

# GHG Emissions in the bank portfolio (PCAF) 2021

Industry-by-industry calculation of carbon-related credit exposure.

### Method

**Source**: Partnership for Carbon Accounting Financials (PCAF)

The Bank uses the Global GHG Accounting and Reporting Standard for the Financial Industry to estimate greenhouse gas emissions in its loan portfolio.

Date of data: 31.12.2021

#### Overview

The Bank is not exposed in carbon-intensive industries such as oil, metal, aviation and therefore has a relatively low carbon-intensive loan portfolio. In line with the Global Alliance for Banking on Values Climate Change Commitment (3c) initiative, the Bank aims to publish the emissions in its loan portfolios and help achieve the SDGs and meet the goals set in the Paris Agreement. This is the first year the Bank is reporting on greenhouse gas emissions in particular of its business loans portfolio.

Member of Global Alliance for Banking on Values (GABV), Cooperative Bank of Karditsa has committed to disclose its climate impact resulting from its portfolio of loans and investments according to the Climate Change Commitment (3C Initiative).

## **Assumptions**

The analysis is based on regional countries emission factors at an industry group level (NACE code). For business loans, an emission factor based on loan volume and assets volume is used. The method differentiates between direct emissions (Scopes 1 and 2). Given the low reliability of available Scope 3 upstream emission factors the Bank has not analyzed Scope 3 emissions.



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AGRICULTURE, FORESTRYAND FISHING FISHI	NACE_R2 Sector	Amt	Portfolio Outstand	factor scope 1 (tCO2e/M	emissions scope 1	factor scope 2 (tCO2e/ M€	emission s scope 2	factor scope 1& 2 combined (tCO2e/M	impact intensity (tCO2e/ M€
FORESTRYAND   27,69   0,23   7,042,74   4,961,99   190,10   157,62   5,119,60   184,81   SECTION 8									
FISHING   27,69   0,23   7,042,74   4,961,99   190,10   157,62   5,119,60   184,88   SECTION B-MINING AND   0,52   0,00   314,57   164,53   0,00   0,00   164,53   314,571   164,53   0,00   0,00   164,53   314,571   164,53   0,00   0,00   164,53   314,571   164,53   0,00   0,00   164,53   314,571   164,53   0,00   0,00   164,53   314,571   1817,95   474,07   4,965,78   493,759   182									
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QUARRYING   0,52   0,00   314,57   164,53   0,00   0,00   164,53   314,571   58ECTION C   MANUFACTURIN   10,06   0,08   18.432,64   4.491,71   1.817,95   474,07   4.965,78   493,759   58ECTION D   ELECTRICITY, GAS, STEAM AND AIR CONTROL OF SUPPLY   22,53   0,19   1.454,51   32.593,00   456,16   20,04   32.613,04   1447,771   58ECTION E   7.400	SECTION B -	,	-,	,.				0.220,00	
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GAS, STEAM AND AIR CONDITIONING SUPPLY SECTION F S S S S S S S S S S S S S S S S S S S		10,06	0,08	18.432,64	4.491,71	1.817,95	474,07	4.965,78	493,7594
AND AIR CONDITIONING SUPPLY SECTION E-T SE									
CONDITIONING SUPPLY SECTION E SECTION E SECTION F CONSTRUCTION ACTIVITIES O,03 O,00 0,00 0,00 0,00 0,00 0,00 0,00									
SECTION E-WATER SUPPLYS SEWERAGE, WASTE MANAGEMENT MANA									
WASTE MANAGEMENT AND   SECTION F.   SECTIO		22,53	0,19	1.454,51	32.593,00	456,16	20,04	32.613,04	1447,778
AND REMEDIATION ACTIVITIES  0,03 0,00 3.780,68 65,93 35,32 0,62 66,54 1908,00: SECTION F - CONSTRUCTION SECTION G - WHOLESALE RADGE REPAIR OF MOTOR VEHICLES AND MOTORCYCLES  23,66 0,19 2.238,36 689,50 16,63 2,86 692,36 29,2611: SECTION I - TRANSPORTATIO N AND STORAGE  3,53 0,03 159,31 85,25 15,04 9,34 94,59 26,7977: SECTION I - TRANSPORTATIO N AND STORAGE  3,53 0,03 159,31 85,25 15,04 9,34 94,59 26,7977: ACCOMODATIO N AND STORAGE  3,53 0,03 159,31 85,25 15,04 9,34 94,59 26,7977: ACCOMODATIO N AND STORAGE ACTIVITIES  5ECTION I - SECTION I -	WATER SUPPLY; SEWERAGE, WASTE								
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CONSTRUCTION   4,65   0,04   345,51   114,81   76,63   25,46   140,27   30,1527.	ACTIVITIES	0,03	0,00	3.780,68	65,93	35,32	0,62	66,54	1908,001
SECTION G - WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTORCYCLES 23,66 0,19 2.238,36 689,50 16,63 2,86 692,36 29,26111 (17.00) MOTORCYCLES 23,66 0,19 2.238,36 689,50 16,63 2,86 692,36 29,26111 (17.00) MOTORCYCLES 23,66 0,19 2.238,36 689,50 16,63 2,86 692,36 29,26111 (17.00) MOTORCYCLES 23,66 0,19 2.238,36 689,50 16,63 2,86 692,36 29,26111 (17.00) MOTORCYCLES 23,53 0,03 159,31 85,25 15,04 9,34 94,59 26,7977.		4.65	0.04	245 51	114 91	76.63	25.46	140.37	20 15271
AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTORCYCLES 23,66 0,19 2.238,36 689,50 16,63 2,86 692,36 29,2611: SECTION H-TRANSPORTATIO NAND STORAGE 3,53 0,03 159,31 85,25 15,04 9,34 94,59 26,7977: SECTION I-ACCOMODATIO NAND FOOD SERVICE ACTIVITIES 6,11 0,05 161,13 164,16 12,55 12,78 176,94 540,582: SECTION J-INFORMATION AND COMMUNICATI ON 0,33 0,00 58,98 6,22 17,03 1,74 7,95 24,298: SECTION K-FINANCIAL AND INSURANCE ACTIVITIES 0,14 0,00 4,03 0,19 0,04 0,00 0,20 1,35700! SECTION L-REAL ESTATE ACTIVITIES 0,23 0,00 12,99 1,00 0,20 0,02 1,02 4,39741: SECTION M-PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES 4,40 0,04 636,86 324,27 117,66 56,07 380,34 86,3994: SECTION N-ADMINISTRATIVE AND SOCIAL ACTIVITIES 0,03 0,00 230,99 0,66 26,64 0,08 0,74 25,5853: SECTION O-PUBLIC ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES 0,03 0,00 230,99 0,66 26,64 0,08 0,74 25,5853: SECTION P-BUILC ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES 0,03 0,00 20,01 1,43 10,40 0,73 2,16 7,721 1,43 10,40 0,73 2,16 7,721 1,44 1,44 1,44 1,44 1,44 1,44 1,44 1,		4,03	0,04	343,31	114,61	70,03	23,40	140,27	30,13271
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NAND STORAGE   3,53   0,03   159,31   85,25   15,04   9,34   94,59   26,7977.									
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ACTIVITIES 0,23 0,00 12,99 1,00 0,20 0,02 1,02 4,397416 SECTION M - PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES 4,40 0,04 636,86 324,27 117,66 56,07 380,34 86,39943 SECTION N - ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES 0,03 0,00 230,99 0,66 26,64 0,08 0,74 25,58533 SECTION O - PUBLIC ADMINISTRATION N AND DEFENCE; COMPULSORY SOCIAL SECURITY 0,27 0,00 40,47 2,15 12,35 0,66 2,80 10,56403 SECTION P - EDUCATION 0,28 0,00 20,51 1,43 10,40 0,73 2,16 7,726 SECTION Q - HUMAN HEALTH AND SOCIAL WORK ACTIVITIES 0,80 0,01 47,29 6,31 122,29 16,30 22,61 28,26323		•							
SECTION M - PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	_	0.23	0.00	12 99	1.00	0.20	0.02	1 02	4 397416
SCIENTIFIC AND TECHNICAL ACTIVITIES 4,40 0,04 636,86 324,27 117,66 56,07 380,34 86,3994: SECTION N - ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES 0,03 0,00 230,99 0,66 26,64 0,08 0,74 25,5853: SECTION O - PUBLIC ADMINISTRATIO N AND DEFENCE; COMPULSORY SOCIAL SECURITY 0,27 0,00 40,47 2,15 12,35 0,66 2,80 10,5640: SECTION P - EDUCATION 0 0,28 0,00 20,51 1,43 10,40 0,73 2,16 7,726 SECTION Q - HUMAN HEALTH AND SOCIAL WORK ACTIVITIES 0,80 0,01 47,29 6,31 122,29 16,30 22,61 28,2632: SECTION R -		0,23	0,00	12,33	1,00	0,20	0,02	1,02	4,337410
TECHNICAL ACTIVITIES 4,40 0,04 636,86 324,27 117,66 56,07 380,34 86,39943   SECTION N - ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES 0,03 0,00 230,99 0,66 26,64 0,08 0,74 25,58533   SECTION O - PUBLIC ADMINISTRATIO N AND DEFENCE; COMPULSORY SOCIAL SECURITY 0,27 0,00 40,47 2,15 12,35 0,66 2,80 10,56403   SECTION P - EDUCATION 0,28 0,00 20,51 1,43 10,40 0,73 2,16 7,724   HUMAN HEALTH AND SOCIAL WORK ACTIVITIES 0,80 0,01 47,29 6,31 122,29 16,30 22,61 28,26323   SECTION R -									
SECTION N - ADMINISTRATIV E AND SUPPORT SERVICE ACTIVITIES  0,03  0,00  230,99  0,66  26,64  0,08  0,74  25,5853  SECTION O - PUBLIC ADMINISTRATIO N AND DEFENCE; COMPULSORY SOCIAL SECURITY  0,27  0,00  40,47  2,15  12,35  0,66  2,80  10,5640: SECTION P - EDUCATION  SECTION Q - HUMAN HEALTH AND SOCIAL WORK ACTIVITIES  0,80  0,01  47,29  6,31  122,29  16,30  22,61  28,2632:									
ADMINISTRATIV E AND SUPPORT SERVICE ACTIVITIES  0,03  0,00  230,99  0,66  26,64  0,08  0,74  25,5853  SECTION 0 - PUBLIC ADMINISTRATIO N AND DEFENCE; COMPULSORY SOCIAL SECURITY  0,27  0,00  40,47  2,15  12,35  0,66  2,80  10,5640  SECTION P - EDUCATION 0,28  0,00  20,51  1,43  10,40  0,73  2,16  7,726  HUMAN HEALTH AND SOCIAL WORK ACTIVITIES  0,80  0,01  47,29  6,31  122,29  16,30  22,61  28,2632		4,40	0,04	636,86	324,27	117,66	56,07	380,34	86,39942
E AND SUPPORT SERVICE ACTIVITIES  0,03  0,00  230,99  0,66  26,64  0,08  0,74  25,58533  SECTION O - PUBLIC ADMINISTRATIO N AND DEFENCE; COMPULSORY SOCIAL SECURITY  0,27  0,00  40,47  2,15  12,35  0,66  2,80  10,56403  SECTION P - EDUCATION SECTION Q - HUMAN HEALTH AND SOCIAL WORK ACTIVITIES  0,80  0,01  47,29  6,31  122,29  16,30  22,61  28,26323									
ACTIVITIES 0,03 0,00 230,99 0,66 26,64 0,08 0,74 25,5853:  SECTION 0 - PUBLIC ADMINISTRATIO N AND DEFENCE; COMPULSORY SOCIAL SECURITY 0,27 0,00 40,47 2,15 12,35 0,66 2,80 10,5640:  SECTION P - EDUCATION 0,28 0,00 20,51 1,43 10,40 0,73 2,16 7,720  SECTION Q - HUMAN HEALTH AND SOCIAL WORK ACTIVITIES 0,80 0,01 47,29 6,31 122,29 16,30 22,61 28,2632:  SECTION R -	E AND SUPPORT								
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PUBLIC ADMINISTRATIO N AND DEFENCE; COMPULSORY SOCIAL SECURITY 0,27 0,00 40,47 2,15 12,35 0,66 2,80 10,5640: SECTION P - EDUCATION 0,28 0,00 20,51 1,43 10,40 0,73 2,16 7,720 SECTION Q - HUMAN HEALTH AND SOCIAL WORK ACTIVITIES 0,80 0,01 47,29 6,31 122,29 16,30 22,61 28,2632: SECTION R -		-,,,,	0,00		5,55		5,55	5,1 1	
SECURITY	PUBLIC ADMINISTRATIO N AND DEFENCE; COMPULSORY								
SECTION P -   EDUCATION   0,28   0,00   20,51   1,43   10,40   0,73   2,16   7,726   SECTION Q -   HUMAN HEALTH AND SOCIAL WORK ACTIVITIES   0,80   0,01   47,29   6,31   122,29   16,30   22,61   28,26323   SECTION R -									
SECTION Q - HUMAN HEALTH AND SOCIAL WORK ACTIVITIES 0,80 0,01 47,29 6,31 122,29 16,30 22,61 28,2632: SECTION R -		0,27	0,00	40,47	2,15	12,35	0,66	2,80	10,56401
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES 0,80 0,01 47,29 6,31 122,29 16,30 22,61 28,2632: SECTION R -		0,28	0,00	20,51	1,43	10,40	0,73	2,16	7,726
ACTIVITIES 0,80 0,01 47,29 6,31 122,29 16,30 22,61 28,2632: SECTION R -	HUMAN HEALTH AND SOCIAL								
	ACTIVITIES	0,80	0,01	47,29	6,31	122,29	16,30	22,61	28,26323
	SECTION R - ARTS,								
ENTERTAINMEN	ENTERTAINMEN								
T AND         0,11         0,00         42,09         1,53         21,60         0,86         2,39         21,07758		0.11	0.00	42.09	1.53	21.60	0.86	2.39	21,07758
SECTION S -	SECTION S -	-,11	2,20	,55		,	2,20	_,	,
OTHER SERVICE         ACTIVITIES         0,34         0,00         116,74         7,30         100,77         2,87         10,17         30,042:		0,34	0,00	116,74	7,30	100,77	2,87	10,17	30,0421



#### Results

The emissions produced by corporate/SME loans (57% of Cooperative Bank of Karditsa assets in 2021 and 85% of Total loan portfolio) were estimated assigning to each granted organization the average sectoral emissions and calculating the emission proportionally to the outstanding loans. The considered emissions were relative to Scope 1 and 2, as required by PCAF methodology. The emission factors per euro of assets were provided by PCAF.

Corporate/SME loans produced in 2021 accounted for almost 5 thousand tons of CO2e. The three sectors that most contributed to total loans emissions were "Water supply; sewerage; waste management and remediation activities" for 37%, "Electricity, gas, steam and air conditioning supply" for 28% and "Accommodation and Food Services" for 10%.

According to the PCAF methodology classification, a scoring of data quality is presented with high quality score 1 and low-quality score 5. The business loans emissions, have a score 5 level of data quality.