

Creation of economic value

The Bank enhances its financial performance and contributes to the growth of the Greek economy by implementing a specific Business Plan (2024-2026).



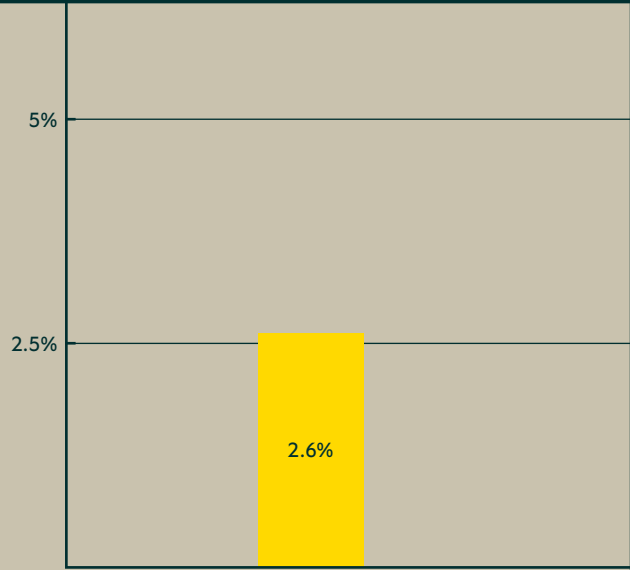
Mapping with Sustainable Development Goal **Decent Work and Economic Growth**



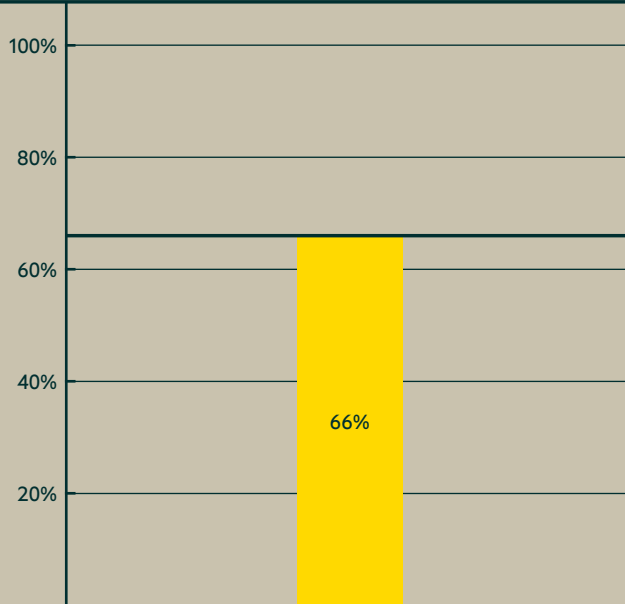
Assurance by independent body **GRI 201-1**



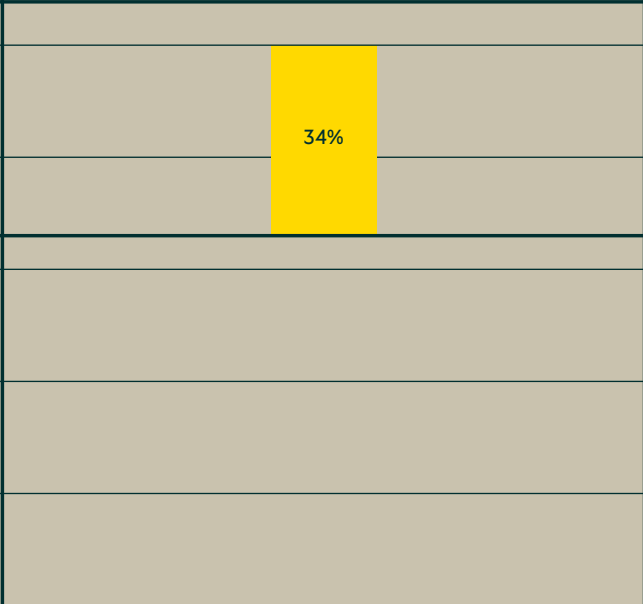
Direct economic value created by Piraeus Financial Group Holdings



Percentage of the Group's total operating expenses related to Corporate Social Responsibility Actions



Economic value retained



Economic value distributed

Goals

1. Implementation of the Principles of Responsible Banking - UNEP FI.
2. Alignment of business targets with social prosperity and solidarity.
3. Contribution to the fight against unemployment and strengthening youth education through specific actions.

4. Focus on supporting 8 thousand employees, 6 million customers and creating value for 19 thousand shareholders.
5. Responsible use of natural resources and support to business actions that produce environmental and social benefits.
6. Promotion of social welfare and support to vulnerable social groups.

New technologies

The Bank uses new technologies and applications in order to enhance the quality of the provided products/services for the benefit of its customers.



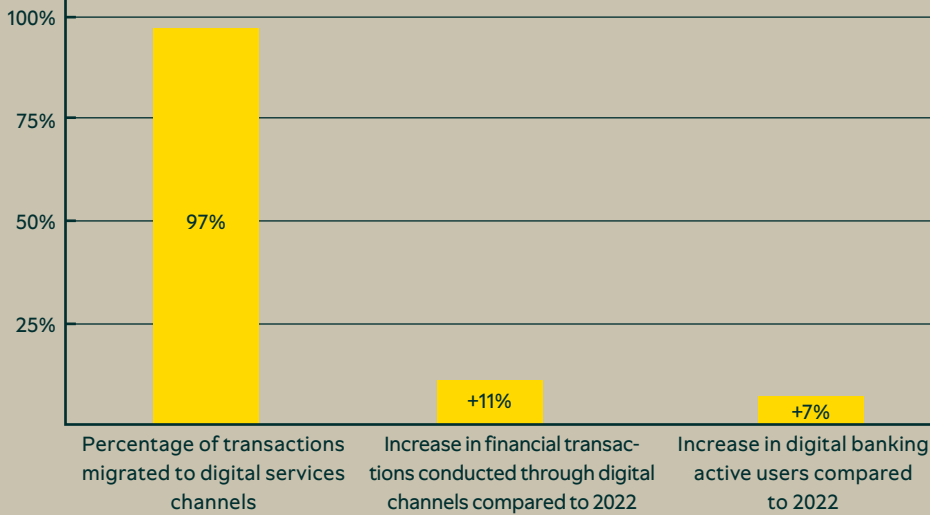
Mapping with Sustainable Development Goal **Industry, Innovation and Infrastructure**



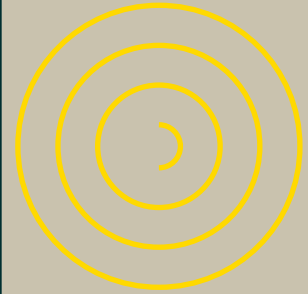
Assurance by independent body **Gartner Index**



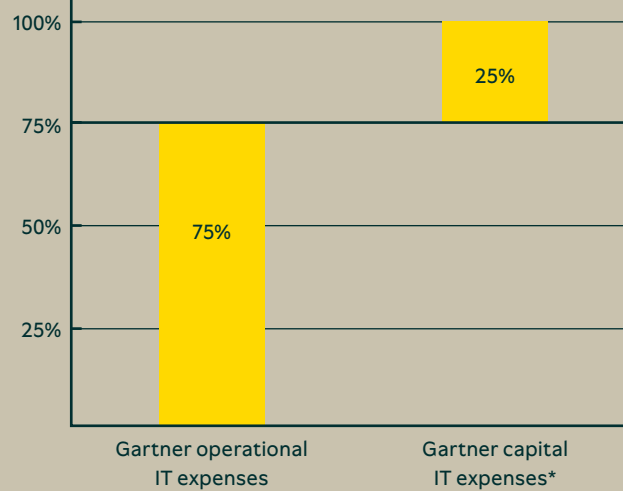
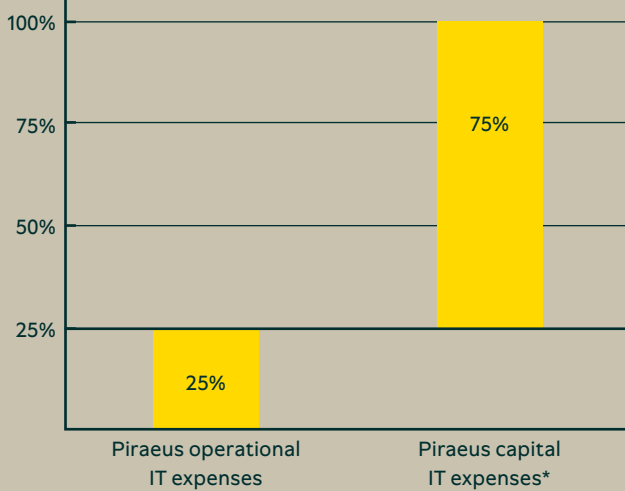
Assurance by independent body **Piraeus Bank Index: Use of digital service channels**



35



ATMs upgraded in 2023 to support contactless and wallet transactions with the aim of activating the service in 750 ATMs within 2024.



*The percentage of Piraeus Bank's IT capital expenditure is three times (75%) the average percentage (25%) of about 300 financial institutions, according to the specialized technology research and consulting agency Gartner.

Goals

1. Enrich winbank web and mobile app with new products and services for a holistic customer experience.
2. Continue using state-of-the-art technologies to improve quality in Bank's operations, thus contributing to upgrading customer service.
3. Implement a new operational model in order to put IT projects into effect (New IT sourcing model).
4. Innovative approach by increasing IT time in actions implementing new functions and upgrading existing ones by 30%.
5. Enhance investments with the aim of upgrading infrastructure and digitisation.
6. snappi received a Euroarea full banking license in June 2024. Commercial launch is expected in 6-9 months starting with Greece.

Providing equal access to banking services

The Bank ensures equal and unimpeded access of disabled people to the products and services that it offers, aiming at providing comprehensive and quality service to society's disadvantaged groups.

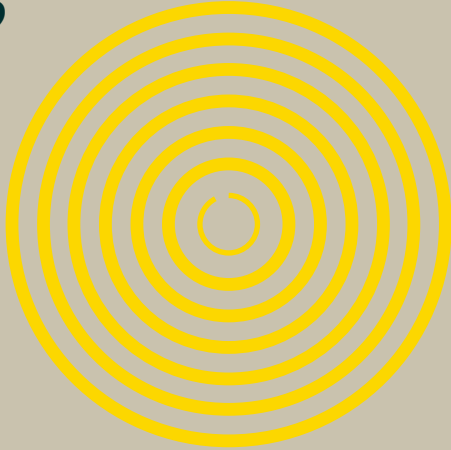


Mapping with Sustainable Development Goal
Decent Work and Economic Growth



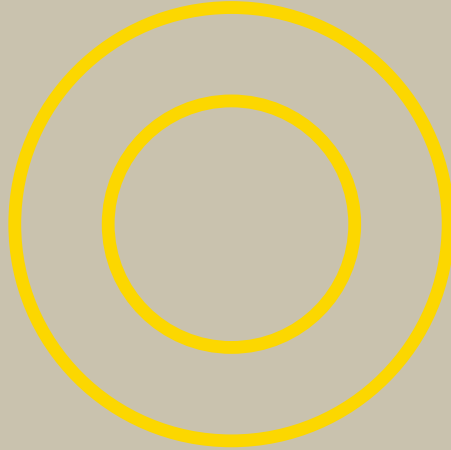
Assurance by independent body
GRI FS14

609



The number of talking ATMs in which the special software (voice-guidance system with headphone) was installed in order to enhance accessibility to visually impaired customers

20



The number of Video Teller System machines (Remote Teller Service) that were operational at the Branch Network during 2023

>1 mn



Debit cards with Braille signage

>200 thousand



Credit cards with Braille signage

Meeting the specialised banking needs serving socially vulnerable groups, such as persons with disabilities.

Customer preference in transactions through digital services offered in 10 e-branches, against traditional ways, such as via a branch cashier.

Goals

1. Further customer training in using self-service machines.
2. Activation of special voice support software with headphones in more than 900 ATMs.

3. Increase of the number of the Video Teller Station machines (Remote Teller Service) to 50 by the end of 2024.

Responsible banking: Financing sustainable development with environmental and social criteria

The Bank is shaping the next day in financing, by incorporating environmental, climate, social, and corporate governance (ESG) criteria in its decisions, with the aim to transition to a sustainable model of the Greek economy, without degrading the environment and social exclusions.



Mapping with Sustainable Development Goal **Climate Action**



Mapping with Sustainable Development Goal **Life on Land**



Assurance by independent body **GRI FS8**

41,400

Green customers

€2.7 bn

Approved credit limits for green financing

1.6* mn tonnes

CO₂ emissions that are not released annually due to Piraeus Bank's funding of Renewable Energy Sources (RES)

*The calculation of 2023 is based on a revised methodology in accordance with international GHG accounting practices.

3.5 GW

Total power of RES projects that have been funded by Piraeus Bank

Piraeus systematically promotes sustainable banking and continuously upgrades its strategy to incorporate ESG criteria in all operations.

Piraeus continues to significantly contribute to financing investments in Renewable Energy Sources (RES) projects with the aim of reducing the carbon footprint of Greek energy production.

Goals

1. Helping the economy shift towards low-carbon energy by financing transition and enabling Greek companies in their efforts to exploit new technologies and innovative business models.

2. Integrating climate and ESG risks in the Environmental & Social Risk Management System to help customers protect their business from climate, societal, and governance related risks providing advice and financing their transition.

Financing energy transition

The Bank implements a plan to support businesses and households for their energy transition, taking into account the need for energy security, autonomy, and the national goals for reducing CO₂ emissions.



Mapping with Sustainable Development Goal
Affordable and Clean Energy

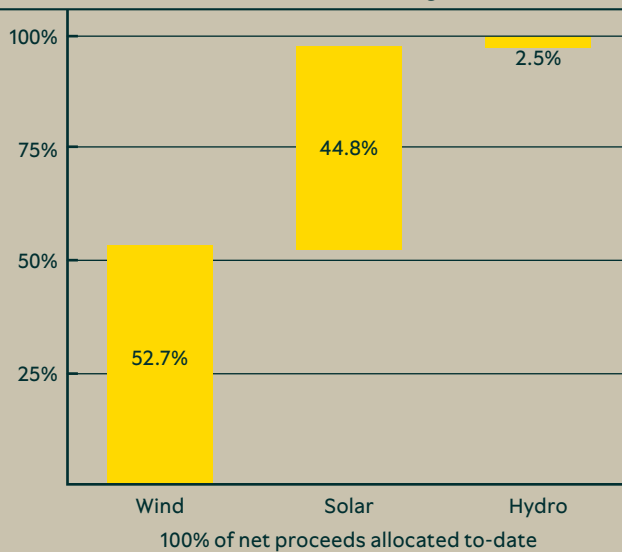


Mapping with Sustainable Development Goal
Climate Action

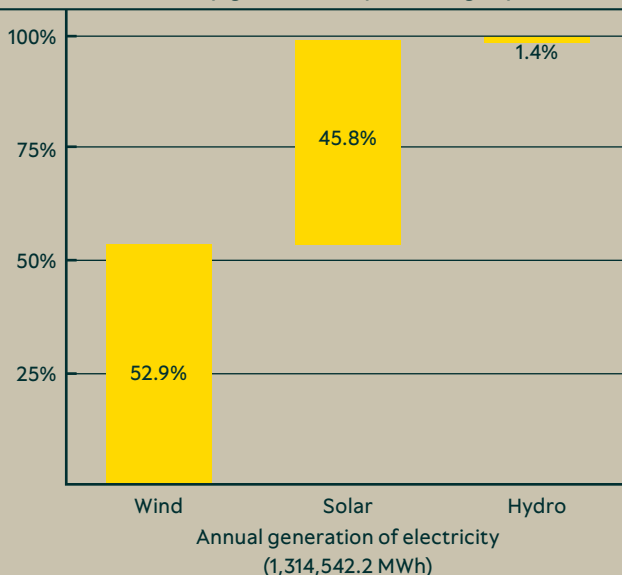


Assurance by independent body
GRI FS8

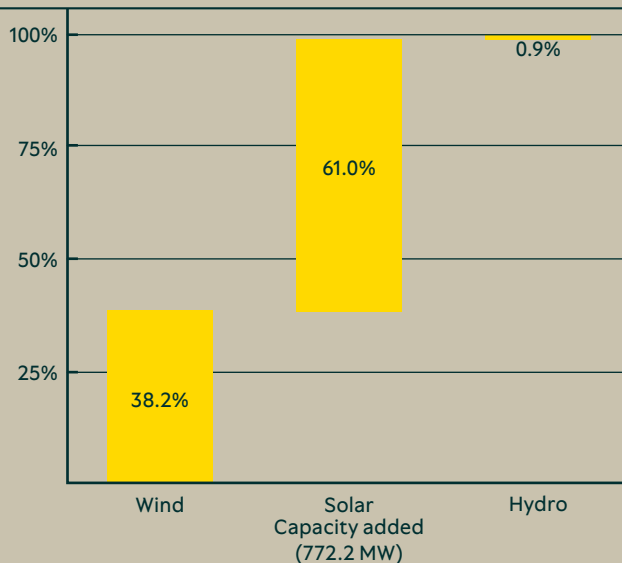
Proceeds allocation of €0.5 bn green bond



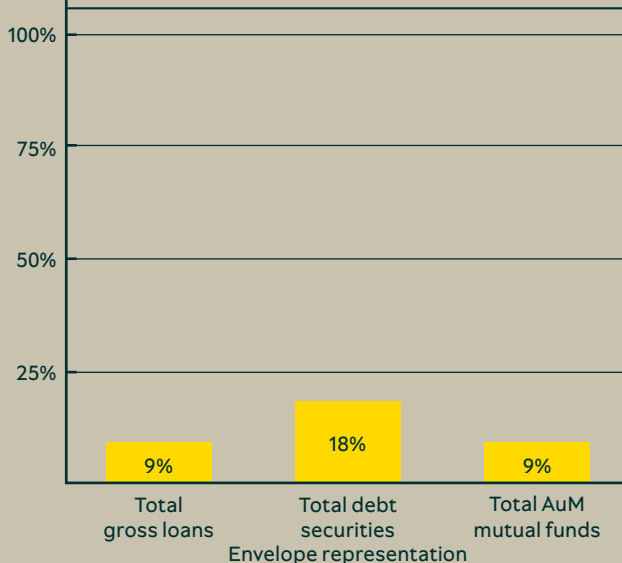
Electricity generation per category



Capacity added per category



Sustainability envelope distribution



Piraeus Bank has over the years supported sectors such as Renewable Energy Sources (RES), Energy Storage, Responsible Agriculture, etc., playing an essential role in the sustainable development of the Greek economy.

Piraeus is taking steps to become the Leading Bank in supporting the financing needs of the country's energy transition.

Goals

1. Sustainable banking by 2026

- Sustainable financing volumes: >€5.0 bn
- Green funding (deposits and bonds): >€1.5 bn
- Sustainable assets under management: >€0.6 bn

2. The goal for 2030 is to increase Piraeus' sustainable financing from €2.7 bn to over €10 bn.

Protection of personal data

The Bank, in accordance with the current legal framework, has taken all necessary actions by implementing the appropriate technical and organisational measures, to protect in any way the processing of personal data from loss or leakage, alteration or otherwise improper processing.

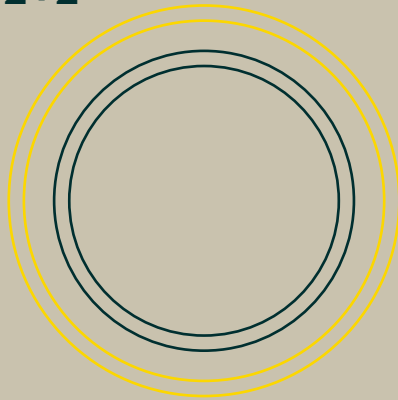


Mapping with Sustainable Development Goal **Peace, Justice and Strong Institutions**



Assurance by independent body **GRI 418-1**

2+2

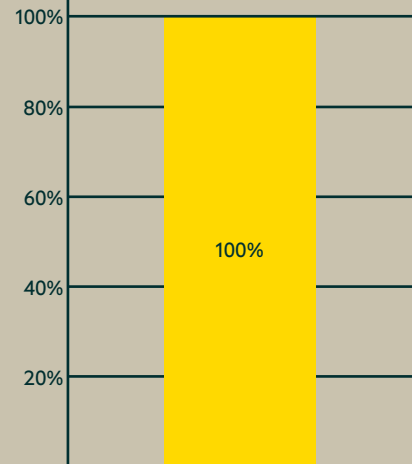


2 requests and 2 hearings came from the DPA compared to 5 requests in 2022

1,066



1,066 customer (904 direct to DPO+162 from Complain Unit) requests compared to 1,476 requests in 2022.

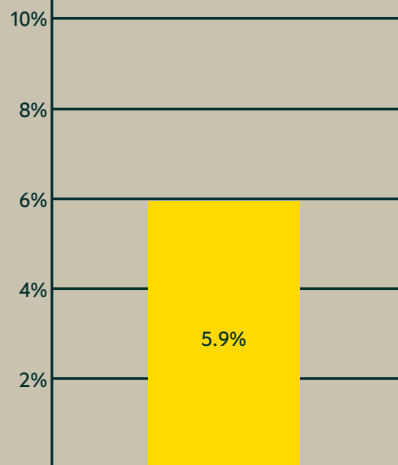


Response to customer requests without delay & Response of the Bank to the implementation of the GDPR

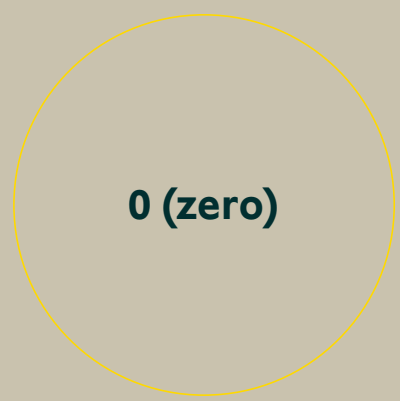
Integrated request management system



Customers responded positively and gave consent compared to 3.4 mn in 2022



The change rate in positively responding customers between 2022-2023



Zero, Bank recognized 0 incidents of personal data breaches

The Bank complies effectively with the General Data Protection Regulation, having introduced and implementing a comprehensive and up-to date system of policies, procedures, and systems since 2018

Goal

Applying a holistic approach on the concept of Personal Data Protection in every Unit of the Bank and every interaction with customer data, setting the tone at the top.

Promotion of human rights

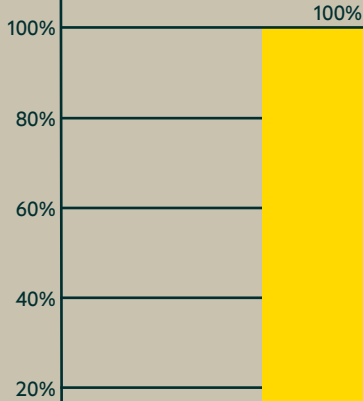
The Bank safeguards and promotes human rights by continuously raising awareness and training to its people to provide a safe and respectful working environment.



Mapping with Sustainable Development Goal
Decent Work and Economic Growth

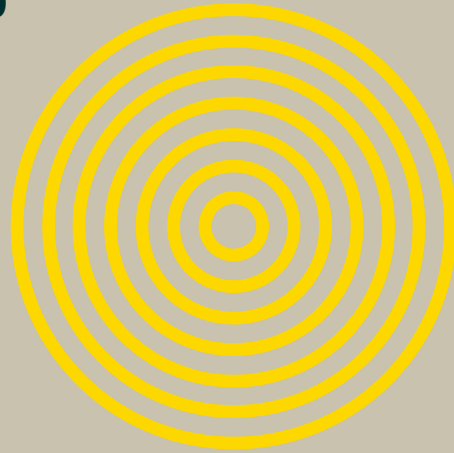


Assurance by independent body
GRI 3-3



Percentage of employees who have access to the Code of Ethics and Conduct, the Human Rights Policy, and the Policy Against Violence and Harassment at Work

700



Number of employees participating in the preventive health initiative Holistic Health Week

250



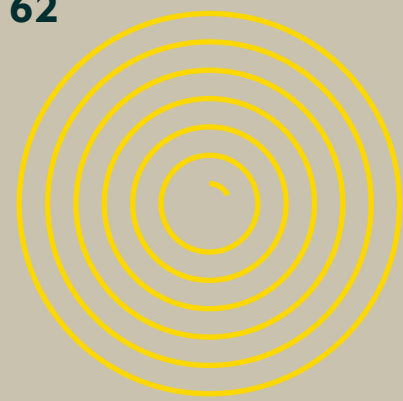
Number of Fire Safety & Fire Protection teams that have an updated membership

1,372



Number of evacuation drill tests carried out

62



Number of trainings completed by the Fire Service

Goals

1. Strengthening a culture of inclusion and gender equality.
2. Reinforcing zero tolerance for misconduct, violence, and harassment in the workplace.

3. Strong health, safety, and well-being framework for employees and their families.

Combating unconscious biases and stereotypes in the workplace

The Bank implements initiatives to cultivate shared understanding on issues of inclusion and equal opportunities in the workplace.

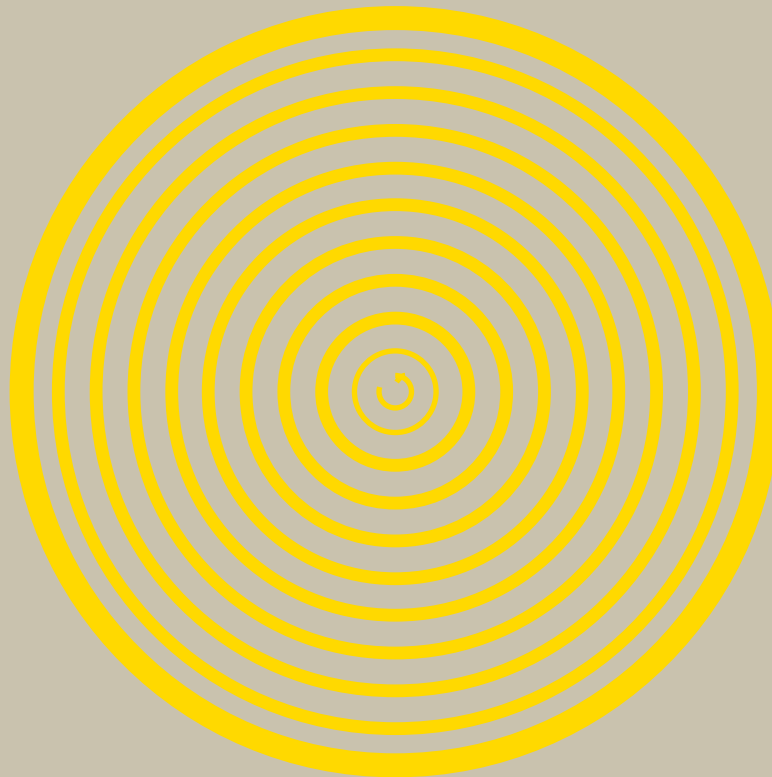


Mapping with Sustainable Development Goal
Decent Work and Economic Growth



Assurance by independent body
GRI 406-1

1,818



Number of participants in the lecture series "Putting an end to prejudices" in 2023.
Total number of participants for 2022 and 2023: 6,818

The renewed Code of Ethics and Conduct is available to all employees in the Organisation.

Training workshops regarding the Policy Against Workplace Violence, Harassment and Discrimination for targeted employee groups.

The management of inappropriate behaviour is dealt with through the whistleblowing procedure.

The Bank has prioritised the gradual reduction and elimination of the gender pay gap for equivalent roles and responsibilities, wherever noted.

New training initiatives under the EQUALL In Our Workplace programme about understanding of the value of inclusion and equal opportunities in the workplace.

Goals

1. Strengthening educational initiatives of inclusion and gender equality in the workplace.

2. Training e-learning course for all employees on the subject of incidents of violence, harassment and discrimination in the work place.

Promoting and supporting gender equality

The Bank supports women’s entrepreneurship, the integration of women into the labour market and the elimination of gender stereotypes in the choice of a profession for public school students, offering free programmes for their training, mentoring and networking.



Mapping with Sustainable Development Goal **Quality Education**



Mapping with Sustainable Development Goal **Gender Equality**



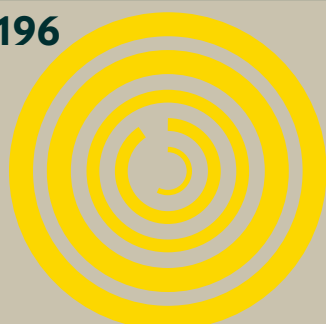
Mapping with Sustainable Development Goal **Reduce Inequalities**



Assurance by independent body
Number of women and students that have benefitted from initiatives designed to promote and support gender equality

Implementation of 5 initiatives in 2023

2,196



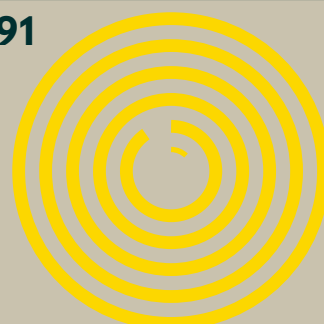
Applications for 200 positions in Women Founders and Makers

1,272



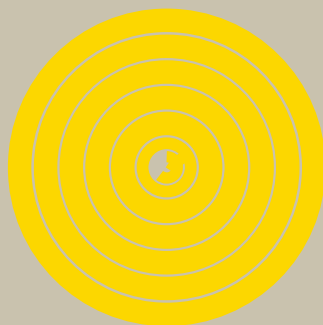
Applications for 200 positions in Women Back to Work

491



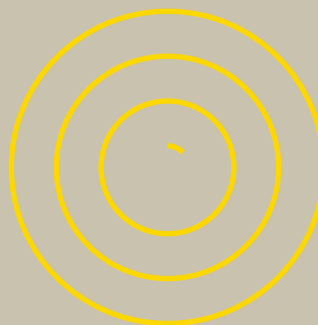
Applications for 100 positions in Women in Agriculture

5,164



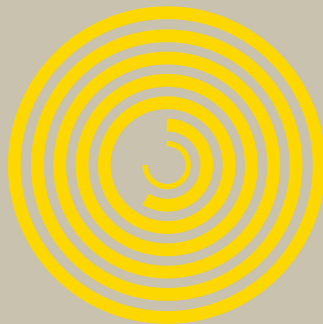
Applications for 2,400 positions in profession Has No Gender

31



Applications for 30 positions in Refugee Women Academy

568



Women benefitted from the gender equality programmes in 2023

2,492



Students benefitted from the gender equality programmes in 2023

Goals

1. Growth of the EQUALL programme through specific training, upskilling, and reskilling new initiatives and collaborations that are being developed.
2. By the end of 2024, 3,820 women and students will be benefitted from the initiatives.
3. By the end of 2025, Piraeus Bank aspires to support over 12,700 people, under the initiatives of the Gender Equality pillar.

Supporting the new generation

The Bank supports young people and youth employability by providing free specialised training programmes that enable them to acquire skills for their professional careers.

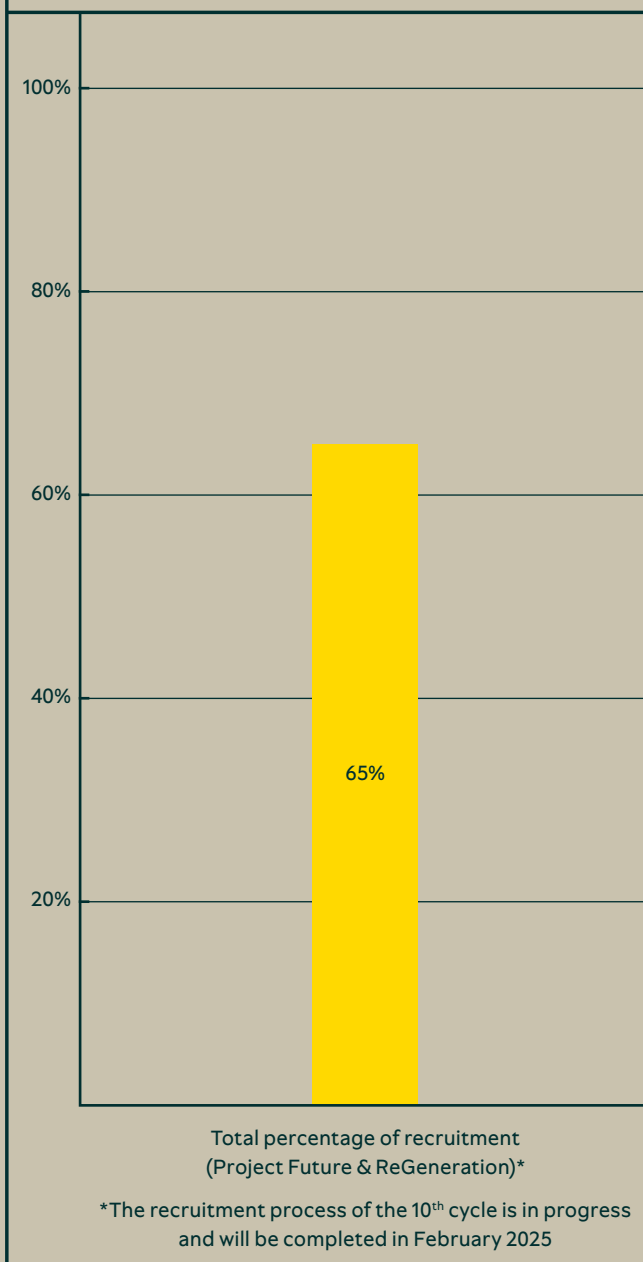


Mapping with Sustainable Development Goal
Quality Education



Assurance by independent body
GRI 203-2

Data for the first 10 cycles (October 2018–April 2024)



1,946



Total number of participants in specialised trainings
(Project Future)

5,781



Total number of participants in general training
(Project Future & ReGeneration)

Goals

- | | |
|---|---|
| <ol style="list-style-type: none"> 1. Increase of participants who acquire skills through the programme. 2. Further development of the programme, through strategic and educational collaborations, with the aim of strengthening it. 3. Hybrid (face-to-face and online) soft and | <ol style="list-style-type: none"> business skills training. 4. Implementation of research, in collaboration with ReGeneration, for the selection of suitable, high in demand in the labour market, training pillars. 5. Enhancing employability through career day. |
|---|---|

Highlighting the development potential of the country’s cultural reserve

The Bank, through PIOP, its Cultural Foundation (Museum Network, research programmes, publications, Historical Archive), promotes culture and builds relationships of trust at the local level, while at the same time undertakes initiatives to increase jobs and create business opportunities in the regions.



Mapping with Sustainable Development Goal **Quality Education**



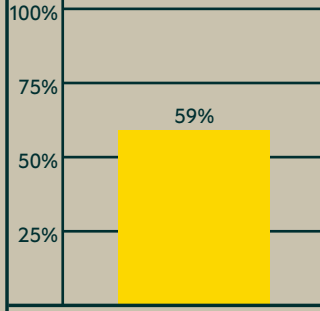
Mapping with Sustainable Development Goal **Sustainable Cities and Communities**



Assurance by independent body **GRI 203-1, 203-2**

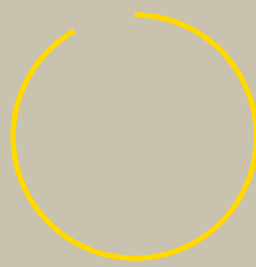


Visitors at PIOP Museums



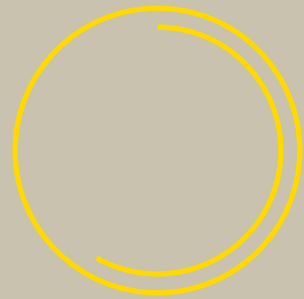
Free admission to PIOP Museums

9



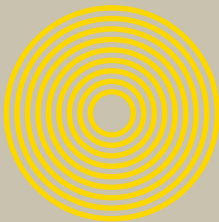
Thematic Museums at selected regions of Greece

16



Exhibitions

90



Digital actions

274



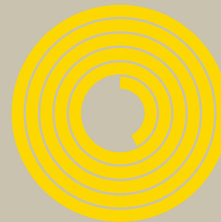
Cultural activities

279



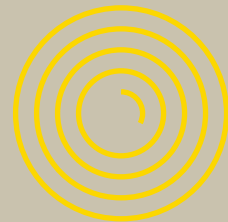
Educational programmes and entertainment activities for children

540



Regular educational programmes for children

43



Collaborations with third parties



Pupils who benefited from PIOP educational activities

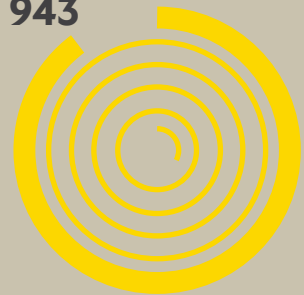


Beneficiaries of PIOP Historical Archive



Beneficiaries of the PIOP Library

943



Volumes (18 titles) of PIOP publications were distributed as university textbooks

Goals

1. Digital transition.
2. Infrastructure upgrade.

3. Enhancement of PIOP social footprint.
4. Viability and sustainability.

Support and promotion of the creative economy in Greece

The Bank supports the Cultural and Creative sectors, the viability and development of businesses through specialised products, training programmes and strategic partnerships that contribute to the strengthening of tangible and intangible creativity products, the promotion of young artists and Creative Economy, within a Contemporary Culture.



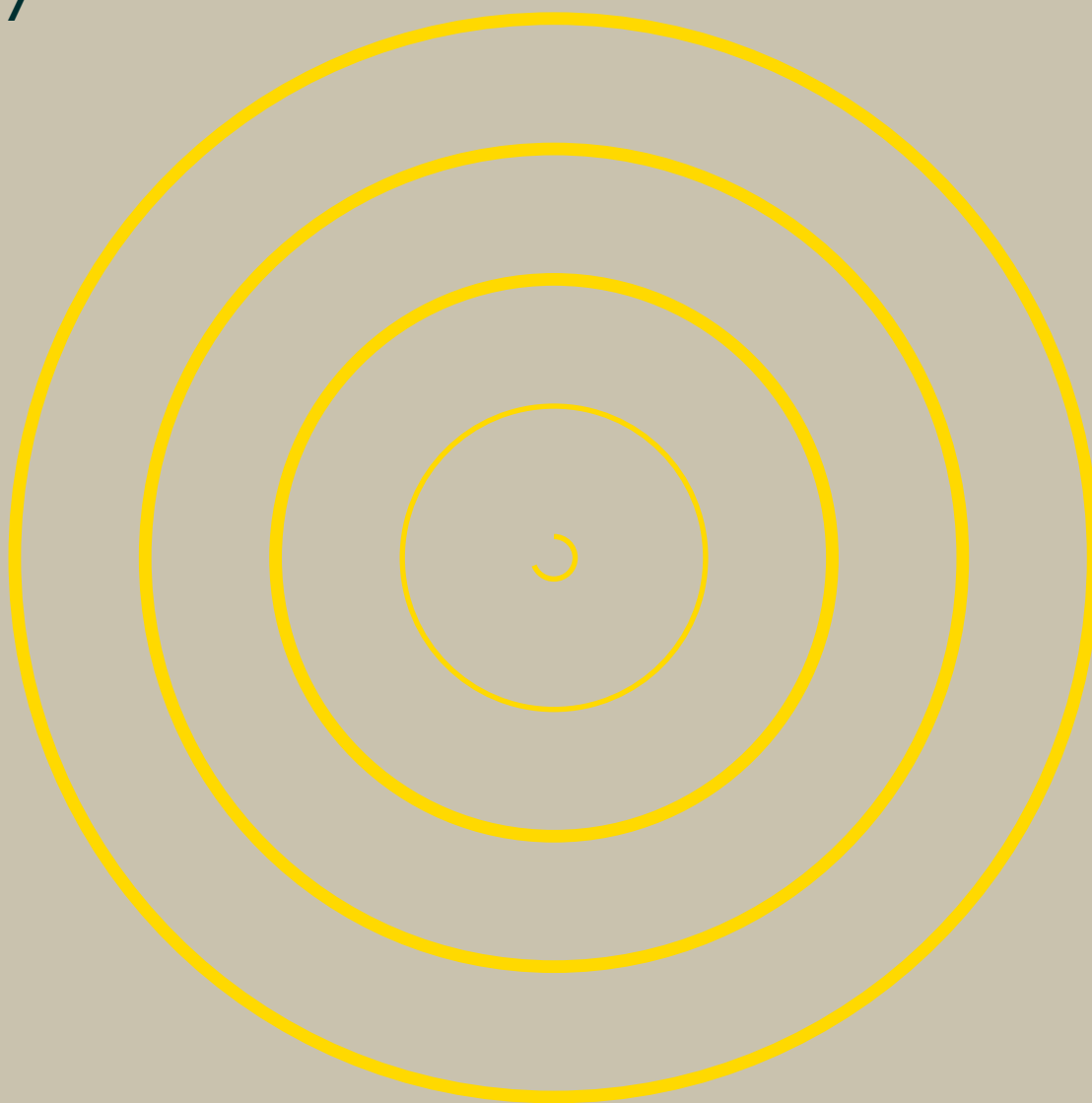
Mapping with Sustainable Development Goal
Decent Work and Economic Growth



Assurance by independent body
GRI FS7

Piraeus Culture & Creativity 360° provides an integrated offering of products and services specially for Cultural & Creative Industry businesses.

317



Businesses that acquired the Piraeus Culture & Creativity 360° package in 2023

Goal

617 in total businesses will be granted the Piraeus Culture & Creativity programme by 31/12/2024 (+28.6% annual increase).