



Responsible Banking Progress Statement for PRB Signatories

November 2025



General Information

Document Title

Piraeus Financial Holdings Responsible Banking Progress Statement

Managing UnitGroup Planning, IR & ESG
Corporate Development & ESG

Date

November 2025

Summary template

Piraeus Financial Holdings 2024

Principle 1: Alignment	Principle 2: Impact & Target Setting	Principle 3: Clients & Customers
<p>Piraeus Financial Holdings S.A. is a financial holdings company, listed on the Athens Stock Exchange, and the parent company of the banking institution "Piraeus Bank S.A.".</p> <p>Piraeus Group serves various customer categories, including retail customers, small businesses, large corporates, and shipping companies, primarily operating in Greece.</p> <p>Piraeus' operations and business behavior are guided by principles established by the United Nations, such as the Global Compact, the Sustainable Development Goals (SDGs), the Principles for Responsible Banking, the Principles for Responsible Investment, and the Women's Empowerment Principles. These frameworks provide the foundation for identifying ESG risks that businesses may face.</p>	<p>Piraeus conducts on an annual basis the "Portfolio Impact Analysis", estimating the positive and negative impacts that its financing has on the sustainable development of Greece. The material topics that emerge from the analysis conducted are mapped to the relevant ESRS matters (topics, sub-topics or sub-sub-topics) utilising the UNEP FI - ESRS AR 16 Topics Mapping chart.</p> <p>According to the results, the analysis suggests that the financing activities of Piraeus have strong positive contributions to the sustainable economic development of Greece. Piraeus is supporting the financial inclusion and wellbeing of the people in the country through the provision of retail products (categories of "Current Accounts and Savings" and "Credit Cards and Loans").</p> <p>The financing of businesses supports the economy of the country and positively affects crucial social topics such as employment, wages, and social protection, while the support</p>	<p>Piraeus integrates sustainability into its business plan, risk appetite, and product strategy, linking balance-sheet growth to Greece's transition and social priorities.</p> <p>In line with its commitment to sustainability, the Group has developed a dedicated Sustainable Finance Framework (SFF - internal document) that aims to establish a clear and comprehensive methodology for identifying sustainable financing, thus facilitating the monitoring of the Group's performance against sustainability-related strategic aspirations and targets. The ESG Investment Policy, the revised Sustainability Linked Loans Framework, and the exclusion list included in the Credit Policy Manual are, among others, the drivers of incorporating sustainability in the Group's business.</p> <p>2024 Key figures¹</p> <ul style="list-style-type: none"> ■ €4bn in sustainable financing volumes ■ €1.7bn in green bonds and deposits

¹ As of FY2024 end; Green bonds as at 9M2025

Principle 1: Alignment	Principle 2: Impact & Target Setting	Principle 3: Clients & Customers
	<p>that Piraeus provides to SMEs is strongly associated with positive impacts on the topics of Finance, Sector diversity and Flourishing MSMEs.</p> <p>Certain key sectors such as the production of electricity, construction, agriculture, and manufacturing are associated with GHG emissions and are resource and waste intensive, thus their financing may be linked to high energy demand and water consumption.</p> <p>Considering: (a) the Impact Analysis results, (b) the most critical sustainability issues in Greece and (c) the strategic priorities of the Group, Piraeus prioritizes the following areas as the most significant:</p> <ul style="list-style-type: none"> ■ Climate Stability ■ Biodiversity & Healthy Ecosystems ■ Financial Health & Inclusion, focusing on Healthy Economies and Flourishing MSMEs. 	<ul style="list-style-type: none"> ■ €0.5bn in sustainable investments portfolios ■ €2.6% Green asset ratio - EU taxonomy aligned turnover ■ Digital transformation: 64% of products 88% of services accessed via e-banking

Principle 1: Alignment	Principle 2: Impact & Target Setting	Principle 3: Clients & Customers
<p> Piraeus Sustainability Blueprint Sustainability Statement in AFR p. 129-280 and more specifically 153 for Overview of Piraeus’ Business Model and Value Chain, 187-192 Piraeus Sustainability Policy FY.24 Corporate Presentation p.59, 80-85 Q1.25 Corporate Presentation p. 55-60 Green Bond Framework 2024 Sustainability Linked Loans Framework SFDR - Sustainable Finance Disclosure Regulation Piraeus Bank Piraeus Group’s activities Piraeus Bank </p> <p> <u>Sustainability related participations, recognition and awards:</u> Piraeus Sustainability Blueprint p.46-48 Awards & Distinctions Piraeus Financial Holdings Three International Awards for Piraeus at the Euromoney Awards for Excellence 2025 Piraeus Bank </p> <p> <u>BoD and Policies</u> Piraeus Bank Board of Directors Composition Piraeus Financial Holdings Our commitments and targets for sustainable development Piraeus Financial Holdings Business ethics Piraeus Bank </p> <p> <u>CSR</u> Society Piraeus Bank </p>	<p> Double Materiality Assessment and Results Sustainability Statement in AFR p. 131- 151 </p>	<p> Piraeus Sustainability Blueprint p. 3, 5-7, 11-18, 20-25 Sustainability Statement in AFR p. 207—216, 254-272, 178 for SFF FY.24 Corporate Presentation p.59, 80-82 </p> <p> Links to products and business information Specialized Solutions for Businesses Piraeus Bank Farmers Piraeus Bank Sustainability Linked Loans Framework Piraeus Bank Sustainable finance Green Bond November 2025 Spiti 25 1 Fund </p>

Principle 4: Stakeholders	Principle 5: Governance & Culture	Principle 6: Transparency & Accountability
<p>Piraeus identifies its key stakeholders, i.e., customers, employees, suppliers, investment analysts, media, supervisory and regulatory authorities, the investors' community, societal/environmental/ cultural bodies, NGOs, with which it maintains ongoing dialogues aspiring to remain responsive to their needs and expectations and to highlight material sustainable development topics. Engaging with them enables a comprehensive assessment of material risks and opportunities.</p> <p>Piraeus annually conducts a "Double Materiality Assessment" which considers how the Group's operations and broader value chain impact people and the environment (impact materiality, an "inside-out" perspective), as well as how sustainability matters create risks and opportunities that may have (or could reasonably be expected to have) financial effects for the Group (financial materiality, "outside-in" perspective).</p> <p>The outcome of this assessment determines the disclosures of the Sustainability Statement of the Group in alignment with the European Corporate Sustainability Reporting Directive (CSRD) and the relevant European Sustainability Reporting Standards (ESRS), as incorporated into national Greek law under Law 5164/2024.</p>	<p>Piraeus has established a governance structure for ESG that integrates comprehensive oversight and management practices into its operational and business model and ensures that all aspects of its business are managed with a focus on long-term value creation and responsible operations regarding ESG.</p> <p>The key components of Piraeus' governance framework include committees and units dedicated to upholding the Group's ethical conduct, while focusing on strategic oversight, effective risk management, and its commitment to sustainability.</p>	<p>The Sustainability Statement is externally assured and receives an "INDEPENDENT AUDITOR'S LIMITED ASSURANCE REPORT".</p> <p>Piraeus published its first Sustainability Blueprint for FY 2024, which describes how the Bank embeds sustainability within its operations, products and financing, while fostering social impact through dedicated initiatives, generating long-term value for clients, shareholders and the society.</p>

Principle 4: Stakeholders	Principle 5: Governance & Culture	Principle 6: Transparency & Accountability
<p> Piraeus Sustainability Blueprint p. 4-7, 26-30, 46-48 Sustainability Statement in AFR p. 129-280, 131-136 DMA and key stakeholders, 242-246 Suppliers, 155-156 for Stakeholder Engagement Working with us Piraeus Bank for employees Our philosophy on choosing suppliers (Supplier relations) Piraeus Bank for suppliers Pillar III Disclosures p.76, 89, 96 Interbank ESG Questionnaire </p>	<p> ESG Governance Piraeus Sustainability Blueprint p. 36-44 for governance and p. 26-30 for culture Sustainability Statement in AFR p. 159-169, 220, 235-241 for trainings Corporate Governance Statement in AFR p. 42- 117 30/6/2025 Pillar III Disclosures p. 60-65 </p> <p> Remuneration Remuneration Policy LTIP p.16-17 Remuneration Report 2024 Variable Remuneration p.27, Variable Incentive Schemes p.28-31, LTIP p.32-34 </p> <p> ESG Risks Pillar III Disclosures p.72-152 </p>	<p> Piraeus Sustainability Blueprint Press Release 9M 2025 p. 17 for the Sustainability Blueprint Sustainability Statement in AFR p. 409-422 Green Bond allocation and Impact Report Customer relations and transaction transparency Piraeus Bank SFDR - Sustainable Finance Disclosure Regulation Piraeus Bank Carbon Footprint Piraeus Financial Holdings Piraeus Bank Group's environmental management Piraeus Bank Investing in a better future for everyone Piraeus Financial Holdings Sustainable Development Policy of Piraeus Group Code of Conduct & Ethics Whistleblowing Policy Policy against Incidents of violence and harassment in the workplace Anti-bribery & Corruption Policy Board of Directors Diversity Policy Gender Equality Sustainability Linked Loans Framework </p>

Supplement templates

Principle 2:

Impact & Target Setting

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.

Impact Analysis

Show how your bank has identified, prioritized and measured the most significant impacts associated with its portfolio (both positive and negative). Determine the priority areas for target- setting. Include details regarding: Scope, Portfolio Composition, Context, and Performance Measurement.

The impact analysis should include assessment of the relevance of the four priorities laid out in [Leading the Way to a Sustainable Future: Priorities for a Global Responsible Banking Sector](#), as part of its initial or ongoing impact analysis.

Portfolio Impact Analysis using the UNEP FI Tool for Banks

Following its commitment to the UN Principles for Responsible Banking, Piraeus conducts on an annual basis the "Portfolio Impact Analysis", estimating the positive and negative contributions that its financing has on the sustainable development of Greece, i.e., on the natural environment and the social and socio-economic pillars.

For the latest analysis, Piraeus used the most updated version of the "Impact Analysis Tool for Banks" developed by UNEP FI, as well as the newly launched "ESRS Conversion Tool", to align the impact analysis results with the European Sustainability Reporting Standards (ESRS) and the impact materiality assessment implemented in the context of the Sustainability Statement under the EU Corporate Responsibility Reporting Directive (CSRD).

PIRAEUS Bank Portfolio Cartography

Consumer Banking	Consumer / Retail Banking	Provision of products and services to individuals and professionals -without NACE Code categorisation.	<ul style="list-style-type: none"> c. 99% of the Bank's Consumer portfolio was analysed, regarding Current accounts & savings and Credit cards & loans, in the product categories suggested by the UN methodology.
	Business Banking	Provision of products and services to local businesses and the state and professionals with NACE Code categorisation: Public and Non-profit Organizations, Small Business, SMEs, MSMEs, Agricultural, SME Recovery clients, Professionals.	<ul style="list-style-type: none"> The 100 most highly financed sectors (NACE Codes).
Institutional Banking	Corporate Banking	Provision of products and services to larger clients with NACE Codes: Corporates, Multinationals, Sovereigns, Financial Institutions, Shipping, Tourism sector (hotels), Interbank loans.	<ul style="list-style-type: none"> The 100 most highly financed sectors (NACE Codes).

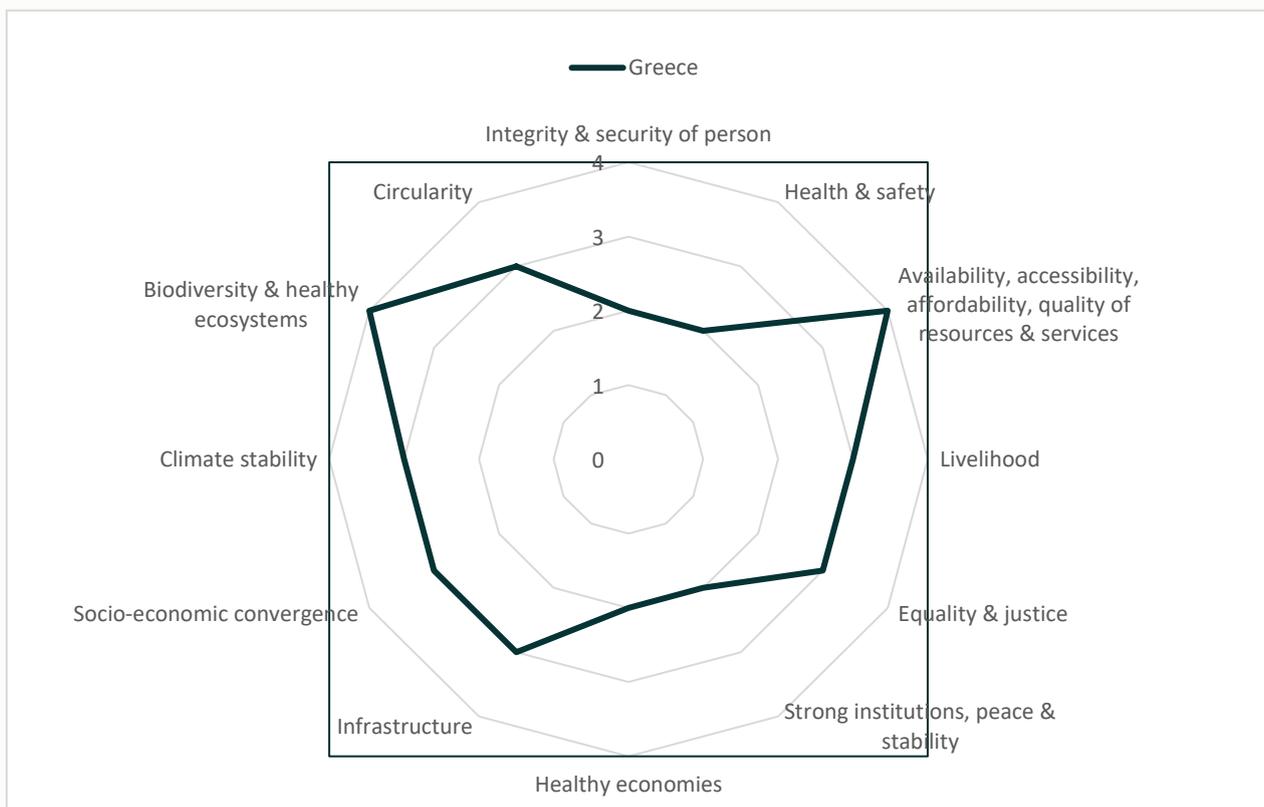
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Investment Banking	Provision of access to capital markets & raising of capital, on capital markets and related services: bonds and equity with NACE Codes.	■ The 22 most highly financed sectors (NACE Codes).
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Context Analysis: The most critical sustainability issues in Greece

The methodology provides a "Context Analysis" for each country, that highlights the most critical sustainability issues, i.e., the areas where nature's and / or peoples' needs are high, and actions need to be taken. For the case of Greece, the Context Module considered the national priorities, strategies, and trends, as well as the country needs, concluding to the following impact areas:



More specifically:

The most significant sustainability areas in Greece, based on the module and the national priorities are the following:

1. Availability, affordability, and quality of:

- Water: High freshwater withdrawal as percentage of total renewable water resources
- Food: High rates of obesity
- Energy: High energy poverty in Greece

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- Housing: Unaffordable housing and overcrowded houses with low-income
- Information: Issues with freedom of press
- Finance: Financial health & Inclusion
- Culture & Heritage: expenditure per capita spent on cultural and natural heritage is low

2. Livelihood

- Employment: High rates of unemployment
- Wages: High risk of poverty while having a job

3. Equality & Justice

- Gender Equality: Greece ranks 25th on the EU Gender Equality Index 2024

4. Infrastructure

Combination of all indicators of: Water, Energy, Mobility, Connectivity

5. Socio-economic convergence:

Social mobility

6. Climate stability

7. Biodiversity & Healthy Ecosystems

- Quality of Water: Low proportion of water bodies with good ambient water quality
- Ability to maintain Species: Significant challenges remain in "Red List Index of Species Survival by country"

8. Circularity

- Resource intensity: High electricity consumption per capita & water withdrawals per capita
- Waste: High waste rate and low recycling rate per capita.

Impact Analysis results per portfolio analyzed

A. Consumer Banking

Piraeus has positive impacts on the Socio-economic environment of Greece, through the banking operations that fall under the categories of current accounts & savings and credit cards & loans. The strong positive impacts are observed in the area of "Availability, Accessibility, Affordability, Quality of Resources and Services", and on the topics of Finance, Housing, Education, Mobility, Gender Equality, Flourishing MSMEs and Socio-economic Convergence, which are also of great significance for the people in Greece. Because of the high percentage of customers who maintain current and savings accounts, the Bank plays an important role in enhancing accessibility to banking services.

Possible negative impacts may also emerge from the products of the consumer portfolio, due to the risk of debt overburden on Greek households.

B. Business Banking

According to the analysis, the entire Piraeus' business portfolio that was analyzed has positive impacts on the society of Greece and the area of "Livelihood", which is also significant for the needs of the country, and more specifically on the topics of Employment, Wages and Social Protection. The financing of SMEs has positive contributions to the "Healthy Economy" of the country, while the areas of "Infrastructure" and "Climate Stability" also benefit from the activities financed in the Business Banking

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portfolio.

The most financed sector of the business banking portfolio "Hotels and similar accommodation" has positive impacts on supporting Flourishing MSMEs, Wages, Employment, Culture & Heritage, and Health & Safety while negative impacts may be observed mainly in the area of "Biodiversity and Healthy Ecosystems" and specifically on Waterbodies, and secondly on Soil, Species, Habitat and Waste.

C. Corporate Banking

The corporate portfolio that was analyzed has positive impacts on the "Livelihood" of the country, supporting the topics of Wages and Employment. The area of "Availability, Accessibility, Affordability, Quality of Resources and Services" and mainly the topic of Energy is strengthened by corporate financing, as well as the topics of Food, Housing, and Education. The financing of sectors related to electricity and construction further supports the infrastructure of the country, while the financing of sectors related to retail is an integral part of the flourishing of MSMEs.

Negative impacts may be associated with the financing of corporations, mainly deriving from the working conditions and the pollution related issues linked to certain sectors.

D. Investment Banking

The sector of General public administration activities is the most financed in the investment banking portfolio, including 62% of the portfolio analyzed. This sector is strongly associated with positive impacts in the areas of: "Integrity & security of person" (impact topics of conflict, modern slavery, child labour, natural disasters, since Governments are key players in ensuring the security and integrity of persons), "Finance" and "Healthy Economies" (the sector is considered enabler of economic activity), "Strong Institutions, Peace and Stability" (the sector is considered crucial in securing access to justice), and "Socio-Economic Convergence", since governments are key players in such matters, contributing to economic convergence and enabling the economic activity of the country. The sector is not strongly associated with negative impacts.

The financing of key sectors with strong associations to negative impacts corresponds to less than 1.2% of the analyzed portfolio.

Targets, Target Implementation, and Action Plans/Transition plans

Show that your bank has set and published a minimum of two SMART targets which address at least two different areas of most significant impact that your bank identified in its impact analysis. Once targets are set, explain the actions taken and progress made. Include details regarding: Alignment, Baselines, Targets, Target Implementation & Monitoring (and KPIs), Action Plans/ Transition plans and Milestones.

Banks are encouraged to disclose information regarding actions they are taking in four priorities laid out in [Leading the Way to a Sustainable Future: Priorities for a Global Responsible Banking Sector \(2024\)](#).

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[Piraeus Sustainability Blueprint](#) p. 3-7

[FY.24 Corporate Presentation](#) p.59, 80-85

[Q1.25 Corporate Presentation](#) p. 55-60

[H1.25 Corporate Presentation](#) p.9

[Green Bond Framework 2024](#)

[Green Bond allocation & Impact Report](#)

[SPO 2024](#)

[Carbon Footprint | Piraeus Financial Holdings](#)

[Climate risk assessment of business borrowers | Piraeus Bank](#)

[Science-based targets](#)

[Sustainability Statement in AFR](#) p.169-206 for Climate, p.212-216 for Biodiversity, 261-264 for Inclusion.

[Invest EU Microfinance loans for very small enterprises](#)

[Farmers' Micro-Finance](#)

[Spiti 25 | Piraeus Bank](#)

[Deposit Investment Program 1 Fund for Youth | Piraeus Bank](#)

[Bank Products for Students | Piraeus Bank](#)

Climate change mitigation and adaptation

Own operations

With regards to its own operations, Piraeus Bank has submitted and validated Science-based decarbonization targets (SBTi) in 2022 for the emissions associated with its branches and administrative buildings.

The target refers to Scope 1 and 2 emissions and is aligned with a 1.5°C emissions reduction pathway. Its definition was performed in line with the SBTi methodology based on conclusive scientific evidence using the Absolute Contraction Approach. The target refers to gross emissions and does not include any carbon credits, GHG removals or avoided emissions. The Scope 2 emissions target was measured and set in line with the market-based method.

The targets aim to promote the objective of the Group to align its business strategy with the UN Sustainable Development Goals and the Paris Agreement, as outlined in the Sustainable Development Policy, and consider EU's policies for decarbonizing the Union's economy. Internal and external stakeholders were engaged in the process of the target setting, through discussions between different Units including the submission of the target for approval in the context of the business plan process. In setting its targets, Piraeus has considered the potential to transition its electricity consumption from non-renewable to renewable sources within its operations.

The target for 2030 is on track and the Group continues to monitor the relevant target and its performance.

Investments

Piraeus has also set decarbonization targets for its investments in Real Estate properties. The targets were set and validated in line with SBTi's methodology following a well-below 2°C pathway and are

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presented in the form of intensity metrics. They refer to gross emissions and do not include any carbon credits, GHG removals or avoided emissions. The same process regarding their approval and monitoring is applied as in the case of the emissions reduction targets for branches and administrative buildings.

Portfolio Decarbonisation

In the context of steering the portfolio's decarbonization, the Group committed to SBTi and submitted 2030 portfolio decarbonization targets validated in December 2022. The emissions targets are in line with limiting temperature increase to well-below 2°C and refer to nine asset classes (including the targets related to Commercial Real Estate Investments presented on table 17). Two distinct methodologies were used, namely the Sector Decarbonization Approach and the Temperature Rating Method, as prescribed by SBTi. The latter estimates portfolio temperature scores based on the Scope 1, Scope 2 and Scope 3 emissions of borrowers and/or investees. It also considers their greenhouse gas (GHG) near or long-term emissions reduction targets, enterprise values, and Piraeus' outstanding amount.

The targets aim to reduce by 2030 (with 2019 as the base year) emissions from lending and investment portfolios, as part of Piraeus' journey to become net-zero by 2050. Piraeus adopted the SBTi methodology as science-based targets provide a clearly defined pathway for financial institutions to reduce greenhouse gas (GHG) emissions, helping prevent the worst impacts of climate change and future-proof business growth.

The targets aim to promote the objective of the Group to align its business strategy with the UN Sustainable Development Goals and the Paris Agreement, as outlined in the Sustainable Development Policy and instilled in Piraeus' commitment to steer its portfolio's emissions towards net-zero, by supporting and advising clients in their transition to a low-carbon environment, by financing clean technologies and leading the market in terms of related commercial strategies.

The Remuneration Committee is responsible for ensuring that the Group remuneration policy is consistent with the objectives of the Group's business and risk strategy, including ESG risk-related objectives, corporate culture and values and long-term interests of the Group. The Committee has responsibility for aligning executive directors' and senior management's remuneration with strategic priorities, including in relation to climate and sustainability matters.

In 2024, following the respective proposal of the RemCo to the BoD, an amended version of the Directors' **Remuneration Policy** was approved by the 2024 AGM of Shareholders.

2024 Key figures²

- €4bn in sustainable financing volumes, 2028 → ~€5.7bn
- €1.7bn in green bonds and deposits, 2028 → €2.6 bn
- €0.5bn in sustainable investments portfolios
- 2.6% Green asset ratio - EU taxonomy aligned turnover, 2028 → ~5%

² As of FY2024 end; Green bonds as at 9M2025

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- €0,5bn in Sustainable assets under management
- 88% low carbon branch network (=energy consumption up to 150kWh/ m2 per annum)
- 100% of the Banks's electricity consumption derived from renewable energy solutions through purchases of Guarantees of Origin, leading to Net-zero Scope 2 emissions (market-based).
- Piraeus has incorporated scientific pathways in its strategy-setting process and has set intermediate emission reduction targets validated by SBTi (Science Based Targets initiative).
- EPC Home Reward: loan which subsidizes the cost for the issuance of Energy Performance Certificate for customers currently having an encumbered performing mortgage with the Bank.
- Bank & portfolio net zero by 2050

Biodiversity

Piraeus focusses its efforts on solidifying its understanding and on enhancing the identification and management of the pertinent risks, in line with the gradual development of market practices, methodologies and tools for financial institutions. In 2024, the Group assessed for the first time the dependencies and impacts of its business portfolio towards ecosystem services, gaining valuable insights into how its clients may be exposed to potential risks.

As part of the initiatives to map the biodiversity and ecosystems related dependencies and risks, complementing the Double Materiality Assessment, Piraeus performed in 2024 the following exercises, using an approach based on existing tools and methodologies:

- Assessment of the impacts of the business portfolio with the use of the UNEP-FI Portfolio Impact Analysis Tool for Banks.
- Assessment of its business portfolios' biodiversity footprint utilizing the Biodiversity Footprint for Financial Institutions (BFFI) measurement approach.
- Assessment of the business portfolios' dependencies on ecosystem services utilizing the ENCORE tool.

Piraeus is developing a dedicated GIS based application to identify the proximity of sites to nature sensitive and Natura 2000 sites and will be reporting in 2025 for the first time (FY 2024) according to the TNFD Recommendations (Task Force on Nature-related Financial Disclosures), as a TNFD early adopter.

Financial Health & Inclusion

Regarding Piraeus commitment to UNEP FI FH&I, Piraeus Bank has announced in 2023 its target to provide at least 3,000 young farmers with effective access to loans, to start or continue their own farmer business and remain in rural areas. The Bank has disbursed more than €169 million in funding to more than 5,000 young farmers in 2023, 2024 and up to October 2025 in Greek rural areas. Funding enabled young farmers to benefit from competitive financing terms in order to address their specific needs. It covered investment plans (subsidized or not) and liquidity needs with a range of products and services that helped young farmers grow their farm business.

Principle 3:
Clients & Customers

We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.

Client and Customer engagement

Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities. It should include information on the client engagement strategy including but not limited to the impact areas identified/ targets set, awareness raising activities with clients and customers, relevant policies and processes, actions planned/implemented to support clients' transition, selected indicators on client engagement and, where possible, the impacts achieved.

Transition Plans from high-emitting borrowers
[Sustainability Statement in AFR](#) p. 185-186

Green Bond
[Green Bond allocation and Impact Report](#)

Piraeus Eco Check
[H1.25 Corporate Presentation](#) p.9
[First Half 2025 Financial Results](#) p.14-15

Financial inclusion
[Sustainability Statement in AFR](#) p. 254-272
[Piraeus Sustainability Blueprint](#) p.11-18, 20-25

The Group, in tandem with its aspiration and commitment to become net zero by 2050, has initiated the process of engagement with its **high emitting clients**, with focus given on the development of climate-related transition plans. Piraeus aims to assist its customers during this process and provide dedicated products and services facilitating its portfolio's decarbonization through actions that aim not only to direct capital to new green sectors and customers, but most importantly to assist the decarbonization efforts of existing companies.

In 2024 Piraeus updated its **Green Bond Framework** to align with the latest best market practices, Piraeus' sustainable strategy and regulatory developments, in particular the EU Taxonomy and the EU Green Bond Standard. It also successfully issued its second Green Senior Preferred Bond in the amount of €650 million and in June 2025 Piraeus Bank successfully completed the pricing of a €500 million Green Senior Preferred Bond. In November 2025 Piraeus successfully completed the pricing of a new €500 million Green Senior Preferred Bond.

Piraeus Bank launched a new and pioneering service for the Greek market, **Piraeus Eco Check**, exclusively for the Bank's customers, which allows them, in just a few simple steps, to calculate the annual energy cost of their property—regardless of its type and receive proposals for energy upgrades, including estimated costs and the total benefit from implementing them.

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Business opportunities

Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how your bank has developed these in the reporting period. Provide information on sustainability-related products and services and frameworks in place that support the transition needs of clients, size of the sustainable finance portfolio in USD or local currency and/or as a % of your bank's portfolio,* and which SDGs or impact areas you bank is striving to make a positive impact on (e.g. green mortgages—climate, social, sustainability bonds—financial inclusion, etc.).

* Provide information on the sustainable finance frameworks/standards/taxonomies used to label sustainable finance volumes

[Annual Financial Report, Sustainability statement](#) p. 254-272

Consumers and End-users

Piraeus is dedicated to ensuring equal and seamless **physical and digital access** to its products and services, thereby enhancing the financial well-being and inclusion of its clients. At the same time the Group recognizes that its current initiatives and policies may not fully support the inclusion of a diverse range of consumers, potentially leading to discrimination or exclusion of existing or prospective customers.

Piraeus offers high-quality services to its customers and focuses on ensuring its products and services are equally accessible. It continuously improves its digital channels to increase the scope of the users with access to finance. In doing so, it also recognizes the importance of protecting customers' data and safeguarding their privacy. Its services are based on the lawful collection, processing, and storage of **personal data**, transparency in the terms of cooperation, transaction security, and the development of a relationship of trust. Piraeus constantly strives to provide modern and excellent banking customer experience that considers economic, social, and environmental factors.

It also promotes **banking literacy** among its customers. This is achieved by explaining banking terms and facilitating access to its services, while ensuring and supporting the development of its employees on topics related to both customer service methods and sector-based expertise, thereby improving their ability to interact with clients.

Piraeus focuses on **financial inclusion** and accessibility; thus, the branches are thoughtfully designed for customers with disabilities, and they incorporate assistive technology for people with visual, hearing, mental and mobility disabilities.

Piraeus holds a leading position in Greece's agricultural lending market, reinforcing its commitment to **farmers** and **agri-food enterprises**. To enhance this focus, the Bank established the Agri-Food Center of Excellence, a dedicated team for sector analysis, market monitoring, and the development of innovative, tailored solutions. These include consulting, financing, and guarantee programs that support the agri-food value chain through two flagship initiatives: Protected Cultivations (Greenhouses) and Livestock & Dairy Modernization.