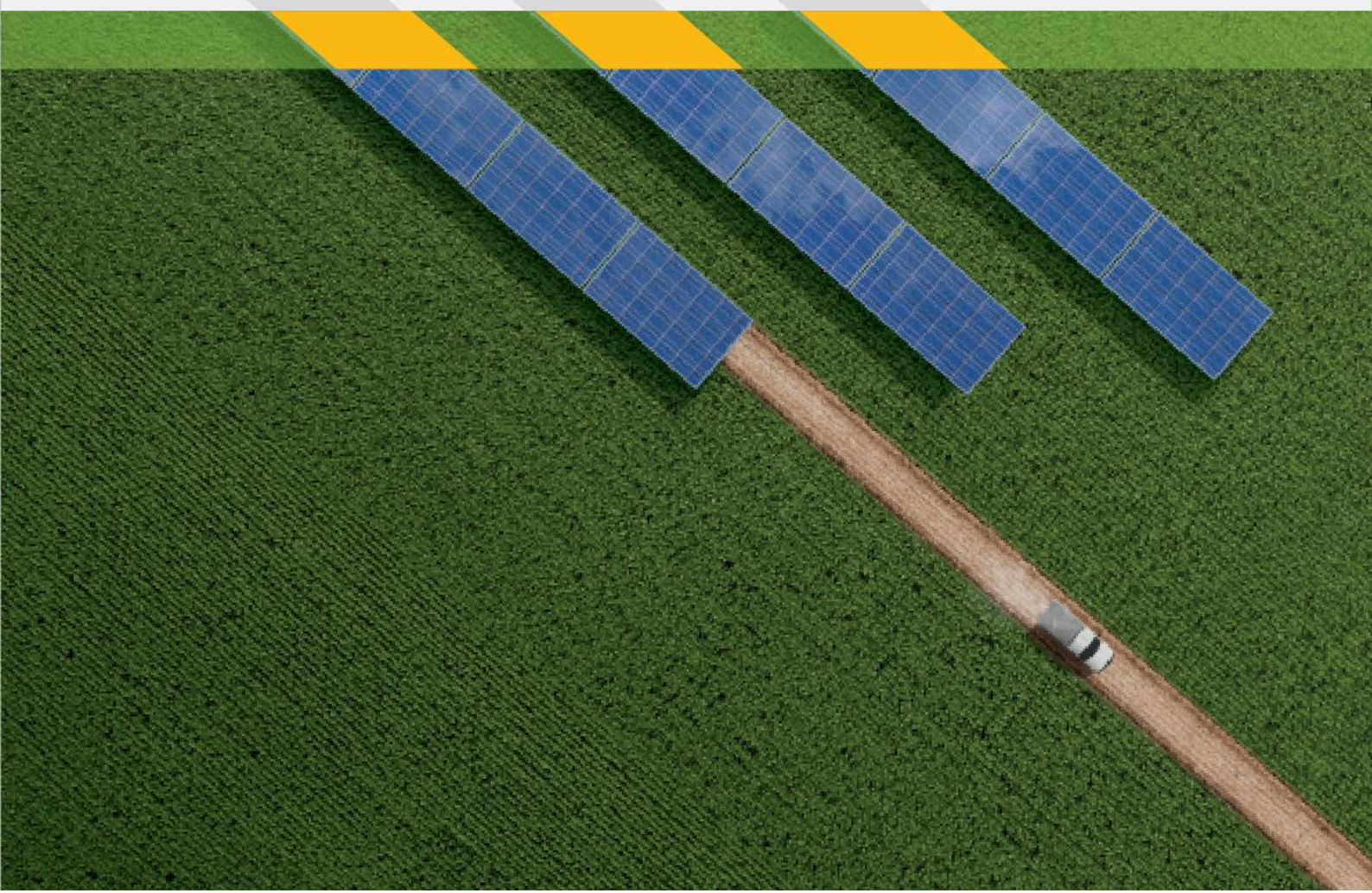




PIRAEUS GROUP

Green Bond Framework

September 2021



The Green Bond Framework of Piraeus Group

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1. Piraeus Group at a glance

Piraeus Financial Holdings S.A. (hereinafter “Piraeus Financial Holdings”) is a financial holding company, listed on the Athens Stock Exchange, and the parent company of the banking institution Piraeus Bank S.A. (hereinafter “Piraeus Bank” or the “Bank”) and jointly referred to as “Piraeus”.

The key subsidiary of Piraeus Financial Holdings is Piraeus Bank S.A., it is headquartered in Athens, and generates 95% of the Group’s revenues. Piraeus Bank offers a full range of financial products and services to 5.5 million customers in Greece. The Piraeus Group’s (comprising Piraeus Financial Holdings, its wholly owned subsidiary, Piraeus Bank S.A. and all other companies held directly or indirectly by the holding company) total assets stood at €75.0 billion on June, 30th 2021.

Piraeus Bank was founded in 1916. Today, it represents the leading Bank in Greece with 30% market share in terms of customer loans and 29% in terms of customer deposits.

Net Loans: €33 billion	Employees: 9,800
Deposits: €51 billion	Customers: 5.5 million
Branches: 474	ATMs: 1,884

Piraeus Group is committed to playing a leading role in the Greek economy, actively supporting economic activity and expansion through specialized solutions and high-level services to its customers.

The Group’s main targets are: (a) enhancement of revenue sources and operational efficiency to generate sustainable profitability, (b) improvement of asset quality, through the consistent delivery of its non-performing exposures (NPE) reduction plan, (c) further strengthening of capital buffers, and (d) expanding lending to support the country’s economic recovery.

Leveraging on our competitive strength by providing unique banking experience and an integrated customer offering:

- a) **Local market leader** with widespread commercial network: #1 in customer loans market share & deposits, dominant player in Northern Greece (>40% market share);
- b) **Nationwide 5.5 million client base** in Greece with solid, longstanding relationships representing c.60% of bankable customers in Greece. Consistent, long term banking relationships with c.4 products per client & c.13 years duration on average. Leading position in SMEs & farmers (c.700,000 clients);
- c) **Strong customer perception** with client satisfaction rate among the top 30% of European banks. Leading presence in agricultural, green and sustainable financing;
- d) **Best in class digital capabilities** to deliver unique customer experience. 95% of all banking transactions executed via digital channels, e-branch network;
- e) **Experienced, results-oriented management team** having achieved tangible results in all areas of focus, restoring profitability, improving capital and liquidity position and most importantly de-risking the Bank’s balance sheet.

2. Piraeus Group sustainability background

UN Sustainable Development Goals

Piraeus Group, in line with international trends, supports the Sustainable Development Goals, and commits to contribute substantially to the global effort and to cooperate with stakeholders to achieve them. In particular, Piraeus Group, in line with its ESG strategy and following several years of materiality analyses focuses on contributing to 12 Goals (SDGs: 3, 4, 5, 7, 8, 9, 11, 12, 13, 15, 16, 17).



Sustainability Policy

Piraeus Group seeks to contribute to and operate in alignment with the United Nations Sustainable Development Goals and the Paris Agreement on climate. The scope of Piraeus Group Sustainable Development Policy (the “Policy”) is to support, promote, and finance sustainability with adherence to ESG criteria. The Policy, which is in the public domain, focuses on the areas of corporate governance – economy – society – culture – employees – environment.

In the context of its responsible business activities, Piraeus Group remains consistent with its commitments regarding the growth of the Greek economy, financing sustainable businesses, ensuring best workplace practices, reinforcing social coherence, strengthening its relationship with local communities, safeguarding cultural heritage and protecting the environment. Through this Policy and guided by the Principles for Responsible Banking of UNEP FI (United Nations Environment Programme Finance Initiative), Piraeus Group integrates Environmental, Social and Governance (ESG) factors in its operations and business activities.

The Principles for Responsible Banking

The UNEP FI Principles for Responsible Banking are a guide for the global banking industry to respond to, drive and benefit from a sustainable development economy. Piraeus Bank, as a member of a group of 30 UNEP FI banks, played an active role in creating the Principles and their implementation framework. Today, we continue to lead in implementing the Principles by setting targets that increase our positive impact on the environment and society.

Our ESG approach

Our ESG purpose is to:

- Strive for excellence in all our functions, moving beyond compliance
- Contribute to sustainable development. Assisting clients to transition to a sustainable model
- Act upon our values. Measure impact and benefits
- Build resilience, benefiting all stakeholders

Our ESG strategy is underpinned by 4 pillars:

- **ESG literacy:** to create a culture grounded on our values, strengthening employee and customer understanding of sustainability and corporate responsibility, in order to speed up the achievement of environmental, social & governance objectives;
- **Operational footprint:** to manage carbon footprint from our operations and to promote actions enhancing diversity, volunteering, attract and retain talent;
- **Products & services:** to design and promote programs, partnerships and products that contribute to sustainable development through the proper use of natural resources that align with national energy & climate strategy and strengthen social cohesion;
- **Performance monitoring:** to set clear and transparent KPIs against which to measure our performance to targets related to the environment, society and governance.

Our ESG ambition is to:

- operate as a purpose-driven organization
- become the bank of client preference for ESG solutions
- better manage ESG-related risks

- attract long-term investors
- support the national recovery vision "Greece 2.0"¹

Robust corporate governance

The Corporate Governance System of the Bank, adopts and complies with all legislative, institutional and regulatory acts governing its operation and is marked by a strong ESG focus.

Building a robust governance system for implementing our ESG strategy is of paramount importance:

- The CEO chairs the Corporate Responsibility Committee and has ownership and oversight of the ESG strategy
- Members of the Executive Committee have assumed the role of "ESG Ambassadors"
- The "Group Corporate Development & ESG", the "Development & Sustainable Banking and Bank Relations" and the "Group Cultural & Social Initiatives" are the main drivers for the implementation of the strategy

Carbon Footprint: Scope 1, Scope 2 and Scope 3

Piraeus has an internal Environmental Management System, which is registered under EMAS and certified under ISO 14001.

Piraeus calculates its Scope 1, Scope 2 and Scope 3 carbon emissions stemming from its operations. Furthermore Piraeus analyzes the carbon intensity of its loan book by calculating its Scope 3 GHG² emissions associated with the investments (Category 15) according to the new PCAF³ methodology. In the last 2 years, Piraeus reported GHG emissions stemming from its retail mortgages and participations in other companies. In 2022, Piraeus plans to incorporate other major lending segments (i.e. commercial real estate, corporate lending etc.).

¹ The National Recovery and Resilience Plan under the code name "Greece 2.0" has been approved by Ecofin in mid-July 2021 https://primeminister.gr/wp-content/uploads/2021/03/Greece-2_0-April-2021.pdf

² GHG : Green House Gas emissions

³ PCAF : Partnership for Carbon Accounting Financials

Emissions in tonnes CO ₂ , equiv	Description	2020	%
Scope 1 (direct GHG emissions)	<ul style="list-style-type: none"> ○ Consumption of heating oil ○ Consumption of petrol and diesel used by company cars ○ Total of refrigerants added to air-conditioning and cooling units, and heat pumps 	2,819	0.7%
Scope 2 (indirect GHG emissions associated with electricity consumption)	<ul style="list-style-type: none"> ○ Consumption of electricity in all buildings and branches 	26,480	6.3%
Scope 3 (other indirect GHG emissions)	<ul style="list-style-type: none"> ○ Scope 3 emissions for analysis 	386,987	93%
Total Scope 1, 2 & 3		416,286	100%

Scope 3 emissions in tonnes CO ₂ , equiv	Description	2020
Scope 3 Categories 1 to14	<ul style="list-style-type: none"> ○ Purchased goods and services (e.g. fixed equipment, courier services, security services, etc.) ○ Upstream transportation and distribution (e.g. furniture, electrical and electronic equipment, archive, etc.) ○ Waste generated in operations (including management/transport) ○ Business travel (rental or privately-owned car, air travel, sea travel) ○ Employee commuting 	18,351
Scope 3 Category 15 – investments	<ul style="list-style-type: none"> ○ Participations in other companies 	16,241
Scope 3 Category 15 – retail	<ul style="list-style-type: none"> ○ Mortgage loans 	352,395
Total Scope 3		386,987

Environmental and Social Risks

Piraeus has developed the Environmental and Social Management System (ESMS) and applies financial, environmental & social criteria in the process of assessing business financing in Greece. The Group's Credit Policy and Business Credit Criteria are updated and include an assessment of Environmental and Social (E&S) risks, aiming at a holistic risk identification, assessment and management, in order to minimize the Bank's exposure. The assessment procedure requires that the process starts with the loan applications and / or during the due diligence review.

Assessment of the activity to be financed: The Bank has incorporated into its Credit Policy a list of business activities that are excluded from financing. The Bank checks whether the activity sector of the business or project to be financed is mentioned in the exclusion list, as presented in the Group's Credit Policy, according to which certain activities cannot be financed.

Categorization of financing: The Bank assesses applications for financing and determines an audit scope in order to identify environmental and social risks. Thus, in accordance with Law 4014/2011 on environmental licensing for works and activities, the Bank categorizes financing as low (C), medium (B) or high (A) risk. In cases where -during the check- the risks are recognized to be unmanaged, a Corrective Action Plan (CAP) is developed, with a specific deadline of implementation, which is agreed upon with the customer.

For the proper implementation of the ESMS, the Bank has incorporated in all its loan contracts the right to:

- Monitor the premises of the funded business.
- Propose corrective measures with customer approval.
- Set the relevant terms and clauses on a case-by-case basis.

In 2020, 2,080 assessments were conducted via the Bank's ESMS and more than 50 employees were trained on the ESMS procedures.

Climate risk

Climate Risk Assessment – The Climabiz Tool

Piraeus has developed the Climate Risk Management Model (CRMM) which runs the calculations for the proprietary Climabiz Tool. The Tool assesses in monetary terms the climate risk, both physical and transitional, of the Bank's business borrowers based on their turnover and the general operational and technical features of their respective field of activity. The Climabiz Tool uses IPCC climate scenarios, which simulate for different geographical areas of the country, both the historical (period 1961-1990) and the future (period 2021-2050) climate.

For 2020, climate risk of the Bank's business borrowers amounted to €1.037 billion, compared to €1.05 billion calculated in 2019, which corresponds to 0.58% of the total turnover of the specific borrowers. Physical Risk constitutes 33.27% (2019: 32.7%) and Transition Risk 66.73% (2019: 67.3%) of the overall climate risk.

Roadmap for integrating climate risk in Piraeus

Responding to the ECB supervisory expectations regarding climate and environmental risks, Piraeus has launched a roadmap to fully integrate climate risk in all its operations and decision processes by 2024. Specifically:

Integrate into strategy and governance:

- a. Establish firm-wide governance structure with top management accountability
- b. Assign responsibility for the management of climate-related and environmental risks within the organizational structure along the 3 Lines of Defense model, in accordance with market practice
- c. Integrate climate-related and environmental risk into the Bank's strategic mission

Create the proper infrastructure and integration of climate risk into key bank processes:

- d. Define and identify principal climate risk types and incorporate them as drivers of existing risk categories
- e. Develop methodology and capabilities to quantify climate related risks and perform scenario analyses
- f. Understand the impact of climate-related and environmental risks on the business environment and on the business continuity
- g. Initiate integration of climate risk into key bank processes: Credit origination, risk appetite and client engagement

- h. Integrate climate risk into internal stress testing framework

Create capabilities to meet ECB disclosure expectations, internal monitoring process & reporting:

- i. Design and implement methodology to disclose KPIs expected by ECB
- j. Define additional KRIs and KPIs to be reported, including development of a Paris Pathway Alignment framework
- k. Report aggregated risk data that reflect their exposures to climate-related and environmental risks enabling the management body and relevant sub-committees to make informed decisions
- l. Monitor, on an ongoing basis, the effect of climate-related and environmental factors

Our international sustainability participations and recent distinctions

Piraeus is active in various national and international sustainability organizations and initiatives. By doing so, it develops a strong in-house expertise on a variety of issues like climate change, measuring and target setting, biodiversity accounting, impact assessment, benchmarking and reporting, EU Taxonomy, governance, and other social components. It is highlighted that Piraeus is the only Greek company that has been included, in 2021, in the “A List” of CDP, and was the only Greek bank on the Financial Times “Europe’s Climate Leaders 2021” list.

 <p>2021 Gold Award in the category “Sustainability Award -Financial Intermediaries”</p>	 <p>WE SUPPORT Signatory: (1) UN Global Compact (2) United in the Business of a Better World”. (3) Women’s Empowerment Principles</p>	 <p>Signatory: UN Global Compact “Caring for Climate: The Business Leadership Platform”</p>	 <p>Supporter: UN SDGs</p>		
 <p>Signatory: Science Based Targets Initiative for setting targets to reduce carbon emissions</p>	 <p>Signatory: UN Environment Program Finance Initiative (UNEP FI) - elected on the Banking Board</p>	 <p>Signatory: Collective Commitment to Climate Action, for a low-carbon economy</p>	 <p>Founding bank and signatory: Principles for Responsible Banking</p>		
 <p>Signatory: committed to set biodiversity targets</p>	 <p>Member: EU B@B Platform</p>	 <p>Supporter: Paris Climate Agreement</p>	 <p>Signatory: PRI – Piraeus Asset Management</p>		
 <p>Europe’s Climate Leaders 2021</p>	 <p>CDP A LIST 2020 CLIMATE</p>	 <p>SUSTAINALYTICS MSCI ESG RATINGS BBB</p>	 <p>vigeoEiris BEST EM PERFORMERS</p>	 <p>ETHIBEL PIONEER ETHIBEL EXCELLENCE</p>	 <p>ENVIRONMENTAL QUALITYSCORE HIGHEST RANKED BY ISS ESG> 1</p> <p>SOCIAL QUALITYSCORE HIGHEST RANKED BY ISS ESG> 1</p>

ESG Disclosure

Piraeus discloses non-financial and ESG information through diversified channels:

- Board of Directors Management Reports
- Annual Sustainability and Business Reports
- Corporate website
- Sustainability Fact Sheet (concise overview of ESG ambitions and achievements)
- Environmental Statement (report on direct and indirect carbon emissions and environmental management)
- Media through press releases and advertisements
- Social media

3. Piraeus Group Green Bond Framework overview

Piraeus, committed to continuously act as a responsible bank, strongly believes in the effectiveness of the sustainable finance market and its ability to channel investments to projects and activities with environmental and social benefits. This Framework aims to support Piraeus' ambition to align its business strategy with the need of individuals and the goals of society, as depicted in the United Nations Sustainable Development Goals (SDGs) and the Paris Climate Agreement.

The Piraeus Group Green Bond Framework is based on principles and guidelines introduced by the Green Bond Principles (GBP) 2021 version of the International Capital Markets Association ("ICMA"), the "ICMA Principles".

Four core components:

- i. Use of Proceeds
- ii. Process for Project Evaluation and Selection
- iii. Management of Proceeds
- iv. Reporting

This Green Bond Framework will apply to any future issuance of green bonds from either one of Piraeus Financial Holdings S.A. and Piraeus Bank S.A. Issuance of Green Bonds by either of the two issuers will help contribute to achieving a carbon neutral Europe by 2050, which is a legally binding target prescribed in the recent EU Climate Law, the cornerstone of the European Green Deal.

The framework is available on the [Piraeus' corporate website](#) and may be updated over time, while any such amended Framework will be published accordingly on Piraeus website. Piraeus Group intends to align its Green Bond Framework with the sustainable market's best practices and regulatory requirements and guidelines, such as the new EU Green Bonds Standards, on a best effort basis.






i. Use of proceeds




Piraeus at its discretion will use an amount equal to a Green Bond's net proceeds to finance or refinance, in whole or in part, new or existing "Eligible Green Assets" that have been specifically selected in accordance with the Eligibility Criteria as outlined in this Framework. Eligible Green Assets will consist of loans to projects that meet the Eligibility Criteria outlined below.

The Eligibility Criteria have been selected according to the ESG policies and strategy of Piraeus. In addition to being aligned with Piraeus' ESG strategy, the Criteria are also based on priorities of the National Recovery and Resilience Plan, the ICMA Green Bond Principles 2021 and current market best practices.

The Eligibility Criteria for potential Eligible Green Assets are outlined below along with examples of Eligible Green Assets that adhere to such criteria. Eligible Green Assets will not be limited to those included on this list, and it is noted that this list is illustrative and not exhaustive.

Eligibility Criteria

Eligible Categories &SDGs	Description	Environmental Objectives / Benefits
<p>Renewable Energy</p>   	<p>Loans related to the acquisition, development, manufacturing, construction, operation and maintenance, distribution and transmission of renewable energies such as:</p> <ul style="list-style-type: none"> • Offshore and Onshore Wind • Concentrated Solar Power (“CSP”) / Solar Photovoltaic (“Solar PV”) • Small scale Hydropower (<20MW) • Geothermal facilities operating at life cycle emissions lower than 100gCO₂e/kWh • Waste biomass with feedstock not derived from sources that compete with food sources nor deplete carbon pool 	<p>Climate Change Mitigation --- GHG emissions reduction</p>
<p>Green Buildings</p>  	<p>Loans related to the construction or acquisition of buildings:</p> <ul style="list-style-type: none"> • Buildings with a Primary Energy Demand (PED) at least 10% lower than the threshold set for the nearly zero-energy building (NZEB) requirements in national measures. • Construction of new, nearly zero energy buildings, that have received or are expected to receive an Energy Performance Certificate (EPC) class “A” or higher. • Acquisition of existing buildings that have received an Energy Performance Certificate (EPC) class “B+” or higher. <p>Buildings that have obtained Leadership in Energy and Environmental Design (LEED) of at least Gold, or ENERGY STAR (minimum score of 85), or Building Research Establishment Environmental Assessment Method (BREEAM) of at least Excellent or other, similar, internationally recognized standards, as long as they have received an Energy Performance Certificate (EPC) class “B+” or higher.</p>	<p>Climate Change Mitigation --- Energy Savings</p>

	<p>Loans related to the renovation of existing building:</p> <ul style="list-style-type: none"> • Renovation leads to a reduction of primary energy demand (PED) of at least 30% • Individual renovations measures such as installation, repair or maintenance of energy efficient equipment, charging stations, devices for measuring and regulating energy performance 	
<p>Energy Efficiency</p>   	<p>Loans related to assets that contribute to a reduction of energy consumption such as:</p> <ul style="list-style-type: none"> • Energy Storage Systems • Energy Efficient Lighting (LED lighting) • District Heating and Cooling • Energy Efficient smart grid / smart meters 	<p>Climate Change Mitigation --- GHG emissions reduction</p>

Exclusionary Criteria

Piraeus has developed a list of exclusionary criteria for the proceeds of its Green Bonds. Piraeus commits itself to not knowingly be involved in financing any of the following assets or activities through the proceeds of its Green Bonds:

- Fossil Fuel
- Weapons
- Gambling
- Tobacco
- Adult entertainment
- Predatory lending
- Nuclear

ii. Process for Project evaluation and selection

Piraeus will govern the Framework through a newly established Green Bond Committee (GBC). The GBC will include senior management representatives of products, business lines and competence lines including Finance, Treasury, Sustainable Banking, Lending and Risk Management, ESG function, and Investor Relations. The GBC will report directly to Piraeus' Asset - Liability Committee (ALCO).

The Green Bond Committee (GBC) will be responsible indicatively and among others for:

- Ensuring that the Eligible Categories and related specific criteria defined in the Framework are duly applied in any project/loan selected

- Reviewing and proposing any future updates to the Framework, to ensure the document is aligned with best market practices and requirements
- Supervising the reporting activity of the outstanding bonds issued under this Framework
- Reviewing and validating the loans pre-selected for allocation on each issuance by the supporting Green Bond Working Group (described below)
- Reviewing any updates to the list of loans (pre-selected from the larger Green Asset Portfolio by the Green Bond Working Group (GBWG)) referenced by any specific bond and reviewing the Green Bond Register (the “Register”, see below)
- Ensuring that all loans financed by a Green Bond will undergo an Environmental and Social risk evaluation using Piraeus’ pre-existing Environmental and Social Management System (ESMS).

The GBC will be supported by the Green Bond Working Group, which is composed of members of Piraeus’ Treasury team, Sustainable Banking and ESG team, who will assess and pre-select the Eligible Green Assets.

The Green Bond Working Group will also be responsible for:

- Assessing and pre-selecting the loans to be referenced by a specific bond
- Proposing the allocation of proceeds for specific issuances and monitoring them after issuance
- Implementing any Framework updates proposed by the Green Bond Committee

All loans financed by Piraeus will comply with the relevant internal lending procedures.

iii. Management of proceeds

All Eligible Green Assets will be selected in accordance with the Eligibility Criteria set out in the Use of Proceeds and process for Project Evaluation and Selection above.

The Green Bond Register referred to above will include information on the Piraeus Green Asset Portfolio, from which portfolio the amount allocated to the net proceeds from each Piraeus Green Bond will be earmarked, respectively, for each Green Bond. Such Portfolio is expected to be dynamic with new loans being added and existing loans being removed, as and when applicable.

To ensure that the new bond proceeds are allocated in accordance with this Green Bond Framework, the Green Bond Working Group will track this Green Asset Portfolio on a quarterly basis within the Green Bond Register.

The Register will include, on a best effort basis, the following information:

- Bond details: ISIN, issue date, size, maturity date, etc.
- Green Asset Portfolio:
 - Eligible Category utilized
 - Amount of Eligible Green Assets outstanding per Eligible Category
 - Description and maturity of the Eligible Green Assets contained in the Portfolio
 - Expected environmental benefits including performance measures where feasible

Pending allocation or reallocation to Eligible Green Assets following issuance, an amount equal to the net proceeds of the bonds will be held in accordance to Piraeus usual liquidity management policy (including treasury liquidity portfolio, cash, time deposit with banks or other forms of available short term liquidity).

Piraeus aims to have fully allocated an amount equal to the net proceeds of each Green Bond within 24 months of issuance. Net proceeds can be attributed to Eligible Green Assets originated or refinanced up to 36 months before the issuance of a Green Bond.

iv. Reporting

Piraeus will provide information on the allocation of proceeds, as well as expected impact of the Eligible Green Assets, on annual basis and one year after the issuance, in a report called the Piraeus Green Bond Report. Such report will include references, among others, to the following:

Allocation Reporting

The Green Bond Report will include indicatively and inter alia:

- Total amount of bonds outstanding
- Total amount allocated to Eligible Green Assets
- Total amount allocated per Eligible Category
- The remaining unallocated total amount
- The amount or the percentage of new financing and refinancing
- Impact reporting as described below

Impact Reporting

As part of its public annual reporting, Piraeus intends to report on the expected environmental impacts of the Eligible Green Assets, subject to the availability of the relevant data. Below are examples of impact indicators that may be reported.

Eligible Categories	Potential Quantitative Performance Measures
Renewable Energy	<ul style="list-style-type: none">• Expected annual renewable energy generation (MWh)• Estimated annual GHG emission avoided or reduced (tCO₂e)
Green Buildings	<ul style="list-style-type: none">• Environmental certification• Annual energy savings (MWh)• Estimated annual GHG emission avoided or reduced (tCO₂e)
Energy Efficiency	<ul style="list-style-type: none">• Annual energy savings (MWh)• Estimated annual GHG emission avoided or reduced (tCO₂e)• Storage capacity (MW)• Distribution capacity (MW)

Further to the above performance measures, impacts of Eligible Green Assets will be estimated by means of the UNEP FI “Portfolio Impact Analysis Tool for Banks” link: [Portfolio Impact Analysis Tool for Banks – United Nations Environment – Finance Initiative unepfi.org](https://www.unepfi.org/en/our-work/impact-analysis/impact-analysis-tool-for-banks) which is a specialized self-assessment tool that measures the positive and negative impacts of a bank’s portfolio on the environment, society and the economy where it operates.

External review

Second-party opinion: Piraeus has obtained a second-party opinion from Sustainalytics on this Green Bond Framework.

Post issuance verification: On an annual basis, an external auditor will verify and provide third party assurance on the tracking of the Green Bond proceeds and Eligible Green assets’ compliance with this Green Bond Framework.

4. Disclaimer

The information and opinions contained in this Green Bond Framework are provided by Piraeus Financial Holdings and/or Piraeus Bank S.A. (hereinafter called "Piraeus") as at the date of this document and are subject to change without notice. This Green Bond Framework is intended to provide non-exhaustive, general information. This document may contain or incorporate by reference public information not separately reviewed, approved or endorsed by Piraeus and accordingly, no representation, warranty or undertaking, express or implied, is made and no responsibility or liability for any loss or damage is accepted by Piraeus as to the fairness, accuracy, reasonableness or completeness of such information or howsoever arising out of or in connection with the use of, or reliance upon, the information contained in this document.

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