) | 122.782 | 92.168 | | -24,9% | |
| Business travel by rental/privately-owned car – LPG-fuelled (lt) | 35,078 | 29,132 | | -16,9% | |
| Business travel by car (km) ¹⁵ | 30,715,349 | 39,147,173 | | 27,5% | |
| Educational travel by car (lt) | 13,663 | 23,004 | | 68,3% | |
| Educational travel by car (km) | 178,074 | 498,833 | | 18% | |
| Road travel – Total distance (km) | 30,893,423 | 39,646,006 | | | |
| Transport avoided due to e-learning (km) | 4,359,736 | 6,918,834 | | 58,6% | |
| Total distance covered (km) | 32,004,763 | 40,097,586 | | | |
| Air Pollutants | 2020 | 2021 | Target 2021 | Change 2021-2020 | 2025 Target |
| Total emissions from the Bank's operation | | | | | |
| CO ₂ emissions (t) | 29,883.00 | 25,815.45 | | -13,6% | |
| CH ₄ emissions (t) | 2.14 | 1.83 | | -14,4% | |
| N ₂ O emissions (t) | 0.85 | 0.68 | | -20% | |
| CO ₂ -eq (t) from f-gases | 667.00 | 879.58 | | 31,8% | |
| CO ₂ -eq emissions (t) - Scope 1 | 2,819.76 | 2,832.64 | | 4% | -30% |
| CO ₂ -eq emissions (t) – Scope 2 (location-based) | 26,037.57 | 20,812.24 | | -20% | -30% |
| CO ₂ -eq emissions (t) – Scope 3 (air and road travel) | 4,743.00 | 3,297.51 | | -30,4% | |
| Total CO ₂ -eq emissions (t) - Scope 1,2 (location-based), 3 ¹⁶ | 33,600.33 | 26,942.39 | | -19,8% | |
| NO _x emissions (t) | 79.07 | 69.16 | | -12,5% | |
| SO ₂ emissions (t) | 34.82 | 27.75 | | -20,3% | |
| PM ₁₀ emissions (t) | 12.26 | 8.82 | | -28% | |
| Emissions from the Bank's operation per employee | | | | | |
| CO ₂ emissions (kg/empl.) | 2,837 | 2,705 | | -4,6% | |
| CH ₄ emissions (kg/empl.) | 0.20 | 0.19 | | -5% | |
| N ₂ O emissions (gr/empl.) | 0.08 | 0.07 | | -12,5% | |

¹⁵ It was assumed that the average consumption by a petrol-fuelled vehicle is 5 lt/100 km and the average consumption by a diesel-fuelled vehicle is 4.6 lt/100 km, while the average consumption by an LPG-fuelled vehicle is 6.8 lt/100 km.

¹⁶ To calculate equivalent emissions of CO₂, the following coefficients have been used for 2021: 1 for CO₂, 25 for CH₄, and 298 for N₂O.

ENVIRONMENTAL STATEMENT

| | | | | | |
|---|--------|--------|----------------------|--------|--|
| NO _x emissions (kg/empl.) | 7.51 | 7.25 | | -3,4% | |
| SO ₂ emissions (kg/empl.) | 3.31 | 2.91 | | -12% | |
| PM ₁₀ emissions (kg/empl.) | 1.10 | 0.92 | | -16,3% | |
| Emissions from the Bank's operation per unit of surface | | | | | |
| CO ₂ emissions (kg/m ²) | 77.56 | 68.10 | | -12,1% | |
| CO ₂ -eq emissions (kg/m ²) – Scope 2 (location-based) | 60.85 | 54.02 | -5% compared to 2018 | -11,2% | |
| CH ₄ emissions (gr/m ²) | 5.55 | 4.82 | | -13,1% | |
| N ₂ O emissions (gr/m ²) | 2.20 | 1.79 | | -18,6% | |
| NO _x emissions (kg/m ²) | 205.22 | 182.46 | | -11% | |
| SO ₂ emissions (kg/m ²) | 90.37 | 73.21 | | -18,9% | |
| CO emissions (kg/m ²) | 0.48 | 0.33 | | -31,2% | |
| NM VOC emissions (kg/m ²) | 48.44 | 39.98 | | -17,4% | |
| PM ₁₀ emissions (kg/m ²) | 0.03 | 0.02 | | - | |
| <i>CO₂ = carbon dioxide, CH₄ = methane, N₂O = nitrous oxide, NO_x = nitrogen oxides, SO₂ = sulfur dioxide, CO = carbon monoxide, NMVOC = non-methane volatile organic compounds, PM₁₀ = particulate matter</i> | | | | | |

14. Appendix: Organisational Units of Piraeus Bank

| Code | Address | Unit Name |
|------|---|-------------------------|
| 1009 | 1009 – 229 Patission | Koliatsou |
| 1012 | 1012 – 84 Agiou Meletiou | Agiou Meletiou |
| 1014 | 1014 – 51 Kerkyras | Kipseli |
| 1024 | 1024 – 102 Chrysostomou Smyrnis & Ilioupoleos | Vironas |
| 1034 | 1034 – 2 Veikou | Galatsi |
| 1038 | 1038 – 1-3 Theodorou Kolokotroni | Agios Dimitrios |
| 1039 | 1039 – 54 Kyprou Ave. & 45 Ilektroupoleos | Argiroupoli |
| 1040 | 1040 – 30 Eirinis Ave. | Ilioupoli, Attica |
| 1041 | 1041 – 30 Vasilissis Sofias Ave. | Maroussi |
| 1042 | 1042 – M. Antypa & 2 Karagiorgi | N. Irakleio |
| 1046 | 1046 – 24 Dekeleias | Nea Chalkidona, Attica |
| 1056 | 1056 – 27-31 Chatzikiriakou Ave. | Catzikiriakio |
| 1058 | 1058 – 79 Nikis | Nea Peramos |
| 1067 | 1067 – 39 El. Venizelou | Doxato |
| 1069 | 1069 – Aigaiou & 2 Chaldias | Kalamaria, Thessaloniki |
| 1077 | 1077 – 117 25 Martiou | Martiou |
| 1094 | 1094 – 81 Chatzimichali | Filipoupoli |
| 1109 | 1109 – 26 Konstantinou Bakola | Aliveri |
| 1113 | 1113 – 59 Lamia-Athens Old National Rd | Kato Tithorea |
| 1117 | 1117 – 8 Falaron | Stilida |
| 1149 | 1149 – Papados Geras | Papados |
| 1150 | 1150 – Agios Kirikos | Agios Kirikos, Ikaria |
| 1151 | 1151 – Dimokratias | Pyrgi, Chios |
| 1153 | 1153 – Katapola Amorgou | Amorgos |
| 1164 | 1164 – 145 El. Venizelou | Limenas Chersonisou |
| 1169 | 1169 – 42 El. Venizelou | Paleochora |
| 1178 | 1178 – Pigadia | Karpathos |
| 1183 | 1183 – 38 El. Venizelou | Alexandroupoli |
| 1185 | 1185 – 220 Konstantinoupoleos | Orestiada |
| 1186 | 1186 – Kamariotissa Anonymous Coastal Rd. | Samothraki |
| 1189 | 1189 – 22 Dimokritou | Feres |

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| | | |
|------|---|-------------------------------|
| 1192 | 1192 – 9 Iroon Ave. & Char. Trikoupi | Komotini |
| 1196 | 1196 – 131 El. Venizelou | Drama |
| 1197 | 1197 – 21 El. Venizelou | Kato Nevrokopi |
| 1199 | 1199 – 50 El. Venizelou | Prosotsani |
| 1201 | 1201 – 66 Erythrou Stavrou | Kavala |
| 1203 | 1203 – 18 Oktovriou | Thassos |
| 1204 | 1204 – 156 Stefou Square | N. Zichni |
| 1206 | 1206 – Nigrita-Mavrothalassa Cetral Rd | Mavrothalasa |
| 1208 | 1208 – 6 El. Venizelou | Sidirokastro |
| 1210 | 1210 – 15 Pavlou Mela | Veria |
| 1215 | 1215 – 13 Aristotelous | Aristotelous, Thessaloniki |
| 1219 | 1219 – 4 El. Venizelou | Chalastra-Pyrgos |
| 1221 | 1221 – 21 Pavlou Mela Square | Axioupoli |
| 1224 | 1224 – 59 Kyprou | Aridea |
| 1229 | 1229 – 9 Ionos Dragoumi | Katerini |
| 1230 | 1230 – 115 Dimokratias Ave. | Eginio |
| 1231 | 1231 – 49 Aristotelous | Arnea |
| 1232 | 1232 – Ag. Georgiou & Lazarou Fotiadi (Shopping Centre) | Nea Moudania |
| 1236 | 1236 – Davaki & 18 3 Semptemvriou | Kastoria |
| 1238 | 1238 – 11 Oktovriou & 16B Patr. Fotiou | Kozani |
| 1239 | 1239 – 2 Filippou | Ptolemaida |
| 1240 | 1240 – 11 El. Venizelou | Neapoli, Voio |
| 1242 | 1242 – 8 Ag. Konstantinou & Elenis Square | Aminteo |
| 1243 | 1243 – 6 Tagmatarchou Sotiriou | Florina |
| 1244 | 1244 – 14 Athan. Blatsouka | Karditsa |
| 1245 | 1245 – 26 Agiou Georgiou | Sofades |
| 1247 | 1247 – 52A Grig. Goulianou & Patr. Grigoriou | Palama |
| 1249 | 1249 – 33 25 Martiou | Agia |
| 1253 | 1253 - 3 28 Oktovriou | Farsala |
| 1255 | 1255 – 3 Ionos Dragoumi | Larissa B' |
| 1258 | 1258 – 41 Iassonos | Volos |
| 1259 | 1259 – 40 Riga Feraiou | Velestino |
| 1261 | 1261 – 16 Asklipiou | Trikala |
| 1263 | 1263 – 4 Davaki & Vassilissis Olgas | Farkadona |
| 1264 | 1264 – 21 Papaioanou & Palama | Agrinio |
| 1266 | 1266 – Vassileos Kon/nou | Amfilochia |
| 1272 | 1272 – 1 Arch. Oiniadon | Katochi |
| 1281 | 1281 – 36 Kifissou | Orchomenos |

ENVIRONMENTAL STATEMENT

| | | |
|------|---|---------------------------|
| 1284 | 1284 – 4 Amalias Square | Karistos |
| 1285 | 1285 – Papanikolaou Square | Kimi |
| 1288 | 1288 – 27 Athan. Eftaxia | Amfiklia |
| 1291 | 1291 – 36 Kapodistriou | Lamia |
| 1292 | 1292 – 23 Pavlou Bakogianni | Makrakomi |
| 1296 | 1296 – 15 Vas. Pirou | Arta |
| 1301 | 1301 – 9 Dagkli & Korai | Ioannina |
| 1306 | 1306 – 214 Bizaniou | Filipiada |
| 1312 | 1312 – Papaioanou & 5 Leon. Zerva | Megalopoli |
| 1318 | 1318 – 14-15 Ethnik. Antistaseos | Kalavrita |
| 1319 | 1319 – 123 Ag. Andreou | Ag. Andreou, Patra |
| 1320 | 1320 – 5 Araxou & Oivota | Kato Achaia |
| 1325 | 1325 – Pyrgos-Kyparissia National Rd | Zacharo |
| 1327 | 1327 – 7 Chr. Prantouna | Lechena |
| 1328 | 1328 – Patron-Pyrgou & Vassileos Kon/nou Intersection | Varda |
| 1329 | 1329 – Avgerinou Square | Pirgos |
| 1332 | 1332 – 77 El. Venizelou | Vrachati |
| 1337 | 1337 – 11 Adamopoulou & Kolokotroni | Xilokastro |
| 1340 | 1340 – 45 Kon/nou Paleologou | Sparti |
| 1341 | 1341 – 1 25 Martiou & Emanouil Milonakou | Molai |
| 1342 | 1342 – 22A Vas. Georgiou II | Gargaliani |
| 1343 | 1343 – 3 Railway Station Ave & Mitropetrova | Kalamata |
| 1352 | 1352 – Central Square | Kithira |
| 1353 | 1353 – 39 G. Kostelenou | Poros |
| 1355 | 1355 – 13 Pavlou Kountourioti | Mitilini |
| 1360 | 1360 – Thira | Thira |
| 1365 | 1365 – Vas. I. Goulandri | Andros |
| 1366 | 1366 – 147 Ethnikis Antistaseos Ave. | Heraklion A' |
| 1375 | 1375 – Perama Mylopotamou | Perama |
| 1376 | 1376 – 19 I. Frantzeskaki | Vamos |
| 1379 | 1379 – 10 El. Venizelou & Desylla | Zakinthos |
| 1380 | 1380 – 15 K. Zavitsianou | Corfu |
| 1387 | 1387 – 1 El. Venizelou & 6 Korai | Kos |
| 1388 | 1388 – 9-11 G. Charitou | Rhodes |
| 1389 | 1389 – 1 Dimarchiou | Aigaleo |
| 1405 | 1405 – Central Square | Archangelos, Rhodes |
| 1406 | 1406 – 13. M. Alexandrou | Nikiti Polyg., Chalkidiki |
| 1424 | 1424 – 7 Georgiou Drosini & 1 25 Martiou | Oropos |

ENVIRONMENTAL STATEMENT

| | | |
|------|---|-----------------------------|
| 1433 | 1433 – 203 El Venizelou Ave. | Gazi, Heraklion, Crete |
| 1453 | 1453 – 5-7 Markou Portaliou | Kallithea, Rethymno |
| 1540 | 1540 – 64 26 Oktovriou & Koleti | Region of Central Macedonia |
| 1558 | 1558 – 170 Alexandras Ave. | Alexandras Ave. |
| 1559 | 1559 – 283 Vassilissis Olgas Ave. | Vyzantio |
| 1561 | 1561 – Mesogeion Ave. | Agia Paraskevi |
| 1562 | 1562 – 94-96 Stratigou Tzanakaki | Chania |
| 1578 | 1578 – 96 Vas. Konstantinou | Varkiza |
| 1579 | 1579 – 102 Chaina Ave. | Chaina, Chalkida |
| 1582 | 1582 – 3 S. Samara | Corfu |
| 1587 | 1587 – 5 Dionysiou Skylosofou | Trikala |
| 1601 | 1601 – Averof | Ioannina |
| 1604 | 1604 – 67 Vas. Pavlou & Digeni | Voula |
| 1608 | 1608 – Per. Kavda | Drama |
| 1609 | 1609 – 87 And. Papandreou | Chalandri |
| 1632 | 1632 – 201 Thivon & Ag. Vassileiou | Thivon Ave. |
| 1635 | 1635 – 9 th km Chania-Kissamos National Rd | Agia Marina, Chania |
| 1639 | 1639 – Imitou | Pagrati |
| 1679 | 1679 – Solonos | Kolonaki |
| 1725 | 1725 – 16-20 Pan. Tsaldari Ave. | Peristeri |
| 1727 | 1727 – Syggrou | Syggrou |
| 1729 | 1729 – Vas. Konstantinou | Koropi |
| 1730 | 1730 – 133 Marathonos Ave. & Thessalonikis | Gerakas |
| 1749 | 1749 – Panepistimiou | Panepistimiou |
| 1752 | 1752 – 64-66 Kifissias Ave. | Ag. Triada, Abelokipi |
| 1753 | 1753 – Eirinis Ave. | Pefki |
| 1760 | 1760 – Ag. Alexandrou | Pal. Faliro |
| 1777 | 1777 – 23 Martiou Square & Germanou | Kalamata |
| 1850 | 1850 – Marathonos Ave. | Drossia |
| 1901 | 1901 – 109-111 Mesogeion Ave. | 109 Mesogeion |
| 1903 | 1903 – Ioan. Metaxa Square | Papagou |
| 1908 | 1908 – 113 El. Venizelou | N. Erythrea |
| 1909 | 1909 – 13 Davaki Square & P. Ralli | Nikea |
| 1910 | 1910 – 37 Aeropou Rodokanaki | Farkaina, Chios |
| 1911 | 1911 – 56-62 El. Venizelou | N. Ionia |
| 1912 | 1912 – 34 Agiou Mina | Agiou Mina, Heraklion |
| 1913 | 1913 – 325 Dimokratias Ave. | Alexandroupoli Branch |
| 1915 | 1915 – Strat. Papagou-Pentagono | Strat. Papagou |

ENVIRONMENTAL STATEMENT

| | | |
|------|--|----------------------------|
| 1916 | 1916 – 85 Vouliagmenis | Glyfada |
| 1920 | 1920 – 37-39 Kifissias Ave. | Iaso Maternity Clinic |
| 2009 | 2009 – 406 Mesogeion Ave. & 2 Iroon Politexniou | Agia Paraskevi |
| 2010 | 2010 – Agiou Ioannou | Ag. Ioannou, Ag. Paraskevi |
| 2013 | 2013 – 26 Kifissias Ave. & 2 Paradissou | Paradissou |
| 2018 | 2018 – 4 Attikis Square | Attikis Square |
| 2021 | 2021 – 17 Fivis | Fivis, Glifada |
| 2022 | 2022 – 3 Meg. Alexandrou & 2 M. Karaoli & Dimitriou | Dafni |
| 2023 | 2023 – 61 Athinas | Kotzia Square |
| 2024 | 2024 – 17 th km Athens-Lamia National Rd & 4 Roupel | Roupel Street, Kifissia |
| 2025 | 2025 – 9 Iroon Politechniou & 86 Nikolaidou | Elefsina |
| 2027 | 2027 – 42 Iliou & 15 Idomeneos & 44 Klytemnistras | Ilion |
| 2028 | 2028 – 26 Possidonos & Riga Fereou | Kalamaki |
| 2029 | 2029 – 31 Panepistimiou | Panepistimiou |
| 2030 | 2030 – 242 Kifissias Ave. & 2 Panagitsas | Kifissias |
| 2031 | 2031 – 14 Irodotou | Irodotou, Kolonaki |
| 2034 | 2034 – 2-4 Davaki & Pyrgou | Lachanagora, Renti |
| 2035 | 2035 – 303 Irakleiou Ave. & 1 Ifigeneias | Nea Ionia |
| 2036 | 2036 – 70 Omirou | Omirou, Nea Smirni |
| 2037 | 2037 – 167 El. Venizelou, Davaki Square | Kallithea |
| 2038 | 2038 – 21 25 Martiou | Nea Smyrni Square |
| 2039 | 2039 – 28 3 Septemvriou & Kapodistriou | 3 Septemvriou, Omonia |
| 2040 | 2040 – Pagratiou Square & 1 Frinis | Pagrati |
| 2041 | 2041 – 146 Lavriou Ave. | Peania |
| 2042 | 2042 – 8-10 Amfitritis & 7 Proteos | P. Faliro |
| 2044 | 2044 – 70 Patission & Kotsika | Patission |
| 2045 | 2045 – 380 Patission | Ano Patissia |
| 2047 | 2047 – 245 Iera Odos & Kapodistriou | Aigaleo |
| 2048 | 2048 – 33 Ethnarchou Makariou | Agios Antonios, Peristeri |
| 2049 | 2049 – 5 Mitropoleos & 9 Nikis | Sintagma Square |
| 2050 | 2050 – 2 Filikis Etaireias Square | Kolonaki Square |
| 2052 | 2052 – 46 Syggrou Ave. & Petmeza | Makriyanni |
| 2053 | 2053 – 274 Kifissias Ave. | Filothei |
| 2054 | 2054 – Pentelis Ave. & 3 Papagou | Chalandri |
| 2055 | 2055 – 334 Kifissias Ave. & 1 El. Venizelou | Psichiko |
| 2057 | 2057 – 30 Gr. Afxentiou & Olof Palme | Ilissia |
| 2058 | 2058 – 421 Acharnon | Acharnon |

ENVIRONMENTAL STATEMENT

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| 2065 | 2065 – 110 Trion Ierarchon & Ionon & Epakreon | Petalona |
| 2066 | 2066 – 2 Kanarion Square & Skra | Ilioupoli |
| 2067 | 2067 – 29 Fokionos Negri | Fokionos Negri |
| 2069 | 2069 – 80 Athinon Ave. & 2-4, Mirionou, Akadimia Platonos | 80 Athinon Ave. |
| 2070 | 2070 – 72 Harokopou & Riga Fereou | Harokopou |
| 2071 | 2071 – 77 Dekeleias & Aneon | Nea Filadelfia |
| 2073 | 2073 – 116 Papagou | Zografou |
| 2074 | 2074 – Dekeleias 15 | Menidi |
| 2075 | 2075 - Alexioupoleos | Argiroupoli |
| 2076 | 2076 – 246 Mesogeion | Holargos |
| 2078 | 2078 – 120 Marathonos Ave. | Pallini |
| 2079 | 2079 – Michalakopoulou | Michalakopoulou |
| 2081 | 2081 – Iasonidou Ave. & Platonos | Elliniko |
| 2082 | 2082 – Syggrou Ave. | 87 Syggrou |
| 2083 | 2083 – Chelmou | Agios Stefanos |
| 2084 | 2084 – 44 Georgiou Papandreou Ave. & Nikis | Metamorfosi |
| 2087 | 2087 – 205 Pireos Ave. & Panagi Tsaldari | Tavros |
| 2089 | 2089 – 129 Kennedy & 1 Krioneriou | Lofos Axiomatikon |
| 2094 | 2094 – 49-55 Ethnikis Antistaseos Ave. & Panioniou | Kessariani |
| 2096 | 2096 – 121 Charilaou Trikoupi & Kifissias Ave. | Nea Erythrea |
| 2097 | 2097 – 87 Filis Ave. | Ano Liossia |
| 2098 | 2098 – 276 Acharnon, Kato Patissia | Agios Nikolaos, Acharnon |
| 2104 | 2104 – 137 Filonos & Filellinon | Shipping Branch |
| 2105 | 2105 – 142 Grigoriou Labraki Ave. & Dimitrakopoulou | Koridallos |
| 2106 | 2106 – 207 Petrou Ralli & 14 Davaki Square | Perivolaki, Nikea |
| 2107 | 2107 – 7 Antiploiarhou Pan. Vlachakou & Polydefkous | Papastratou, Piraeus |
| 2115 | 2115 – Dimokratias Ave. | Aspropirgos |
| 2116 | 2116 – Salaminos | Keratsin |
| 2117 | 2117 – 26 G. Mavroukaki | Megara |
| 2118 | 2118 – Artemidos Ave. | Artemidos |
| 2120 | 2120 – 137 Marathonos Ave. & Kafetzi | Nea Makri |
| 2121 | 2121 – 39 Dodekanisou & Valtetsiou | Kaminia |
| 2124 | 2124 – Dimokratias Coastal Rd & Leonardou Lada | Aegina |
| 2130 | 2130 – Eirinis Ave. | Perama |
| 2131 | 2131 – 3 Papakonstantinou | Markopoulo |
| 2139 | 2139 – Makrigianni Ave. | Moschato |
| 2140 | 2140 – Agoras Square (Clock Tower Square) | Spetses |

ENVIRONMENTAL STATEMENT

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| 2141 | 2141 – 94 Vas. Sofias Ave. & 1a Kerassountos | Vas. Sofias |
| 2143 | 2143 – 31 Agion Anargyron & Kefallinias | Agioi Anargyri |
| 2144 | 2144 – Kountourioti (Lavrio Port) | Lavrio |
| 2145 | 2145 – 48 Filikis Etaireias | Kallipoli |
| 2146 | 2146 – 85 25 Martiou | Petroupoli |
| 2147 | 2147 – 92 Ioannou Foka & 2 Ersis | Labrini |
| 2148 | 2148 – 76 Agoniston Stratopedou Haidariou & 49 Paulou Mela | Haidari |
| 2149 | 2149 – 94 Konstantinou Karamanli, Lathea | Karamanli, Aharnes |
| 2150 | 2150 – 14 Ioanni Staikou & Kyprou | Agrinio |
| 2152 | 2152 – 26 Filonos | Livadia |
| 2153 | 2153 – 40 El. Venizelou | Venizelou, Chalkida |
| 2155 | 2155 – 90 Pindarou | Thiva |
| 2156 | 58, Filosofou Menedimou str. | Eretria |
| 2157 | 2157 – Psarou & Apokafkou | Nafpaktos |
| 2158 | 2158 – 20 Karaiskaki & Salonon | Amfissa |
| 2159 | 2159 – 2 Tsitsara | Karpenissi |
| 2160 | 2160 – Athinon Ave. | Schimatari |
| 2161 | 2161 – 53 Eleftheron Poliorkimenon | Mesologgi |
| 2162 | 2162 – Ileos & Avraam | Atalanti |
| 2163 | 2163 – 18 Vassilikon | Lamia |
| 2166 | 2166 – 66 Ethnikis Antistaseos Ave. | Nea Artaki |
| 2169 | 2169 – Gerasimou Vassileiadi | Kamena Vourla |
| 2180 | 2180 – 99 Amfitheas Ave. & 101 Areos | Amfitheas |
| 2181 | 2181 – 7 Idryton Dimou Drapetsonas & 2 Hatzopoulou | Drapetsona |
| 2183 | 2183 – 71 Dimokratias Ave. & Alexandrou Panagouli | Melissia |
| 2185 | 2185 – 180 Lenormant & 1 Inous | Lenormant |
| 2186 | 2186 – 6 Arafinidon Alon | Rafina |
| 2187 | 2187 – 228-230 El. Venizelou | Agia Eleoussa |
| 2188 | 2188 – 198 Ippokratous Ave. & Chiou | Salamina |
| 2193 | 2193 – 380 Vouliagmenis Ave. & 2 Spyrou Miliou & Dodekanisou | 380 Vouliagmenis Ave. |
| 2200 | 2200 – 63 Egnatias | Ag. Sofia, Thessaloniki |
| 2202 | 2202 – 18 Aggelaki | Aggelaki, Thessaloniki |
| 2208 | 2208 – 30 D. Vetsopoulou | Alexandria, Imathia |
| 2210 | 2210 – 201 Vas. Olgas | Vas. Olgas, Thessaloniki |
| 2211 | 2211 – 1 Vas. Irakliou | Vas. Irakliou, Thessaloniki |

ENVIRONMENTAL STATEMENT

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|------|--|--------------------------------|
| 2212 | 2212 – 101-103 Ethnikis Antistaseos | Ethn Antistaseos, Thessaloniki |
| 2213 | 2213 – 73 El. Venizelou | Eptalofou Sq., Thessaloniki |
| 2215 | 2215 – Ionos Dragoumi | I. Dragoumi, Thessaloniki |
| 2216 | 2216 – 1 An. Paramana Square | Thermi |
| 2220 | 2220 – 1 Metamorfoseos & Pontou | Kalamaria |
| 2222 | 2222 – 28 Ionos Dragoumi & Solomou | Tsimiski |
| 2224 | 2224 – 92-94 A. Papandreou | Neapoli |
| 2227 | 2227 – 33 Komnion | Panorama |
| 2228 | 2228 – 20-22, Papanastasiou | Papanastasiou, Thessaloniki |
| 2229 | 2229 – 25 Gianitson & 52 Anageniseos | S. Stathmou, Thessaloniki |
| 2231 | 2231 – 188 Lagkada & 1 Gr. Labraki | Stavroupoli |
| 2232 | 2232 – 2 Isidorou & 71 Gr. Labraki | Touba |
| 2238 | 2238 – 80 Tsimiski | Diagonios, Thessaloniki |
| 2239 | 2239 – 117 Alexandrou Papanastasiou & 50 Str. Genadiou | Charilaou, Thessaloniki |
| 2240 | 2240 – Konstantinou Taliadouri | Grevena |
| 2242 | 2242 – 202 Pierion & 1 Anagnostopoulou | Pierion, Veria |
| 2243 | 2243 – 5 El. Venizelou & Tsoupele | Ag. Spiridonas, Veria |
| 2244 | 2244 – 2 Venizelou & Kartassou Square | Naoussa |
| 2246 | 2246 – 27 El. Venizelou | Kavala Central Square |
| 2247 | 2247 – 134 El. Venizelou | Chrisoupoli |
| 2249 | 2249 – 10 Agiou Georgiou | Kilkis |
| 2250 | 2250 – Konstantinou Karamanli | Karamanli, Kozani |
| 2251 | 2251 – 54 25 Martiou & St. Gonata | Ptolemaida |
| 2252 | 2252 – N. Plastira & 8 Kougioumtzidi | Giannitsa |
| 2253 | 2253 – 1 Dimokratias & 13 Egnatias | Edessa |
| 2256 | 2256 – Vassileos Vassileiou & 1 Vassileos Alexandrou | Serres |
| 2257 | 2257 – D. Solomou & 2 Tsalopoulou | Dimarhio, Serres |
| 2260 | 2260 – El. Venizelou & Ioanni Manassi | Iraklia, Serres |
| 2261 | 2261 – Thessaloniki Industrial Area | Sindos |
| 2262 | 2262 – 81 Megalou Alexandrou & Makedonomachon | Evosmos Square |
| 2264 | 2264 – Antoni Tritsi & 85 Ithakis | Nea Politia |
| 2265 | 2265 – Dimokratias Ave. & Posidonos | Oreokastro |
| 2268 | 2268 – 27 Loutron | Lagadas |
| 2270 | 2270 – 103 Fr. Papachristidi | Eleftheroupoli |
| 2276 | 2276 – 1 Dimarchou Karagkani | Polygyros |

ENVIRONMENTAL STATEMENT

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| 2280 | 2280 – 16-20 A. Papandreou & 1 M. Alexandrou & 2 Bouboulinas | Eleftherio Kordelio |
| 2281 | 2281 – Eleftherias Square & Enippeos | Litochoro |
| 2282 | 2282 – 2-4 V. Santalidi | Argos Orestiko |
| 2285 | 2285 – 4 Akanthou | Ierissos |
| 2286 | 2286 – 1A Vassileos Georgiou | Dimarhio, Thessaloniki |
| 2352 | 2352 – M. Karaoli & 2 Thermopylon | Thermopylon, Xanthi |
| 2353 | 2353 – 4 Vassileos Georgiou | Komotini |
| 2354 | 2354 – 2 Venizelou | Didimoticho |
| 2356 | 2356 – 1 Chr. Tsitsoni | Sapes, Rodopis |
| 2359 | 2359 – 8 Ermou | Soufli |
| 2403 | 2403 – 7-9 Ag. Apostolon | Igoumenitsa |
| 2406 | 2406 – 173 Dodonis Ave. | Dodonis |
| 2408 | 2408 – 11 El. Venizelou & Kydonion | Preveza |
| 2410 | 2410 – Grammou Ave. | Grammou, Ioannina |
| 2453 | 2453 – 110 Antoni Tritsi Ave. & Rokou Vergoti, Theatre District | Argostoli |
| 2454 | 2454 – Iposm/gou Ath. Katopodi & Stratou Tsegiou, Laki Santa Square | Lefkada |
| 2500 | 2500 – 17 Vas. Sofias | Argos |
| 2503 | 2503 – 8-10 Vas. Georgiou II Square | Tripoli |
| 2504 | 2504 – 224 Korinthou | Korinthou Street, Patra |
| 2505 | 2505 – 173 Mezonos & Kanari | Mezonos, Patra |
| 2507 | 2507 – 104 Mezonos | Patra |
| 2509 | 2509 – 6 Kolokotroni | Korinthos |
| 2513 | 2513 – 28 Mitropoleos | Aigio |
| 2514 | 2514 – Georgiou Grypioti | Skala, Lakonia |
| 2515 | 2515 – 85 Ellinos Stratiotou & 21 Lefkosias | Ellinos Stratiotou, Patra |
| 2516 | 2516 – Othonos-Amalias Ave. & 25 Martiou | Amaliada |
| 2518 | 2518 – Bouboulinas & 16 Polyzoidou | Nafplio |
| 2519 | 2519 – 104 Georgious Papandreou & Ionias | G. Papandreou, Patra |
| 2522 | 2522 – Central Square | Messini |
| 2525 | 2525 – Astros Central Square | Astros |
| 2526 | 2526 – Ethn. Antistaseos & Aratou | Kiato |
| 2527 | 2527 – 47 El. Venizelou | Kyparissia |
| 2528 | 2528 – Kyprou Square & Ag. Anargyron | Kranidi |
| 2532 | 2532 – Arch. Theatrou & Ger. Kapsali | Gytheio |
| 2600 | 2600 – Papdiamanti | Skiathos |
| 2605 | 2605 – 21 N. Plastira | Karditsa |

ENVIRONMENTAL STATEMENT

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| 2606 | 2606 – 4 Meg. Alexandrou | Meg. Alexandrou, Larissa |
| 2609 | 2609 – 25 Nikif Mandilara | Larissa A' |
| 2610 | 2610 – 66-70 Iassonos & K. Kartali | Volos |
| 2612 | 2612 – Eirinis Ave. | N. Ionia, Volos |
| 2614 | 2614 – 1 st km Larissa-Athens Old National Rd | Agios Georgios, Larissa |
| 2615 | 2615 – 18 Trikalon | Kalabaka |
| 2616 | 2616 – 9 Iassonos & Vas. Georgiou | Almyros |
| 2620 | 2620 – Tyrnavos Central Square | Tyrnavos |
| 2622 | 2622 – 54 6 Oktovriou | Elassona |
| 2704 | 2704 – Adamantas | Milos |
| 2705 | 2705 – Naxos-Chalkeio Prov. Rd | Naxos |
| 2706 | 2706 – Karterados | Santorini |
| 2709 | 2709 – 17 Kountourioti | Mitilini |
| 2710 | 2710 – 12 Ethnikis Antistaseos Coast, Ermoupoli | Siros |
| 2711 | 2711 – 117 P. Kyda, Myrina | Limnos |
| 2715 | 2715 – Ippokrati Zaimi | Karlovassi, Samos |
| 2716 | 2716 – 58 P. Kountouriotou | Kalloni, Lesvos |
| 2717 | 2717 – Tinos Coastal Rd, Vassileos Constantinou Coast | Tinos |
| 2719 | 2719 – 19 Patriarchou Maximou | Kalymnos |
| 2720 | 2720 – Hydra Coastal Rd | Hydra |
| 2750 | 2750 – 74A Ikarou & Stadiou | Alikarnassos |
| 2751 | 2751 – 39 25 Avgoustou | 25 Avgoustou, Heraklio |
| 2753 | 2753 – 7 Evans | Evans, Heraklio |
| 2754 | 2754 – 255-259 Knossou Ave. & Nathena | Knossou |
| 2756 | 2756 – 18 Mich. Sfakianaki | Ag. Nikolaos, Crete |
| 2757 | 2757 – 22 Igoumenou Gavriil | Rethymno |
| 2758 | 2758 – 70 Chatzimichali Giannari | 1866 Square, Chania |
| 2761 | 2761 – 22 Arch. Makariou & Skouladon | Chanioporta |
| 2765 | 2765 – 82 Stratigou Tzanakaki | Emm. Tzanakaki, Chania |
| 2767 | 2767 – Dimokratias | Ierapetra |
| 2769 | 2769 – 134 Iroon Politexniou | Kissamos |
| 2771 | 2771 – 56 25 Martiou | Mires |
| 2772 | 2772 – 6 Ethnikis Antistaseos Ave. | Arkalohori |

15. Abbreviations

| | |
|-----------------------|---|
| BEMS | Building Energy Management System |
| CDD | Cooling degree day |
| CDP | Carbon Disclosure Project |
| CFCs | Chlorofluorocarbons |
| CYS | Cyprus Organisation for Standardisation |
| EEA | European Environment Agency |
| EMAS | Eco-Management and Audit Scheme |
| FSC | Forest Stewardship Council |
| HDD | Heating degree day |
| HFCs | Hydrofluorocarbons |
| IPCC | Intergovernmental Panel on Climate Change |
| IQNet | International Certification Network |
| ISO | International Organization for Standardization |
| LED | Light-emitting diode |
| MPS | Managed Print Services |
| PET | Polyethylene terephthalate (plastic) |
| PRB | Principles of Responsible Banking |
| TCFD | Task Force on Climate-related Financial Disclosures |
| UNEP FI | United Nations Environment – Financial Initiative |
| CD&E Waste | Construction-Demolition-Excavation Waste |
| DAET | Decision Approving Environmental Terms |
| WEEE | Waste Electrical and Electronic Equipment |
| RES | Renewable Energy Source |
| AFIS | Recycling of small batteries |
| E/M | Electromechanical |
| GS (G/S) | Generator Set |
| CyCert | Cyprus Certification Company |
| EMT | Environmental Management Team |
| SET | Standardised Environmental Terms |
| TGS | Total Grade of Significance |
| EMS | Environmental Management System |
| EMC | Environmental Management Coordinator |
| EML | Environmental Management Leader |

ENVIRONMENTAL STATEMENT

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|---------------|--|
| PG EMO | Piraeus Group Environmental Management Officer |
| MEE | Ministry of Environment & Energy |
| MEECC | Ministry of Environment, Energy & Climate Change |



16. Environmental Verifier's Declaration



ΚΥΠΡΙΑΚΗ ΕΤΑΙΡΕΙΑ ΠΙΣΤΟΠΟΙΗΣΗΣ
CYPRUS CERTIFICATION COMPANY

**ENVIRONMENTAL VERIFIER'S DECLARATION OF VERIFICATION
 AND VALIDATION ACTIVITIES**

No. EMAS.16.059

Cyprus Certification Company (CCC), with EMAS environmental verifier registration number **EMAS EL-V-0009 (AP. 549)**, accredited for the scope number **64.1 NACE CODE**, declares to have verified the **whole organisation** as indicated in the **updated environmental statement** for the year **2021** of the organization:

PIRAEUS BANK S.A.

with registration number: **EL-000098**

meet all requirements of the Regulation

REGULATION (EC) 1221/2009 (EMAS)

of the European Parliament and of the Council of 25 November 2009, on the voluntary participation by organizations in a Community eco – management and audit scheme (EMAS):

By signing this declaration, I declare that:

- the verification and validation has been carried out in full compliance with the requirements of **Regulation (EC) no 1221/2009**
- the outcome of the verification and validation confirms that there is no evidence for non – compliance with applicable legal requirements relating to the environment.
- the data and information of **updated environmental statement of the whole organisation** reflect a reliable, credible and correct image of **the whole organisation** activities, within the scope mentioned in the environmental statement

This document is not equivalent to EMAS registration. EMAS registration can be only granted by a Competent Body under the **Regulation (EC) No 1221/2009**. This document shall not be used as a stand-alone piece of public communication.

Issuing Date: **04/11/2022**

Vassos Vassiliou
 Director of Certification





**ΚΥΠΡΙΑΚΗ ΕΤΑΙΡΕΙΑ ΠΙΣΤΟΠΟΙΗΣΗΣ
CYPRUS CERTIFICATION COMPANY**

**ENVIRONMENTAL MANAGEMENT SYSTEM
CERTIFICATE OF CONFORMITY**

No. ES.N.11.004

The Cyprus Certification Company certifies that the Environmental Management System of the Enterprise:

PIRAEUS BANK S.A.

concerning the following activities:

Provision of financial services.

carried out at the following locations:

**Head Office: 4, Amerikis Street, 105 64 Athens, Greece.
Headquarters and Branches: Annex I.**

has been assessed and found to be in conformity with the requirements of the Standard:

CYS EN ISO 14001:2015

The present certificate is granted in accordance to the CCC General Rules and Procedures for the Assessment and Certification of Environmental Management Systems, is ruled by the terms of the relevant contract between CCC and the enterprise and is valid until: **18/08/2023**

Nicosia, **04/11/2022**



**Vassos Vassiliou
Director of Certification**

Initial Issue: **02/05/2011**



Πιστοποίηση Σ.Δ.
Αρ. Πιστ. 282

MEMBER OF:



30, Costa Anaxagora Str., CY – 2014 Strovolos – Nicosia – Cyprus
Κύπρια Αναξαγόρα 30, CY – 2014 Στρόβολος – Λευκωσία – Κύπρος

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