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# **Environmental Indicators**

### GRI 301-1

The figures presented include the operations in Portugal, Poland, Mozambique and Switzerland.

Consumption of paper and cardboard – Total estimated based on the purchase of these materials and numbers in stock records. The weight of the paper units was found using standard paper measurements issued by the ISO 216 standard.

Plastic consumption - Total estimated based on the purchase of these materials and numbers in stock records. The calculation of the amount of plastic used in bank cards was based on the number of cards issued for Customers and on the standard weight of a card.

Consumption of ink and toner cartridges – Total estimated based on the purchase of these materials. In Portugal, the values reported include ink and toner cartridges used by the Bank through Xerox.

## GRI 302-1

The figures shown include the operations in Portugal, Poland, and Switzerland. Concerning Switzerland, we only present the figures related with consumption of electricity.

Consumption of natural gas and of liquid fuels – Total calculated based on the purchase of these fuels. The FHV (Fuel Heating Value) of the fuels used to compute energy is based on the Global Reporting Initiative, available at www.globalreporting.org, and APA (Portuguese agency for the environment), available at www.apambiente.pt.

Consumption of electricity – Total estimated based on the electricity bills.

The conversion factors used are the following:

Energy ·	- Fuel (source: GRI)	
	Lower Heating Value (LHV)	Density
Natural Gas	0.03901 GJ/m3	
GPL	44.00 GJ/ton	1.96 l/kg
Diesel	43.07 GJ/ton	0.835 ton/m3
Gasoline	44.00 GJ/ton	0.748 ton/m3
Litres - M <sup>3</sup>	1000 Litre = 1m3	
Litres - TJ	(litres/1000)*43,33*0,825	Diesel
Litres - TJ	(litres/1000)*44,80*0,825	Gasoline
Litres - TJ	(litres/1000*46/(1,96*0,001)) GPL	
M <sup>3</sup> -Tj	((m3)*0.03901)/1000	Natural Gas
	Electricity	
1 kWh	3.60 MJ/kWh	

#### GRI 303-3

The figures presented include the operations in Portugal and Poland. The total withdrawal of water in Portugal is calculated based on the assessment of the costs with, using to estimate the water consumption in  $m^3$  the pre-defined average cost per unit of  $4.93 \notin m^3$ .

# GRI 305-1 to 305-3

The figures presented include the operations in Portugal, Poland, Mozambique and Switzerland. The emission factors used are the following:

Portugal	Factor – 2018	Facto	r – 2019	Factor – 2020
Energy and Total Heat - Without 0.22896 kgCO2/kWh disaggregation (CO2/ Kwh) Source: Total – <u>EDP Comercia</u>		0,24854 kgCO2/kWh Source: Total – <u>EDP Comercial</u>		0,19237 kgCO2/kWh Source: Total – <u>EDP Comercial</u>
Poland		Factor – 2018-2020	Source – 2	2018-2020
	Coal/peat (CO2/ kWh)	0,87422 kgCO2/kWh	<u>http://www.gho tools (consumo</u>	gprotocol.org/calculation-tools/all- em 2012)
Electricity	Oil (CO2/ kWh)	0,48401 kgCO2/kWh	http://www.ghgprotocol.org/calculation-tools/all- tools (consumo em 2012)	
	Gas (CO2/ kWh)	0,33734 kgCO2/kWh	<u>http://www.gho tools (consumo</u>	gprotocol.org/calculation-tools/all- em 2012)
Energy and Total Heat - Without disaggregation (CO2/ Kwh)		0,75584 kgCO2/kWh	http://www.ghgprotocol.org/calculation-tools/all- tools (consumo em 2012)	
Switzerland		Factor – 2018-2020		Source – 2018-2020

Energy and Total Heat - Without disaggregation (CO2/ Kwh)	<b>0</b> ,02804 kgCO2/kWh	http://www.ghgprotocol.org/calculation- tools/all-tools (consumo em 2012)

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	C02	69300.0 Kg/TJ	
Gasoline	CH4	25.0 Kg/TJ	
	N20	8.0 Kg/TJ	
	C02	74100.0 Kg/TJ	
Diesel	CH4	3.9 Kg/TJ	
	N20	3.9 Kg/TJ	
	C02	63100.0 Kg/TJ	
GPL	CH4	62.0 Kg/TJ	
	N20	0.2 Kg/TJ	
	C02	56100.0 Kg/TJ	
Natural Gas	CH4	1.2 Kg/TJ	
	N20	2.3 Kg/TJ	
	HFC- 22	1810.0 kgCO2/kg	
HVAC - PAG	R407	1774.0 kgCO2/kg	
	R410	2158.0 kgCO2/kg	

Emission factors - Fuel (source: UNL, EDP, IPPC)

Emissions Factors – travels

	Type of flight	Distance (km)	Emission factor	Source
	Short	<500	0,18 kgCO2/km	GHG Protocol
Plane	Medium	500-1600	0,13 kgCO2/km	GHG Protocol
	Long	>1600	0,11 kgCO2/km	GHG Protocol
	Radiative Fo	orcing Index	1.9	GHG Protocol
	Train		0,06 kgCO2/km	GHG Protocol
	Bus		0,19 kgCO2/km	GHG Protocol

## GRI 306-3

Paper and cardboard - the total quantity of paper and cardboard waste is obtained by adding the recycled paper and recycled cardboard.

Plastic - estimate of the amount of waste produced from water bottles and plastic office supplies, which are not usually meant for archive or for customers.

Ink and toner cartridges – the bank considered that the total quantity produced corresponds to consumption.