





CEO's message

At Piraeus Bank, we are committed to contribute actively and effectively to the sustainable development of the Greek economy and society. Through all our activities we support the collective effort to create a future with prospects, growth, creativity, and prosperity for all.

We implement a multidimensional Corporate Responsibility strategy with goals directly linked to society's needs and a vision to contribute to the formation of a society of equal people.

To achieve these goals, we have created the EQUALL programme, which comprises initiatives aimed at eliminating discriminations and gender stereotypes. These initiatives are addressed to women and social groups such as people with disabilities, vulnerable young people, children in remote areas and refugees, ensuring their equal access to employment, entrepreneurship and education, crucial elements for their autonomy and development.

Christos Megalou

CEO

Piraeus Bank





At Piraeus Bank, we align all our operations with the United Nations Sustainable Development Goals and the Principles for Responsible Banking. Our Corporate Responsibility strategy is directly linked to the development needs of the Greek society.

Piraeus Bank is the first Greek bank to sign the Women's Empowerment Principles of the UN Global Compact and UN Women, undertaking specific commitments to develop initiatives that will strengthen and promote Gender Equality.

Furthermore, Piraeus Bank was, for the second consecutive year, one of the 484 companies worldwide included in 2023 Bloomberg Gender-Equality Index (GEI). The GEI Index records and assesses the performance of companies, committed to transparency in the implementation of their Gender Equality policies and actions, in five distinct areas:

- leadership & talent pipeline,
- equal pay & gender pay parity,
- inclusive culture,
- anti-sexual harassment policies and
- external brand (supporting entrepreneurship, personal and professional development of women in society).

At Piraeus Bank, we work for a tomorrow that guarantees the elimination of gender stereotypes to the new generation and equal opportunities for personal and professional development to women and vulnerable social groups.

We contribute to the formation of a society of equal people.
We support every Tomorrow.

The background of the entire page is a vibrant, stylized illustration of a diverse crowd of people. The figures are depicted in various colors including orange, blue, red, and yellow, with some having distinct features like a large earring or a headscarf. They are shown in profile or three-quarter view, creating a sense of a large, inclusive group.

The EQUALL programme and its initiatives

Firmly committed to contribute to achieving entrepreneurial, labour, and social cohesion through equal opportunities for all, Piraeus Bank created the EQUALL programme. A programme, under which initiatives are being developed, aimed at contributing to the elimination of discriminations faced by women and vulnerable social groups, such as people with disabilities, vulnerable young people, children in remote areas and refugees.



GENDER EQUALITY

Women Founders and Makers programme to strengthen female entrepreneurship

A training, mentoring and networking programme, developed in collaboration with 100mentors, addressed to all women over 18 years, throughout Greece, who have started or wish to start their own business within the next six months, that comprises two parts:

- Training modules specifically designed by the team of experts of the AHEAD Entrepreneurship Centre – Alba Hub for Entrepreneurship and Development of Alba Graduate Business School, The American College of Greece and
- Mentoring and networking modules specifically designed by the 100mentors team of experts.

The programme was launched in March 2022; it has a three-month duration and is implemented in two cycles annually.

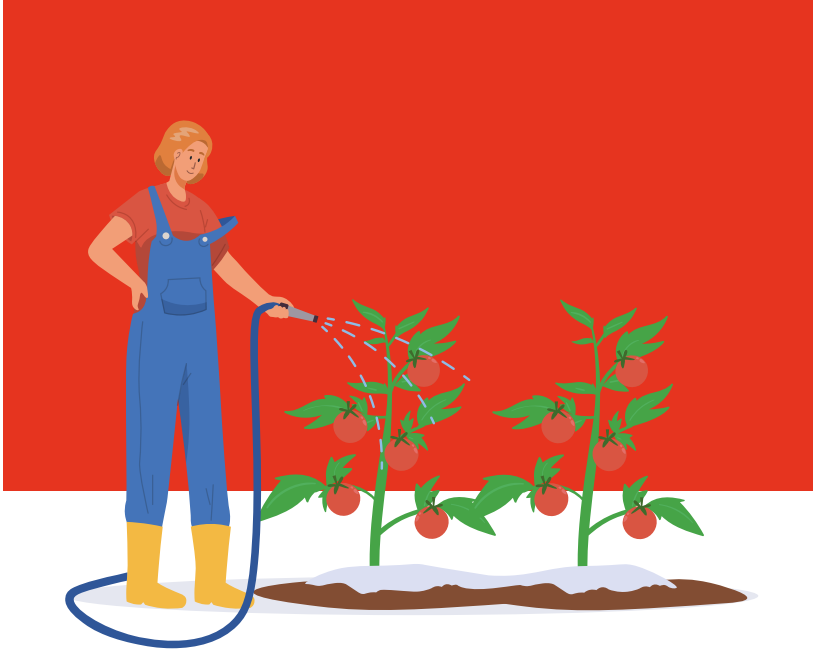
Women Back to Work programme for women's integration into the labour market

A training, mentoring and networking programme, developed in collaboration with 100mentors, addressed to all women over 18 years, throughout Greece, who wish a dynamic comeback to the labour market, that comprises two parts:

- Training modules specifically designed by the Executive Education team of Alba Graduate Business School, The American College of Greece and
- Mentoring and networking modules specifically designed by the 100mentors team of experts.

The programme was launched in March 2022; it has a three-month duration and is implemented in two cycles annually.





Women in Agriculture programme for strengthening female rural entrepreneurship

A horizontal training, experiential learning and networking programme developed in collaboration with 100mentors, addressed to all women over 18 years, who are already rural entrepreneurs or intend to engage professionally in rural entrepreneurship.

The programme comprises two parts:

- Training modules designed by the professors of the American Farm School and Alba Graduate Business School, The American College of Greece. The modules covered include topics such as digitization of the field, entrepreneurship and the transition to green farming. In addition, sectoral training has been designed, depending on the participants' interests and field of activity and
- Experiential learning and networking, including mentoring and live sessions, where, for each training module, participants can have discussions with professors and experienced professionals through the 100mentors' application.

The programme was launched in October 2022; it has a three-month duration and is implemented in two cycles annually.

Piraeus EQUALL 360° for women entrepreneurs

Intending to enhance women's equal access to entrepreneurship, Piraeus Bank has created and is offering "Piraeus EQUALL 360°", a comprehensive bundle of products and services with preferential pricing, exclusively for women entrepreneurs.

The package for women entrepreneurs focuses on four pillars:

- Growing my Business
- Managing my Business
- Securing my Business
- Making my Business more competitive

"Piraeus EQUALL 360°" offering also includes female entrepreneurs of the rural sector.



Profession has no Gender programme to raise awareness of gender stereotypes for the new generation

An educational programme developed in collaboration with The Tipping Point, aimed at all students in public primary and secondary schools throughout Greece, connecting them with mentors active in professions that are stereotypically associated with the opposite gender.

More specifically, women and men, from Greece and abroad, connect with student teams online to share their professional journeys, experiences, challenges, and achievements, aiming to inspire the younger generations to pursue the academic and professional path they desire, regardless of gender.





Through this initiative, Piraeus Bank aims at raising the young generations' awareness in respect to their career paths and eradicating social stereotypes that are perpetuated and act as a constraint, in regard to choosing the profession they wish to pursue.

In 2022, 1,224 students from 30 public secondary schools all over Greece participated in the programme. The programme is implemented on an annual basis, during the official academic year in Greece.



Generation 17 initiative for the promotion of UN Sustainable Development Goal #5 – Gender Equality

Piraeus Bank participated in the “Generation 17” initiative for the promotion of the 17 UN Sustainable Development Goals as the sponsor of Goal #5 - Gender Equality.

A large-scale mural was created by the internationally renowned street artist Atek in a building, housing Piraeus Bank services, at 31 Panepistimiou Street, in a historic landmark of Athens, opposite the “Athenian Trilogy”, in the Municipality of Athens.

The mural depicts the contemporary woman who, balancing between multiple roles, projects her identity and claims her equal place in society, without exclusions or discriminations. In addition, Piraeus Bank created an informational video and a podcast presenting its actions and initiatives for Gender Equality.

NEW GENERATION

SKILLS 4 ALL programme for young people's vocational training and integration into the labour market

The “SKILLS 4 ALL” programme was designed and implemented focusing on the market's social and economic needs, in collaboration with Odyssea. A vocational training and employability programme addressed to men and women, aged 17-34, from vulnerable social groups (unemployed, low-income young people, people who are illiterate, single-parents, migrants, refugees and people with disabilities).

“SKILLS 4 ALL” was designed as a holistic initiative, aiming at creating added value for the beneficiaries, the society and the economy in general. This programme offers training and specialization to young people who will be employed in labour market sectors where there is a shortage.

The programme was launched in February 2023 and lasts throughout the year; it focuses on the sectors of tourism and construction, and is developed under two pillars:

- Vocational training in the following specialties: Housekeeping, Kitchen Assistant, Barista, Electrician, Plumber, Carpenter and
- Connection of participants to the labour market to support them in finding employment.



Inquiry-Based Learning Centres for students living in remote areas of Greece

In 2022, Piraeus Bank and “Together for Children” Association, collaborated for the creation of the innovative Inquiry-Based Learning Centre at the 10th Komotini Primary School, one of the schools with the highest population of students in the region, housing more than 332 students. A state-of-the-art Inquiry-Based Learning classroom was created and equipped, specifically for the teaching of biology, geology, physics, mathematics, geometry, geography, renewable energy sources, engineering and robotics. More specifically, the classroom was provisioned with:

- an interactive board, a projector, laptops and a printer,
- 6 LEGO spike robotics kits,
- 9 teacher manuals for natural sciences,
- more than 300 books,
- more than 150 games and inquiry-based learning kits.





At the same time, in collaboration with 100mentors, Piraeus Bank created the “Train the Trainer” programme, which comprises workshops and training sessions for teachers and students for the effective utilization of the Inquiry-Based Learning Centre.

The Inquiry-Based Learning Centre at the 10th Primary School of Komotini was inaugurated in January 2023 and is the first of a series of similar actions that Piraeus Bank will implement, in the context of the EQUALL programme, aiming at securing equal access to inquiry-based learning for students living in remote areas.

Educational actions in collaboration with the Greek National Opera

Piraeus Bank supports the equal access and connection of the young generation to culture, by designing and implementing educational and social actions, in collaboration with cultural institutions of Greece.

In the context of its long-term cooperation with the Greek National Opera, Piraeus Bank supports the educational programmes “3rd Bell Opera”, which is being held with success for the third consecutive year, as well as “Actions for the whole family”.

More specifically:

- Through modern musical theatre practices, “3rd Bell Opera” programme brings together teachers and primary school students, aiming at promoting their creative and critical thinking and cultivating their skills. The educational programme is completed, in June of each year, by a public performance of the musical theatre play created by the students, at the Greek National Opera.
- At the same time, the “Actions for the whole family” programme includes ten workshops attended by children and their parents. The experiential art workshops “Metamorphoses”, “Opera Filmmakers”, “The Magic Pillows/Sleepover”, and “Dad... shall we dance?” are being held with more than six hundred children and their families, being benefited.



VULNERABLE SOCIAL GROUPS

Refugee Women Academy programme for the vocational training and integration of women refugees into the labour market

Piraeus Bank and the United Nations High Commissioner for Refugees in Greece have jointly committed, through the signing of a Memorandum of Cooperation, to developing programmes that contribute to refugees integration and prosperity in Greece.

The initial programme will be the Refugee Women Academy, which will provide training to refugee women for the acquisition of specialized knowledge and practical skills, which will enhance their prospects for employment and integration into society. The training program has a three-month duration and includes, initially, the following specialties: Hotel Employee and Kitchen Assistant.



Programme of actions to strengthen the child protection system

Piraeus Bank and the United Nations Children's Fund (UNICEF) have jointly committed by signing a Memorandum of Cooperation to strengthen the system in place for the protection of children and their families from being exposed to risks and the consequences of all forms of violence.

This collaboration is developed under two pillars:

- Strengthening of competent stakeholders with tools and procedures to ensure uniform handling for cases of child abuse/neglect and
- Enhancement of competent service departments to be able to effectively monitor and manage child protection cases.



BRAVE IN – Return to Productivity programme for the vocational rehabilitation of people with acquired brain injury

The programme has been designed and is being implemented in collaboration with the Hellenic Society for the Protection and Rehabilitation of Disabled Persons (ELEPAP). An innovative, specialized programme that aims at the social and labour reintegration of people with disabilities, especially people aged 18-35, with acquired brain injury.

It combines holistic neuropsychological intervention along with counselling of professional rehabilitation and comprises the following:

- Empowerment sessions
- Self-awareness workshop
- Advisory support
- Redefinition of professional profile
- Planning and support for next career steps
- Pairing of beneficiaries with a specific job position
- Personalized training and
- Support for the beneficiary's adaptation to the new working environment.

The programme was launched in May 2023, has an annual duration, and includes two cycles.



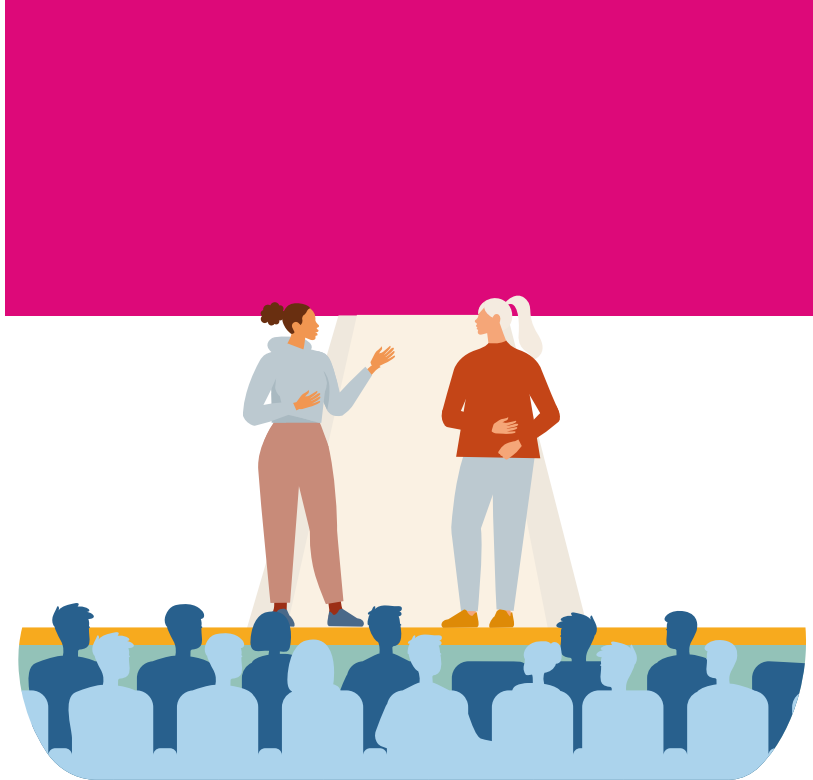
Products and services for People with Disabilities

Piraeus Bank has developed a broad set of actions and initiatives, specifically designed to further enhance accessibility, and provide high quality banking services to people with disabilities which include innovative features such as:

- Digital Onboarding service,
- Remote Cashier,
- Braille on new debit and credit cards and
- Voice support for the majority of the ATM network.

At the same time, Piraeus Bank's digital services are constantly being upgraded and aligned with the accessibility services offered by new technology mobile devices, making navigation and acquisition of the Bank's products, much easier through the winbank mobile application.





Programme of actions for the equal access of people from vulnerable social groups to Culture

Piraeus Bank collaborates with cultural institutions and through these collaborations, promotes equal access to cultural entertainment for vulnerable social groups. More specifically, the Bank supports performances and cultural initiatives of the Athens Concert Hall, the Greek National Opera, and the Athens State Orchestra, providing the capability of contact with culture for children from social institutions, such as the Hellenic Society for the Protection and Rehabilitation of Disabled Persons (ELEPAP), the Association “Together for Children”, the “Theotokos” Foundation etc.

The EQUALL programme in dialogue with society

In the context of the EQUALL programme, the Bank participates with speeches and events in open fora and conferences. More specifically:



Participation in the Delphi Economic Forum

Piraeus Bank, consistent with its commitment to contribute to the formation of a society of equal people, participated at the **Delphi Economic Forum VII 2022**, organizing two panels with distinguished speakers:

Women's economic empowerment in practice

The discussion focused on the gender gap in the labour market and the difficulties women face in the field of entrepreneurship. In addition, Piraeus Bank presented its initiatives to support women and raise awareness for gender equality.

Culture, an advocate and social accelerator for gender equality

In this panel, the emphasis was given to gender inequality through examples from the fields of culture, art and journalism. The contribution of education and training at early age for the elimination of gender stereotypes was discussed.

At the same time, proposals were put forward for how culture, artistic creation and art can act as catalysts for a series of changes, as artistic work shapes stereotypes and perceptions.

At the **Delphi Economic Forum VIII 2023**, Piraeus Bank organized a side event entitled “Towards a society of equal opportunities”, in which critical social issues were discussed and highlighted.

The side event consisted of three sessions with topics that focused on key issues of concern to Greek society, such as the situation of women in Greece and the world, challenges, opportunities, and ways to respond to these social issues. In addition, important findings from surveys conducted by reputable institutions for social groups in need of support (children, young people, women, refugees, minorities) were analysed and best practices and examples were highlighted.

More specifically the following topics were discussed in the three panels:

Women's empowerment, a driver for personal and economic growth

A topic on **gender equality**, where the indicators and the challenges women are called upon to face internationally, but also in Greece, were presented. Additionally, proposals for and examples of specific initiatives were discussed.

Youth empowerment through inclusive education, skill building and employability

A session focused on unemployment of the **young generation**, the importance of acquiring specialized skills for the employment of vulnerable young people. The topic of Artificial Intelligence (AI), in relation to inclusion and equality in education, was also discussed.

Addressing children's welfare and socio-economic exclusion of vulnerable people

A discussion was held between institutional bodies and experts, analysing the situation of children in Greece and proposals for improving it were discussed. In addition, the difficulties for people with disabilities and how they and their families are affected were highlighted. Finally, proposals for ways to respond to the unequal treatment of **vulnerable social groups** were put forward with special emphasis on the importance of equal access of all people to culture. The multiple benefits of children's and vulnerable social groups' contact with cultural entertainment and cultural knowledge acquisition were highlighted as vital elements for their psychological and spiritual development, during the course of their lives.





Participation in TEDxPatras 2022 – Metamorphosis

In the context of the EQUALL programme, Piraeus Bank participated in TEDxPatras 2022, entitled “Metamorphosis”, which was attended by over a thousand students, organizing a discussion in the form of a workshop on linguistic sexism.

In addition, the Bank organized three online workshops for a total of forty-five participants, which took place after the conference was completed and focused on the concepts of diversity, social inclusion, and unconscious biases, through theoretical and experiential learning.



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