

Environmental Statement 2024

Corporate Development & ESG





PIRAEUS BANK ENVIRONMENTAL STATEMENT 2024

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Date of Completion: 27/06/2025

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1. Introduction

The present report constitutes the 15th 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 and Energy Management System (EEMS) in the Bank, as well as regarding the environmental performance of the Bank and its compliance with environmental legislation.

The EEMS 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 EEMS covers only the facilities of Piraeus Bank, which is the main 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 and energy management standard ISO 14001 and ISO 50001. 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 and Energy 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 EEMS 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 Sustainable Development Policy implemented currently, d) a brief description of the EEMS 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 and energy objectives and targets that have been set, h) the environmental and energy programmes that have been adopted and are being implemented currently, i) an overview of the environmental and energy 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: 549) on 23-27/06/2025.

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

2.1 Activities of Piraeus Bank Group

Piraeus Financial Holdings S.A. is a financial holding company (FHC) listed on the Athens Stock Exchange and the parent company of the banking institution "Piraeus Bank S.A.".

Subsequent to the corporate transformation that took place on 30 December 2020, the banking operations were hived-down to a new wholly owned banking subsidiary (Piraeus Bank S.A.). Certain non-banking activities remain with the parent entity of the Group, which evolved into a financial holding company listed on the Athens Stock Exchange (Piraeus Financial Holdings S.A.).

The key subsidiary of Piraeus Financial Holdings S.A. is Piraeus Bank S.A. Headquartered in Athens. Piraeus Bank generates 99% of the Group's revenue and it has approximately 7,500 employees. The total assets of Piraeus Group stood at €76.6 bn on 30/06/2024.

Table 1 – Piraeus Bank Group in figures

Piraeus Group in Greece	June 2024
Net loans	€37.6 bn
Deposits	€59.6 bn
Branches	371
Employees	7,500
Customers	6 mn
ATMs	2,053

Piraeus Bank was founded in 1916. It is currently a top performer in the Greek banking market in terms of loans and deposits, it has the largest network of branches in Greece, and it offers a wide range of financial products and services to 6 million customers.

For more information, visit: [Corporate profile | Piraeus Financial Holdings](#)

2.2 Facilities of Piraeus Bank

The activities of Piraeus Bank in Greece are performed in 400 branches (377 conventional branches, 13 mobile units, and 10 e-branches) and 37 Administration Buildings (total 437 facilities in January 2025). All the Organisational Units of the Bank in Greece are presented in the Appendix.

From an organisational perspective, the branches and mobile units of the Bank fall under the 11 Regional Directorates of the Bank's network.

In 2024, the facilities included in the EEMS¹ covered **325,605 m²** in total, while the number of the Bank's employees was 7,441².

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. Also, the fleet includes a substantial number of low-emission/zero-emission vehicles.

In 2024, the corporate fleet included 709 cars. Among all cars, 34.4% (244) were hybrid, plug-in, and electric, 14.7% (104) were diesel-fuelled, and 50.9% (361) were petrol-fuelled.

¹ The Environmental and Energy Management System includes all the branches and Administration Buildings of Piraeus Bank, except the Central Warehouses and the Educational Centre.

² The number of employees is calculated based on the average number of employees per month in any given year, according to data uploaded on EcoTracker.

3. Environmental and Energy Policy of Piraeus Bank

Piraeus Bank has developed a comprehensive approach across the pillars of Environment, Social, and Governance (ESG).

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

3.1 Piraeus Bank Sustainable Development Policy

The Sustainable Development Policy of Piraeus Group is available at the Group's website

([https://www.piraeusholdings.gr/-/jssmedia/Project/Piraeus/PiraeusBank/shared/Files/PiraeusBank/ypeuthinh-trapezikh/2020Sustainability-Policy-of-Piraeus-Group_GR-\(2\).pdf?sc_lang=en](https://www.piraeusholdings.gr/-/jssmedia/Project/Piraeus/PiraeusBank/shared/Files/PiraeusBank/ypeuthinh-trapezikh/2020Sustainability-Policy-of-Piraeus-Group_GR-(2).pdf?sc_lang=en)). The Policy will be updated later this year, incorporating the energy aspect, in accordance with ISO 50001 requirements.

This report provides an overview of the results from the implementation of the EEMS since the previous review and sets out specific strategies to improve the System. It should be noted that the previous review was conducted shortly before the last external inspection, in June 2024.

More specifically, the report covers the following:

- the implementation scope and operation framework of the EEMS,
- results from internal audits and compliance audits in relation to the regulatory framework,
- progress in the implementation of preventive and corrective measures,
- changes in procedures or any other documents pertinent to the EEMS,
- the current and updated Sustainable Development Policy, which comply with standards
- assessment of environmental aspects/energy usage and identification of potential risks/opportunities resulting from the interaction between the activities of the Bank and the external environment,
- assessment of environmental and energy performance,
- monitoring compliance with applicable legislative requirements,
- communication with third interested parties (external communication)

and complaints made by third parties,

- degree of fulfilment against environmental/energy targets and objectives that have been set,
- new environmental/energy targets and objectives for the foreseeable future,
- any outstanding issues from previous reviews.

3.2 Biodiversity and Ecosystems

Biodiversity and ecosystems provide invaluable and necessary services which are essential for human survival and economic prosperity; they are the foundation upon which human societies thrive. Piraeus pledges to preserve natural capital and aims to take action to promote responsible practices for its own operations and value chain, focusing primarily on its relationship with customers that heavily depend on ecosystem services and operate in sectors with considerable biodiversity impacts. It acknowledges that factors related to ecosystem dependency pose a substantial financial risk in the long term, as climate change effects intensify and lead to biodiversity loss and ecosystem degradation. It also acknowledges the link between climate and nature and aspires to integrate a biodiversity strategy in its existing climate strategy. Currently, Piraeus focuses its efforts to understand and enhance the identification and management of pertinent risks by following the gradual development of market practices, as well as methodologies and tools developed for financial institutions.

Following the signing of the global Finance for Biodiversity Pledge to set goals regarding the promotion of business activities that safeguard the environment and reverse biodiversity loss, Piraeus Group participates in various international initiatives for nature and biodiversity risk management.

More specifically, Piraeus participates in the following initiatives:

- UNEP FI Biodiversity Target Working Group
- Partnership for Biodiversity Accounting Financials (PBAF)
- EU Business and Biodiversity Platform
- Finance for Biodiversity Foundation (FfB)

In addition, Piraeus follows the Taskforce on Nature-related Financial Disclosures (TNFD), a global framework for disclosures on potential risks and impacts on the environment resulting from business activities and is registered as an Early Adopter bound to submit a TNFD report for the financial year 2024. Piraeus also follows the

Science Based Targets Network (SBTN), which guides companies on setting science-based targets for biodiversity.

As part of the initiatives to map dependencies and risks related to biodiversity and ecosystems, in 2024 Piraeus performed the following, using an approach based on internationally acknowledged tools and methodologies:

- Assessment of the impacts of the business portfolio using the UNEP FI Portfolio Impact Analysis Tool for Banks.
- Assessment of its business portfolios' biodiversity footprint using the Biodiversity Footprint Financial Institutions (BFFI) measurement approach. The output is expressed in Potentially Disappeared Fraction (PDF) of species per km² per year (PDF×km²×year).
- Assessment of the business portfolios' dependencies on ecosystem services using the ENCORE tool (Exploring Natural Capital Opportunities, Risks and Exposure).

Through the aforementioned steps, it is possible to assess to what extent Piraeus Bank is exposed to biodiversity loss through lending and investments, gaining valuable insights into how its customers may be exposed to potential risks. The exercises suggest that in the long-term Piraeus is exposed to risks pertinent to biodiversity and ecosystems. Thus, the Group continuously monitors developments in regulatory requirements, market practices and technical guidance. The Group is also gradually enhancing its existing risk management policies and procedures in line with its policy commitments for the protection of biodiversity.

4. Climate Change and Climate Risk Assessment of the Portfolio

Addressing Climate Change

Piraeus Group seeks to better understand the impacts associated with climate change, how these impacts may be integrated in risk management, and how they affect its overall business model.

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

The Bank estimates, through the Climabiz tool, the climate-related risk (both physical and transition risk) of its business borrowers based on a bottom-up approach that takes into account their general operational and technical features (i.e. field of activity). Climate risk is calculated in monetary terms (€) for businesses in economic sectors considered to be mostly affected by climate change.

Calculations are based on three IPCC (Intergovernmental Panel on Climate Change) climate scenarios (RCPs). To assess climate-related risks, the Climabiz tool uses climate scenarios, which simulate, for different geographical areas of the country, both the historical (period 1971-2000) and the future (period 2021-2050) climate.

Climate risk Classification

Piraeus has adopted a common language and understanding/method for decision-making in business and strategic planning regarding climate-related risks. It aims to provide useful insights into the Bank's current exposure to climate-sensitive sectors, areas, and customers, while it also seeks to create a basis for materiality assessment in terms of credit, market, liquidity, operational, reputation and potential litigation, and business and strategic risks. The analysis is based on potential impacts from climate-related risks on the Group's material portfolios representing the majority of its exposures (business portfolio and real estate held as collateral), using qualitative and quantitative analyses that conclude to certain heat maps.

Climabiz assesses the two key categories of climate risk, namely physical risk and transition risk, per economic sector and business borrower and quantifies financial impacts for each risk category.

A. Physical risk includes potential economic losses due to changes in climatic conditions resulting from long-term shifts in climate patterns (chronic) or from the frequency and magnitude of extreme weather events (acute).

- **Chronic Physical Risk:** The long-term effect of changes in parameters such as temperature, rainfall, wind speed, cloud cover, sunshine, and wind speed affecting production units (e.g. agriculture, RESs), product demand, raw material prices, heating and cooling needs, the attractiveness of tourist destinations, etc.
- **Extreme Weather Events:** Floods, heatwaves, strong winds-storms-waves, forest fires and their impact on production (e.g. agriculture) and infrastructure.

Total Physical Risk is calculated by adding the impacts of chronic physical risk and extreme weather events.

B. Transition risk includes additional costs incurred by a company in the context of its transition to a low- carbon economy. To a large extent, transition risk is driven by reforms in the regulatory framework (policies & laws), the introduction of new low-carbon technologies, changes in market operating conditions, consumer preferences, etc.

Transition risk is calculated based on the following:

- The borrower's Scope 1, 2, and 3 emissions
- The investments needed for the green transition of the borrower and the cost of transition risk following said investments
- The borrower's ability to transfer the cost of transition risk to product prices and potential effects on product demand due to that transfer

The adjusted transition risk is calculated taking into account emission costs, product elasticity, and the ability to transfer the cost to the end product.

Prices of Carbon Emission Allowances are another key variable in calculating transition risk. Three different prices of carbon emission allowances were used for the cost of direct and indirect carbon emissions (€/t CO₂) for 2021-2030/2031-2040/2041-2050 per RCP.

Period	Carbon price for RCP2.6 (€/t CO ₂)	Carbon price for RCP4.5 (€/t CO ₂)	Carbon price for RCP8.5 (€/t CO ₂)
2021-2030	80	68.55	24.97
2031-2040	172.50	80	23.01
2041-2050	365	135	20.08

Climate scenarios used & assessed

The Climabiz tool is based on three RCPs (three out of four pathways adopted by IPCC); each of them offers a plausible description of the future:

- RCP2.6 is a very stringent scenario aiming to keep global temperature rise below 2°C by 2100
- RCP4.5, the intermediate IPCC stabilisation scenario, is more likely to result in a global temperature rise between 2 and 3°C by 2100
- RCP8.5, the high emission pathway, is generally considered a worst-case scenario (due to a “no action” approach) which leads to a global mean temperature rise of around 5°C by 2100.

Piraeus also uses SSP1-1.9 for different time frames, mainly for transition risk.

As regards transition risk, the portfolio was assessed and classified based on SSP1-1.9, since it is considered the most extreme scenario for this type of risk for the following reasons:

- It is considered a scenario aiming to reduce CO₂ emissions through stringent climate policies
- According to IPCC, SSP1-1.9 requires that anthropogenic CO₂ emissions begin to decrease by 2020 and reach net-zero by 2055. It also requires that, by 2100, methane

emissions (CH₄) decrease to approximately one quarter of the CH₄ levels of 2020 and that sulphur dioxide SO₂ emissions decline to approximately 10% of those of 2020

- SSP1-1.9 requires that 70% of CO₂ emissions be taken up by land and ocean sinks.

The most extreme scenarios (SSP1-1.9 and RCP8.5) are generally used in impact studies; SSP1-1.9 is the most prudent pathway, whereas RCP8.5 is the most adverse, since it includes the highest emission levels.

Science-Based Targets (SBTi) and their contribution to emission reductions

In the context of steering the portfolio's decarbonisation, Piraeus committed to Science-Based Targets (SBTi) and submitted 2030 portfolio decarbonisation targets, which were validated in December 2022. The targets for financed emissions are in line with limiting temperature increase to well below 2°C. Two distinct methodologies were used in the annual target assessment, namely the Sectoral Decarbonisation Approach and the Temperature Rating Methodology, as defined by SBTi. The latter estimates portfolio temperature scores based on the Scope 1, Scope 2, and Scope 3 emissions of borrowers and/or investees. It also takes into account their greenhouse gas (GHG) near or long-term emission reduction targets, business values, and Piraeus' outstanding amount.

The targets aim to reduce by 2030 (with 2019 as the base year) emissions from lending and investment portfolios, as part of Piraeus' journey to become net-zero by 2050.

Piraeus adopted the SBTi methodology as science-based targets provide a clearly defined path for financial institutions to reduce greenhouse gas (GHG) emissions, helping prevent the adverse impacts of climate change and future-proof business growth.

The targets aim to promote the objective of Piraeus to align its strategy with the UN Sustainable Development Goals and the Paris Agreement, as outlined in the Sustainable Development Policy and instilled in Piraeus' commitment to steer its portfolio's emissions towards net-zero. Furthermore, Piraeus engages with large companies from high-emitting economic sectors in order to explore the need to implement emission reduction targets if necessary.

The targets set are affected by the ability of the Group's customers to set and implement credible and ambitious decarbonisation goals. For that purpose, Piraeus, through its range of sustainable financial solutions, supports businesses and

individuals reduce their carbon footprint. The Bank also acknowledges that its access to adequate capital is another important factor in promoting its climate aspirations. Access to adequate capital is ensured by Piraeus' initiatives to issue dedicated Green Bonds and its robust financial performance, as highlighted in the 2024 financial results.

The annual performance of SBTi targets is presented on pages 171-176 of the Bank's Annual Financial Report (31/12/24), available here: https://www.piraeusholdings.gr/-/jssmedia/Com/2024/Files/Investors/Financials/Financial-Results/12M/Annual-Financial-Report-of-PFH-2024_ENG.pdf

Geographic Information System (GIS) for physical risks

The Geographic Information System (GIS) has emerged as a powerful tool used to assess risk to property and life due to climate change and physical risk in particular. For this analysis, Piraeus leveraged the proprietary GIS platform that contains mapping applications consisting of multiple layers of geospatial data and sources, such as the following: National Observatory of Athens, Ministry of Environment and Energy, European Commission, European Environment Agency, European Soil Data Centre, TU Delft. Clearly visualising different types of data, the System enables the Group to uncover patterns, understand trends, monitor changes, and respond to events, thus facilitating climate-related risk "translation" and promoting better decision-making.

The Group cooperates with an external consultant to develop and integrate in its GIS bioclimatic indicators (temperature, rainfall, relative humidity, wind speed, and fire weather) and to estimate credit and operational risks to support the Group's risk management strategies.

Through GIS, the Group can assess vulnerability to extreme weather risks (river floods, coastal floods, wildfires, heatwaves, drought, and landslides) in buildings it uses for its own operation and in real estate held as collateral from its business borrowers. GIS allows the Group to assess climate risks/vulnerability across different time horizons and climate scenarios (IPCC³ RCPs⁴). In particular, three time horizons are used: historical (1971-2000), near future (2031-2060), and distant future (2071-2100), while the three different climate scenarios are RCP2.6, RCP4.5, and RCP8.5 respectively. The aforementioned scenarios are based on EURO-CORDEX climate models, suitable for Decision Support Systems (DSS) applications to extract large-scale climate data on a regional level.

³ IPCC - Intergovernmental Panel on Climate Change

⁴ RCP - Representative Concentration Pathway

Piraeus is planning to develop detailed strategies to manage and mitigate risks related to nature/biodiversity and also enhance available methodologies and tools. In this context, Piraeus will develop services and tools to access satellite telescopic data and bio-environmental data to monitor biodiversity, water resources, atmospheric quality, and the agricultural sector.

Climate risk management

Piraeus has created a comprehensive Risk Management Framework to identify, measure, control, and mitigate underlying risks, including climate-related and environmental risks. In this context, a materiality assessment is performed as part of the annual Risk Identification (RID) process to identify significant risks that could have a financial or strategic impact on the Group's business.

Climate risks are defined as potential negative impacts on an institution's financial health by climate change factors such as extreme weather events. Risk identification considers both the downstream value chain and own operations (real estate assets) and assesses the two key aspects of climate risk, namely physical risk and transition risk. Finally, Piraeus assesses the impact of climate risks on the most significant risk categories (credit, market, liquidity and financing, operational, reputation and potential litigation, and business and strategic risk), leveraging Climabiz and GIS in relation to various climate scenarios.

5. Piraeus Bank's Environmental and Energy Management System

The Environmental and Energy Management System (EEMS) 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 and EN ISO 50001:2018 Standards. The EEMS provides an integrated framework to record, monitor, and ultimately reduce the environmental impacts and energy consumption associated with 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 EEMS.

The EEMS of the Bank includes the following:

- Environmental and Energy Management Manual
- Procedures
- Standard Operating Procedures
- Other Documents
- Environmental Statement

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

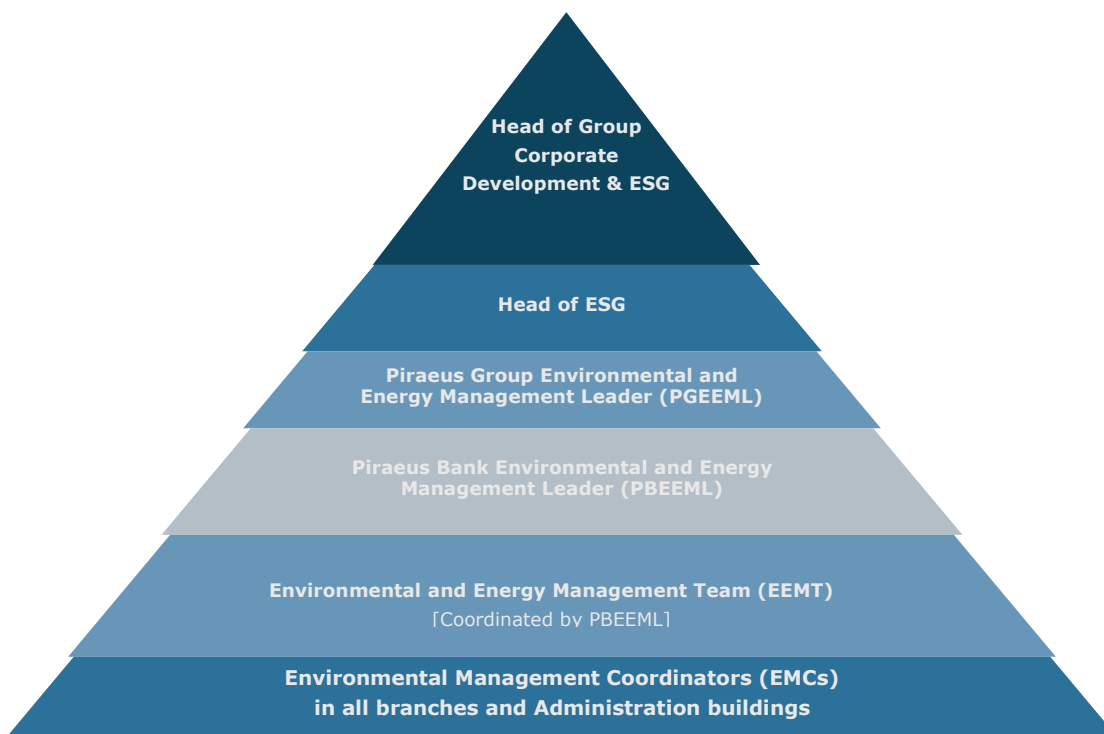


Image 1 – Organisational chart of the EEMS

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

In addition, the Head informs the BoD about the results of the implementation of the EEMS in the Bank, as well as about potential environmental and energy-related opportunities and risks, reviews the EEMS and decides whether further improvements are necessary, and finally approves the Environmental and Energy Objectives and Targets.

The Head of ESG has the overall responsibility for the implementation of the EEMS. The Head of ESG is responsible for:

- Preparing proposals submitted to the representative of the Administration in the EEMS in relation to the Environmental and Energy Policy, Thematic Environmental and Energy Strategies, directions and actions to improve the EEMS, and Environmental and Energy Objectives and Targets.

- Assessing risks and opportunities and how these may affect environmental and energy performance and the effectiveness of the EEMS.
- Reviewing and approving Environmental and Energy Programmes, based on the respective Environmental and Energy Objectives and Targets that have been set, as well as proposals by the Environmental and Energy Management Team (EEMT).
- Reviewing and approving recommended preventive and corrective measures to amend non-compliances in the EEMS.
- Designating the Environmental and Energy Management Leader (EEML) and defining the Leader's duties and responsibilities.
- Appointing, in collaboration with the EEML, the members of the Environmental and Energy Management Team (EEMT).
- Reviewing and approving the overall organisational structure of the EEMS and the duties and responsibilities of all parties involved in the EEMS.

The Piraeus Group Environmental and Energy Management Leader (PGEEML) coordinates and supervises the implementation of the EEMS in the Bank and in other businesses of the Group. The PGEEML is responsible for:

- Preparing proposals submitted to the Head of ESG in relation to the Environmental and Energy Policy, Thematic Environmental and Energy Strategies, directions and actions to improve the EEMS, and Environmental Objectives and Targets.
- Assessing risks and opportunities and how these may affect environmental and energy performance and the effectiveness of the EEMS.
- Participating in:
 - the assessment of the Bank's environmental and energy performance
 - the implementation of corrective measures, if necessary
- Approving the documentation supporting the EEMS, if necessary.
- Approving the internal inspections programme on EEMS activities.
- Specifying educational needs associated with the EEMS and other environmental and energy-related issues in general.
- Identifying legislative provisions pertinent to the environmental impacts and energy uses of the Bank.
- Selecting, in collaboration with the Head of ESG and the EEML, the members of the Environmental and Energy Management Team (EEMT).

For the proper operation of the EEMS, the Bank has appointed an Environmental and Energy Management Leader (PBEEML) and has created an Environmental and Energy

Management Team (EEMT). The Environmental and Energy Management Leader (PBEEML) of Piraeus Bank:

- Is responsible for the implementation and proper operation of the EEMS on a daily basis.
- Participates in the EEMT, is the leader of the Team and coordinates it.
- Selects, in collaboration with the Head of ESG, the members of the EEMT.
- In the EEMT, the PBEEML has the overall responsibility for:
 - Proposing for approval Environmental and Energy Objectives and Targets and the respective Environmental and Energy Programmes to achieve them.
 - Preparing the EEMS Review.
 - Preparing assessment reports on environmental aspects and impacts in relation to the activities of the Bank.
 - Preparing energy audit reports and assessment reports.
 - Monitoring compliance with applicable legislative requirements on the environment and energy.
 - Monitoring preventive and corrective measures regarding the EEMS.
 - In collaboration with the Environmental and Energy Programmes Coordinator, preparing, implementing, and monitoring Environmental and Energy Management Programmes.
 - Assessing whether Environmental and Energy Objectives and Targets have been achieved.
 - Assessing environmental and energy performance in the Bank.
 - Implementing corrective measures, if necessary.
- Prepares Review Proceedings, for which the PBEEML keeps a record.
- Updates Bank executives responsible for implementing initiatives in the context of the EEMS Review.
- Keeps a detailed list of all Bank executives involved in the EEMS.
- Prepares a report on the duties and responsibilities of all Bank executives involved in the implementation of the EEMS.
- Prepares, amends, records, manages, and distributes all EEMS documentation.
- In collaboration with the Head of ESG, determines and records educational needs associated with the EEMS and subsequently informs Group Human Resources.
- Participates in the preparation and implementation of educational programmes associated with the EEMS and other environmental and energy initiatives. Keeps a record of all educational material and participates in the assessment on the effectiveness of education.
- Participates in planning internal and external audits, conducts audits if necessary, and keeps a record of all audit results.

- In collaboration with the Head of ESG, decides on corrective measures for non-compliances. Informs all interested parties about preventive and corrective measures taken, monitors the implementation of said measures, and assesses their effectiveness, keeping a respective record.

The Environmental and Energy Management Team (EEMT) is responsible for:

- Monitoring the compliance of the Bank with the existing environmental legislation and other environmental requirements.
- Identifying all environmental and energy aspects associated with the activities of the Bank and their respective environmental impacts.
- Assessing and classifying environmental and energy aspects associated with the activities of the Bank.
- Preparing proposals for the adoption of specific Environmental and Energy Objectives and Targets.
- Preparing EEMS Reviews.

The EEMT comprises executives from ESG, Technical Projects, Administrative Support, 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 EEMS.

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/energy programmes on a daily basis, as well as the fulfilment of environmental/energy goals.

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

Finally, the Environmental Footprint Assessment Officer of the Bank and the Environmental and Energy Programmes Coordinator, who are also executives of the ESG, are responsible for the assessment of the environmental/carbon 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 EEMS.

The Bank ensures the effective implementation of the EEMS through:

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

6. Environmental Aspects - Environmental Impacts and Significant Energy Uses

The activities of the Bank are characterised by specific environmental aspects/impacts and energy usage, which are assessed in terms of their significance and monitored throughout the year. Environmental aspects and energy usage 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 indirectly⁵ 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 and energy uses of the Bank.

Table 2 in Section 6.1 thoroughly presents the environmental aspects/impacts and energy uses of the Bank.

6.1 Significance Assessment Results of Environmental Aspects/Impacts and Energy Uses

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

- the total annual **electricity consumption** in buildings,
- **greenhouse gas emissions** resulting from electricity consumption,
- the **consumption of conventional paper**,
- **solid waste** resulting from the use of consumables (paper and ink/toner cartridges),
- **lighting** in branches and buildings,
- **equipment** in branches and buildings,
- **air conditioning** in branches and buildings, as well as
- energy consumption in the **Data Centre**.

⁵ The 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, greenhouse gas emissions, 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.

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 business travel,
- gas emissions resulting from the consumption of the above fuels,
- consumption of ink/toner, recycled paper, and FSC paper,
- procurement/use of electrical equipment and office consumables
- total water consumption, urban solid and liquid waste from Organisational Units,
- heating in facilities, and
- cars in the company fleet.

Table 2 – Environmental aspects/impacts and energy uses 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 CO ₂ emissions	3.4	Direct/Indirect
	Contribution to the greenhouse effect from CH ₄ emissions	3.4	Direct/Indirect
	Contribution to the greenhouse effect from N ₂ O emissions	3.4	Direct/Indirect
	Air pollution from SO ₂ 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
	Use of natural resources	1.8	Direct
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 CO ₂ emissions	1.6	Direct
	Contribution to the greenhouse effect from CH ₄ emissions	1.8	Direct
	Contribution to the greenhouse effect from N ₂ O emissions	1.8	Direct
	Air pollution from SO ₂ 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
Fuel consumption for business travel by LPG vehicles	Use of natural resources	2.8	Direct
Emission of air pollutants related to road travel	Contribution to the greenhouse effect from CO ₂ emissions	2.6	Direct
	Contribution to the greenhouse effect from CH ₄ emissions	2.8	Direct
	Contribution to the greenhouse effect from N ₂ O emissions	2.8	Direct
	Air pollution from SO ₂ 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 and emission of air pollutants	Use of natural resources	1.6	Direct/Indirect
Fuel consumption for business travel by other means (train, ship, bus) and emission of air pollutants	Use of natural resources	1.2	Direct/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
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

Energy Use	Energy Source/Fuel	TGS	Category
Branches - Lighting	Electricity	3.7	Direct
Administration Buildings - Lighting	Electricity	3.7	Direct
Branches - Equipment	Electricity	3.3	Direct
Administration Buildings - Equipment	Electricity	3.3	Direct
Data Centre (IT & HVAC)	Electricity	3.1	Direct
Branches - Air conditioning	Electricity	3.9	Direct
Administration Buildings - Air conditioning	Electricity	3.7	Direct
Heating in facilities	Heating oil	2.4	Direct
Emergency generator sets (GS)	Diesel fuel	2.0	Direct
Company fleet vehicles	Diesel fuel	2.7	Direct
Company fleet vehicles	Petrol	2.9	Direct
Company fleet vehicles	LPG	2.6	Direct

7. Identification and Assessment of Risks and Opportunities

The following potential Risks and Opportunities⁶ 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. The natural environment
5. The socio-economic crisis.

Risks

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

[-] Increased frequency and intensity of extreme weather events due to climate change

[-] Impact of climate change on the economic sustainability of the Bank's business portfolio

[-] 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

[-] Legislative changes, E/M equipment maintenance, licensing, waste management: Given the numerous facilities of the Bank, changes/amendments 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)

⁶ 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 EEMS. 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.

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 EEMS. 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.

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

[-] Delays in the implementation of policies that promote the transition to low-carbon economies due to economic and geopolitical risks

[-] Lack of interest in environmental and energy programmes and 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 (voluntary redundancies included), resulting in staff reductions in some Organisational Units. This will directly affect the operation of the EEMS: changes in parties and executives involved, adjustments in duties and roles within the EEMS, increased needs for environmental and energy-related education for newly involved parties, replanning processes, and potential inability to implement certain environmental and energy programmes

[-] Impact of measures to streamline the Bank's expenditures: Potential budget cuts for certain environmental and energy programmes. Potential negative impact on the annual environmental performance of the Bank

[-] The Corporate Sustainability Reporting Directive (CSRD) leads to: Increased reporting needs

Opportunities

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

[+] Impact of climate change on the economic sustainability of the Bank's business portfolio

[+] 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

[+] Improvements in environmental and energy performance through the implementation of projects driven by incentives due to changes in the regulatory framework: 1) Consumption of electricity produced by photovoltaic systems through net-metering 2) Guarantees of origin for certain amounts of electricity consumed (emission offset for air pollutants related to the production of electricity)

[+] Initiatives for the protection of biodiversity - calculation of Biodiversity Footprint and biodiversity dependency: Added value for the Bank thanks to impact assessments of the Bank's financing on biodiversity and client dependency on nature and biodiversity

[+] Development of e-banking/winbank

[+] The participation of Piraeus Group in various initiatives (UNEP FI Principles for Responsible Banking, CDP, etc.) and the adoption of the new Sustainable Development Policy, which translates into enhanced commitment on the part of the Group and greater employee involvement in order to reduce the environmental/carbon footprint and improve energy performance. The validation of SBTi targets is also noteworthy

[+] Impact of measures to streamline the Bank's expenditures: Potential assessment of certain environmental and energy programmes as particularly cost-effective (e.g. energy saving programmes) and thus prioritisation of their implementation

[+] Greek Climate Law requirements: Article 20 on annual carbon footprint reports, Article 19 on the reduction of emissions by environmentally licensed facilities, Article 17 on mandatory measures for facilities, Article 12 on zero-emission vehicles

[+] New way of working (NWoW)

[+] The Corporate Sustainability Reporting Directive (CSRD) leads to: Greater emphasis on environmental and energy-related issues

8. Applicable Legal Requirements

Environmental and Energy Management Leaders update the competent units of the Bank on new legal environmental requirements. If necessary, the Head of ESG updates the Administration. Also, legislative changes are incorporated in an EEMS Document/Dashboard regarding the assessment of compliance with applicable legal requirements.

The following legislative changes implemented from June 2024 until June 2025 are considered significant:

- Regulation (EU) 2025/40 dated 19 December 2024 concerning packaging and packaging waste, amendment of Regulation (EU) 2019/1020 and Directive (EU) 2019/904, and repeal of Directive 94/62/EC (e.g. requirement to prevent waste generation, requirement to collect packaging waste materials separately),
- Directive 2024/1760 on corporate sustainability due diligence, amendment of Directive (EU) 2019/1937 and Regulation (EU) 2023/2859 (e.g. due diligence policy for potential risks to human rights and the environment, transition plan to mitigate climate change),
- Law 5164/2024 (FEK A' 202) incorporating Directive (EU) 2022/2464 (preparation and publication of sustainability reports in the context of management reporting),
- Law 5151/2024 (FEK A' 173) - Requirements to modernise waste management, improve energy saving frameworks, implement energy projects, and address urban planning issues,
- Joint Ministerial Decision MEE/DDA/124219/1717/22.11.2024 (FEK B' 6412) regarding the approval of a revised National Hazardous Waste Management Plan (NHWMP).

Based on available documentation, Environmental and Energy Management Leaders conduct internal inspections to ensure compliance with applicable legal requirements. Remedial action is taken if necessary. Documentation is then made available to 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, and waste management in general,
- the registering of buildings holding Standardised Environmental Terms (SET) in the Electronic Waste Registry (EWR),
- the issuance and update of Electronic Building Identities,
- maintenance and technical support for equipment running on fluorinated greenhouse gases (Regulation 2024/573, Joint Ministerial Decision 2124/2021) and ozone-depleting substances (Regulation 2024/590, 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 disclosure of environmental information and information on climate-related initiatives,
- electric vehicles and charging stations,
- the prohibition to install oil boilers.

In order to fulfil its environmental and energy 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 office buildings holding Standardised Environmental Terms (SET) in the Electronic Waste Registry (EWR),
- 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 EEMS 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 and CSRD requirements, and in the Principles for Responsible Banking,
- participates in various international initiatives for nature and biodiversity risk management (UNEP FI, Partnership for Biodiversity Accounting Financials, EU Business @ Biodiversity Platform, Finance for Biodiversity Foundation).

9. Environmental and Energy Objectives and Targets – Environmental and Energy Programmes

The following sections present the environmental and energy performance of Piraeus Bank in 2024. Results cover all the activities of Piraeus Bank in Greece.

Environmental and Energy Performance in 2024 - Key Points

- 4% reduction in total electricity consumption compared to the previous year
- 37% reduction in Scope 2 (location-based) emissions compared to 2023
- Guarantees of Origin for 100% of electricity consumption in the Bank's facilities
- Conversion of 201 branches to new branch models, with energy interventions implemented (LED lighting, air conditioning) in 50 of them
- Interventions to improve air conditioning in 4 Administration Buildings
- Replacement of lighting with LED lighting in 2 Administration Buildings
- Replacement of the signs in all branches with LED lighting due to rebranding
- Replacement of UPS with a more sophisticated model in 1 Administration Building
- Installation of aluminium frames in 1 Administration Building
- Installation of BEMS in the top 17 energy-consuming branches and connection to the Energy Office
- Upgrades in BEMS in 1 Administration Building
- 97% of paper used was environmentally certified
- 45% of the total number of ink cartridges used were refilled

cartridges

- 18% reduction in total ink/toner consumption compared to the previous year
- 4% reduction in total water consumption compared to 2023

Regarding the Environmental and Energy Targets set for 2024:

- The target to reduce total electricity consumption by **50%** (2019-2030) is currently within the timeline set by the Bank. Total electricity consumption was reduced by 33% in 2019-2024 thanks to the following: energy saving interventions and energy upgrades in buildings (LED lighting, improvements to air conditioning), energy saving programmes in the Data Centre, conversion of 314 branches to new branch models (NBM) with lighting and air conditioning improvements implemented in some of them, installation of BEMS in energy-consuming branches, upgrades in BEMS in Administration Buildings, completion of the WFA (Work from Anywhere) project (replacing old computers with contemporary laptops), and a reduction in the number of branches.
- The Bank achieved the annual target to reduce by **6.5%** total electricity consumption per m² in relation to the energy baseline in all facilities of the Bank integrated in the EEMS, covering all significant EEMS energy uses. In 2024, energy saving initiatives were implemented in the Bank's facilities. In conjunction with branch renovations and the completion of the WFA project, this led to a 7% reduction in total electricity consumption per m² in relation to the energy baseline. Noteworthy energy interventions implemented in branches and Administration Buildings in 2024 include: improvements to air conditioning in 4 Administration Buildings, replacement of lighting with newer LED lighting in 2 Administration Buildings, replacement of UPS with a more sophisticated model in 1 Administration Building, replacement of 2 coolers in the Data Centre, upgrades in BEMS in 1 Administration Building, installation of BEMS in the top 17 energy-consuming branches and connection to the Energy Office, conversion of 201 branches to new branch models with energy interventions (LED lighting, air conditioning) implemented in 50 of them, and completion of the WFA project, replacing old computers with contemporary laptops.
- The target to reduce total direct GHG emissions by **50%** (Scope 1) (2019-2030) is currently within the timeline set by the Bank. The following factors contributed to the reduction in Scope 1 emissions by 56% in 2019-2024: gradual reduction in

the use of oil boilers, gradual increase in the number of electric, plug-in, and hybrid cars in the company fleet, gradual reduction in the amount of refrigerants used, and climatic conditions (e.g. warmer winter, which led to a decreased need for heating oil consumption).

- The annual target to reduce total direct GHG emissions by **4.2%** (Scope 1) was not achieved. In 2024, Scope 1 emissions increased by 5% compared to the previous year (2023) due to an 11% increase in fuel consumption (educational travel) and a 28% increase in the use of refrigerants. Heating oil procurement decreased by 24%.
- The target to reduce by **50%** total indirect GHG emissions related to electricity consumption (Scope 2 - location-based) (2019-2030) is currently within the timeline set by the Bank. The following factors contributed to the reduction of Scope 2 emissions (location-based) by 72% in 2019-2024: energy saving interventions and energy upgrades in buildings (LED lighting, improvements to air conditioning), energy saving programmes in the Data Centre, conversion of 314 branches to NBM with lighting and air conditioning improvements implemented in some of them, installation of BEMS in the top energy-consuming branches, upgrades in BEMS in Administration Buildings, completion of the WFA project, replacing old computers with contemporary laptops, reduction in the number of branches, and improvement in the country's energy mix as a result of high RES contribution in total electricity production.
- The annual target to reduce Scope 2 (location-based) emissions by **8%** was achieved. In 2024, Scope 2 (location-based) emissions were reduced by 37% compared to the previous year (2023). The following factors contributed to reducing Scope 2 emissions in 2024: improvements to air conditioning in 4 Administration Buildings, replacement of lighting with newer LED lighting in 2 Administration Buildings, replacement of UPS with a more sophisticated model in 1 Administration Building, replacement of 2 coolers in the Data Centre, upgrades in BEMS in 1 Administration Building, installation of BEMS in the top 17 energy-consuming branches and connection to the Energy Office, conversion of 201 branches to new branch models with energy interventions (LED lighting, air conditioning) implemented in 50 of them, completion of the WFA project, replacing old computers with contemporary laptops, reduction in the number of branches (12 in total), and improvement in the country's energy mix as a result of high RES contribution in total electricity production.
- The annual target to achieve **100%** electricity consumption from RES in the facilities of the Bank (zero Scope 2 market-based emissions) was achieved. For 2024, Piraeus Bank received guarantees of origin (GO) for 100% of electricity consumption in its facilities, certifying that the total electricity consumed in its facilities equals to a same amount of energy generated by RES.

- The annual target for a **0%** increase in Scope 3 emissions related to the purchase of goods and services, fuel consumption (apart from Scope 1 and 2), upstream transportation and waste generation (Scope 3, categories 1-5) was not achieved. In 2024, 201 branches were transformed into NBM, converting the branches according to the new operating model, which entails mainly changes in furniture, a rebranding of the Bank (colour changes and new Bank logo in all the external signs of branches, Administration Buildings, and ATMs), and NWoW, with a full transformation of the buildings and a rearrangement of their interior. The aforementioned interventions led to a 3,741% increase in furniture procurement expenditures and a 290% increase in electronic equipment procurement expenditures. In addition, a new expenditure category, advisory and legal services, was included for the first time.
- The annual target to reduce by **5%** Scope 3 emissions related to business travel and employee commuting (Scope 3, categories 6-7) was achieved. In 2024, the category of business travel by car, ship, airplane etc. (Scope 3, category 6) remained relatively stable, while employee commuting decreased compared to the previous year, since the number of employees decreased and at the same time remote working increased by 10%.
- The target to reduce water consumption per employee by 20% (2019-2030) is currently within the timeline set by the Bank. It should be noted that in 2024 total water consumption decreased by 4% compared to 2023, since branches and employees decreased and remote working increased by 10%.
- The target to reduce total paper consumption by **50%** (2019-2030) is currently within the timeline set by the Bank. In 2024, total paper consumption increased by 17% compared to the previous year (2023), since more paper was procured by the branches due to their transformation to NBM. Paper saving initiatives, electronic processes implemented by the Bank, and reductions in the number of employees and branches contributed to the aforementioned reduction in 2019-2024.
- The assessment of the three-year target to reduce total paper consumption per employee by **5%** will be held in 2027, with 2024 as the base year. In 2024, an increase was noted in this indicator by 30% compared to 2023 due to a 17% increase in paper consumption and a 10% reduction in the number of employees. Procurement needs in branches due to their transformation to NBM contributed to the increase in paper consumption.
- The annual target for **70%** of total paper consumption to be environmentally certified paper consumables was achieved. In particular, in 2024, 97% of paper consumption was environmentally certified and FSC-certified paper.
- The annual target for **40%** of total ink cartridges to be refilled cartridges was

achieved. To assess the target, the Bank took into account the percentage of refilled cartridges used in relation to total cartridge consumption, which reached 45% for 2024. This percentage reflects a decreased consumption of original cartridges (by 24%) in relation to refilled cartridges (by 11%).

10. Environmental and Energy Objectives and Targets – Environmental and Energy Management Programmes in 2025

On an annual basis, Piraeus Bank sets environmental and energy objectives and targets with the aim of continuously improving its environmental and energy performance.

To achieve these environmental and energy objectives and targets, the Bank allocates the necessary budget for the implementation of specific environmental and energy programmes, assigned to the competent employees.

It should be noted that, for 2025, the targets that have been set are aligned with the validated SBTi targets and the Group's long-term strategy to become net zero by 2050.

Table 3 summarises the main environmental/energy targets and the respective environmental/energy programmes of the Bank for 2025.

Table 3 – Environmental/energy targets and environmental/energy programmes of Piraeus Bank in 2025

Environmental Aspect/Energy Use	Environmental/Energy Target	Duration	Environmental/Energy Programmes	Unit Involved
Electricity consumption	50% reduction in total electricity consumption in all facilities of the Bank integrated in the EEMS	2019-2030	Building renovations, energy upgrades, lighting/air conditioning replacement, installation/upgrade of BEMS, Energy Office monitoring, initiatives in the context of New Way of Working (NWoW), building certifications, conversion of branches to New Branch Models (NBM), low carbon branches	Technical Projects, Administration & Support
	4.5% reduction in total electricity consumption in relation to 2024 consumption (taking into account due adjustments) in all facilities of the Bank integrated in the EEMS	Annual	Building renovations, energy upgrades, lighting/air conditioning replacement, installation/upgrade of BEMS, Energy Office monitoring, initiatives in the context of NWoW, building certifications, conversion of branches to NBM, low carbon branches	Technical Projects, Administration & Support

Total emissions of air pollutants related to electricity consumption (Scope 2), heating oil consumption in buildings, company cars, and refrigerants (Scope 1)	50% reduction in total direct GHG emissions (Scope 1) in all facilities of the Bank integrated in the EEMS	2019-2030	Building renovations, air conditioning replacement, initiatives in the context of NWoW, building certifications, conversion of branches to NBM, low carbon branches, promotion of electromobility	Technical Projects, Administration & Support
	50% reduction in total indirect GHG emissions related to electricity consumption (Scope 2, location-based) in all facilities of the Bank integrated in the EEMS	2019-2030	Building renovations, energy upgrades, lighting/air conditioning replacement, installation/upgrade of BEMS, Energy Office monitoring, initiatives in the context of NWoW, building certifications, conversion of branches to NBM, low carbon branches	Technical Projects, Administration & Support
	100% electricity consumption from RES in the facilities of the Bank - zero Scope 2 market-based emissions	Annual	Guarantees of origin by electricity providers	Administration & Support
Water consumption	20% reduction in water consumption per employee in all facilities of the Bank integrated in the EEMS	2019-2030	Water saving programme	Technical Projects
Total paper consumption	50% reduction in total paper consumption in all facilities of the Bank integrated in the EMS	2019-2030	Paper saving programme	Group IT Corporate Development & ESG
	5% reduction in total paper consumption per employee in all facilities of the Bank integrated in the EEMS	2024-2027	Paper saving programme	Group IT Corporate Development & ESG
Green procurement: Consumption of environmentally certified paper/refilled ink cartridges	70% of total paper consumption in all facilities of the Bank integrated in the EEMS should be environmentally certified paper consumables	Annual	Green procurement	Administration & Support
	40% of total use of ink cartridges in all facilities of the Bank integrated in the EEMS should be refilled cartridges	Annual	Green procurement	Administration & Support

11. Analysis of Environmental and Energy Performance

11.1 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 S.A. – DEI, Heron Thermoelectric S.A., NRG S.A.), and from shared facilities statements (for the Administration Building located at Amerikis Str.).

In 2024, total electricity consumption exceeded 32 GWh (Table 4); 1.06 GWh was produced by photovoltaic systems installed in 31 branches. Electricity consumption per unit of surface decreased by 1.92%, while consumption per employee increased by 2.90%.

Table 4 – Electricity consumption indicators

Electricity consumption	2022	2023	2024
Total electricity consumption (GWh)	39.3	36.2	33.5
Total electricity consumption per unit of surface (kWh/m ²)	102.5	101.7	99.8
Total electricity consumption per employee (kWh/empl.)	4,512	4,381	4,508

In total, since 2019, electricity consumption per unit of surface has decreased by more than 16.5%, corroborating the contribution of all energy saving interventions and energy upgrades implemented so far.

Heating oil

In 2024, 54,216 litres of oil were used for heating in 15 branches and 7 Administration Buildings. Compared to 2023, heating oil consumption decreased by 23.83%.

Table 5 – Heating oil consumption indicators

Heating oil consumption	2022	2023	2024
Total heating oil consumption (lt)	117,477	71,180	54,216
Total heating oil consumption per unit of surface (lt/m ²)	0.31	0.21	0.17
Total heating oil consumption per employee (lt/empl.)	13.49	8.61	7.29

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, diesel, and LPG⁷. Educational travel is calculated based on the distance covered by each employee from the workplace to the educational centre and back.

In 2024, 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 1,965,184 litres. Diesel consumption amounted to 225,742 litres in 2024.

Additionally, 22,510 lt of LPG were consumed for business travel, while 27,047 lt of petrol, 5,638 lt of diesel, and 796 lt of LPG were consumed for educational travel.

⁷ www.fuelprices.gr

Table 6 – Total road travel

Employee road travel	Petrol			Diesel ⁸		
	2022	2023	2024	2022	2023	2024
Fuel consumption for business travel by rental/privately-owned car (klt)	428	312	366	141	49	32
Fuel consumption for business travel by corporate/leased car (klt)	1,238	1,543	1,600	127	197	193
Total fuel consumption for road travel (klt)	1,667	1,855	1,965	269	246	226
Total fuel consumption for road travel (lt/empl.)	191.3	224.5	264.1	30.8	29.8	30.3

In total, in 2024, employees covered more than 44 mn km in road travel for business and educational purposes⁹. Thanks to the implementation of more than 31,354 e-learning programmes, almost 6 mn km in road travel were avoided, thus limiting road travel significantly.

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 2024, the Bank's employees covered approximately 2.1 mn km by plane. After making certain assumptions about the type of aircraft used, it was calculated that fuel consumption corresponds to approximately 74 t of jet fuel for 2024.

Table 7 – Air travel of employees

Air travel	2022	2023	2024
Total distance covered (km)	1,103,607	1,355,843	2,078,323
Distance per employee (km/empl.)	126.7	164.1	279.3
Total jet fuel consumption (t)	39	48	74

Energy Audit and Assessment

Energy consumption per type of energy product and the resulting emissions of air pollutants and GHGs are the most significant environmental parameters monitored, recorded, and disclosed by Piraeus Bank through the EEMS. Within the framework of

⁸ Travel by corporate/leased diesel-fuelled cars.

⁹ 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 5.9 lt/100 km.

the EEMS, the Bank has developed a process to conduct an Energy Audit and assess its environmental performance. The Energy Audit developed in the context of the EEMS covers all the facilities and activities of Piraeus Bank included in the EEMS and meets the minimum requirements of Law N.4342/2015 - Annex VI.

According to the 2nd Energy Audit and Assessment Report, total primary energy consumption in the Bank for 2023 amounted to 267.51 TJ - 94% from electricity consumption in buildings included in the EEMS, 5% from company cars, and 1% from buildings not included in the EEMS (Conference Centre, Warehouses, etc.).

Primary energy consumption results from: the electricity supply network (91.8%), RESs (1.42%), petrol used in the vehicles (4.81%), and oil for heating and diesel (0.79%).

In 2024, energy consumption from the electricity supply network of buildings included in the EEMS amounted to 32,489,150 kWh, 51.5% from the branches and 49.5% from Administration Buildings. The Amaroussiou & Chimaras Administration building (where the Data Center is located) is responsible for 39% of electricity consumption in Administration Buildings and 18.9% of total electricity consumption.

Electricity consumption per use and type of facility in all facilities included in the Bank's EEMS is broken down as follows:

- Lighting in branches: 9.2% (2.95 GWhel)
- Lighting in buildings: 11.4% (3.66 GWhel)
- Equipment in branches: 21.2% (6.78 GWhel)
- Equipment in buildings apart from the Data Centre: 8.9% (2.83 GWhel)
- Data Centre & air conditioning: 17.5% (5.60 GWhel)
- Air conditioning in branches: 18.9% (6.06 GWhel)
- Air conditioning in Administration Buildings apart from the Data Centre: 12.9% (4.12 GWhel)

Taking into account energy consumption as well as other parameters, no changes were noted regarding Significant Energy Uses (SEUs): **electricity** consumption for **air conditioning, lighting, and the operation of other equipment** in the Bank's Administration Buildings and branches. **Relevant variables** (temperature, business hours, surface), **static factors** (installed capacity, efficiency level, etc.), **persons with energy relevance** (employees, maintenance staff), energy indicators, and the energy baseline have been determined for these uses.

Electricity consumption for the aforementioned uses based on statements issued by providers amounted to 33.64 GWh (17.27 GWh in branches and 16.27 in Administration Buildings), **7% lower than expected according to the adjusted Energy Baseline, exceeding the 6.5% target** set in the Energy Audit, corroborating the improvement in the Bank's energy performance. Based on an average price of 0.2036€/kWh for electricity (according to statements), the benefit from energy saving corresponds to about 500.000€ in 2024.

Normalised indicators for electricity consumption per use, with 2023 as the base year, are presented in the Table below. Energy saving resulted from all uses in branches and from a reduction in energy consumption for air conditioning in Administration Buildings.

	2024			2023		
	Lighting	Equipment	HVAC	Lighting	Equipment	HVAC
	Wh/m ² /hr	Wh/m ² /hr	Wh/m ² /dd	Wh/m ² /hr	Wh/m ² /hr	Wh/m ² /dd
Administration Buildings (apart from Amaroussiou & Chimaras A.B.)	11.78	11.49	33.99	11.42	11.10	36.55
Branches	6.00	13.92	22.68	6.11	15.97	24.82

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 2023, total water consumption decreased by 4.3%. Total water consumption per employee increased by 6.3%, since the number of employees decreased.

Table 8 – Water consumption indicators

Water consumption	2022	2023	2024
Total water consumption (m ³)	46,267	55,050	52,701
Water consumption per employee (m ³ /empl.)	5.31	6.66	7.08

Water consumption per unit of surface (m ³ /m ²)	0.12	0.16	0.16
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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 2024, needs in writing paper (A3, A4, A5) were primarily covered by the use of 100% environmentally certified paper. Furthermore, paper used for marketing purposes was exclusively FSC-certified paper.

Regarding consumables, in 2024, apart from data exported from the Ecotracker 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 Printing Services (MPS).

Paper consumption in 2024

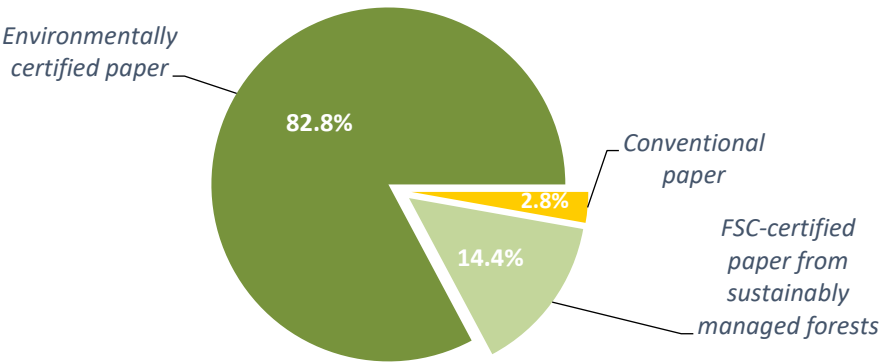


Image 2 – Paper consumption in 2024

Compared to 2023, total paper consumption increased by 16.9%, since procurement needs in branches increased due to their transformation to NBM. At the same time, total paper consumption per employee increased by 29.8% compared to 2023. In total, 425 tonnes of paper were used in 2024, out of which 352 tonnes were 100% environmentally certified paper and 61 tonnes were FSC-certified paper. Since 2019, thanks to targeted interventions, Piraeus Bank has managed to achieve significant reductions (36.5%) in total paper consumption per employee.

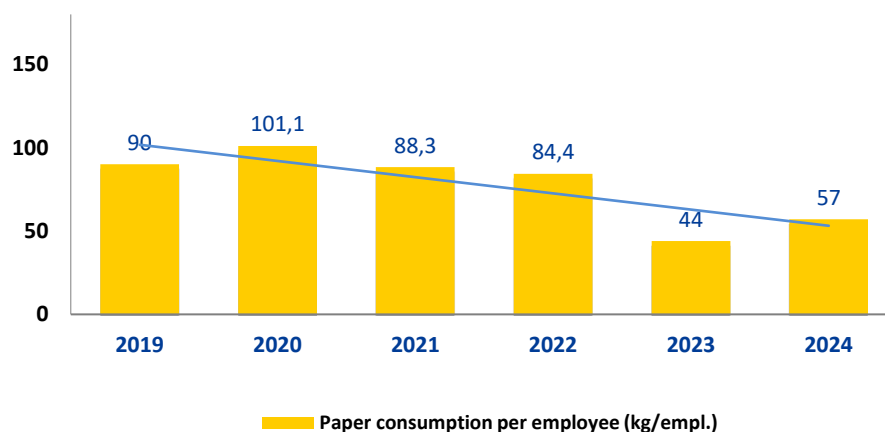


Image 3 – Paper consumption per employee (kg/empl.)

In relation to the procurement of printing consumables (ink, toner, etc.), an 18.5% reduction was achieved. In total, almost 6,000 items were procured, out of which approximately 45% were refilled cartridges, thus supporting the reuse of consumables.

Table 9 – Paper consumption indicators

Paper consumption	2022	2023	2024
Total paper consumption (kg/empl.)	84.4	44.0	57.2
Consumption of recycled paper (kg/empl.)	45.7	34.7	47.4

Table 10 – Ink/toner cartridge consumption indicators

Ink/toner consumption	2022	2023	2024
Total number of items	10,099	7,308	5,960
Items per employee	1.2	0.9	0.8

The initiatives mentioned below contributed to paper and ink saving in the Bank in 2024:

- *e-Signature*: The innovative e-Signature service (electronic signature for documents and contracts) is available in branches since 2016.
- *Managed Printing Services (MPS)*: In 2024, the Bank managed to avoid printing more than 7,380,000 pages (approximately 34.4% of all printouts).
- *ATM transactions*: More than 51,322,209 ATM receipts were not printed.
- *Winbank*: The Bank saved approximately 741 tonnes of paper thanks to e-banking services (Easypay kiosks, Internet, Phone & Mobile Banking).

11.2 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.

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

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		2022	2023	2024
CO ₂ (t/year)		315.89	191.40	142.53
CH ₄ (t/year)		0.043	0.026	0.006
N ₂ O (t/year)		0.003	0.002	0.001
CO ₂ -eq (t/year)		332.47	192.53	143.00
SO ₂ (t/year)		0.198	0.120	0.090
NO _x (t/year)		0.294	0.178	0.133
PM (t/year)		0.006	0.004	0.003

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 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 RES,
- 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, 32.49 GWh were cancelled, thus certifying that this amount of electricity procured by the Bank came from Renewable Energy Sources (RESs).

Table 12 – Emission of air pollutants due to electricity consumption

Emission of air pollutants due to electricity consumption		2022	2023	2024
CO ₂ (t/year)		14,766.11	13,455.33	8,201.61
CH ₄ (t/year)		0.25	0.23	0.21
N ₂ O (t/year)		0.11	0.09	0.09
CO ₂ -eq (t/year)		14,804.12	13,486.00	8,229.77
SO ₂ (t/year)		16.67	15.66	12.76
NO _x (t/year)		42.84	38.44	37.22
PM (t/year)		4.8	4.1	3.9

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 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		
	2022	2023	2024	2022	2023	2024
CO ₂ (t/year)	4,549	4,926	5,233	123.69	151.96	232.94
CH ₄ (t/year)	1.44	1.60	1.35	-	-	-
N ₂ O (t/year)	0.48	0.52	0.12	-	-	-
CO ₂ -eq (t/year)	5,585.33	5,109.25	5,302.50	138.80	151.96	232.94
SO ₂ (t/year)	0.03	0.04	0.04	0.04	0.05	0.07
NO _x (t/year)	13.90	14.92	15.46	0.12	0.15	0.23
PM (t/year)	0.29	0.27	0.25	-	-	-

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-410A	69.95	135
R-407	16.80	32
R-407C	14.00	23
R-32	11.50	8

Since 2019, reductions in CO₂-eq emissions (Scope 1 and Scope 2) per employee in Piraeus Bank have reached almost 55.5%, thanks to significant reductions in total electricity consumption resulting from energy saving and energy upgrade interventions (Image 4).

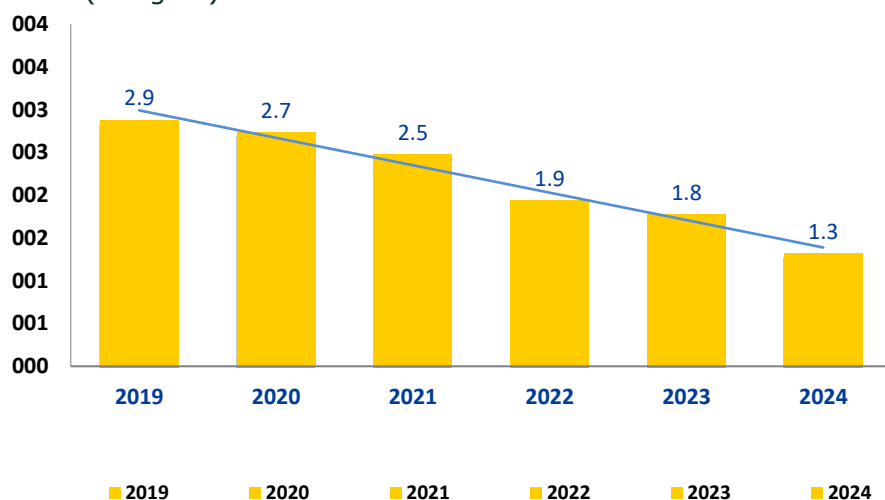


Image 4 – CO₂,eq emissions (t/employee) – (Scope 1 & Scope 2) in 2019-2024

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
- 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
- Commercial real estate (loans) - category 15
- Project Finance – category 15
- Corporate loans - category 15
- Sovereign debt (bonds and loans) - category 15
- Motor vehicle loans - category 15
- Corporate bonds - category 15

For 2024, the aforementioned categories of indirect GHG emissions were assessed in relation to the operational footprint of the Bank (Scope 3 - categories 1-14) as well as its financing and investment activities (Scope 3 - category 15).

As regards the emissions resulting from the Bank's operation (Scope 3 - categories 1-14), a significant increase was evidenced (70.2%). The increase was led by the transformation of branches according to the new operating model, the rebranding of the Bank (colour changes and new Bank logo in all branches and ATMs), and the New Way of Working (NWoW). Expenditures skyrocketed due to the aforementioned initiatives. In addition, a new expenditure category, advisory and legal services, was included for the first time. To calculate emissions from category 7 (employee commuting), results from the 2022 questionnaire were annualised for 2024 based on the number of employees and remote working days. The 11.5% reduction in employee commuting (category 7) resulted from a decrease in the number of employees and a 10% increase in remote working. Employee travel (category 6) remained relatively stable.

GHG emissions included in the Bank's operational footprint (Scope 3 - categories 1-

14) refer to carbon dioxide (CO₂), methane (CH₄), and hydrofluorocarbons (HFCs). Upstream Scope 3 emissions from category 3 are associated with activities such as the extraction, refining, and transportation of fuels (e.g. petrol, LPG, and heating oil/diesel), prior to their combustion, and they are calculated using DEFRA's Well-to-tank (WTT) conversion factors. The most recent LCA (Life Cycle Analysis) default emission factor for electricity produced by hydro, provided by the Joint Research Centre of the European Commission, was used for electricity consumption, due to the use of guarantees of origin which verify that electricity consumed in the facilities of the Bank is produced by renewable sources. DEFRA's conversion factors were also used for road travel in category 7 and waste generation and disposal in category 5. Emissions from the consumption of products such as paper, toner, and water in category 1 were calculated based on respective carbon footprint emission factors specified in reliable literature. For all other emissions related to spend-based data (in categories 4, 6, and remaining sectors in category 1), the relevant published input-output tables were used.

Regarding financed emissions (Scope 3, category 15), Piraeus estimated its portfolio emissions in 8 asset classes based on the 2nd version of the PCAF standard (2022).

a) For corporate bonds, the calculation was based on either the disclosed emissions of investees or on the input-output analysis framework based on acknowledged environmentally extended input-output (EEIO) tables where companies' published data was not available.

b) For equity investments, the published emissions of investees were used or the emissions were calculated based on the economic activity data of each company and sector-specific average emission factors expressed per economic activity and based on acknowledged environmentally extended input-output (EEIO) tables.

c) For real estate (CRE loans), two samples were defined in each portfolio, concerning residential and tertiary buildings. The emission factors per building type (tertiary or residential sector) and area for 2023 and Greece or other countries provided in the PCAF Building Database were used and the final emissions for this portfolio were calculated by using the area per type of building financed by the Bank.

d) For mortgages, the methodology approach was the same one used in the CRE portfolio for residential buildings.

e) For corporate loans, published emissions were used for the counterparty directly or indirectly via verified third-party data providers. In particular, the Thetis database was used for maritime transport. For the rest of the companies, GHG emissions were calculated based on the economic activity data of each counterparty, using the I-O analysis framework.

f) For sovereign debt (bonds and loans), the verified emissions of the respective countries, reported to UNFCCC through National Inventory Reports, were proportionally shared with the Bank based on the size of its exposure to the country's total value, which is related to the value of its output and expressed in Purchase Power Parity-adjusted GDP.

g) For motor vehicle loans, emissions were estimated based on vehicle efficiency and fuel type from an average vehicle, as well as the distance covered, derived from national statistical data (JRC-IDEES).

h) For project finance (regarding projects in operation), emissions were estimated for each project based on its capacity, typical load factors and emission factors per type of technology. These emissions were proportionally allocated to the Bank based on its exposure to the project and the nominal CAPEX cost per installed KW, according to the technology used.

Piraeus Bank received guarantees of origin (GO) by Heron Thermoelectric S.A., NRG S.A., and the Public Power Corporation S.A. – DEI for 100% of electricity consumption in its facilities. Specifically, 32.49 GWh were cancelled, thus certifying that this amount of electricity came from Renewable Energy Sources (RES).

Since 2019, CO₂ emissions per employee have been reduced by 55.5%, due to the following factors:

- significant reductions in electricity consumption through energy saving and energy upgrade projects
- 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
- reduction in heating oil consumption and use of refrigerants for the maintenance of air conditioners.

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 2024, it is estimated that the total amount of liquid waste reached 50,066 m³, and the respective indicator per employee reached 6,73 m³/empl. 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
- Ink and toner 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 some large Administration Buildings. In the context of the NWoW project, recycling bins will be used for plastic and metal as well, apart from other materials. The pilot project is already being implemented in the Amaroussiou & Chimaras Administration building (ground floor, 1st floor, and 4th floor) and the 29 Panepistimiou Administration building (2nd and 3rd floor).

In total, more than 2,300 collections of materials to be recycled took place in all branches and Administration buildings in 2024. More specifically:

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 2023, more than 1,000 tonnes of paper were recycled, while over 6,500 items of printing consumables were sent for reuse/recycling.

Paper recycling	2022	2023	2024
Total amount of paper recycled (t)	138.4	772.3	1,036.0

Paper recycled per employee (kg/empl.)	15.9	93.5	139.2
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Ink/toner cartridge recycling	2022	2023	2024
Total number of items recycled	10,017	9,186	6,718
Items recycled per employee	1.15	1.11	0.90

The diagram below presents the total quantities of each material dispatched for alternative management in 2024.

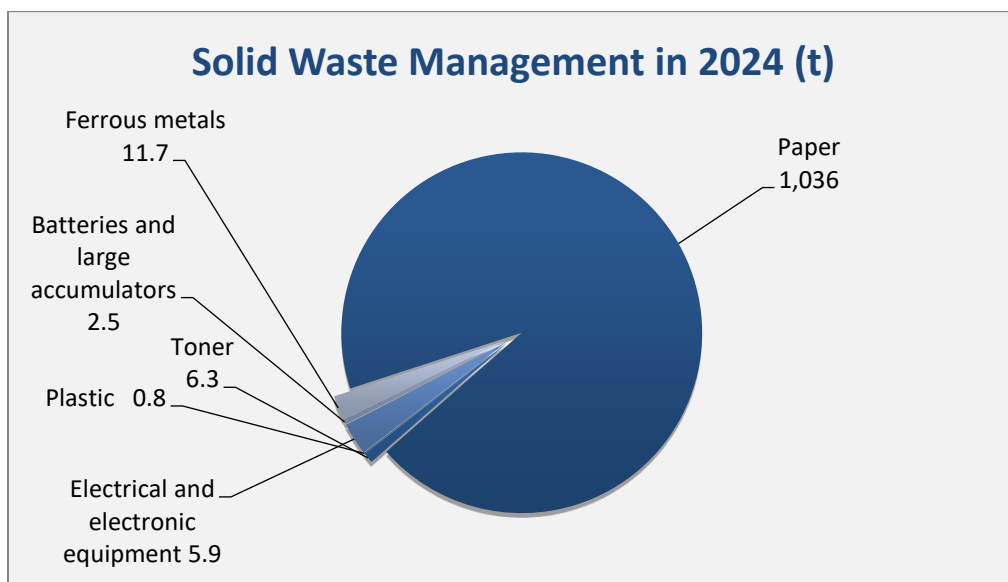


Image 5 – Solid Waste Management in 2024 (t)

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.

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. 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.

12. Development & Sustainable Banking and Bank Relations

Sustainable Portfolio – Results

Total financing directed to individuals and businesses for sustainability initiatives and sustainable projects amounts to €3.8 bn (active loan balances by the end of 2024). Financing is primarily allocated to RES projects (mainly PV systems and wind parks), while it is also directed to ESG loans.

In 2024, new financing initiatives for sustainable projects amounted to €1.4 bn. Individuals received €0.1 bn, while approximately €1.3 bn was directed to businesses. For 2024, green and sustainable new financing initiatives represent 7% of total new financing initiatives directed to individuals and 9.3% of total new financing initiatives directed to businesses.

Within the framework of its ESG strategy, in 2024, Piraeus Bank provided financing based on ESG (Environmental, Social, and Governance) criteria to businesses that pledge to support sustainable development by setting specific measurable targets, such as the optimisation of their energy efficiency, the reduction of CO₂ emissions, the reduction of water consumption, the increase of the number of women in high-profile positions etc. In 2024, new ESG financing exceeded €600 mn.

13. Communication – Education

Environmental Information and Employee Education

In 2024, a total of 157 Environmental Management Coordinators (EMCs) successfully completed the specialized e-learning programme focused on the EMAS framework and Environmental Management within the Bank.

Throughout 2024, the e-learning curriculum for EMCs was revised to align with the ISO 50001 standard and subsequently rebranded as the “EMAS - Environmental and Energy Management System.” On 6 June 2025, this updated training was assigned to 700 employees, including all active EMCs as well as all Branch and Hub Managers. This initiative was undertaken to ensure their comprehensive understanding and active engagement in the effective implementation of the Bank’s Environmental and Energy Management System.

The aim of the programme is to highlight key environmental concepts and the Bank’s environmental/energy contribution, as well as to mobilise interested parties (EMCs and managers).

In addition, in January 2025, a post on the Intranet about the Bank’s new energy performance certification informed all the employees of the Bank about the ISO 50001 standard and its benefits to the Organisation.

Annual Environmental Management Competition

Every year, Piraeus Bank organises the “Material Recycling and Energy Saving Competition: Green Behaviour Wins!”. Employees from branches and Administration buildings are rewarded for their responsible environmental behaviour and receive token gifts based on their annual performance in the recycling of paper, batteries, and ink/toner cartridges, as well as in the reduction of electricity consumption. In October 2024, the winners of the 13th Competition for the two previous years (2022-2023) were announced. Approximately 1,400 employees from 24 branches and 6 Administration buildings were rewarded. The aim of the competition is to raise awareness among staff, the continuous improvement of the Bank’s environmental and energy performance, and the reduction of the Bank's environmental and carbon footprint.

14. Corporate Sustainability Assessment Indices and Distinctions

ESG assessment indices monitor the share performance of top companies globally, based on economic, environmental, and social criteria, and rank the companies with the best performance. Piraeus Bank is regularly assessed by rating agencies and continuously improves its sustainability practices.

Piraeus ESG Ratings and Sustainability Distinctions			
Sustainability index		2024	2023
	CDP Climate Change	Leadership A-	Management B
	MSCI ESG Ratings	AA	A
	ISS Environmental Risk	Low Environmental Risk 1/10	Low Environmental Risk 1/10
	ISS Social Risk	Low Social Risk 3/10	Low Social Risk 2/10
	ISS Governance Risk	Medium Governance Risk 5/10	Low Governance Risk 2/10

Piraeus ESG Ratings and Sustainability Distinctions			
Sustainability index		2024	2023
	ISS ESG Corporate Rating	C- Medium	C- Medium
	FTSE4Good Index	☐ Constituent	☐ Constituent
	Bloomberg Gender Equality Index	☐ Constituent	☐ Constituent
	Financial Times	Europe's Climate Leaders 2024	Europe's Climate Leaders 2023
	ATHEX ESG Index	Not available yet	☐ Constituent Score 93%

15. Environmental and Energy Performance

**Environmental and energy performance aggregate table
(for facilities integrated in the EEMS)**

	2022	2023	2024	Change 2023- 2024
Reference parameters				
Number of employees	8,711	8,263	7,441	-10.0%
Total surface (m ²)	373,898	343,269	325,605	-5.2%
Energy consumption				
Electricity consumption (GWh) – from the electricity supply network	38.32	34.92	32.49	-7.0%
Electricity consumption (kWh) – from photovoltaic systems	0.98	1.28	1.06	-17.3%
Total electricity consumption (GWh) ¹⁰	39.3	36.2	33.5	-7.3%
Electricity consumption per employee (kWh/empl.)	4,512	4,381	4,508	2.9%
Electricity consumption per unit of surface (kWh/m ²)	102.49	101.73	99.78	-1.9%
Consumption of diesel for heating (lt)	117,477	71,180	54,216	-23.8%
Consumption of diesel for heating per employee (lt/empl.)	13.49	8.61	7.29	-15.4%
Consumption of diesel for heating per unit of surface (lt/m ²)	0.31	0.21	0.17	-19.7%
Total petrol consumption for road travel (lt)	1,666,788	1,855,264	1,965,184	5.9%
Petrol consumption per employee (lt/empl.)	183.4	224.5	264.1	17.6%
Total diesel consumption for road travel (lt) ¹¹	268,713	246,385	225,742	-8.4%
Diesel consumption per employee (lt/empl.)	35.4	29.8	30.3	1.7%
Total LPG consumption for road travel (lt)	23,395	28,756	22,510	-21.7%
LPG consumption per employee (lt/empl.)	2.6	3.5	3.0	-14.3%
Total jet fuel consumption (t)	39	48	74	53.3%
Refrigerants				
R-404A (kg)	30	0	0	-
R-410A (kg)	116.50	87.5	69.95	-20.1%
R-407 (kg)	0	0	16.80	-
R-407C (kg)	0	0	14.00	-
R-32 (kg)	0	0	11.50	-

¹⁰ Piraeus Bank received guarantees of origin by the Public Power Corporation S.A. - DEI, NRG S.A., and Heron Thermoelectric S.A. for total electricity consumption.

¹¹ Refers to diesel-fuelled cars in the company fleet.

Employee Travel				
Business travel by plane (km)	1,103,607	1,355,843	2,078,323	53.3%
Business travel by corporate/leased car – diesel-fuelled (lt)	140,776	49,404	32,470	-34.3%
Business travel by corporate/leased car – petrol-fuelled (lt)	428,047	312,475	365,544	17.0%
Business travel by corporate/leased car – LPG-fuelled (lt)	2,083	2,011	4,158	106.8%
Business travel by rental/private-owned car – petrol-fuelled (lt)	1,238,740	1,542,789	1,599,641	3.7%
Business travel by rental/private-owned car – diesel-fuelled (lt)	127,937	196,981	193,272	-1.9%
Business travel by rental/private-owned car – LPG-fuelled (lt)	21,311	26,745	18,352	-31.4%
Business travel by car (km) ¹²	38,854,236	42,144,828	43,842,382	4.0%
Educational travel by car (lt)	17,458	13,874	33,481	141.3%
Educational travel by car (km)	347,668	276,108	666,872	141.5%
Road travel – Total distance (km)	39,201,904	42,420,936	44,509,254	4.9%
Transport avoided due to e-learning (km)	5,385,167	13,914,452	6,048,651	-56.5%
Total distance covered (km)	40,305,510	43,776,779	46,587,577	6.4%
Air Pollutants	2022	2023	2024	Change 2023- 2024
Total emissions from the Bank's operation				
CO ₂ emissions (t)	19,796	18,757	13,889	-26.0%
CH ₄ emissions (t)	1.74	1.87	1.58	-15.7%
N ₂ O emissions (t)	0.59	0.62	0.21	-66.3%
CO ₂ -eq (t) from f-gases	360.9	168.3	197.4	17.3%
CO ₂ -eq emissions (t) - Scope 1 ¹³	2,082.54	1,238.41	1,301.58	5.1%
CO ₂ -eq emissions (t) – Scope 2 (location-based)	14,804.12	13,486.00	8,229.77	-39.0%
CO ₂ -eq emissions (t) – Scope 3 (air and road travel)	3,489.12	4,417.21	4,654.78	5.4%
Total CO ₂ -eq emissions (t) - Scope 1,2 (location-based), 3 ⁶	20,375.79	19,141.63	14,186.12	-25.9%
NO _x emissions (t)	57	54	53	-0.9%
SO ₂ emissions (t)	16.94	15.87	12.96	-18.3%

¹² It was assumed that the average consumption by a petrol-fuelled vehicle is 5.1 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 5.9 lt/100 km.

¹³ To calculate equivalent emissions of CO₂, the following coefficients have been used for 2024: 1 for CO₂, 28 for CH₄, and 265 for N₂O.

PM ₁₀ emissions (t)	5	4	4	-4.8%
Emissions from the Bank's operation per employee				
CO ₂ emissions (kg/empl.)	2,272	2,270	1,867	-17.8%
CH ₄ emissions (kg/empl.)	0.20	0.23	0.21	-6.4%
N ₂ O emissions (gr/empl.)	0.07	0.07	0.03	-62.6%
NO _x emissions (kg/empl.)	6.58	6.51	7.16	10.0%
SO ₂ emissions (kg/empl.)	1.94	1.92	1.74	-9.3%
PM ₁₀ emissions (kg/empl.)	0.59	0.53	0.56	5.8%
Emissions from the Bank's operation per unit of surface				
CO ₂ emissions (kg/m ²)	52.94	54.64	42.66	-21.9%
CO ₂ -eq emissions (kg/m ²) – Scope 2 (location-based)	39.59	39.29	25.28	-35.7%
CH ₄ emissions (gr/m ²)	4.67	5.44	4.84	-11.1%
N ₂ O emissions (gr/m ²)	1.58	1.8	0.64	-64.5%
NO _x emissions (kg/m ²)	153.22	156.7	163.7	4.4%
SO ₂ emissions (kg /m ²)	45.30	46.22	39.82	-13.9%
CO emissions (kg/m ²)	0.32	0.38	0.42	11.7%
NMVOC emissions (kg/m ²)	38.63	45.85	51.15	11.6%
PM ₁₀ emissions (kg/m ²)	0.01	0.01	0.01	0.4%
CO ₂ = carbon dioxide, CH ₄ = methane, N ₂ O = nitrous oxide, NO _x = nitrogen oxides, SO ₂ = sulfur dioxide, CO = carbon monoxide, NMVOC = non-methane volatile organic compounds, PM10 = particulate matter				

16. Appendix: Organisational Units of Piraeus Bank

Type	Code	Name	Address
Branch	1009	Koliatsou	229 Patission
Branch	1012	Agiou Meletiou	84 Agiou Meletiou
Branch	1013	Goudi	146 Papdiamantopoulou
Branch	1014	Kipseli	51 Kerkyras
Branch	1024	Vironas	102 Chrysostomou Smyrnis & Ilioupoleos
Branch	1034	Galatsi	2 Veikou
Branch	1038	Agios Dimitrios	1-3 Th. Kolokotroni
Branch	1039	Argiroupoli	54 Kyprou Ave. & 45 Ilektroupoleos
Branch	1040	Ilioupoli, Attica	30 Eirinis Ave.

Branch	1041	Maroussi	30 Vasilissis Sofias Ave.
Branch	1042	Neo Irakleio	M. Antypa & 2 Karagiorgi
Branch	1046	Nea Chalkidona, Attica	24 Dekeleias
Branch	1056	Catzikiriakio	27-31 Chatzikiriakou Ave.
Branch	1058	Nea Peramos	79 Nikis
Branch	1067	Doxato	39 El. Venizelou
Branch	1069	Kalamaria, Thessaloniki	Aigaiou & 2 Chaldias
Branch	1077	Martiou	117 25 th Martiou
Mobile Unit	1092	Velventos Mobile Unit	6 Stamati Kleanthi Square
Branch	1094	Filipoupoli	81 Chatzimichali
Mobile Unit	1099	Zagora Mobile Unit	Zagora

Branch	1109	Aliveri	26 Konstantinou Bakola
Branch	1110	Psachna, Euboea	7 Avanton
Branch	1113	Kato Tithorea	59 Lamia-Athens Old National Rd
Branch	1117	Stilida	8 Falaron
Mobile Unit	1121	Parakalamos Mobile Unit	Parakalamos Central Square
Branch	1149	Papados	Papados Geras
Branch	1150	Agios Kirikos, Ikaria	Agios Kirikos
Branch	1151	Pyrgi, Chios	Dimokratias
Branch	1153	Amorgos	Katapola Amorgou
Mobile Unit	1163	Anogia Mobile Unit	13 th Avgoustou Ave.
Branch	1164	Limenas Chersonisou	145 El. Venizelou

Branch	1178	Karpathos	Pigadia
Branch	1183	Alexandroupoli	38 El. Venizelou
Branch	1185	Orestiada	220 Konstantinoupoleos
Branch	1186	Samothraki	Kamariotissa Anonymous Coastal Rd
Mobile Unit	1188	Dikaia Mobile Unit	126 28 th Oktovriou
Branch	1189	Feres	22 Dimokritou
Branch	1190	Xanthi	74 M. Karaoli
Branch	1192	Komotini	9 Iroon Ave. & Char. Trikoupi
Branch	1194	Iasmos	76 Konstantinoupoleos
Branch	1196	Venizelou, Drama	131 El. Venizelou
Branch	1197	Kato Nevrokopi	21 El. Venizelou

Branch	1201	Kavala	66 Erythrou Stavrou
Branch	1203	Limenas, Thassos	18 th Oktovriou
Branch	1204	N. Zichni	156 Stefou Square
Branch	1208	Sidirokastro	6 El. Venizelou
Branch	1210	Veria	15 Pavlou Mela
Mobile Unit	1213	Meliki Mobile Unit	Central Square
Branch	1215	Aristotelous, Thessaloniki	13 Aristotelous
Branch	1219	Chalastra-Pyrgos	4 El. Venizelou
Branch	1221	Axioupoli	21 Pavlou Mela Square
Branch	1224	Aridea	12 Kyprou
Branch	1229	Katerini	9 Ionos Dragoumi

Branch	1230	Eginio	115 Dimokratias Ave.
Branch	1231	Arnea	49 Aristotelous
Branch	1232	Nea Moudania	Agiou Georgiou & Lazarou Fotiadi (Shopping Centre)
Branch	1234	Kassandreia	Kassandreia Main Pedestrian Street
Branch	1236	Kastoria	Davaki & 18 3 rd Septemvriou
Branch	1238	Kozani	11 th Oktovriou & 16B Patr. Fotiou
Branch	1239	Ptolemaida	2 Filippou
Branch	1240	Neapoli, Voio	11 El. Venizelou
Branch	1242	Aminteo	8 Agion Konstantinou & Elenis Square
Branch	1243	Florina	6 Tagmatarchou Sotiriou
Branch	1244	Karditsa	14 Athan. Blatsouka

Branch	1245	Sofades	26 Agiou Georgiou
Branch	1247	Palama	52A Grig. Gouliauou - Patr. Grigoriou
Branch	1249	Agia	33 25 th Martiou
Branch	1253	Farsala	3 28 th Oktovriou
Branch	1255	Larissa B'	3 Ionos Dragoumi
Mobile Unit	1256	Deskati Mobile Unit, Grevena	Andrea Papandreou
Branch	1258	Volos	41 Iassonos
Branch	1259	Velestino	40 Riga Feraiou
Branch	1261	Trikala	16 Asklipiou
Branch	1263	Farkadona	4 Davaki & Vassilissis Olgas
Branch	1264	Agrinio	21 Papaioanou & Palama

Branch	1266	Amfilochia	Vas. Konstantinou
Branch	1267	Thermo	1 Konstantinou Dialeti
Branch	1270	Vonitsa	2 El. Venizelou
Branch	1272	Katochi	1 Arch. Oiniadon
Branch	1281	Orchomenos	36 Kifissou
Branch	1284	Karistos	4 Amalias Square
Branch	1285	Kimi	Papanikolaou Square
Branch	1290	Domokos	17 Thavmakon
Branch	1291	Lamia	36 Kapodistriou
Branch	1292	Makrakomi	23 Pavlou Bakogianni
Branch	1296	Arta	15 Vas. Pirou

Mobile Unit	1298	Paramythia Mobile Unit	Konstantinou Karamanli
Branch	1301	Ioannina	9 Dagkli & Korai
Mobile Unit	1302	Konitsa Mobile Unit	1 Polytechniou Square
Branch	1306	Filipiada	214 Bizaniou
Branch	1307	Kanalaki	67 Agiou Panteleimona
Branch	1312	Megalopoli	Papaioanou & 5 L. Zerva
Branch	1318	Kalavrita	14-15 Ethn. Antistaseos
Branch	1319	Ag. Andreou, Patra	123 Agiou Andreou
Branch	1320	Kato Achaia	5 Araxou & Oivota
Branch	1325	Zacharo	Pyrgos-Kyparissia National Rd
Branch	1327	Lechena	7 Chr. Prantouna

Branch	1328	Varda	Patron-Pyrgou Old National Rd & Vassileos Konstantinou
Branch	1329	Pirgos	Avgerinou Square
Branch	1332	Vrachati	77 El. Venizelou
Branch	1335	Corinth	53 Damaskinou
Branch	1337	Xilokastro	11 Adamopoulou & Kolokotroni
Branch	1340	Sparti	45 Konstantinou Paleologou
Branch	1341	Molai	1 25 th Martiou & Emanouil Milonakou
Branch	1342	Gargaliani	22A Vas. Georgiou II
Branch	1343	Kalamata	3 Railway Station Ave. & Mitropetrova
Branch	1347	Pylos	Three Admirals' Square
Branch	1352	Kithira	Central Square

Branch	1353	Poros	68 Douzineon Evergeton Ave.
Branch	1360	Thira	Thira
Branch	1365	Andros	Vas. I. Goulandri
Branch	1366	Heraklion A'	147 Ethnikis Antistaseos Ave.
Branch	1375	Perama	Perama Mylopotamou
Branch	1376	Vamos	19 I. Frantzeskaki
Branch	1379	Zakinthos	10 Eleftheriou Venizelou & Desylla
Branch	1380	Corfu	15 K. Zavitsianou
Mobile Unit	1381	Paxi Mobile Unit	"Kato Geitonia" District
Mobile Unit	1384	Ithaki Mobile Unit	Vathi
Branch	1387	Kos	1 El. Venizelou & 6 Korai

Branch	1388	Rhodes	9-11 G. Charitou
Branch	1405	Archangelos, Rhodes	Central Square
Branch	1406	Nikiti Polyg., Chalkidiki	13 Meg. Alexandrou
Mobile Unit	1411	Avato Mobile Unit, Xanthi	Avato
Branch	1415	Nea Kallikrateia, Chalkidiki	Ossias Paraskevis & 8 Avgeridou
Branch	1424	Oropos	7 Georgiou Drosini & 1 25 th Martiou
Branch	1433	Gazi, Heraklion, Crete	203 El. Venizelou Ave.
Mobile Unit	1439	Agio Oros Mobile Unit	Central Square
Branch	1453	Kallithea, Rethymno	5-7 Markou Portaliou
Branch	1515	US Naval Support Activity, Souda Bay	US Naval Support Activity, Souda Bay
Branch	1534	Patra Hospital	Rio

Branch	1540	Region of Central Macedonia	64 26 th Oktovriou & Koleti
Branch	1558	Alexandras Ave.	170 Alexandras Ave.
Branch	1559	Vyzantio	283 Vassilissis Olgas Ave.
Branch	1561	Agia Paraskevi	507 Mesogeion Ave.
Branch	1562	Chania	94-96 Stratigou Tzanakaki
Branch	1578	Varkiza	96 Vas. Konstantinou
Branch	1579	Chaina, Chalkida	102 Chaina Ave.
Branch	1582	Corfu	3 Sp. Samara
Branch	1587	Trikala	5 Dionysiou Skylosofou
Branch	1601	Ioannina	20 Averoff
Branch	1604	Voula	67 Vas. Pavlou & Digeni

Branch	1608	Drama	6A Perikleous Kavda
Branch	1609	Chalandri	87 And. Papandreou
Branch	1632	Thivon Ave.	201 Thivon Ave. & Ag. Vassileiou
Branch	1639	Pagрати	72 Imitou
Branch	1667	Konstantinopolitika	17 th Noemvriou & Terpsitheas
Branch	1679	Kolonaki	14 Solonos
Branch	1725	Peristeri	16-20 Pan. Tsaldari Ave.
Branch	1727	Syggrou	167 Syggrou Ave.
Branch	1729	Koropi	156 Vas. Konstantinou
Branch	1730	Gerakas	133 Marathonos Ave. & Thessalonikis
Branch	1749	Panepistimiou	16 Panepistimiou

Branch	1752	Ag. Triada, Abelokipi	64-66 Kifissias Ave.
Branch	1753	Pefki	43 Eirinis Ave.
Branch	1777	Kalamata	23 rd Martiou Square & Germanou
Branch	1850	Drossia	3 Marathonos Ave.
Branch	1856	Neos Kosmos	5-7 Kafantari
Branch	1901	109 Mesogeion	109-111 Mesogeion Ave.
Branch	1903	Papagou	Ioan. Metaxa Square
Branch	1909	Nikea	13 Davaki Square & P. Ralli
Branch	1911	N. Ionia	56-62 El. Venizelou
Branch	1913	Alexandroupoli City Hall	325 Dimokratias Ave.
Branch	1915	Strat. Papagou	Strat. Papagou, Pentagono

Branch	1916	Glyfada	85 Vouliagmenis
Branch	1920	Iaso Maternity Clinic	37-39 Kifissias Ave.
Central e-Branch	1950	Central e-Branch	3-5 Ilission
e-Branch	1951	Abelokipi e-Branch	227 Alexandras Ave & Kifissias Ave.
e-Branch	1952	Chalandri e-Branch	1 Platonos & Eleftheriou Venizelou Square
e-Branch	1954	Glyfada e-Branch	6 Andrea Lazaraki
e-Branch	1955	Heraklio e-Branch	39 25 th Avgoustou
e-Branch	1956	Diagonios e-Branch, Thessaloniki	80 Tsimiski
e-Branch	1957	City Link e-branch	Spyromiliou Arcade (City Link), 2 Amerikis
e-Branch	1958	Chania e-Branch	70 Chatzimichali Giannari
e-Branch	1959	Ioannina e-Branch	16 Pyrsinella & G. Sakka

e-Branch	1960	Larissa e-Branch	72 Kyprou
e-Branch	1961	Peristeri e-Branch	16-20 Pan. Tsaldari Ave.
Branch	2009	Agia Paraskevi	406 Mesogeion & 2 Iroon Politexniou
Branch	2010	Ag. Ioannou, Ag. Paraskevi	40 Agiou Ioannou
Branch	2013	Paradissou	26 Kifissias Ave. & 2 Paradissou
Branch	2018	Attikis Square	4 Attikis Square
Branch	2019	Glifada	67 Posidonos Ave.
Branch	2021	Fivis, Glifada	17 Fivis
Branch	2022	Dafni	3 M. Alexandrou & 2 M. Karaoli & Dimitriou
Branch	2023	Kotzia Square	61 Athinas
Branch	2024	Roupel Street, Kifissia	2 Aigiou & 1 Roupel

Branch	2025	Elefsina	18 Ieras Odou & 83-87 Pagkalou
Branch	2027	Ilion	42 Iliou & 15 Idomeneos & 44 Klytemnistras
Branch	2028	Kalamaki	26 Possidonos Ave. & Riga Fereou
Branch	2029	Panepistimiou	31 Panepistimiou
Branch	2030	Kifissia	242 Kifissias Ave. & 2 Panagitsas
Branch	2031	Irodotou, Kolonaki	14 Irodotou
Branch	2034	Lachanagora, Renti	2-4 Davaki & Pyrgou
Branch	2035	Nea Ionia	303 Irakleiou Ave. & 1 Ifigeneias
Branch	2037	Kallithea	163C El. Venizelou Ave., Davaki Square
Branch	2038	Nea Smyrni Square	21 25 th Martiou
Branch	2039	3 rd Septemvriou, Omonia	28 3 rd Septemvriou & Kapodistriou

Branch	2040	Pagрати	Pagration Square & 1 Frinis
Branch	2041	Peania	146 Lavriou Ave.
Branch	2042	Palaio Faliro	8-10 Amfitritis & 7 Proteos
Branch	2044	Patission	70 Patission & Kotsika
Branch	2045	Ano Patissia	380 Patission
Branch	2047	Aigaleo	245 Iera Odos & Kapodistriou
Branch	2048	Agios Antonios, Peristeri	33 Ethnarchou Makariou
Branch	2049	Sintagma Square	9 Mitropoleos
Branch	2050	Kolonaki Square	2 Filikis Etaireias Square
Branch	2052	Makriyanni	46 Syggrou Ave. & 7 Petmeza
Branch	2053	Filothei	274 Kifissias Ave.

Branch	2054	Chalandri	Pentelis Ave. & 3 Papagou
Branch	2055	Psichiko	208 Olympionikon
Branch	2057	Ilissia	30 Gr. Afxentiou & Olof Palme
Branch	2065	Petalona	110 Trion Ierarchon & Ionon & Epakreon
Branch	2066	Ilioupoli	2 Kanarion Square & Skra
Branch	2067	Fokionos Negri	29 Fokionos Negri
Branch	2069	80 Athinon Ave.	80 Athinon Ave. & 2-4, Mirionou, Akadimia Platonos
Branch	2070	Harokopou	72 Harokopou & Riga Fereou
Branch	2071	Nea Filadelfia	81 Dekeleias Ave.
Branch	2072	Vrilissia	53 Pentelis Ave.
Branch	2073	Zografou	116 Papagou

Branch	2074	Menidi	15 Dekeleias
Branch	2076	Holargos	246 Mesogeion Ave.
Branch	2078	Pallini	120 Marathonos Ave.
Branch	2079	Michalakopoulou	157 Michalakopoulou
Branch	2081	Elliniko	81 Iasonidou Ave. & 1A Platonos
Branch	2082	87 Syggrou	87 Syggrou Ave.
Branch	2083	Agios Stefanos	27 Chelmou
Branch	2084	Metamorfosi	44 Georgiou Papandreou Ave. & Nikis
Branch	2087	Tavros	205 Pireos Ave. & Panagi Tsaldari
Branch	2089	Lofos Axiomatikon	129 Kennedy & 1 Krioneriou, Lofos Axiomatikon
Branch	2091	Gyzi	91 Alexandras Ave. & Drossi

Branch	2094	Kessariani	49-55 Ethnikis Antistaseos Ave. & 26 Panioniou
Branch	2096	Nea Erythrea	121 Charilaou Trikoupi & Kifissias Ave.
Branch	2097	Ano Liossia	87 Filis Ave.
Branch	2098	Agios Nikolaos, Aharnon	276 Acharnon, Kato Patissia
Branch	2102	Ethnikis Antistaseos, Piraeus	21-23 Ethnikis Antistaseos Ave.
Branch	2103	Akti Miaouli	23 Akti Miaouli
Branch	2104	Shipping Branch	137 Filonos & Filellinon
Branch	2105	Koridallos	142 Grigoriou Labraki Ave. & Dimitrakopoulou
Branch	2106	Perivolaki, Nikea	207 Petrou Ralli & 14 Davaki Square
Branch	2107	Papastratou, Piraeus	7 Antiploiarchou Pan. Vlachakou & Polydefkous
Branch	2108	Passalimani	95-97 Gr. Labraki & Vassileos Georgiou I

Branch	2115	Aspropirgos	76 Dimokratias Ave.
Branch	2116	Keratsini	62 Salaminos
Branch	2117	Megara	26 G. Mavroukaki
Branch	2118	Artemidos	3 Artemidos Ave.
Branch	2120	Nea Makri	137 Marathonos Ave. & Kafetzi
Branch	2124	Aegina	Dimokratias Coastal Rd & Leonardou Lada
Branch	2125	Kamatero	163 Filis Ave.& Vassileos Georgiou
Branch	2126	Kaniggos Square	4 George, Kaniggos Square
Branch	2130	Perama	121 Eirinis Ave.
Branch	2131	Markopoulo	3 Papakonstantinou
Branch	2139	Moschato	105 Makrigianni Ave.

Branch	2140	Spetses	Agoras Square (Clock Tower Square)
Branch	2143	Agioi Anargyri	31 Agion Anargyron & Kefallinias
Branch	2144	Lavrio	Kountourioti, Lavrio Port
Branch	2146	Petroupoli	85 25 th Martiou
Branch	2147	Labrini	92 Ioannou Foka & 2 Ersis
Branch	2148	Haidari	76 Agoniston Stratopedou Haidariou & 49 Pavlou Mela
Branch	2149	Karamanli, Aharnes	94 Konstantinou Karamanli, Lathea
Branch	2150	Agrinio	14 Ioanni Staikou & 68 Kyprou
Branch	2152	Livadia	26 Filonos
Branch	2153	Venizelou, Chalkida	40 El. Venizelou
Branch	2155	Thiva	90 Pindarou

Branch	2156	Eretria	58 Philosophou Menedimou
Branch	2157	Nafpaktos	Psarou & Apokafkou
Branch	2158	Amfissa	20 Karaiskaki & Salonon
Branch	2159	Karpenissi	2 Tsitsara
Branch	2160	Schimatari	4 Tanagras
Branch	2161	Mesologgi	53 Eleftheron Poliorkimenon
Branch	2162	Atalanti	Ileos & Avraam
Branch	2163	Lamia	18 Vassilikon
Branch	2165	Istiaia	6A Ioan. Strimmenou
Branch	2166	Nea Artaki	66 Ethnikis Antistaseos Ave.
Branch	2167	Anavyssos	19 Konstantinou Karamanli Ave. & Vassileos Konstantinou

Branch	2169	Kamena Vourla	27 Gerasimou Vassileiadi
Branch	2180	Amfitheas	99 Amfitheas Ave. & 101 Areos
Branch	2181	Drapetsona	7 Idryton Dimou Drapetsonas & 2 Hatzopoulou
Branch	2183	Melissia	71 Dimokratias Ave. & Alexandrou Panagouli
Branch	2185	Lenormant	180 Lenormant & 1 Inous
Branch	2186	Rafina	6 Arafinidon Alon
Branch	2187	Agia Eleoussa	228-230 El. Venizelou
Branch	2188	Salamina	198 Ippokratous Ave. & Chiou
Branch	2193	380 Vouliagmenis Ave.	380 Vouliagmenis Ave. & 2 Spyrou Miliou & Dodekanisou
Branch	2200	Ag. Sofia, Thessaloniki	63 Egnatias
Branch	2202	Aggelaki, Thessaloniki	18 Aggelaki

Branch	2208	Alexandria, Imathia	30 D. Vetsopoulou
Branch	2210	Vas. Olgas, Thessaloniki	201 Vas. Olgas
Branch	2211	Vas. Irakliou, Thessaloniki	1 Vas. Irakliou
Branch	2212	Ethn. Antistaseos, Thessaloniki	101-103 Ethnikis Antistaseos
Branch	2213	Eptalofou Sq., Thessaloniki	73 El. Venizelou
Branch	2215	I. Dragoumi, Thessaloniki	5 Ionos Dragoumi
Branch	2216	Thermi	1 An. Paramana Square
Branch	2218	Ionia, Thessaloniki	30 Konstantinou Karamanli
Branch	2220	Kalamaria	1 Metamorfoseos & Pontou
Branch	2222	Tsimiski	6 Tsimiski & Ionos Dragoumi
Branch	2223	Monastiriou, Thessaloniki	225 Monastiriou, Menemeni

Branch	2224	Neapoli	92-94 A. Papandreou
Branch	2227	Panorama	33 Komnion
Branch	2228	Papanastasiou, Thessaloniki	20-22 Papanastasiou
Branch	2229	S. Stathmou, Thessaloniki	15 Monastiriou
Branch	2231	Stavroupoli	188 Lagkada & 1 Gr. Labraki
Branch	2232	Touba	2 Isidorou & 71 Gr. Labraki
Branch	2233	Ethnikis Aminis, Thessaloniki	132 Tsimiski & Ethn. Aminis
Branch	2238	Diagonios, Thessaloniki	80 Tsimiski
Branch	2239	Charilaou	117 Al. Papanastasiou & 50 Str. Genadiou
Branch	2240	Grevena	11 K. Taliadouri
Branch	2242	Pierion, Veria	202 Pierion & 1 Anagnostopoulou

Branch	2244	Naoussa	4 Christou Petridi
Branch	2245	Omonias, Kavala	Omonias & Pavlou Mela
Branch	2247	Chrisoupoli	134 El. Venizelou
Branch	2249	Kilkis	10 Agiou Georgiou
Branch	2250	Karamanli, Kozani	28 Konstantinou Karamanli
Branch	2251	Ptolemaida	54 25 th Martiou & St. Gonata
Branch	2252	Giannitsa	6 Dim. & Max. Papadopoulos
Branch	2253	Edessa	5 Efstratiou Stougiannaki
Branch	2255	Eleftherias Square, Katerini	8 25 th Martiou
Branch	2256	Serres	12 Nikolaou Plastira
Branch	2257	Dimarhio, Serres	Dion. Solomou & 2 Tsalopoulos

Branch	2260	Iraklia, Serres	El. Venizelou & Ioanni Manassi
Branch	2261	Sindos	Thessaloniki Industrial Area
Branch	2262	Evosmos Square	81 Meg. Alexandrou & Makedonomachon
Branch	2264	Nea Politia	Antoni Tritsi & 85 Ithakis
Branch	2265	Oreokastro	Dimokratias Ave. & Posidonos
Branch	2267	Peraia	34 Abelokipon & Kritis
Branch	2268	Lagadas	27 Loutron
Branch	2270	Eleftheroupoli, Kavala	103 Fr. Papachristidi
Branch	2271	Koufalia	37 Ethn. Antistaseos
Branch	2276	Polygyros	1 Dimarchou Karagkani
Branch	2279	Nigrita	4-6 Stavrianopoulou

Branch	2280	Eleftherio-Kordelio	16-20 A. Papandreou & 1 M. Alexandrou & 2 Bouboulinas
Branch	2281	Litochoro	Eleftherias Square & Enippeos
Branch	2282	Argos Orestiko	2-4 V. Santalidi
Branch	2285	Ierissos	4 Akanthou
Branch	2352	Thermopylon, Xanthi	M. Karaoli & 2 Thermopylon
Branch	2353	Spathi, Komotini	4 Vassileos Georgiou
Branch	2354	Didimoticho	2 Venizelou
Branch	2356	Sapes, Rodopi	1 Chr. Tsitsoni
Branch	2359	Soufli	8 Ermou
Branch	2403	Igoumenitsa	19 Ag. Apostolon
Branch	2406	Dodonis	173 Dodonis Ave.

Branch	2408	Preveza	Foros
Branch	2453	Argostoli	Romanou Square
Branch	2454	Lefkada	Iposminagou Ath. Katopodi & Stratou Tsegiou, Laki Santa Square
Branch	2500	Argos	17 Vas. Sofias
Branch	2503	Tripoli	8-10 Vas. Georgiou II Square
Branch	2504	Korinthou Street, Patra	224 Korinthou
Branch	2505	Mezonos, Patra	173 Mezonos & Kanari
Branch	2509	Corinth	6 Kolokotroni
Branch	2513	Aigio	28 Mitropoleos
Branch	2514	Skala, Lakonia	Georgiou Grypioti
Branch	2515	Ellinos Stratiotou, Patra	85 Ellinos Stratiotou & 21 Lefkosias

Branch	2516	Amaliada	Othonos-Amalias Ave. & 25 th Martiou
Branch	2518	Nafplio	Bouboulinas & 16 Polyzoidou
Branch	2519	G. Papandreou, Patra	104 Georgiou Papandreou & Ionias
Branch	2522	Messini	Central Square
Branch	2523	El. Venizelou, Loutraki	57 El. Venizelou & Meg. Alexandrou
Branch	2525	Astros	Astros Central Square
Branch	2526	Kiato	Ethn. Antistaseos & Aratou
Branch	2527	Kyparissia	47 El. Venizelou
Branch	2528	Kranidi	Kyprou Square & Ag. Anargyron
Branch	2532	Gytheio	Arch. Theatrou & Ger. Kapsali
Branch	2600	Skiathos	59 Papdiamanti

Branch	2609	Larissa A'	25 Nikif. Mandilara
Branch	2610	Volos	66-70 Iassonos & K. Kartali
Branch	2612	N. Ionia, Volos	22 Eirinis Ave.
Branch	2614	Agios Georgios, Larissa	151 Kon. Karamanli Ave. & Viomichanias & Nikomachou & Anonymous Rd
Branch	2615	Kalabaka	18 Trikalon
Branch	2616	Almyros	9 Iassonos & Vas. Georgiou
Branch	2620	Tyrnavos	Central Square
Branch	2622	Elassona	54 6 th Oktovriou
Branch	2701	Ethnikis Antistaseos, Rhodes	28 Ethnikis Antistaseos
Branch	2702	Chios	9 Al. Pachnou
Branch	2704	Milos	Adamantas

Branch	2705	Naxos	Naxos-Chalkeio Prov. Rd
Branch	2706	Santorini	Karterados
Branch	2707	Kos	Marmaroto
Branch	2708	Samos	37 Themistokli Sofouli
Branch	2709	Mitilini	13 Pavlou Kountourioti
Branch	2710	Siros	12 Ethnikis Antistaseos Coast, Ermoupoli
Branch	2711	Limnos	122 P. Kyda, Myrina
Branch	2712	Paros	Manto Mavrogenous Square
Branch	2714	Mykonos	Limenas-Chora New Ring Rd, Drafaki District, Chora
Branch	2715	Karlovassi, Samos	Ippokrati Zaimi
Branch	2716	Kalloni, Lesvos	58 P. Kountouriotou

Branch	2717	Tinos	Tinos Coastal Rd, Vassileos Konstantinou Coast
Branch	2719	Kalymnos	19 Patriarchou Maximou
Branch	2720	Hydra	Hydra Coastal Rd
Branch	2750	Alikarnassos	74A Ikarou & Stadiou
Branch	2751	25 th Avgoustou, Heraklio	62 25 th Avgoustou & Koronaίου
Branch	2753	Evans, Heraklio	7 Evans
Branch	2754	Knossou	255-259 Knossou Ave. & Nathena
Branch	2756	Ag. Nikolaos, Crete	18 Mich. Sfakianaki
Branch	2757	Rethymno	22 Igoumenou Gavriil
Branch	2758	1866 Square, Chania	70 Chatzimichali Giannari
Branch	2761	Chanioporta	2 Archiepiskopou Makariou Ave.

Branch	2765	Emm. Tzanakaki, Chania	82 Stratigou Tzanakaki
Branch	2767	Ierapetra	Koraka & 1 Omireias
Branch	2769	Kissamos	134 Iroon Politexniou
Branch	2770	Sitia	16 Konstantinou Karamanli
Branch	2771	Mires	56 25 th Martiou
Branch	2772	Arkalohori	6 Ethnikis Antistaseos Ave.
Building	8199	Kozani A.B.	11 th Oktovriou & 16B Patr. Fotiou
Building	8795	25 th Avgoustou A.B., Heraklion, Crete	39 25 th Avgoustou
Building	9088	Roupel Street A.B., Kifissia	2 Aigiou & 1 Roupel
Building	9000	Amerikis A.B.	4 Amerikis
Building	9207	Aristotelous A.B.	13 Aristotelous

Building	9056	Charitou A.B., Rhodes	9-11 G. Charitou
Building	9049	Cash Centre A.B., Patra	104 Georgiou Papandreou Ave. & Ionias & El. Venizelou
Building	8016	Dagkli & Korai A.B.	9 Dagkli & Korai
Building	9200	Ethnikis Aminis A.B.	5-7 Ethnikis Aminis
Building	8023	Kastri A.B.	154 El. Venizelou & Romilias
Building	8163	Alexandroupoli A.B.	38 El. Venizelou
Building	9085	Chalkida A.B.	32 El. Venizelou
Building	8014	Erythrou Stavrou A.B., Kavala	66A Erythrou Stavrou
Building	9042	Kefalari Private A.B.	23 Kolokotroni & Mykonou
Building	9082	Korinthos A.B.	6 Kolokotroni
Building	8000	Athens A.B.	37 Kritis

Building	8524	170 Alexandras A.B.	170 Alexandras Ave.
Building	8009	Amaroussiou & Chimaras A.B.	Amaroussiou-Chalandriou Ave. & 11 Chimaras
Building	9045	Agios Dimitrios A.B.	380 Vouliagmenis Ave. & 2 Spyrou Miliou & Dodekanisou
Building	8021	Antistaseos A.B., Heraklion, Crete	147 Ethnikis Antistaseos Ave.
Building	8823	Vrilissia A.B.	53 Pentelis Ave.
Building	8010	163 Syggrou A.B.	163 Syggrou Ave.
Building	8200	167 Syggrou A.B.	167 Syggrou Ave.
Building	9010	87 Syggrou A.B.	87 Syggrou Ave.
Building	9087	Nea Ionia A.B.	137 Irakleiou Ave.
Building	9046	Patreos A.B.	104 Mezonos & Patreos
Building	9084	Manoussogiannakidon A.B., Chania	1 Manoussogiannakidon

Building	9055	Rethymno A.B.	5-7 Markou Portaliou
Building	8525	Mitropoleos A.B.	9 Mitropoleos
Building	9025	Michalakopoulou A.B.	184 Michalakopoulou & Rapsanis
Building	9037	Nimfeou A.B.	1-3 Nimfeou
Building	9080	Othonos A.B.	8 Othonos
Building	8017	Mela A.B.	3 P. Mela
Building	8004	25 Panepistimiou A.B.	25-29 Panepistimiou
Building	8005	31 Panepistimiou A.B.	31 Panepistimiou
Building	8509	Papada A.B.	4 Papada
Building	8511	Fidipidou A.B.	26 Fidipidou & 63-65-67 Chalkidonos
Building	8008	Charilaou Trikoupi A.B.	6-10 Charilaou Trikoupi

17. 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 Printing Services
PET	Polyethylene terephthalate (plastic)
PRB	Principles for Responsible Banking
TCFD	Task Force on Climate-related Financial Disclosures
CSRD	Corporate Sustainability Reporting Directive
UNEP FI	United Nations Environment – Finance 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
EEMT	Environmental and Energy Management Team
SET	Standardised Environmental Terms
TGS	Total Grade of Significance
EEMS	Environmental and Energy Management System
EMC	Environmental Management Coordinator
EEML	Environmental and Energy Management Leader
PGEEML	Piraeus Group Environmental and Energy Management Leader

MEE	Ministry of Environment & Energy
MEECC	Ministry of Environment, Energy & Climate Change
NBM	New Branch Models
NWoW	New Way of Working

18. 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 **2024** 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: **29/08/2025**

Vassos Vassiliou
Director of Certification

MEMBER OF:



Περιβαλλοντική Επαλήθευση
Αρ. Πιστ. 549



Υγιείς Εργασιακές Σχέσεις
ΣΥΓΧΡΟΝΕΣ ΕΠΙΧΕΙΡΗΣΕΙΣ
SIR 2014



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: **18/08/2026**

Nicosia, **29/08/2025**

Vassos Vassiliou
Director of Certification

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



Πιστοποίηση Σ.Δ.
Αρ. Πιστ. 282

MEMBER OF:



Υγιείς Εργασιακές Σχέσεις
ΣΥΓΧΡΟΝΕΣ ΕΠΙΧΕΙΡΗΣΕΙΣ

SIR
2014



ΚΥΠΡΙΑΚΗ ΕΤΑΙΡΕΙΑ ΠΙΣΤΟΠΟΙΗΣΗΣ CYPRUS CERTIFICATION COMPANY

ENERGY MANAGEMENT SYSTEM CERTIFICATE OF CONFORMITY

No. EMS.24.001

The Cyprus Certification Company certifies that the Energy 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 50001:2018

The present certificate is granted in accordance to the CCC Rules and Procedures for the Assessment and Certification of Energy Systems, is ruled by the terms of the relevant contract between CCC and the enterprise and is valid until: **24/11/2027**

Nicosia, **29/08/2025**

Vassos Vassiliou
Director of Certification

Initial Issue: **25/11/2024**



Πιστοποίηση Σ.Δ.
Αρ. Πιστ. 282

MEMBER OF:



Υγιείς Εργασιακές Σχέσεις
ΣΥΓΧΡΟΝΕΣ ΕΠΙΧΕΙΡΗΣΕΙΣ

SIR
2014



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