

GRI Content Index

The Group's non-financial information is presented based on the Global Reporting Initiative (GRI) guidelines. In the following table the disclosure standards are mapped either against this Report or against other published documents of the Group. In addition, the table compares the contents of the Report with the 10 United Nations Global Compact Principles, the 6 Principles for Responsible Banking, the recommendations of the TCFD, and finally the indicators of the Non-Financial Information Disclosure Guide of the Athens Stock Exchange.

Abbreviations table*

PFH	Piraeus Financial Holdings SA
SBR	Piraeus Financial Holdings SA Sustainability & Business Report 2023
AFR	Piraeus Financial Holdings SA Annual Financial Report 2023
O	Omissions
EA	External Assurance
PIOP	Piraeus Bank Group Cultural Foundation

* It is noted that the table contains brief description of a) GRI indices and b) ATHEX ESG for reasons of presentation. For the complete description, please refer to the links below respectively:

www.globalreporting.org/standards/gri-standards-download-center/

www.athexgroup.gr/documents > ESG Reporting Guide 2022

Statement of use	Piraeus Financial Holdings Group has reported in accordance with the GRI Standards for the period 01.01.2023-31.12.2023
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	Not applicable

GRI 2: General Disclosures 2021

GRI Standard 2021	Disclosure	Section of Report or Reference	O	EA	UN Global Compact Principles	Principles for Responsible Banking	TCFD	Athex ESG
1. The organisation and its reporting practices	2-1 Organisational details	<p>a) Piraeus Financial Holdings Group, Piraeus Bank SA, SBR: Recent Developments and Events>p.16-21</p> <p>b) piraeusholdings.gr>Investor Relations>Articles of Association of Piraeus Financial Holdings SA, piraeusholdings.gr>About us>Due Diligence Documents>Due Diligence Documents Piraeus Bank, SBR: Recent Developments and Events>p.16-21, Corporate Governance, Risk Management, and Controls>Shareholder Structure>p. 271</p> <p>c) 4 Amerikis street, 105 64, Athens</p> <p>d) piraeusholdings.gr>About us>Corporate Profile, AFR: Notes to the Annual Financial Statements>5.Segment Analysis>Geographical Segment>p. 316, AFR Piraeus Bank SA: Notes to the Annual Financial Statements>25. Investments in consolidated companies>p. 263</p>	-	✓		1st, 2nd & 3rd Principle> SBR: p. 31-32	Pillar 1> SBR: p. 32, 87-88	
	2-2 Entities included in the organisation's sustainability reporting	a-c) AFR Piraeus Bank SA: Notes to the Annual Financial Statements>25. Investments in consolidated companies>p. 263, SBR: Materiality Analysis>p. 38-55	-	✓				
	2-3 Reporting period, frequency and contact point	<p>a-b) 01.01.2023-31.12.2023, Annual 07.2024</p> <p>d) Group Corporate Development & ESG, Corporate_Development_ESG@piraeusholdings.gr</p>	-	✓				
	2-4 Restatements of information	a) There were no restatement compared to prior year	-	✓				
	2-5 External assurance	<p>a-b) piraeusholdings.gr>Investor Relations>Annual Reports>2024>Sustainability & Business Report 2023, SBR: Independent Assurance Statement>p. 56-60, Materiality Analysis Methodology and Material Topics>p. 39-55</p>	-	✓		6th Principle> SBR: p. 31-32	SBR: p. 32, 87-88	A-G5
2. Activities and workers	2-6 Activities, value chain and other business relationships	<p>a) piraeusholdings.gr>About us>Corporate Profile, piraeusholdings.gr>About us>Group's Activities>Piraeus Bank</p> <p>b) piraeusholdings.gr>Investor Relations>Articles of Association of Piraeus Financial Holdings SA, piraeusholdings.gr>About us>Due Diligence Documents>Due Diligence Documents Piraeus Bank, AFR: Notes to the Annual Financial Statements>5.Segment Analysis>Geographical Segment>p. 316</p>	-	✓		2nd, 3rd & 4th Principle> SBR: p. 31-32	Pillar 1> SBR: p. 32, 87-88	

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GRI Standard 2021	Disclosure	Section of Report or Reference	O	EA	UN Global Compact Principles	Principles for Responsible Banking	TCFD	Athex ESG
2. Activities and workers	2-6 Activities, value chain and other business relationships	SBR: Group Financial Data Analysis 2023>p. 22-25, Relationship with Suppliers> p. 301-302, AFR: Note 25>Investments in Consolidated Companies>p.335, AFR Piraeus Bank SA: Notes to the Annual Financial Statements> 25. Investments in consolidated companies>p. 263-266 c) SBR: Stakeholder Dialogue>p. 38, piraeusholdings.gr >Investor Relations>PFH>Organisational Structure d) piraeusholdings.gr >About us> History of the Group, SBR: Relationship with Suppliers> p. 301-302, Recent Developments and Events>p. 16-21, Group Financial Data Analysis 2023> p. 22-25, AFR: Board of Directors' Annual Report> p. 9-18						
	2-7 Employees	a-e) piraeusholdings.gr >About us> Corporate Profile, SBR: Human Resources Data> p. 226-230	-	✓	6th Principle> SBR: p. 31	4th Principle> SBR: p. 31-32	SBR: p. 32, 87-88	C-S2 C-S3 C-S4 C-S5 C-S7
	2-8 Workers who are not employees	a-c) Not applicable*	-	✓			SBR: p. 32, 87-88	
3. Governance	2-9 Governance structure and composition	a-c) AFR: Corporate Governance Statement>p. 52-53, 62, 65-75, 80 SBR: Corporate Governance, Risk Management, and Controls>PFH Corporate Governance>p. 271-273, 276-279	-	✓		5th Principle> SBR: p. 31-32	Pillar 1> SBR: p. 32, 87-88	C-G2
	2-10 Nomination and selection of the highest governance body	a-b) AFR: Corporate Governance Statement>p. 97-100, SBR: Corporate Governance, Risk Management, and Controls>PFH Corporate Governance>p. 274-275	-	✓		5th Principle> SBR: p. 31-32	SBR: p. 32, 87-88	
	2-11 Chair of the highest governance body	a-b) AFR: Corporate Governance Statement>p. 65, SBR: Corporate Governance, Risk Management, and Controls>PFH Corporate Governance>p. 273, 276	-	✓		5th Principle> SBR: p. 31-32	Pillar 1> SBR: p. 32, 87-88	
	2-12 Role of the highest governance body in overseeing the management of impacts	a-c) AFR: Corporate Governance Statement>p. 101-102, SBR: Corporate Governance, Risk Management, and Controls>PFH Corporate Governance>p. 272, 276-279	-	✓		5th Principle> SBR: p. 31-32	Pillar 3> SBR: p. 32, 87-88	
	2-13 Delegation of responsibility for managing impacts	a-b) AFR: Corporate Governance Statement>p. 101-103, SBR: Corporate Governance, Risk Management, and Controls>PFH Corporate Governance>p. 276-279	-	✓		5th Principle> SBR: p. 31-32	Pillar 3> SBR: p. 32, 87-88	

* The information is not applicable. The Bank has not workers who are not employees and whose work is controlled by the organisation.

GRI 2: General Disclosures 2021

GRI Standard 2021	Disclosure	Section of Report or Reference	O	EA	UN Global Compact Principles	Principles for Responsible Banking	TCFD	Athex ESG
	2-14 Role of the highest governance body in sustainability reporting	a-b) AFR: Corporate Governance Statement>p. 100-103, 115-117, SBR: Corporate Governance, Risk Management, and Controls>PFH Corporate Governance>p. 82, 279	-	✓		5th Principle> SBR: p. 31-32	Pillar 3> SBR: p. 32, 87-88	
	2-15 Conflicts of interest	a) AFR: Corporate Governance Statement>p. 77, SBR: Corporate Governance, Risk Management, and Controls>PFH Corporate Governance>p. 280-283 Sustainability and Responsible Banking>p. 75-76 b) Information unavailable/incomplete**	-	✓		5th Principle> SBR: p. 31-32	Pillar 3> SBR: p. 32, 87-88	
	2-16 Communication of critical concerns	a-c) AFR: Corporate Governance Statement>p. 84-106, SBR: Customers>Protection of Personal Data>p. 204-206	-	✓				
	2-17 Collective knowledge of the highest governance body	AFR: Corporate Governance Statement>p. 85-87, SBR: Corporate Governance, Risk Management, and Controls>PFH Corporate Governance>p. 275	-	✓				
	2-18 Evaluation of the performance of the highest governance body	a-c) AFR: Corporate Governance Statement>p. 86, SBR: Corporate Governance, Risk Management, and Controls>PFH Corporate Governance>p. 275-276	-	✓				
	2-19 Remuneration policies	a-b) AFR: Corporate Governance Statement>p. 87, SBR: Human Resources>Remuneration policy>p. 220-222, piraeusholdings.gr/Investor Relations>Corporate Governance>Board of Directors>Piraeus Financial Holdings>Might Interest you> Directors' Remuneration Policy	-	✓				
	2-20 Process to determine remuneration	a-b) AFR: Corporate Governance Statement>p. 87, SBR: Human Resources > Remuneration Policy>p. 220-222, Corporate Governance, Risk Management, and Controls>PFH Corporate Governance>p. 278, piraeusholdings.gr/Investor Relations>Corporate Governance>General Meetings>Explanatory Note piraeusholdings.gr/Investor Relations>Corporate Governance> Board of Directors>Piraeus Financial Holdings>Might Interest you> Remuneration Report 2019-2023> p. 16, 19, 22	-	✓				

** The information is not available for the time being. Specifically, no available information could be compiled to be disclosed in the present report regarding conflicts of interest incidents relating to cross-board membership, cross-shareholding with suppliers and other stakeholders, existence of controlling shareholders, related parties, their relationships, transactions, and outstanding balances. Nonetheless with reference to the transactions of the Group with related parties, such as members of the BoD and the management of the Group and its subsidiaries, with Group's subsidiaries and joint ventures, these were conducted in usual market terms and within the normal course of business and were not material in 2023. Detailed information in Note 46, of 2023 AFR.

GRI 2: General Disclosures 2021

GRI Standard 2021	Disclosure	Section of Report or Reference	O	EA	UN Global Compact Principles	Principles for Responsible Banking	TCFD	Athex ESG
	2-21 Annual total compensation ratio	a-c) AFR: Corporate Governance Statement>p. 123, SBR: Human Resources>p. 220-222, 226, piraeusholdings.gr/Investor Relations>Corporate Governance>Board of Directors>Piraeus Financial Holdings>Might Interest you>Remuneration Report 2019-2023>Tables 6.1 and 6.3	-	✓				
4. Strategy, policies and practices	2-22 Statement on Sustainable Development Strategy	a) SBR: Chairman's Note>p. 6-9 and CEO's Note>p. 10-13, AFR: Corporate Governance Statement>p. 52-119	-	✓				
	2-23 Policy commitments	a-f) SBR: Sustainability and Responsible Banking>p. 69-70, 78-80 piraeusbank.gr/en/idiwtes , piraeusholdings.gr >Environment, Society, Governance (ESG)>Might interest you>Sustainability Policy of Piraeus Group, SBR: Human Resources>p. 211-213, piraeusholdings.gr >Human Resources>Human Resource Management>Human Rights Policy>Whistle Blowing Policy, and Policy against Incidents of Violence and Harassment in the Workplace	-	✓		5th Principle> SBR: p. 31-32	Pillar 1> SBR: p. 32, 87-88	
	2-24 Embedding policy commitments	a) SBR: Sustainability and Responsible Banking>p. 62-63, 80 Human Resources> Policy and Procedure against Workplace Discrimination, Violence and Harassment>p. 213-214, Corporate Governance, Risk Management, and Controls>p. 275	-	✓		1st Principle> SBR: p. 31-32		
	2-25 Processes to remediate negative impacts	a) SBR: Materiality Analysis>p. 38-55, Sustainability and Responsible Banking>p. 70-75, Customers>Customer Satisfaction Survey>p. 199-203, Customers>Protection of Personal Data>Data subject access requests>p. 204, Customers>Customer Complaints>p. 206-208	-	✓				
	2-26 Mechanisms for seeking advice and raising concerns	a-e) SBR: Piraeus Financial Holdings Group Business>p. 167, Human resources>Human rights in the workplace>p.213	-	✓				
	2-27 Compliance with laws and regulations	a-d) Not applicable***	-	✓				
	2-28 Membership associations	a) Hellenic Bank Association hba.gr , UN Global Compact unglobalcompact.org , piraeusholdings.gr >Environment, Society & Governance>Might Interest you>Piraeus' Sustainability Fact Sheet>p. 10,	-	✓		4th & 5th Principle> SBR: p. 31-32	SBR: p. 32, 87-88	

*** The information is not applicable. There are no significant instances of non-compliance of Piraeus with laws and regulations and the imposition fines.







GRI 2: General Disclosures 2021

GRI Standard 2021	Disclosure	Section of Report or Reference	O	EA	UN Global Compact Principles	Principles for Responsible Banking	TCFD	Athex ESG
		SBR: Participating in Sustainability Initiatives>p. 31-33, Protection of Personal Data>p. 206, Voluntary actions within the framework of the Ef Zin programme>p. 247, Society>Participation in the Generation 17>p. 237 Culture>PIOP>Museum Network>p. 259-262						
5. Stakeholder engagement	2-29 Approach to stakeholder engagement	a) SBR: Stakeholder Dialogue>p. 38, Materiality Analysis Methodology>p. 39-40	-	✓		4th Principle> SBR: p. 31-32	SBR: p. 32, 87-88	C-S1
	2-30 Collective bargaining agreements	a) SBR: Human Resources>p. 216, 229 b) Not applicable. It cannot be undermined	-	✓	3rd Principle> SBR: p. 31			C-S7




GRI 3: Material Topics 2021

GRI Standard 2021	Disclosure	Section of Report or Reference	O	EA	UN Global Compact Principles	Principles for Responsible Banking	TCFD	Athex ESG
GRI 3-1	Process to determine material topics>	SBR: Materiality Analysis p. 38-43						
GRI 3-2	List of material topics>	SBR: Material Topics p. 40-55						
Protection of personal data (Q6)						3th, 4th & 6th Principle> SBR: p. 31-32		C-G6
GRI 3-3: Management of material topics	For each material topic report requirements (a-f)	SBR: Materiality Analysis Methodology and Material Topics>p. 39-55, Customers>Protection of Personal Data>p. 204-206	-	✓				
GRI 418: Customer Privacy	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	SBR: Protection of Personal Data>p. 204-206	-	✓				
Responsible Banking: Financing Sustainable Development with Environmental and Social Criteria (Q4)		 			7th, 8th & 9th Principle> SBR: p. 31	2nd & 3rd Principle> SBR: p. 31-32	1st, 2nd, 3rd & 4th Pillar> SBR: p. 32, 87-88	C-G2 A-G3
GRI 3-3: Management of material topics	For each material topic report requirements (a-f)	SBR: Materiality Analysis Methodology and Material Topics>p. 39-55, Development and Sustainable Banking/Financial Institutions>p. 138, 140-148	-	✓				
FS-Product Portfolio	FS8 Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	SBR: Piraeus Financial Holdings Group Business>Development and Sustainable Banking/Financial Institutions>p. 145	-	✓				

GRI 3: Material Topics 2021

GRI Standard 2021	Disclosure	Section of Report or Reference	O	EA	UN Global Compact Principles	Principles for Responsible Banking	TCFD	Athex ESG
Financing energy transition (Q5)		 			7th, 8th & 9th Principle> SBR: p. 31	2nd & 3rd Principle> SBR: p. 31-32	1st, 2nd, 3rd & 4th Pillar> SBR: p. 32, 87-88	C-G2 A-G3 ESG Targets
GRI 3-3: Management of material topics	For each material topic report requirements (a-f)	SBR: Materiality Analysis Methodology and Material Topics>p. 39-55, Sustainability and Responsible Banking>Energy Transition>p. 112-114	-	✓				
FS-Product Portfolio	FS8 Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	SBR: Sustainability and Responsible Banking>Energy Transition>p. 112-114	-	✓				
Promotion of human rights (Q7)					1st, 2nd, 4th, 5th & 6th Principle> SBR: p. 31	4th Principle> SBR: p. 31-32		C-S6
GRI 3-3: Management of material topics	For each material topic report requirements (a-f)	SBR: Materiality Analysis Methodology and Material Topics>p. 39-55, Human Resources>p.210, Approach for the Creation of an up-to-date and Healthy Work Environment >p. 217-219, Policy and Procedure against Workplace Discrimination, Violence and Harassment>p. 213-214, Health & Safety, and employee well-being>p. 212-213, Human rights in the workplace>p. 213, Culture of Ethics and Sustainability>p. 211, Collective representation>p. 216-217	-	✓				
Not available GRI Standard			-	✓				
Promoting and supporting gender equality (Q9)		  			1st, 2nd, 4th, 5th & 6th Principle> SBR: p. 31	3rd, 4th & 5th Principle> SBR: p. 31-32		C-S6
GRI 3-3: Management of material topics	For each material topic report requirements (a-f)	SBR: Materiality Analysis Methodology and Material Topics>p. 39-55, Society>EQUALL Gender Equality - Pillar>p. 232-237, EQUALL – Children Welfare Pillar>p. 237-238, EQUALL - New Generation Pillar>p. 238-241, Objectives 2024>EQUALL Programme>p. 249	-	✓				


GRI 3: Material Topics 2021

GRI Standard 2021	Disclosure	Section of Report or Reference	O	EA	UN Global Compact Principles	Principles for Responsible Banking	TCFD	Athex ESG
Not available GRI Standard	Piraeus Bank Index: Number of women and students that have benefitted from initiatives designed to promote and support gender equality	SBR: Society>EQUALL Gender Equality - Pillar>p. 233-237, Objectives 2024>EQUALL Programme>p. 249	-	✓				
Creation of economic value (Q1)						2nd Principle> SBR: p. 31-32		C-G2 A-G3
GRI 3-3: Management of material topics	For each material topic report requirements (a-f)	SBR: Materiality Analysis Methodology and Material Topics>p. 39-55, CEO's Note>p. 10-13, Creation of Economic Value>p. 26	-	✓				
GRI 201: Economic Performance	201-1 Direct economic value generated and distributed	SBR: Creation of Economic Value>p. 26	-	✓				
Combating unconscious biases and stereotypes in the workplace (Q8)						4th Principle> SBR: p. 31-32		C-G2 A-G3
GRI 3-3: Management of material topics	For each material topic report requirements (a-f)	SBR: Materiality Analysis Methodology and Material Topics>p. 39-55, Human Resources>The Group's Overall Approach>p. 213-215	-	✓				
GRI 406: Non-discrimination	406-1 Incidents of discrimination and corrective actions taken	SBR: Human Resources>The Group's Overall Approach>p. 213-215	-	✓				
New technologies (Q2)						2nd Principle> SBR: p. 31-32		C-G2 A-G3
GRI 3-3: Management of material topics	For each material topic report requirements (a-f)	SBR: Materiality Analysis Methodology and Material Topics>p. 39-55, Customers>ATMs>p. 190, 192, Customers>Using New Technologies to Upgrade Customer Service>p. 187-188, Digital Banking>p. 173-174	-	✓				
Not available GRI Standard	Piraeus Bank Index: Use of digital service channels (the percentage of transactions made in digital channels in relation to the total number of transactions)	SBR: Piraeus Financial Holdings Group Business>Group Technology>Digital Banking>p. 173-174, Customers>Using New Technologies to Upgrade Customer Service>p. 187-188	-	✓				

GRI 3: Material Topics 2021

GRI Standard 2021	Disclosure	Section of Report or Reference	O	EA	UN Global Compact Principles	Principles for Responsible Banking	TCFD	Athex ESG
Not available GRI Standard	Gartner Index: Ratio of operating costs versus investment IT expenditure	SBR: Piraeus Financial Holdings Group Business>Group Technology>Strategic Transformation - IT Master Plan>p. 170-172	-	✓				
Supporting the new generation (Q10)					1st & 3rd Principle> SBR: p. 31	4th Principle> SBR: p. 31-32		C-G2 A-G3
GRI 3-3: Management of material topics	For each material topic report requirements (a-f)	SBR: Materiality Analysis Methodology and Material Topics>p. 39-55, Society>Project Future Corporate Responsibility Programmes>p. 244-245	-	✓				
GRI 203: Indirect Economic Impacts	203-2 Significant indirect economic impacts	SBR: Society>Project Future Corporate Responsibility Programmes>p. 244-245	-	✓				
Providing equal access to banking services (Q3)						2nd, 3rd & 4th Principle> SBR: p. 31-32		A-S1
GRI 3-3: Management of material topics	For each material topic report requirements (a-f)	SBR: Materiality Analysis Methodology and Material Topics>p. 39-55, Customers>e-branch>p. 190-191 Innovative accessibility initiatives to Bank services and products>p. 192-193 ATMs>p. 190, 192	-	✓				
FS: Local communities	FS14 Initiatives to improve access to financial services for disadvantaged people	SBR: Customers>e-branch>p. 190-191 Innovative accessibility initiatives to Bank services and products>p. 192-193	-	✓				
Highlighting the development potential of the country's cultural reserve (Q11)	 					4th Principle> SBR: p. 31-32		
GRI 3-3: Management of material topics	For each material topic report requirements (a-f)	SBR: Materiality Analysis Methodology and Material Topics>p. 39-55, Culture>PIOP>p. 256-257	-	✓				
GRI 203: Indirect Economic Impacts	203-1 Infrastructure investments and services supported	www.piop.gr SBR: Culture>PIOP>p. 257	-	✓				
	203-2 Significant indirect economic impacts	www.piop.gr SBR: Culture>PIOP Museum Network>p. 261	-	✓				

GRI 3: Material Topics 2021

GRI Standard 2021	Disclosure	Section of Report or Reference	O	EA	UN Global Compact Principles	Principles for Responsible Banking	TCFD	Athex ESG
Support and promotion of the Creative Economy in Greece (Q12)						1st Principle> SBR: p. 31-32		
GRI 3-3: Management of material topics	For each material topic report requirements (a-f)	SBR: Materiality Analysis Methodology and Material Topics>p. 39-55, Culture>Piraeus Bank Cultural and Social Initiatives Unit>p. 252-256 Retail Banking>Packages of products and services linked to Corporate Social Responsibility>p. 122	-	✓				
FS-Product Portfolio	FS7 Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	SBR: Culture>Piraeus Bank Cultural and Social Initiatives Unit> p. 252-253	-	✓				