<table>
<thead>
<tr>
<th>Service</th>
<th>Percentage</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>29%</td>
<td></td>
</tr>
<tr>
<td>Deposits</td>
<td>29%</td>
<td></td>
</tr>
<tr>
<td>Branches</td>
<td>28%</td>
<td></td>
</tr>
<tr>
<td>ATMs</td>
<td>34%</td>
<td>Active customers, 64% of bankable customers</td>
</tr>
<tr>
<td>Leasing</td>
<td>37%</td>
<td></td>
</tr>
<tr>
<td>Factoring</td>
<td>16%</td>
<td></td>
</tr>
<tr>
<td>Brokerage</td>
<td>16%</td>
<td></td>
</tr>
<tr>
<td>Mutual Funds</td>
<td>12%</td>
<td></td>
</tr>
<tr>
<td>Farmers' Business</td>
<td>87%</td>
<td></td>
</tr>
<tr>
<td>Bancassurance</td>
<td>36%</td>
<td></td>
</tr>
<tr>
<td>Capacity of RES</td>
<td>26%</td>
<td>Financed</td>
</tr>
<tr>
<td>Registered Web</td>
<td>29%</td>
<td>Mobile users</td>
</tr>
<tr>
<td>Active Mobile</td>
<td>34%</td>
<td>Users</td>
</tr>
<tr>
<td>Digital Transactions</td>
<td>84%</td>
<td></td>
</tr>
</tbody>
</table>
Piraeus Bank commitment path to Sustainability

- Environmental Mngnt Policy established by BoD
- Corporate Responsibility Committee
- 1st bank in Greece establishing Green Banking products
- Participate in CRI & CDP Indices
- 1st bank in Greece certified by EMAS and ISO 14001:2004
- Piraeus Bank expands collaboration with Supranational EBRD for Trade Facilitation Program
- Environmental & Social Management System (ESMS) assessing ESG criteria in finance
- Piraeus Asset Mng signs 6 Principles for Responsible Investment
- Private Finance for Energy Efficiency (PF4EE) with EIB
- Establishing 6 Principles for Responsible Banking
- Cooperation with Berliner Sparkasse
- "Infrastructure Fund of Funds" (IntraFOF)
- EaSI Guarantee facility
Piraeus Bank Group focuses on contributing to **11 Sustainable Development Goals**

**Goals** are aligned with the **Corporate Responsibility Principles** governing our strategic priorities.
Piraeus Bank Focus on Sustainability | Indices

✔️ Piraeus Bank **actively participates** in global sustainability initiatives

✔️ Piraeus Bank **ranks top in Greece** and well above average globally in all assessments.

*Environmental, social and governance*
One of the largest organizations in Europe certified with EMAS and ISO 14001:2015

- “Energy Office” is monitoring energy and water consumption in more than 300 building infrastructures
- 86% of the electricity consumed in the building infrastructure of the Bank derives from RES
- 25% reduction in electricity consumption psm
- 45% reduction of the Bank’s total CO$_2$ emissions psm
- €5 million is saved annually from the implementation of environmental programs

The only Greek bank to annually calculate climate risk on loan exposure

- "Climate Risk Management Application"
- Total climate exposure of the Bank’s business borrowers was estimated at 1.3% of its total assets
Piraeus Bank co-shapes the global sustainable banking scene.

The only Greek bank that worked in formulating the 6 Principles for Responsible Banking

One of the 130 other banks totaling $47 trillion in committing to a sustainable future.

Piraeus Asset Management MFMC joined the Principles for Responsible Investment (PRI)
Piraeus Bank adjusts its objectives to EU Action Plan:

- Reorient capital flows
- Manage financial risks
- Foster transparency
Piraeus Bank supports sustainable financing (I)

**Holistic Approach to Sustainable Financing**

**Product Development**
- Green Banking Products & Services
- ESG in Risk & Credit Policy
- Customer Support in Green Business

**Business Units’ support**
- Assessing all lending proposals for E&S risks
- Branch Network support & employee training

**Market Monitoring**
- Green portfolio analysis
- Market analysis

**Environmental & Social Management System (ESMS)**

- Operational in 2017
- Environmental and social criteria part of loan evaluation process
- Efficient management of the environmental and social risk of our business clients
Piraeus Bank supports sustainable financing (II)

- **€539mn** 733 MW Wind farms
- **€488mn** 547 MW Photovoltaics
- **€38mn** 34 MW Hydro power plants
- **€44mn** 33 MW Biomass / Biogas
- **€22mn** Energy Efficiency

**c.1.3MW**

RES investment i.e. more than 26% in Greek market

€1.2 bn
Specialized Funding Lines for Sustainable Finance | Cooperation with EIB

Private Finance for Energy Efficiency (PF4EE)

- Piraeus Bank sole partner bank in Greece
- €100mn total portfolio
- Financing energy efficiency loans up to €5mn
- 80% guarantee and liquidity provided

Infrastructure Fund of Funds ("InfraFoF")

- €450mn initial portfolio
- Financing renewable energy, energy efficiency and urban development projects
- Supporting transition to a low carbon economy
- Protecting the environment and saving resources
Thank you all for your attention

Green Banking & Development Programs

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