ProCredit Bank

ProCredit ACADEMY

Quipu
Part of the ProCredit Group

ProCredit HOLDING

UPDATED ENVIRONMENTAL STATEMENT 2020

for the ProCredit institutions located in Germany

EMAS
GEPRÜFTES UMWELTMANAGEMENT
DE-125-00059

Information about this statement

This updated Environmental Statement covers the calendar year 2020 and is based on the second full statement for the ProCredit institutions based in Germany which was issued in 2018. In accordance with the defined scope, every three years a full statement covering all aspects of the environmental management system is published for all ProCredit institutions located in Germany. In the years following the full reports, the Environmental Statement is updated with the most important developments that took place during the respective calendar year. Since the first reporting year, which was 2015, the Environmental Statement has been published by ProCredit Holding AG & Co. KGaA on an annual basis. A detailed overview of the ProCredit group's environmental management system can be found in the most recently published Impact report and full Environmental Statement 2018, where you can also read the sections which have remained unchanged.

The scope of the statement and EMAS validation covers the following four institutions:

- ProCredit Holding AG & Co. KGaA, Rohmerplatz 33-37, 60486 Frankfurt am Main
- ProCredit Bank AG, Rohmerplatz 33-37, 60486 Frankfurt am Main, Germany
- ProCredit Academy GmbH, Hammelbacher Straße 2, 64658 Fürth-Weschnitz
- Quipu GmbH, Königsberger Straße 1, 60487 Frankfurt am Main

Further information on our group-wide comprehensive commitment to environmental, social and governance" in the ProCredit group, including the previously published Environmental Statements and the ProCredit Group Impact Report, can be downloaded from the ProCredit Holding website.

The next updated Environmental Statement is expected to be validated and published at the end in 2022.

List of abbreviations

BCA	Business Client Adviser
CO_2eq	Carbon dioxide equivalent
E&S	Environmental and social
EE	Energy efficiency
EMS	Environmental Management System
ERO	Environmental Risk Officer
ESAF	Environmental and Social Risk Assessment Form
ESDD	Environmental and Social Due Diligence
ESG	Environmental, Social and Governance
ESIA	Environmental and Social Impact Assessment
EU	European Union
EUR	Euro
FTE	Full-time equivalents
GEM	Group Environmental Management
GHG	Greenhouse gas
GR	Environmentally friendly projects, environmental protection measures
GRI	Global Reporting Initiative
ILO	International Labour Organization
IPC	Internationale Projekt Consult GmbH
kWh	Kilowatt hours
LED	Light-emitting diode
LPG	Liquefied petroleum gas
NVS	New Very Small
OS	Overnight stay
PCA	ProCredit Academy
PCB	ProCredit Bank
PCBG	ProCredit Bank Germany
PCH	ProCredit Holding
pp	Per person
PV	Photovoltaic
RE	Renewable energy
SME	Small and medium-sized enterprise

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1 Foreword

It cannot be denied that 2020 was one of the most challenging years that the world has experienced recently. The COVID-19 pandemic affected many businesses including financial institutions. However, it was also a year in which the importance of sustainability, ethical business and an individual approach towards clients were seen as the most important aspects for surviving and even thriving in the hardest of situations. By simply continuing to remain true to our deep-rooted values and established processes, we, the ProCredit group, actually succeeded in growing our loan portfolio, especially in the area of green finance.

This year's Impact Report presents a comprehensive overview of our achievements in the area of environmental, social and governance (ESG) topics. It underlines and reinforces the core principles and values that are embedded into our business model and which also differentiate us from other commercial organisations.

In 2020 we continued to invest in the continuous improvement of all three pillars of our environmental management system. We doggedly pursued the targets we had set before the pandemic and actually achieved most of them. We implemented our Plastic Strategy, despite knowing that we would lose a number of clients who do not share our objective of reducing the plastic waste that harms our environment. We also took a critical look at our E&S risk assessment approach with the aim of strengthening it further.

Moreover, our banks' head offices continued to be awarded EDGE certification thanks to their implementation of energy and resource efficiency measures. We further downsized the vehicle fleet by optimising business trips and continued to replace fossil fuel powered vehicles with electric or hybrid cars.

We were able to continue with our environmental training programme across all ProCredit institutions by using alternative platforms and tools. One focus was on the topic of waste, which has been exacerbated since the pandemic started, as the importance of proper waste management has become even more evident. We also strengthened our E&S risk assessment approach by intensifying the training given to the staff responsible for this area.

A strong increase in renewable energy investments, among others, helped our green loan portfolio to continue its steady growth in volume and number and it is now approaching the important milestone of EUR 1 billion. We are also getting closer to our medium-term target as the green loan portfolio will soon account for 20% of the total loan portfolio.

The above-mentioned achievements have proved that by persisting with our environmentally and socially conscious way of doing business, as well as focusing on continuous improvement, we can maintain stability and even grow, whereas many of our competitors have suffered from the unexpected problems that beset the year 2020. With this in mind, we will continue to remain true to our values and objectives, notwithstanding any adverse external factors.

1.1 Relevant changes at the ProCredit institutions

Last year, ProCredit's Environmental Statement contained information on the activities and performance of the four institutions in Germany. Three of these are based in Frankfurt am Main: ProCredit Holding (PCH), ProCredit Bank Germany (PCBG) and Quipu. ProCredit Academy (PCA) is located in Fürth-Weschnitz.

The PCH premises underwent major renovation work in 2020. This included the complete refurbishment of the main kitchen area and the lavatories on every floor, replacement of the air conditioning system on the fourth floor and new flooring in the meeting rooms and corridors.

For this report, we have included the number of employees occupying offices when presenting the relative indicators along with the regular FTE figures. This enables a better overview of the indicators and shows the positive or negative correlations between employees and offices, thus making it easier to identify any possible improvements.

Moreover, in 2020 we aligned the methodology used to calculate and report GHG emissions resulting from the operations of all four institutions with that used for the Impact Report (this is explained in greater detail in the following sections). This way, the values presented in both reports now match, which was not the case in previous years.

1.2 Binding obligations

EMAS and the applicable environmental laws at state and federal level constitute external requirements for the ProCredit institutions and their EMSs. All relevant mandatory legal requirements for the Frankfurt am Main and Fürth sites have been determined. All legal obligations are documented in the Legal Register, which is reviewed and updated every year. In the event of relevant changes, the respective institution and its Environmental Coordinator are informed and plans are made to take any necessary measures. Most legal obligations relate to the operation and maintenance of the buildings. Compliance with legal requirements is verified annually through internal audits.

1.2.1 Significant environmental requirements and their implementation

The ProCredit locations in Germany are subject to various legal requirements. Below, we list the most relevant environmental regulations:

- Regulation on Hazardous Substances - Regulation on Protection against Hazardous Substances (GefStoffV)

This regulation describes the requirements for risk assessment, basic obligations and protective measures depending on the hazard. The aim of the regulation is to protect people and the environment from the effects of harmful substances.

- Regulation on Facilities for Handling Substances that are Hazardous to Water (AwSV)

This regulation serves to protect water bodies against substances hazardous to water. Substances are classified according to their hazard potential and, on that basis, requirements are laid down for facilities and handling.

- EU Regulation 517/2014 of the European Parliament and of the Council of 16 April 2014 on fluorinated greenhouse gases and repealing EC Regulation 842/2006 (EU F Gas Regulation)

This Regulation sets out bans, restrictions and maintenance requirements relating to fluorinated greenhouse gases (F-gases) in the EU. The aim is to reduce emissions in order to meet the obligations of the Montreal Protocol.

- Regulation on the Management of Commercial Municipal Waste and of Certain Construction and Demolition Waste (GewAbfV)

In order to ensure that waste is recycled in the best possible way, the GewAbfV regulates the separation of waste from commercial enterprises. Waste is separated according to: paper, glass, plastics, metal, organic waste, wood and textiles.

- First regulation for the implementation of the Federal Emissions Control Act - Regulation on Small and Medium Combustion Plants (1 BImSchV)

In order to reduce air pollution, this document regulates the operation of combustion plants, which are not subject to approval according to article 4 BImSchG. In addition, efficient use of energy is also being sought.

- Sweeping and Inspection Regulation - Regulation on Sweeping and Inspection of Installations (KÜO)

The KÜO ensures fire protection and safety for operators of combustion plants. Maintenance needs and the requirements for installations and chimney sweeps are set forth here.

The provisions of 1 BImSchV, KÜO and AwSV are only relevant for implementation at ProCredit Academy. For the other locations, this responsibility lies with the landlord and we monitor implementation.

The implementation of the regulations is as follows:

GefStoffV: The existing substances are recorded in a hazardous substance register with a risk assessment showing the degree of hazard they pose. Protective equipment (e.g. safety goggles) is provided for handling the substances. The substances are stored in a safe environment and disposed of by suitable service providers.

AwSV: The underground oil-fired boiler at PCA is regularly inspected by an expert. The relevant records, certificates and reports are retained. If defects are found during the inspection, they will be rectified by competent service providers in a verifiable and timely manner.

EU F Gas Regulation: Refrigeration systems are subject to regular leakage tests by suitable service providers. PCA retains reports of these tests and observes test intervals. At the other locations, this responsibility lies with the respective landlord but implementation is also monitored by the institutions.

GewAbfV: Waste is collected at all locations and separated into paper, glass, organic waste, plastics and, if necessary, wood, metal and textiles. For PCA, the disposal company certificates are also documented. For the other locations, the responsibility lies with the respective landlord.

BImSchV and **KÜO**: At PCA, the existing combustion installations are tested and maintained in accordance with the statutory provisions. The relevant documentation on chimney sweeps and system installers is retained in order to ensure compliance with threshold values, maintenance intervals, etc.

Compliance with the legal requirements at all institutions is managed within the framework of the legal register, which is an essential component of our environmental management system.

Compliance with the legal requirements is ensured, as has been the case until now.

2 Current status of environmental aspects and impacts

The Environmental Coordinators of each EMAS-certified institution and the persons responsible for the EMAS environmental management system continued to monitor the activity-related environmental aspects of ProCredit on an annual basis.

Environmental aspects are elements or characteristics of the business activities of an organisation that can have an impact on the environment.

These aspects are categorised as direct and indirect. Direct environmental aspects are those associated with the activities, products and services of the organisation over which it has direct control. Paper consumption and waste production or emissions, for example, can be considered as direct aspects, as they are a direct result of the activities carried out on ProCredit premises and can therefore be controlled to a certain extent.

Indirect environmental aspects may arise from an organisation's interaction with third parties, over which it has reasonable influence, such as the environmental performance of contractors, procurement of office supplies or food, etc. The environmental performance of the ProCredit banks is an indirect aspect for ProCredit Holding, as is the environmental performance of its clients for ProCredit Bank Germany.

These environmental aspects are described in the following sections and subsections.

In order to determine which direct and indirect environmental aspects are of greater or lesser significance for the ProCredit institutions, they are evaluated according to internally developed criteria:

Environmental impact (relevance)	Degree of control (controllability)
High = very significant environmental i mpact with above average need for action **Medium =** significant environmental impact with average need for action **Low =** less significant environmental impact with little need for action	**High =** great potential for either technical or behavioural influence/control **Medium =** average potential for either technical or behavioural influence/ control **Low =** little potential for either technical or behavioural influence/control

Table 1: Evaluation criteria for environmental aspects

The abovementioned elements – relevance and controllability – are brought together in a matrix. Both direct and indirect aspects must have at least medium relevance and medium controllability in order to be classified as significant for an institution.

The assignment of a significance level is important, as it gives higher priority to improvement actions for significant environmental aspects when there is a higher degree of controllability over the potential environmental impacts.

To extend the analysis, various environmental indicators are compared with German and European averages and, in the case of the ProCredit Academy, with the EMAS 2016 benchmarks for the tourism sector. These comparisons are only intended to provide a general understanding of the success of the environmental management systems of the different institutions; the indicators used for comparison should therefore not be seen as rigid targets, as our aim is to continuously improve environmental performance wherever possible.

2.1 Direct aspects

This subsection describes the most important direct environmental aspects for the ProCredit institutions in Germany. The relevance of the direct environmental aspects was determined by each institution as part of its environmental audit. Of course, the degree of environmental relevance and control of each aspect varies from institution to institution due to their different business models and building types. The weighting of the aspects for each institution in 2020 is the same as in 2019. The consumption of paper, electricity, heating energy and the volume of waste are still important aspects for all institutions, albeit with different weightings for each individual location. For PCA, food consumption is also an important aspect and although this year due to the pandemic the consumption of food on site was reduced drastically, its importance for the institution did not change.

The results of the 2020 evaluation of direct environmental aspects for the institutions are presented in Tables 1-4. The red boxes indicate the significant environmental aspects that were identified.

		Relevance		
		Low	**Medium**	**High**
Degree of control	High			
	Medium	• Organic waste • Fuel consumption/ emissions • Packaging waste	• Fresh water consumption • Electricity consumption • Waste paper • Electronic waste • Office supplies consumption • Paper consumption in the office • Heating energy consumption	
	Low	• Land use	• Residual waste • Fugitive emissions • Wastewater	

Table 2: Significance matrix for direct environmental aspects at ProCredit Holding in Germany 2020

		Relevance		
		Low	**Medium**	**High**
Degree of control	High	• Office supplies consumption • Electronic waste		
	Medium	• Packaging waste • Fugitive emissions	• Energy consumption • Heating energy consumption • Waste paper • Paper consumption	• Water consumption
	Low	• Organic waste • Land use	• Residual waste • Hazardous waste • Wastewater (including wastewater from detergents) • Emissions from energy consumption • Cleaning material consumption	

Table 3: Significance matrix for direct environmental aspects at ProCredit Bank in Germany 2020

		Relevance		
		Low	**Medium**	**High**
Degree of control	High	• Office supplies consumption • Land use • Electronic waste • Hazardous waste	• Food consumption	
	Medium	• Organic waste • Heating energy consumption • Plastic waste • Emissions from energy consumption • Waste paper	• Water consumption • Residual waste	• Electricity consumption
	Low	• Wastewater generation	• Paper consumption • Fuel consumption • Emissions from own vehicles	• Cleaning material consumption

Table 4: Significance matrix for direct environmental aspects at ProCredit Academy in Germany 2020

		Relevance		
		Low	**Medium**	**High**
Degree of control	High		• Office supplies consumption	
	Medium	• Fuel consumption/ emissions • Waste paper • Cleaning material consumption	• Electronic waste • Office paper consumption	
	Low	• Land use • Residual waste	• Power consumption (office and data centre) • Heating energy consumption • Fresh water consumption	

Table 5: Significance matrix for direct environmental aspects at Quipu GmbH in Germany 2020

Quantitative data are not available for all direct aspects and estimates are applied in such cases. The environmental data refer to the full calendar years 2018-2020.

3 Environmental data

3.1 Complete overview of ProCredit

In 2020, the total number of staff employed by ProCredit institutions based in Germany increased by 7.5% from 333 to 358. However, due to the curtailment of operations at PCA, more than the half of the staff had to be placed on the government's short-time work programme. Therefore, there was no overall reduction in FTEs. Even though PCH, PCBG and Quipu increased the number of FTEs by 9.9%, 1.5% and 2.5%, respectively, PCA registered a 48.3% reduction.

Due to the number of staff working from home in 2020, we decided to report the numbers of FTEs who were physically present in the offices during the year as we feel that it is relevant for the respective environmental indicators.

Indicator	Unit	PCH		
Employees		2018	2019	2020
Employees[1]	No	107	109	122
Employees	FTE	102	103	113
Employees[2]	Present in the office	102	103	60
Indicator	**Unit**	**PCBD**		
Employees		**2018**	**2019**	**2020**
Employees[1]	No	65	64	65
Employees	FTE	59	57	58
Employees[2]	Present in the office	59	57	32.5
Indicator	**Unit**	**Quipu**		
Employees		**2018**	**2019**	**2020**
Employees[1]	No	116	130	141
Employees	FTE	108	121	124
Employees[2]	Present in the office	108	121	38
Indicator	**Unit**	**PCA**		
Employees		**2018**	**2019**	**2020**
Employees[1]	No	33	30	30
Employees	FTE	30	29	15
Employees[2]	Present in the office	30	29	11

Table 6: Number of employees

1 Data for employees represent the average number of employees or full-time equivalents for the respective year and refer to all persons working in Germany, including participants in the staff exchange programme but excluding staff on maternity or parental leave. The figures for Quipu only include employees working at its Frankfurt headquarters.

2 Data for employees present in the office is calculated as the monthly average of employees working from the office. The accuracy of the data for each institution depends on the data collection methodology and a high accuracy cannot be guaranteed.

As expected, energy-related consumption at each of the ProCredit locations in Germany reduced due to the lower number of office-based employees and no visitors after April 2020 at PCA. Total energy consumption was down by 27% compared to the previous year. Consumption figures by office presence, however, paint another picture, showing that consumption cannot be directly correlated with the number of employees physically present on the premises. More details regarding these developments can be found in section 3.2.1.

Energy[3]					
Indicator	**Unit**	**2018**	**2019**	**2020**	**Adjustment 2019/2020**
Total energy consumption	kWh	1,445,253	1,854,790	1,351,029	-27%
Relative energy consumption	kWh/FTE	4,834	5,983	4,358	-27%
Relative energy consumption	kWh/office presence	4,834	5,983	9,505	+59%
Electricity	kWh	466,077	605,479	471,457	-22%
Heating energy	kWh	858,905	1,166,730	828,290	-29%
Heating energy (weather-adjusted)	kWh	1,079,206	1,386,336	1,046,174	-24%
Fuel	kWh	106,436	70,591	48,283	-32%

Table 7: Total energy consumption

3 The energy consumption figures for 2018 and 2019 differ slightly from those published in the EMAS 2019 statement as a result of small adjustments made during the year.

The amount of fresh water consumed by the institutions decreased by 36% compared to 2019. The water consumption reduction in office-type institutions correlates more to the number of employees working on the premises, whereas there is a smaller difference at PCA due to the swimming pool. More details regarding these figures can be found in section 3.2.5.

Water consumption					
Indicator	**Unit**	**2018**	**2019**	**2020**	**Adjustment 2019/2020**
Total water consumption	m^3	7,126	8,921	5,703	-36%
Relative water consumption	m^3/FTE	24	29	18	-36%
Relative water consumption	m^3/Office presence	24	29	40	39%

Table 8: Total water consumption

When comparing the general figures for all institutions, a significant overall decrease of 55% was observed between 2019 and 2020, mainly due to the pandemic. To emphasise the importance of proper waste management in reducing drastic negative environmental impacts, the topic of the year for environmental training at all ProCredit institutions was waste management. The longer-term impact of the training cannot yet be observed in the offices due to the pandemic, however we are expecting to see better waste separation and a reduction in packaging waste in 2021. The total generated e-waste did not change significantly in 2020 compared to 2019. However, Quipu (since 2019) and

PCH (since 2020) have both started actively re-using electronic equipment instead of simply recycling it. See section 3.2.7 for more details.

Waste generation					
Indicator	**Unit**	**2018**	**2019**	**2020**	**Adjustment 2019/2020**
Total household waste volume[4]	kg	69,837	77,710	35,906	-54%
Relative household waste volume	kg/FTE	234	251	116	-54%
Relative household waste volume	kg/Office presence	234	251	253	-1%
Total E-waste volume	kg	1,430	990	876	-11%

Table 9: Total waste generation

Paper consumption fell dramatically in 2020 compared to 2019. The digitisation of processes, beginning with digital signatures and new printing devices installed at the end of 2019, had a noticeable impact on this reduction. However, it is difficult to compare consumption figures between the two years due to the large number of employees working from home and the academy being closed. Nevertheless, all institutions aim to steadily reduce paper consumption and to use recycled paper wherever possible. The information on individual institutions can be found in section 3.2.6.

Paper consumption					
Indicator	**Unit**	**2018**	**2019**	**2020**	**Adjustment 2019/2020**
Total paper consumption	kg	4,952	2,593	1,265	-51%
Relative paper consumption	kg/FTE	16.6	8.4	4.1	-51%
Relative paper consumption	kg/Office presencet	16.6	8.4	8.9	+6%

Table 10: Total paper consumption

4 The total household waste comprises non-separated waste, plastic waste, paper waste and organic waste.

3.2 Environmental data for the institutions

3.2.1 Energy consumption

Energy consumption comprises figures for electricity, heating energy, company vehicle fuel consumption as well as the energy required for cooking. The impact of the pandemic can be clearly seen in the fuel consumption for all institutions. However, having fewer employees physically present in the offices had a negative impact on heating use at PCBG and Quipu and there was a relative increase in consumption. Although most of the staff were working from home during the winter months, the heating still needed to be on for those employees working on company premises. The absence of the employees in the larger offices required more heating energy to reach the optimum temperature and did not necessarily save energy. At PCH, a number of measures were taken to reduce heating consumption during the pandemic. In previous years, heating use had been recorded in the summer months; therefore, in summer 2020, PCH turned off the heating completely during July, August and September. As PCA was relatively inactive, there was a near 40% reduction in heating consumption and a 31% reduction in electricity consumption. Since the swimming pool was still being used by local schoolchildren while the schools were open, overall reductions in electricity and heating consumption were limited.

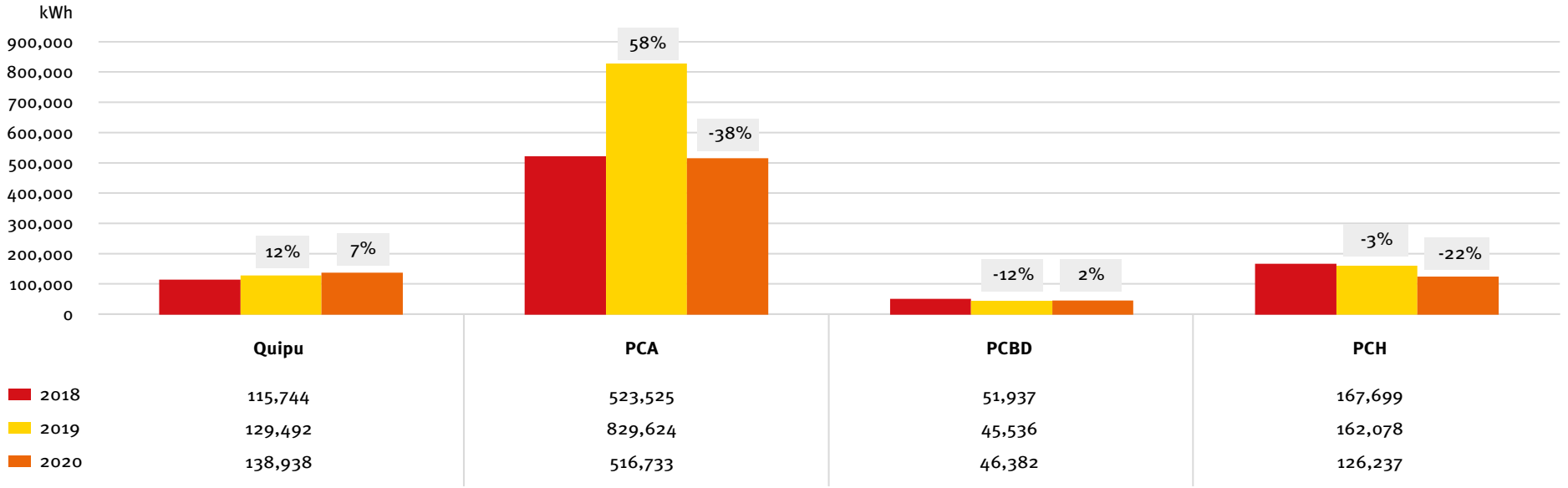
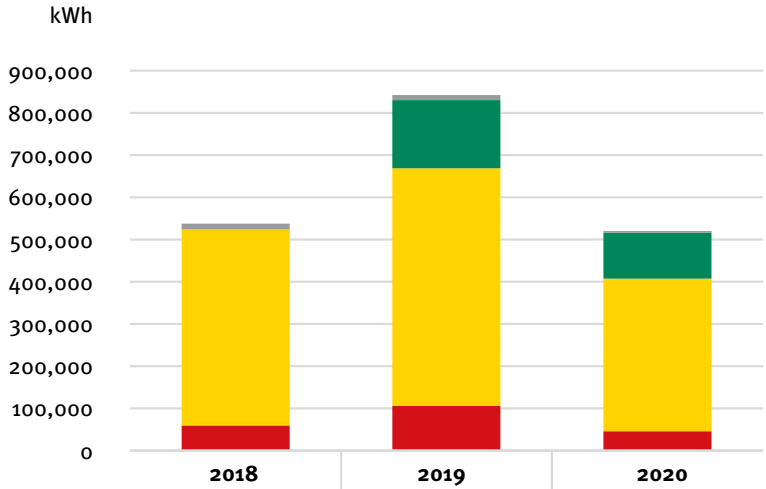


Figure 1: Heating Consumption

PCA uses LPG for cooking purposes. Last year's updated environmental statement stated that the cooking LPG was produced from organic sources; however, we would like to update this information; BioLPG is only used as an additional heating source when the pellet heater alone is insufficient to heat the swimming pool. For cooking, conventional LPG is used, purely due to the costs of purchasing small amounts of BioLPG. PCA is currently considering a switch to BioLPG for cooking, but this has been postponed due to the pandemic. Figure 2 shows the energy sources used by PCA.



	2018	2019	2020
Liquid gas for cooking	13,835	11,990	2,999
BioLPG for space/ water heating	–	160,950	109,667
Heating (wood)	463,827	562,320	361,270
Heating (oil)	59,698	106,353	45,652

Figure 2: Energy consumption of PCA for heating and cooking

There were no visitors after April. Therefore, the consumption of cooking gas decreased significantly (75%).

At both PCBG and PCH, the reduction in electricity consumption was limited to 11%. At PCH, renovation work continued until the end of October and during that time some employees were working from PCBG premises, although most were working from home. These factors make it difficult to work out why electricity consumption was limited, despite the reduced number of employees working on the premises.

It should also be taken into consideration that the energy consumption in employees' private households rose, although various studies point out that the increase is not as high as might have been expected[5]. However, this in addition to the increase in office heating consumption at PCBG and Quipu, means that the overall impact of COVID-19 is rather negative in terms of heating consumption.

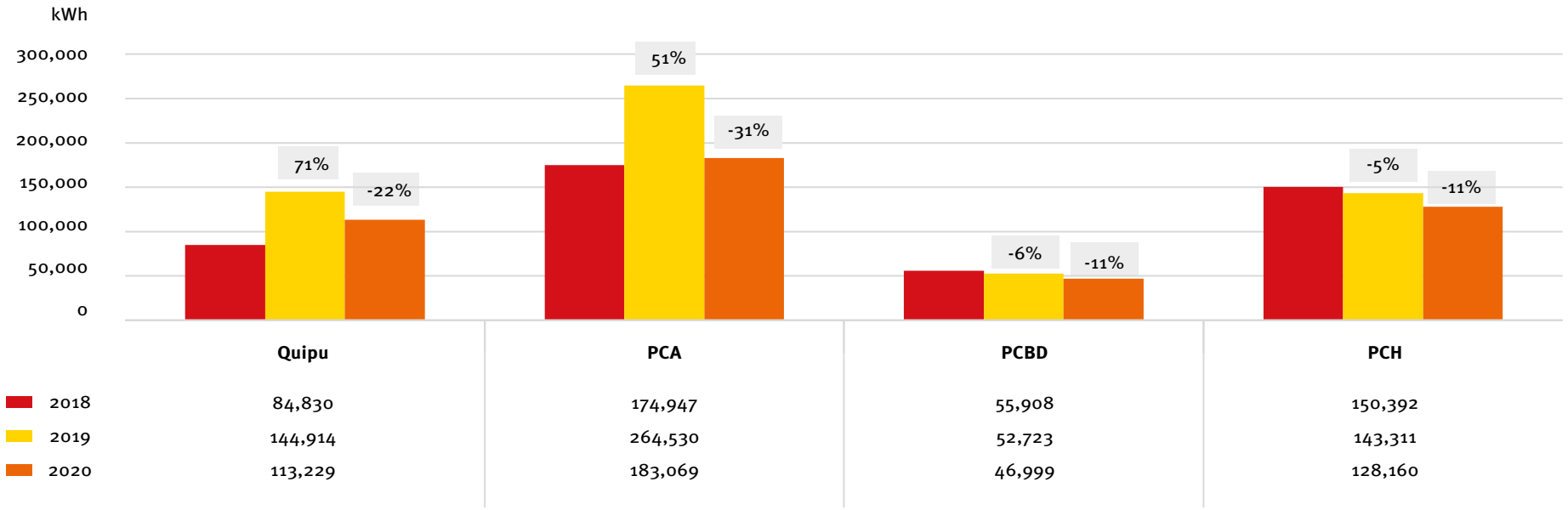


Figure 3: Electricity Consumption

5 Coronavirus: Domestic electricity use up during day as nation works from home - BBC News, Stromrechnung: Mehr Stromverbrauch durch Corona und Home-Office? (lekker.de), Chhetri, Roshan. (2020). Effects of COVID-19 Pandemic on household Energy Consumption at College of Science and Technology.

Unlike consumption in buildings, there was a clear reduction in vehicle use, resulting in a significant fall in fuel consumption (see Figure 4). One of the positive impacts of working from home is not needing to commute to the office. In addition, PCBG, Quipu and PCH now have an agreement with JobRad to lease company bikes at very advantageous conditions for staff. All three institutions cover the insurance costs and PCH also covers the cost for the annual service to make the deal even more attractive for employees. PCBG, PCH and Quipu already offer RMV Job Tickets for all employees with the aim of increasing the use of public transportation instead of private cars. In its annual environmental plan, PCH planned to lease two e-cars to replace the BMW i3. The cars would be available for employees to lease outside of working hours; however, the plan has now been postponed until the COVID-19 pandemic is over due to the reduction in company car usage.

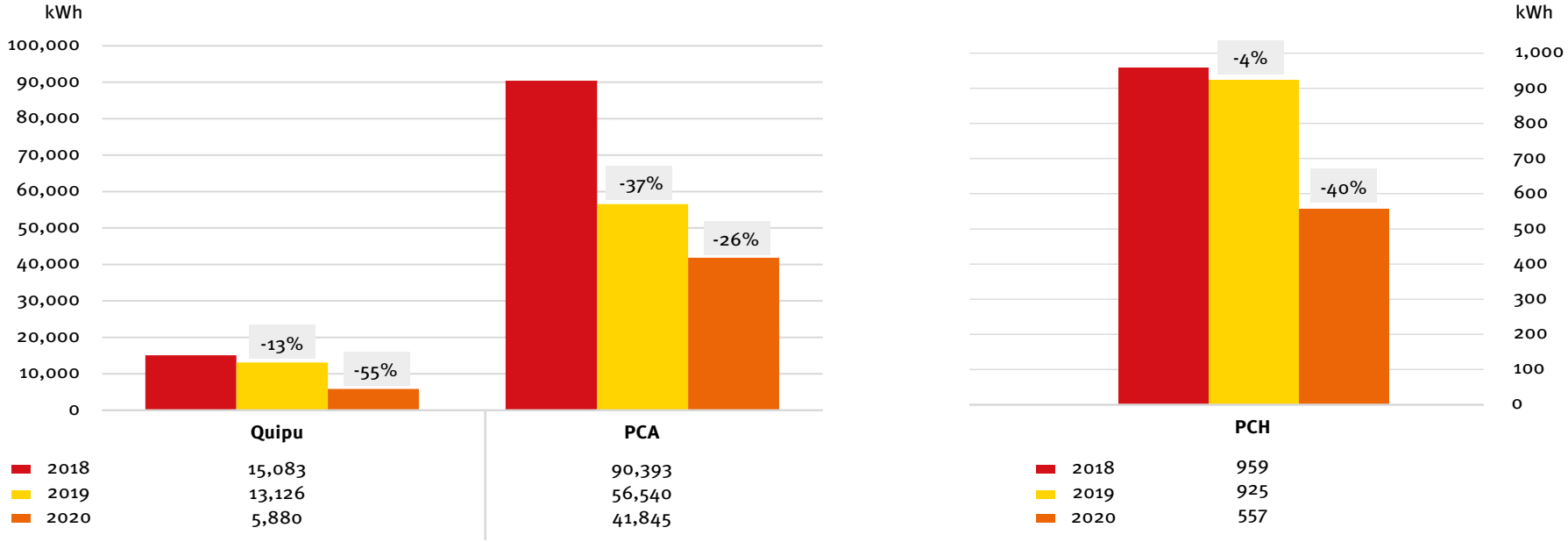


Figure 4: Fuel consumption of vehicles

3.2.2 Energy generation

The installed capacity of PV panels at PCA was unchanged, however electricity production rose 22% due to the high number of sunny hours in 2020 (5% increase)[6]. Heating energy generation decreased due to the reduced consumption.

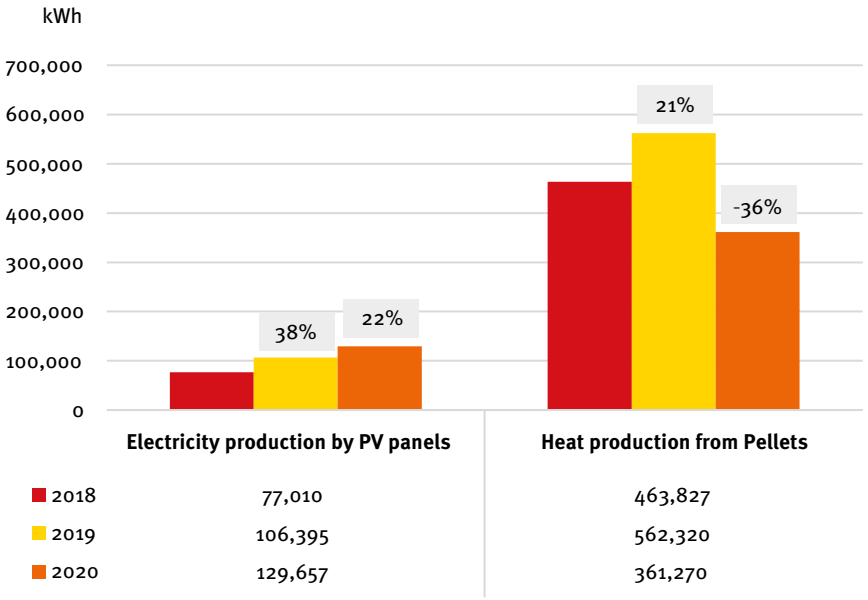


Figure 5: Energy production in PCA

3.2.3 Emissions

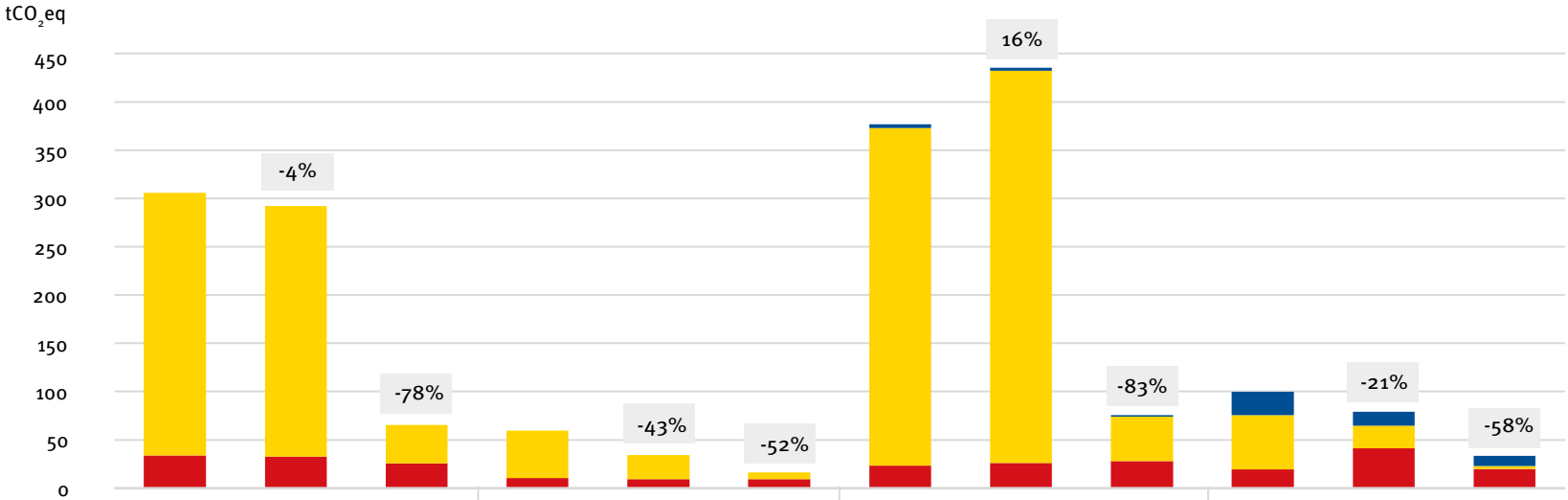
In line with GHG Protocol standards and guidelines, we report GHG emissions under the following three scopes.

- Scope 1 comprises emissions from stationary combustion to produce energy for heating and cooking, emissions from the use of fossil fuel powered company cars as well as fugitive emissions from air conditioning and refrigeration systems. Scope 1 also covers other emissions such as NO_x, SO_x and PM_{10}[8] as required by EMAS regulations (EU commission regulation EU 2018/2026).
- Scope 2 comprises emissions from purchased electricity. In our case there are no direct emissions from the electricity consumption, as electricity is either generated by PCA's own photovoltaic systems or has been purchased from certified renewable electricity suppliers since 2016 in all institutions.
- Scope 3 comprises emissions resulting from business air travel. These are represented as CO_2eq and are estimated via atmosfair GmbH's web-based calculator.

6 Wetter und Klima - Deutscher Wetterdienst - Presse - Deutschlandwetter im Jahr 2019 (dwd.de); Wetter und Klima - Deutscher Wetterdienst - Presse - Deutschlandwetter im Jahr 2020 (dwd.de)

7 Total GHG emissions include CO_2, CH_4, N_2O, HCFCs, HFC, PFC, NF_3 and SF_6 and based on International Energy Agency (2019), Emission Factors and the Intergovernmental Panel on Climate Change (IPCC) 2006 Guidelines for National Greenhouse Gas Inventories apart from BioLPG and Wood pellets. CO_2 emissions from wood pellets are not included in our gross emission calculation (we consider non-CO_2 emissions only, using a factor of 0.3g CO_2eq/MJ for the combustion of wood pellets according to the Renewable Energy Directive (RED II), Directive (EU) 2018/2001). The emission factor for Bio LPG is 0.0603kg CO_2eq and is based on the World LPG Association (WLPGA) report "Role of LPG and BioLPG in Europe" (2019).

8 The other air emissions are based on the emissions factors from the GEMIS 4.95 Database. For BioLPG, the emission factors for LPG are used due to the lack of separate data for BioLPG.



	PCH			PCBD			Quipu			PCA		
	2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020
Vehicles	–	–	–	–	–	–	4	3	1	24	14	10
Flights	272	260	40	49	25	7	349	406	46	56	23	3
Heating and cooking	34	33	25	10	9	9	23	26	28	20	41	20

Figure 6: CO_2eq-emissions by source for all institutions

3.2.3.1 Scope 1 emissions

At PCH, PCBG and Quipu, natural gas is the source of heating energy. PCA's main source of heating is a wood pellet boiler, which is ignited by an auxiliary that requires a minimal amount of fuel oil. Some BioLPG is also used as a top-up for the swimming pool heating system.

Emissions are correlated with the heating energy consumption. Therefore, a slight increase was observed at Quipu and PCBG while there was a decrease at PCH and PCA. Nevertheless, PCH is looking for alternatives to replace natural gas with carbon neutral gas from organic sources and the owner of the building is also willing to make this change in the interests of sustainability. However, success is highly dependent on the other tenants in the building, and their willingness to pay the additional costs to obtain gas from renewable sources.

Emissions from cooking at PCA seem to have increased, but this is due to the bulk purchase of gas at the beginning of the year, as explained in Section 3.2.1.

Indicator Total heating emissions[9]	Unit	PCH		
		2018	2019	2020
CO_2eq	tCO_2eq	33.9	32.7	25.5
NO_x	$kgNO_x$	31.2	30.1	23.5
SO_x	$kgSO_x$	2.0	1.9	1.5
PM_{10}	$kgPM_{10}$	1.2	1.1	0.9
Indicator Total heating emissions[9]	**Unit**	**PCBD**		
		2018	**2019**	**2020**
CO_2eq	tCO_2eq	10.5	9.2	9.4
NO_x	$kgNO_x$	9.7	8.5	8.6
SO_x	$kgSO_x$	0.6	0.5	0.6
PM_{10}	$kgPM_{10}$	0.4	0.3	0.3
Indicator Total heating emissions[9]	**Unit**	**Quipu**		
		2018	**2019**	**2020**
CO_2eq	tCO_2eq	23.4	26.2	28.1
NO_x	$kgNO_x$	21.5	24.1	25.8
SO_x	$kgSO_x$	1.4	1.6	1.7
PM_{10}	$kgPM_{10}$	0.8	0.9	1.0
Indicator Total heating emissions[9]	**Unit**	**PCA**		
		2018	**2019**	**2020**
CO_2eq	tCO_2eq	16.4	38.7	19.2
NO_x	$kgNO_x$	234.1	358.0	201.7
SO_x	$kgSO_x$	76.2	98.3	60.5
PM_{10}	$kgPM_{10}$	36.4	46.2	29.1

Table 11: Emissions from heating

Indicator Total emissions from cooking[10]	Unit	PCA		
		2018	2019	2020
CO_2eq	tCO_2eq	3.1	2.7	0.7
NO_x	$kgNO_x$	2.1	1.8	0.5
SO_x	$kgSO_x$	1.1	1.0	0.2
PM_{10}	$kgPM_{10}$	0.2	0.2	–

Tabe 12: Emissions from cooking

As shown in Figure 6, emissions from vehicles only account for a small part of the Scope 1 emissions for PCA and Quipu, although these decreased in 2020 due to infrequent car use. Both institutions are aiming to reduce their use of fossil fuel powered vehicles and switch to electric vehicles in 2021. PCH also plans to replace its privately owned e-vehicle with two leased e-vehicles, which will be available to employees outside of working hours. The aim is to limit the use of fossil fuel powered rental cars for personal needs and encourage employees not to buy their own car if they do not have one already. The option to rent an electric car easily at an advantageous price should encourage this behaviour. However, due to the pandemic, this initiative has been postponed until 2021 as company car use fell and many staff members were working from home in 2020.

9 The emissions shown take into account the pellet heating system, the BioLPG used as a backup for the pellet heating system and the diesel fuel oil for the ignition system. There is a slight difference in the CO_2eq emissions in comparison to the data presented in last year's Updated Environmental Statement for 2018 and 2019. This is due to the change in data source to be in line with the data presented in the Impact Report 2020.

10 The difference in comparison to data represented in the last years Updated Environmental Statement stems from the mistakenly reported cooking gas as BioLPG. PCA uses LPG for cooking purposes and not BioLPG.

Indicator	Unit	PCH		
		2018	2019	2020
CO_2eq	tCO_2eq	–	–	–
NO_x	$kgNO_x$	–	–	–
SO_x	$kgSO_x$	–	–	–
PM_{10}	$kgPM_{10}$	–	–	–
Indicator	**Unit**	**PCBD**		
		2018	**2019**	**2020**
CO_2eq	tCO_2eq	–	–	–
NO_x	$kgNO_x$	–	–	–
SO_x	$kgSO_x$	–	–	–
PM_{10}	$kgPM_{10}$	–	–	–
Indicator	**Unit**	**Quipu**		
		2018	**2019**	**2020**
CO_2eq	tCO_2eq	4.0	3.3	1.5
NO_x	$kgNO_x$	5.2	4.3	1.9
SO_x	$kgSO_x$	–	–	0.2
PM_{10}	$kgPM_{10}$	–	–	–
Indicator	**Unit**	**PCA**		
		2018	**2019**	**2020**
CO_2eq	tCO_2eq	24.1	14.5	10.4
NO_x	$kgNO_x$	31.4	17.8	10.7
SO_x	$kgSO_x$	2.8	1.7	1.3
PM_{10}	$kgPM_{10}$	0.7	0.4	0.3

Table 13: Emissions from vehicles

3.2.3.2 Emissions from Electricity (Scope 2)

As all four ProCredit institutions have been using electricity from renewable sources since 2016, Scope 2 emissions are considered to be zero.

3.2.3.3 Emissions from business travel (Scope 3)

As seen in Figure 6, CO_2eq emissions are generally from air travel, apart from PCA. Due to travel restrictions in 2020, flight emissions were reduced significantly (PCH 84%, PCBG 73%, Quipu 88%, PCA 84%). This experience has allowed us to re-think our approach to flights and how necessary they really are for our business model. Some business trips are essential for the ProCredit group's business model, such as client visits, strategic meetings, academy training, etc. However, the number of flights been taken by employees can be reduced by expanding the use of online tools and re-thinking the structure of the meetings. A systematic analysis of the group's flight needs was started in 2020 and is aimed at finding ways for all institutions to reduce the number of flights taken, which will consequently lead to a drop in emissions. The findings will be covered in the next Environmental Statement.

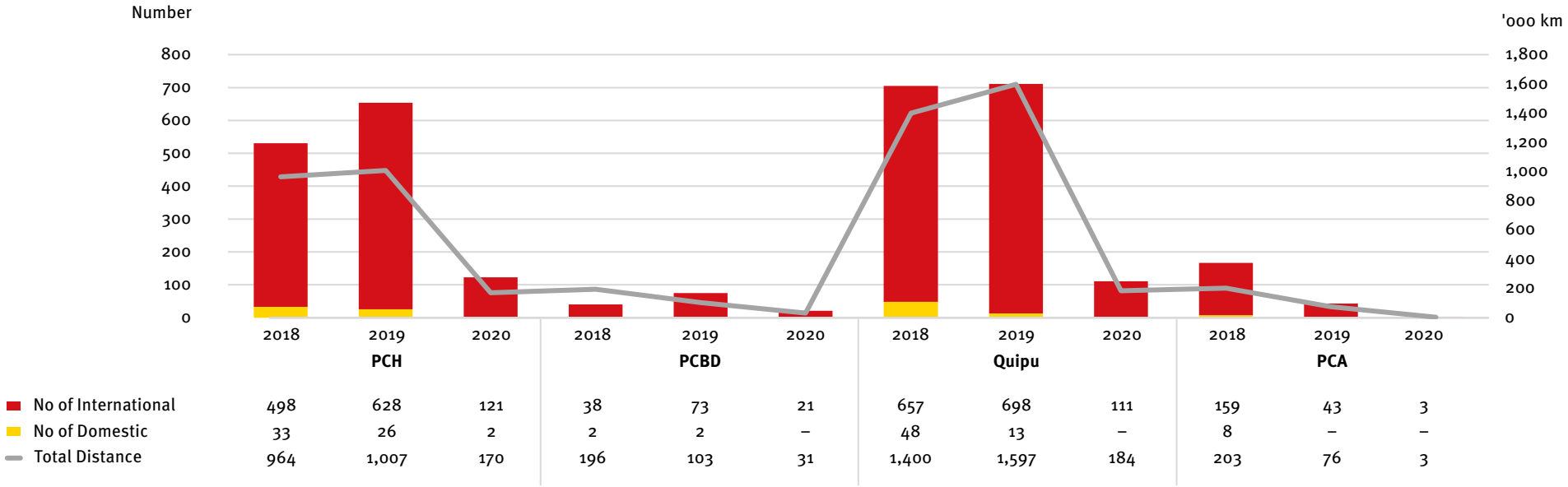


Figure 7: Number of flights and total travelled distance

Indicator	Unit	PCH			PCBD			Quipu			PCA		
		2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020
CO_2	tCO_2	100.5	99.1	15.5	18.4	9.7	2.7	129.5	149.1	17.4	27.3	13.4	2.1
Other GHG emissions	tCO_2eq	171.2	160.5	24.5	30.9	15.2	4.3	219.9	256.9	28.5	28.6	9.8	0.9

Table 14: CO_2eq-emissions from flights

3.2.4 Food consumption

Food consumption is particularly relevant for PCA. However, the other institutions also take great care to ensure the sustainability of the food and drink provided at events and meetings. As detailed in Section 3.3.4, the most important sustainability criterion for food suppliers is to be organic. If this is not possible due to high costs or unavailability, regional or local food suppliers are considered to be more sustainable. In some cases, even if there are organic options but the source is a long distance from the institution, we consider regional producers with good environmental practices to be preferable to certified organic products from further away. This particularly applies to PCA, because there are many small local producers nearby, which use organic practices but have no

certification due to the size of the farms. In order to support local producers and the regional economy, we prefer to buy from these suppliers rather than from organically certified but unknown brands.

In 2020, food supply at all institutions was affected by the COVID-19 pandemic. There were no organised events at PCH, PCBG or Quipu, apart from very small gatherings. Therefore, the amount of catering was significantly reduced. Unfortunately, some of PCA's suppliers went out of business due to the lower demand in the area; therefore, when PCA fully reopens, it will be necessary to seek new suppliers that can comply with our strict sustainability criteria.

3.2.5 Water consumption

Water consumption also reduced at all institutions due to the pandemic. In this case, unlike the energy consumption, the reduction has a direct correlation with the number of employees physically present in the offices. At PCH, the bathroom facilities were completely refurbished during the renovation and more efficient fittings were installed, which has resolved the problem of leaks experienced in 2019. At the Academy, despite regularly replacing the water in the swimming pool, a 34% decrease in water consumption was recorded due to the inactivity resulting from COVID-19. However, when the academy fully reopens once more, awareness raising activities for visitors will be undertaken to encourage reduced water consumption during normal operations.

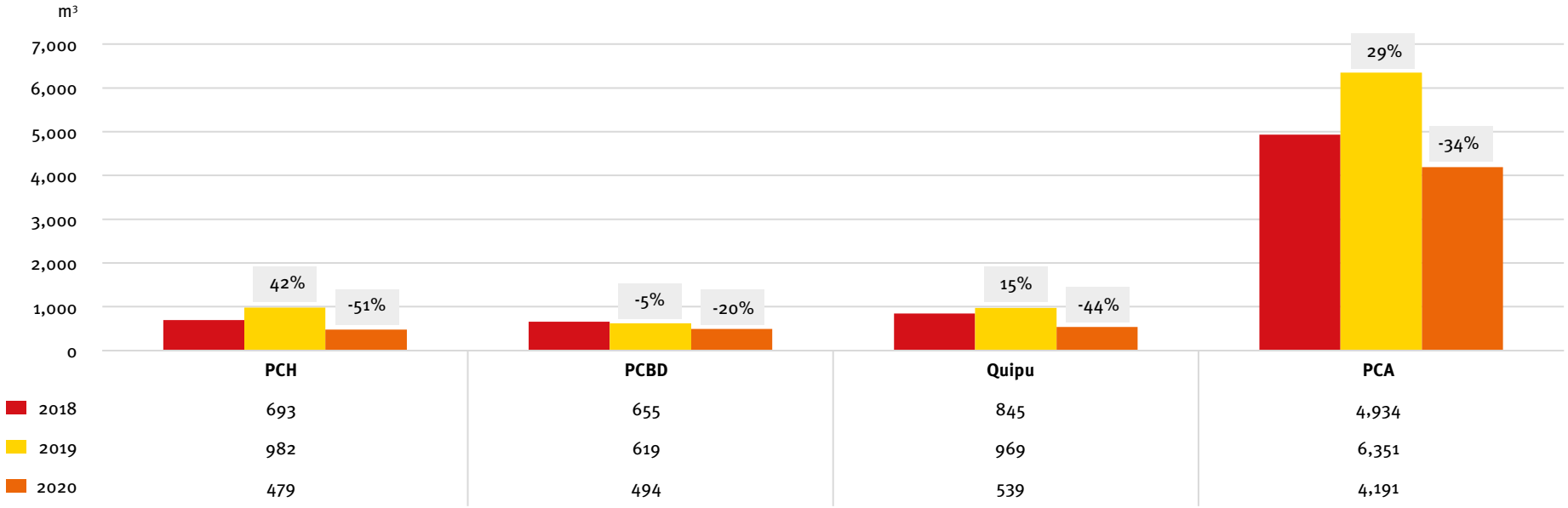
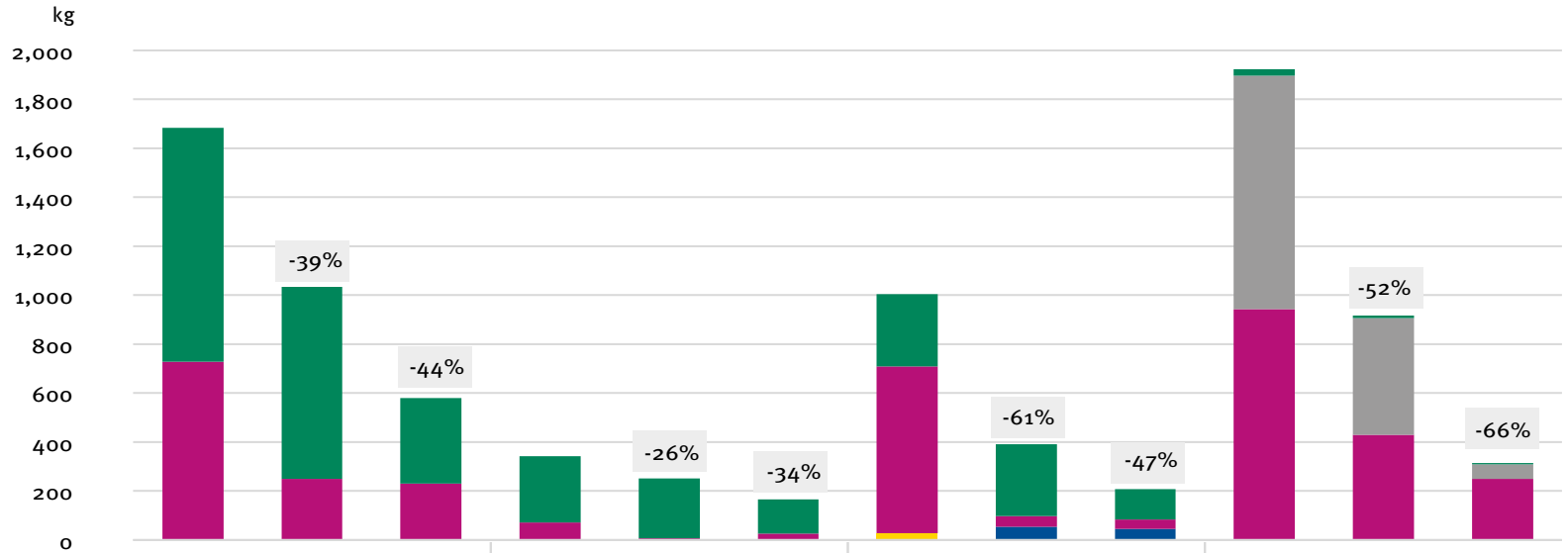


Figure 8: Water consumption

3.2.6 Paper consumption

In 2020, as with the other consumption figures, paper consumption also fell significantly at all institutions. In addition to the impact of working from home, PCH and PCBG benefitted from the replacement of small printers with larger, central machines during the first three months of the year, with a 31% and 12% reduction in paper use, respectively, compared to the previous year. PCA planned to replace certified printing paper with recycled printing paper in 2020, but existing levels of stock meant that the first phase of the replacement was only around 50%. The switch to 100% recycled paper use will be completely achieved next year.



	PCH			PCBD			Quipu			PCA		
	2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020
Printing paper - recycled	955	783	349	270	245	140	295	293	124	26	10	4
Printing paper - certified	–	–	–	–	–	–	–	–	–	954	477	59
Other paper - recycled	729	250	230	72	7	26	681	45	38	943	430	250
Other paper - non-recycled	–	–	–	–	–	–	28	–	–	–	–	–
Other Paper - certified	–	–	–	–	–	–	–	53	45	–	–	–

Figure 9: Paper consumption

All institutions are exploring the possibilities for further reductions in paper use and the digitisation of internal processes is one of the best measures in this respect. However, it is also very capital intensive, since all processes must be reviewed to find the optimum improvement points. It should be pointed out that the 2019 levels for the ProCredit office-based institution with the highest kg/FTE paper consumption (including non-printing paper) were already 45% lower than the best practices suggested by EMAS guidelines. Therefore, we see further reductions as a long-term rather than a short term target. The consumption levels at PCA cannot be compared with a regular accommodation facility, since most of visitors are also students. Therefore, it is hard to have a benchmark for paper consumption. Nevertheless, PCA encourages students and teachers to use as little printed material for classes as possible.

3.2.7 Waste generation

The waste comprises household waste[11], e-waste and hazardous waste. For reporting purposes, usable electronic equipment is also recorded here, although it cannot be considered as waste as it is often still usable.

As mentioned in Section 3.1, this year's special topic for environmental training was the importance of waste management. The employees of all institutions were informed about the devastating impacts of lack of waste management and improper separation of waste, following the recommendations of FES[12]. Information on the other waste disposal services available in Frankfurt am Main were included in the training. The real impact of the training is not yet possible to determine from current waste generation figures due to the low number of staff physically present in the offices.

As part of the renovation measures at PCH, the waste bins were replaced with more user-friendly receptacles to facilitate proper separation, especially in the kitchen area.

Figure 10: Waste bins in the kitchen area after renovation

11 Household waste is the waste produced in the facilities by the employees and visitors and includes paper, organic, packaging and residual waste. For PCA, oil from the grease trap is also reported under household waste

12 Frankfurter Entsorgungs- und Service GmbH, the City of Frankfurt's waste management service provider

In 2021, joint events are planned with all institutions to raise awareness outside of the office premises as well, such as joining Frankfurt city cleaning events organised by FES and Clean FFM. These plans are, however, highly dependent on restrictions during the pandemic.

The amount of household waste generated can be seen in Figure 11. At PCH, during the renovation, the drawers were sorted through by the respective personnel and outdated documents were sent for recycling along with other confidential papers. Moreover, the archives were cleared out to create additional storage space. This led to an unavoidable increase in paper waste.

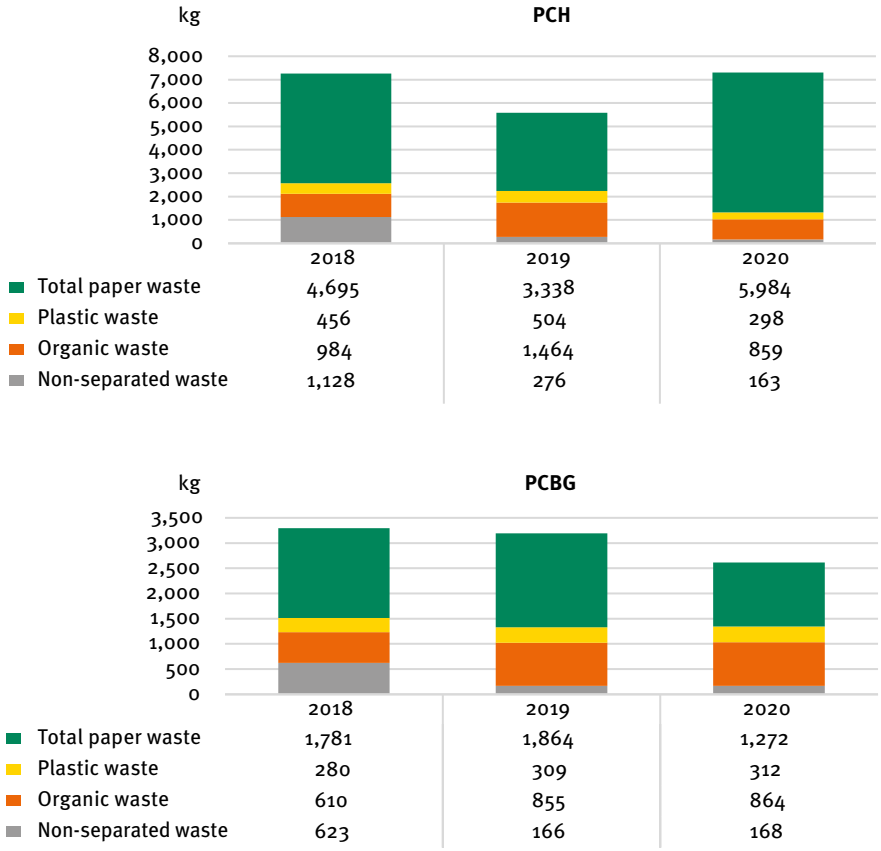


Figure 11: Household waste for PCH, PCBG, PCA and Quipu respectively

In 2020, neither PCA nor PCBG produced any e-waste, and PCH managed to reduce the amount of e-waste by nearly 50% compared to the previous year. It is important to point out that a lot of usable electronic equipment was donated to an organisation called Labdoo, which collects and refurbishes usable electronic equipment and distributes it to different places around the world where there is a need. If the equipment turns out not to be usable any more, they send it to agreed recycling facilities. All steps from receiving the equipment until its repair/reuse or disposal are transparent and can be followed on their website. For PCH, 2020 was a trial year with Labdoo. After analysing the results and reliability of the organisation, PCH IT is planning to disseminate the information throughout the group. The result of the analysis will also be included in next year's environmental statement.

Quipu's level of e-waste was relatively stable in 2020 compared to 2019. Quipu mostly sells usable but no-longer compliant laptops to employees and has also donated three laptops to the Friedrich Fröbel School in Viernheim to support interactive education over the Internet.

As regards hazardous waste, Quipu disposed an amount of unusable printer toner via a professional company. The e-waste and usable electronic equipment which were donated or sold, as well as the amount of hazardous waste, can be seen in Table 15.

Indicator	Unit	PCH			PCBD			Quipu			PCA		
		2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020
E-waste	kg	156	260	133	269	–	–	945	730	743	60	–	–
Usable electronic equipment	kg	–	–	157	–	–	–	–	266	68	–	–	–
Hazardous waste	kg	24	–	–	–	–	–	405	10	41	15	–	–

Table 15: E-waste, usable electronic equipment and hazardous waste

3.2.8 Land use

Land use figures did not change in 2020, as seen below.

Indicator	Unit	PCH			PCBD			Quipu			PCA		
		2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020
Total area[13]	m²	982	982	982	518	518	518	733	735	735	12,250	12,250	12,250
Total area / Employee	m²/ FTE	9.6	9.5	8.7	8.8	9.1	9.0	6.8	6.1	5.9	408.3	422.4	816.7
Heated area[14]	m²	2,390	2,390	2,390	1,421	1,421	1,421	2,243	2,258	2,258	4,669	5,184	5,184
Heated area / Employee	m²/ FTE	23.4	23.2	21.1	24.1	24.9	24.6	20.8	18.7	18.2	155.6	178.8	345.6
Sealed area[15]	m²	954	954	954	503	503	503	516	517	517	9,863	9,652	9,652
Semi-natural (unsealed) area	m²	28	28	28	15	15	15	217	217	217	2,387	2,598	2,598

Table 16: Land use

3.3 Indirect aspects

The daily operations of the ProCredit banks (including PCBG) indirectly affect the environment in various ways. The most significant factor is the banks' loan portfolios, which are characterised by their special focus on green investments and the mandatory consideration of environmental and social risks when loan proposals are evaluated. ProCredit Holding has especially strong influence with respect to the indirect aspects due to its central role in shaping the strategy, processes and standards of the entire group with regard to environmental protection and sustainability. In this respect, the environmental performance of the other ProCredit institutions can also be considered an indirect environmental aspect of ProCredit Holding.

The emphasis placed by ProCredit Holding and all ProCredit banks on green finance contributes to reducing emissions and pollution in our countries of operation, as clients are thereby encouraged to invest in energy efficiency, renewable energy and other environmentally friendly measures. In addition, through its group-wide environmental and social risk standards for financing, ProCredit promotes accountability among its SME clients in numerous sectors.

13 The total area corresponds to the proportional floor space at the location, including the floor area of the building, the traffic areas (paths and car park on the site), open spaces and semi-natural (unsealed) areas.
14 The data for the heated area refers to office space, not including storage areas and parking spaces.
15 For leased areas, the proportion of sealed/unsealed areas was set based on the share in the total leased area at the location.

Furthermore, all ProCredit institutions manage their indirect environmental impacts by applying special criteria for procurement and supplier management, as well as by training their employees on environmental topics and holding internal awareness-raising campaigns.

The tables below show the different levels of control and environmental relevance of the indirect environmental aspects of the four ProCredit institutions in Germany. Our main indirect environmental aspects are shown in red. There were no changes to the aspects in 2020. The methodology of the matrix and the definition of the significant environmental aspects are explained at the beginning of this section.

		Relevance		
		Low	**Medium**	**High**
Degree of influence	High		• Supplier management and procurement	
	Medium	• IT service provider • Building maintenance and minor renovation work • Catering company • Cleaning company	• Environmental performance of ProCredit banks • External printing company • External travel agency	• Loan portfolio of ProCredit banks • Aircraft emissions
	Low	• Security company (external)		

Table 17: Significance matrix for indirect environmental aspects at ProCredit Holding in 2020

		Relevance		
		Low	**Medium**	**High**
Degree of influence	High			
	Medium	• Influence of the external IT provider	• Supplier management and procurement	• Aircraft emissions
	Medium	• Fuel consumption/ emissions by staff on their way to work		• Loan portfolio

Table 18: Significance matrix for indirect environmental aspects at ProCredit Bank Germany 2020

		Relevance		
		Low	**Medium**	**High**
Degree of influence	High		• Supplier management and procurement	
	Medium		• Impact of outsourced activities: Cleaning company	
	Low	• Impact of outsourced activities: Occupational safety and health and safety protection • Impact of outsourced activities: Security company	• Impact of outsourced activities: Travel department • Electricity consumption of external server	• Aircraft emissions

Table 19: Significance matrix for indirect environmental aspects at Quipu in Germany 2020

		Relevance		
		Low	**Medium**	**High**
Degree of influence	High			• Supplier management and procurement
	Medium		• Impact of outsourced activities: Construction company	
	Low	• Fuel consumption/ emissions by staff on their way to work • Impact of outsourced activities: Security company • Impact of outsourced activities: Consulting in the field of occupational health and safety	• Impact of outsourced activities: External IT provider	• Aircraft emissions

Table 20: Significance matrix for indirect environmental aspects at ProCredit Academy 2020

Although it was a difficult year for all, the importance of these indirect aspects did not diminish for the ProCredit institutions; in fact, they became even more vital. The key developments in these indirect aspects are discussed in the following sections.

3.3.1 Green loan portfolio

The ProCredit banks continue to offer special loans for investments in energy efficiency, renewable energies and other environmentally friendly technologies and activities, and in this way contribute to our overall objective of promoting economic development that is as environmentally and socially sustainable as possible. We identify the possible investments in our countries of operation under those three categories by using either a standard assessment for the technologies in order to calculate the positive impact, or by conducting a more detailed case-by-case analysis for more complicated assessments. Our green lending approach is continuously revised and expanded based on our own experience in the field and international best practices.

In 2020 we came very close to reaching our medium-term target of 20% for our green loan portfolio (18.7%), with a diversified pool of loans. Figure 12 shows the development of the green loan portfolio between 2016 and 2020. The gross green loan portfolio stood at EUR 985 million by the end of 2020.

Figure 13 provides a breakdown of the green loan portfolio. By the end of 2020, the portfolio consisted of 60.4% energy efficiency investment loans, 20.2% renewable energy investment loans, and 19.3% investments in environmentally friendly technologies and other environmental protection measures. Investments in renewable energies nearly doubled in 2020, rising from EUR 101 million in December 2019 to EUR 199 million in 2020. This increase was not due to a few big investments, instead; we invested time and resources into optimising small-scale RE project finance as well as financing rooftop PV installations. As a consequence of these efforts, the number of loans in RE increased from 264 at the end of

2019 to 446 in 2020. In 2020 we also financed one large PV project with an output of 95 MW. Rather than being funded by a single corporation, this joint endeavour pools the resources of hundreds of families in the agricultural area of Agrinio, Greece. The six energy communities formed by these agricultural producers constitute an alternative to a corporate-driven energy transition. This configuration also offers additional positive impacts, such as community development and income diversification.

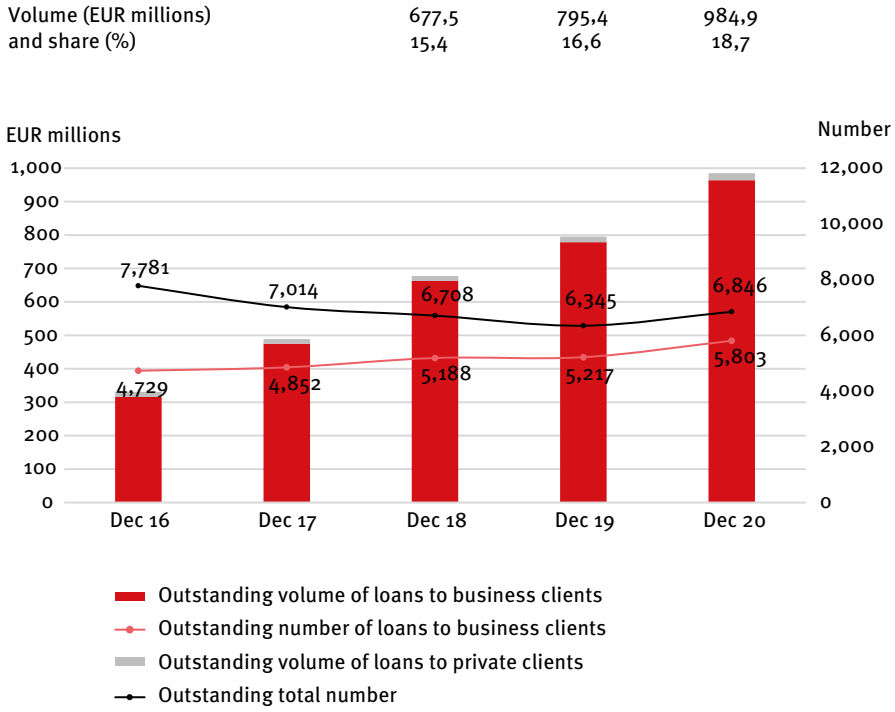


Figure 12: The ProCredit group's outstanding green loan portfolio for private and business clients (2016-2020)

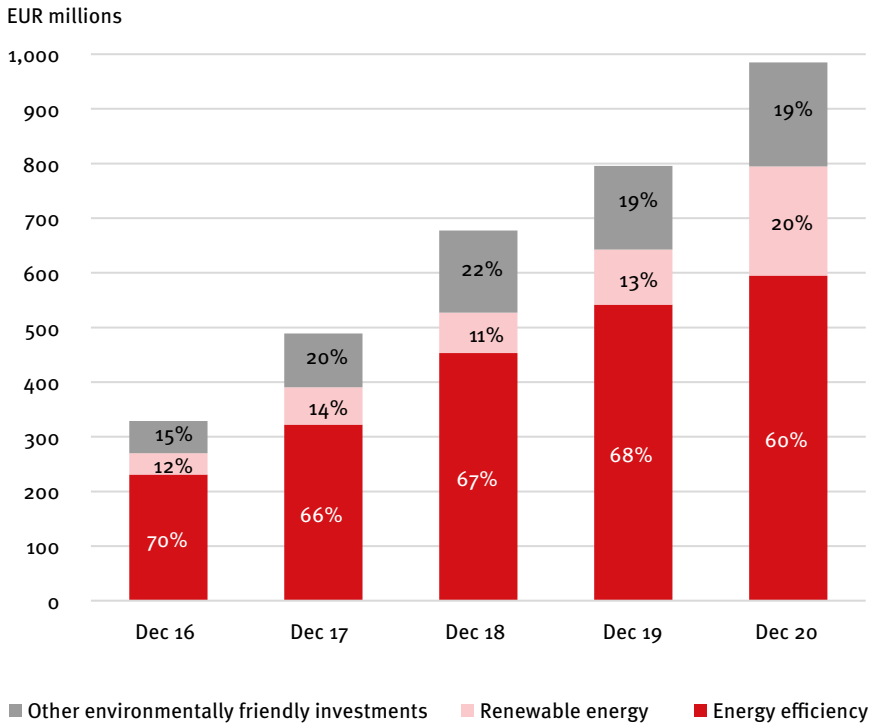


Figure 13: The ProCredit group's outstanding green loan portfolio, broken down by investment type (December 2016-2020)

Green Finance seminars

As always, two seminars on green finance were held in 2020. The first seminar in March 2020 aimed to strengthen the competencies of the environmental units in more technical issues, while the seminar in September 2020 was more focused on the strategic aspects related to green finance. The first seminar was held at the premises of PCA, as usual. However, due to the pandemic, the second seminar had to be conducted online. Thanks to the group-wide integration of Microsoft 365, we were

able to organise the online seminar with a high level of participation from all banks, including the permanent participants from the Environmental Management Unit and at least one board member from each bank. The online format also helped to engage colleagues from different departments related to each discussed topic.

3.3.2 Environmental and social (E&S) risk assessment

In addition to the general business and financial analysis, ProCredit also carries out an assessment of its customers' activities with regard to their impact on society and the environment. We have continuously improved our environmental and social risk assessment methodology since the beginning of our banking activities. ProCredit strives to work with companies that not only guarantee the health, safety and well-being of their employees and surrounding communities, but which work to minimise their impact on the environment. We are aware that we have clients in industries that carry a medium to high environmental risk, such as manufacturing and agriculture. However, the SMEs engaged in these industries also form the backbone of developing economies, and are therefore vital to our development mission. Therefore, it is becoming increasingly important to conduct an E&S risk and impact analysis that goes beyond mere compliance with the relevant national laws relating to environmental protection, health and occupational safety. In this way the ProCredit banks assess potential environmental and social risks that may arise from certain business activities and engage with their clients to introduce necessary mitigation and monitoring measures.

Within the framework of the environmental and social risk assessment, which is the second pillar of our environmental management system, ProCredit has defined a comprehensive Exclusion List (for more details, please see the Impact Report 2020). The Exclusion List includes activities that ProCredit does not finance and is based on international and local standards that are binding for all investments. After checking a business activity against the Exclusion List in general, the next step is to assess the activities of the clients individually for potential risks (low, medium or high) in terms of the environment, society, health and safety, based on the sector and the amount of the loan (risk exposure).

Client activities with a medium or high environmental and social risk are individually reviewed and evaluated in accordance with the respective international standards. Every business client, regardless of the assigned risk category, is also examined and evaluated with regard to social issues, occupational safety and working conditions. Depending on the potential environmental, social and credit risk, an external, independent environmental and social impact assessment is also required. Figure 14 displays the total loan portfolio distribution according to the environmental risk class for 2019 and 2020.

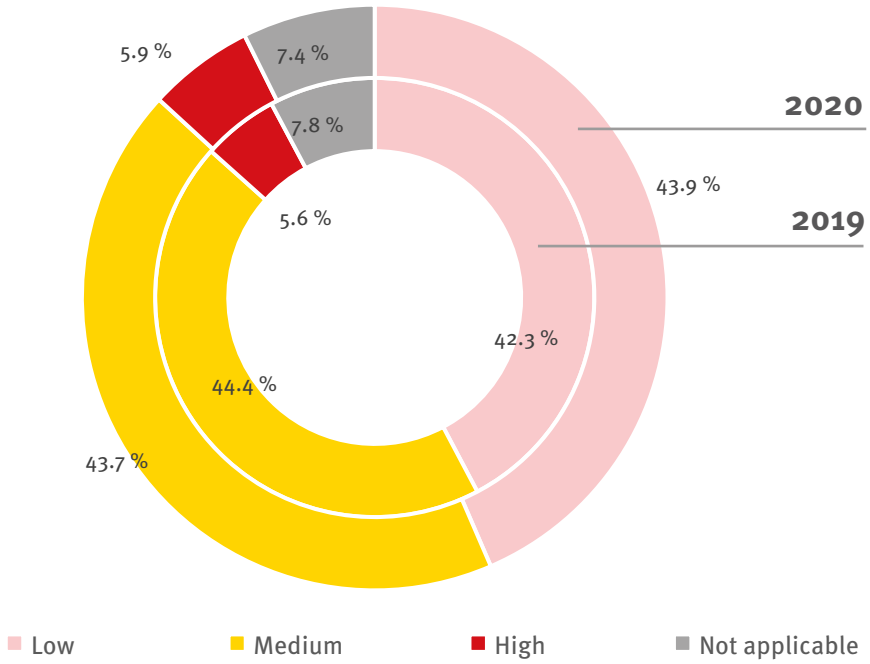


Figure 14: Development of the commercial and agricultural loan portfolio according to environmental risk class

In 2020, we organised a comprehensive training event for Environmental Risk Officers and Environmental Management Departments to build capacity in E&S risk assessment. The online training focused on deepening the participants' understanding of the ProCredit group's approach to assessing E&S risk while also providing detailed information about the potential E&S risks deriving from the medium and high risk industries which we finance. The participants took part in self-guided learning sessions; practical sessions, where they were given a potential case to analyse; and interactive sessions, where they had the opportunity to exchange information with the trainers and other participants. We are expecting to see positive results from the training in the form of improved E&S risk assessments in 2021.

Furthermore, in light of the increased level of high environmental risk industries in the portfolio and the more rigorous expectations from external stakeholders, we initiated a project to review our approach to assessing E&S risk. Our EMS is under continuous scrutiny, and we saw a need to improve our E&S approach due to the changes in the markets in which we operate. As an outcome of our this project, we are taking a stricter and more demanding approach to the assessment of E&S risk, for example by introducing more clearly defined processes and improved documentation.

3.3.3 The ProCredit Plastic Strategy

In response to the exponential growth of plastic waste in the environment, in 2019 ProCredit developed a strategy to reduce the production and use of plastic (the Plastic Strategy can be found on the ProCredit Holding website). As a first step towards implementing the strategy, in 2020 we developed a group strategy for lending to clients engaged in plastic production, which entailed examining each client's products. This differentiated approach was needed due to the complexity of plastic as a material and its widespread use in nearly every industry. A summary of the approach is provided in Table 21.

	Plastic product categorisation	Our lending strategy
	Blacklist: All plastics that will be banned by the EU from 3 July 2021 pursuant to EU Directive 2019/904 (mostly replaceable single-use plastic)	We will no longer finance these companies unless the client has a convincing business plan to phase out the blacklisted product within a short period of time
	Greylist: All other types of single-use items that have a high environmental impact if not disposed of properly, especially packaging, bottles, foils and microplastics	New clients: No financing Existing clients: These clients are required to follow and continuously improve their practices to with a view to greater sustainability, i.e. reducing waste by replacing single-use plastic with biodegradable products, or by adopting recycling methods and taking responsibility for collecting their products after use
	Whitelist: Plastic products with a long lifetime, for which no alternatives exist or the alternatives would have a higher environmental impact	Existing clients: These clients are required to follow and continuously improve their practices to with a view to greater sustainability, i.e. reducing waste by replacing single-use plastic with biodegradable products, or by adopting recycling methods and taking responsibility for collecting their products after use

Table 21: The ProCredit Plastic Strategy: Lending to plastic producers

In parallel to the lending strategy, we prepared a guideline for the ProCredit institutions to reduce the amount of plastic products used in the offices. The guideline provides information about the most commonly used plastic products as well as how to reduce and replace those products with more sustainable alternatives. It presents recommendations and ideas regarding practices that are not only technically attainable, but also economically feasible and readily available.

We also prepared posters to be distributed to the heads of procurement and displayed in the office buildings to raise awareness among employees about plastic use. Figure 14 shows two examples from the posters.

In addition, all the institutions prepared an inventory of plastic items in their offices so as to remind them of the proposed alternatives whenever they need to replace items or place a new order.

Figure 15: Info graphs about the plastic products commonly found in the offices

16 ILO: International Labor Organization

3.3.4 Procurement and supplier management

The sustainability of the products purchased for the offices was already a crucial part of the environmental management system at ProCredit institutions. However, over the last two years, the ProCredit group has taken significant steps to expand the scope of its supply chain management. The most recent version of the Group Guideline Sustainable Suppliers gives clear environmental and social criteria for selecting suppliers of products and services. In 2020, all ProCredit institutions screened their suppliers against the introduced criteria in order to analyse the sustainability of the current supply chain.

We expect our suppliers to adhere to the core values of the ProCredit group. They are required to sign a declaration of compliance when concluding a new contract with us or renewing an existing contract. This step already raises awareness about sustainability issues. However, the process goes beyond these minimum standards to include other environmental and social indicators wherever feasible in order to determine the sustainability of the supplier. Some of the positive criteria we look for in suppliers are:

- Certified environmental management system
- Supplied products can be categorised under ProCredit's Green Finance criteria
- Ecologically and/or socially certified products or regional products
- Sustainable approach regarding energy and resource use
- Proper waste management system
- Recyclability of the products/services to take back and recycle the products
- CSR engagement of the supplier
- Compliance with ILO[16] standards for health and safety and equal opportunity and treatment

The suppliers were also screened against media reports regarding accidents, incidents, significant damage to the environment in any form and/or other types of human rights violations. If a supplier (or specific product) has been associated with negative incidents in recent years (i.e. the last five years), the supplier cannot be categorised as sustainable.

We are aware that environmental and social impacts between product/service categories might vary greatly. As a consequence, not all criteria are applicable to all type of suppliers. To overcome this issue, the introduced criteria are associated with a certain type of product or service group and the suppliers need to comply with at least one of those associated relevant criteria in order to be deemed sustainable. For instance, for a hardware provider, it is important to supply energy-efficient products, whereas for a food provider, it is more important to have regional or organic products. To assist the institutions, we developed a group-wide supplier screening and assessment tool.

All ProCredit institutions located in Germany have also completed the screening of current suppliers, with the following results:

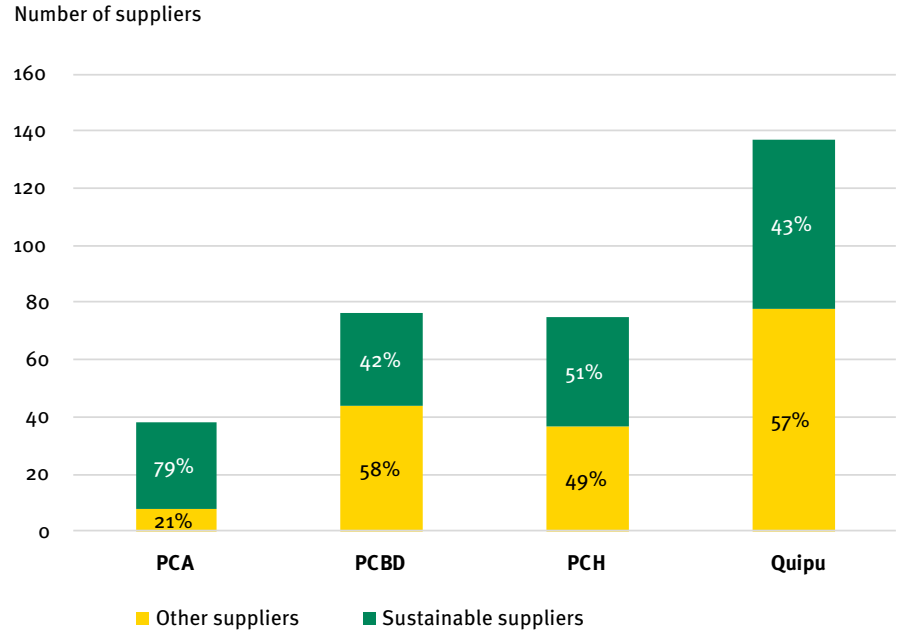


Figure 16: Supplier analysis

This was the first detailed screening of the sustainability of the suppliers for all institutions. The product or services supplied by the vendors and the number of suppliers vary greatly among the institutions. For example, the majority of suppliers for PCA are involved in the food industry, whereas most of the suppliers for PCH, PCBG and Quipu provide intangible services such as legal or consulting services, where the majority of suppliers could not be identified as sustainable. Quipu also provides hardware and software to other ProCredit institutions; therefore they have a higher amount of suppliers in the field of “Information and communication” compared to the other institutions.

In 2021, we will be deepening the analysis of the results and will identify the most impactful steps to start greening our supply chain within the whole group, including the German institutions.

3.3.5 Staff awareness

The courses on environmental and social topics have always been a key component of the group's long-term training programmes: the Onboarding Programme, the Banker Academy and the Management Academy.

An introductory course, the ProCredit Onboarding Programme is organised for all new employees, with training in environmental protection and energy efficiency firmly established in its curriculum. All managers and senior staff from the banks receive specialised training on the topic at the ProCredit Academy in Fürth. This is an important platform for intensifying their awareness of values and preparing them for their role as multipliers of common principles such as the EMS. Regular intensive training courses, seminars and events are also organised at the ProCredit institutions in order to raise environmental awareness among employees and clients alike.

In addition, all ProCredit institutions hold regular training sessions that are dedicated to raising staff awareness about general environmental and social issues. The sessions also serve to introduce the integrated EMS, and it is always emphasised that employees are the most important stakeholders for the continuation and improvement of the system.

The focus of the training changes every year, and as mentioned above, this year's special environmental topic was waste management. ProCredit employees were informed about the devastating impacts of dumping waste into an uncontrolled environment and what can be done to prevent this practice.

Additionally, all ProCredit institutions undertake ongoing internal awareness-raising campaigns and use various communication channels for this purpose. In addition to the aforementioned training courses and events, newsletters, information brochures, internal publications, intranet pages, stickers and posters that present best practices for the careful use of resources or report the results of successful measures are used. The internal publications and intranet pages serve not only to raise environmental awareness, but are also geared towards keeping employees informed about current developments in global environmental issues.

4 Conclusions

2020 was an unprecedented year for everyone, and our way of working has changed drastically. Some of the planned targets could not be met, while other achievements surpassed expectations. Despite the challenges resulting from the pandemic, all ProCredit institutions continued to strive for better environmental performance in all three pillars. At the same time, we used all possible tools to keep our ambitious training programmes going. We saw working from home as an opportunity to expand the reach of our green seminar by including colleagues who could not have attended in person. We also went ahead with all the planned internal EMS training events, started projects to strengthen our E&S risk management approach, and implemented our plastic lending strategy, even though it resulted in losing some clients. We carried out a comprehensive analysis of our suppliers and focused on waste management at a time when waste production was increasing dramatically due to changes in consumption behaviour.

In addition, we see the changes arising from COVID-19 as an opportunity to find new ways to improve our EMS. For example, due to our business model, it once seemed unlikely that we could influence the amount of flights we were taking group-wide. However, the pandemic has shown us that it is possible to reduce air travel by using online tools. This will not drastically reduce the number of flights, as we still place great value on personal meetings, but we are now aware of alternative ways to come together.

In line with the group-wide approach, all four institutions will continue to look for possible ways to reduce the environmental impact of their business activities in 2021, including within the framework of the EMAS. ProCredit is ambitious with regard to the goals defined by the individual institutions as well as at group level, despite the extraordinary difficulties being faced.

5 Contact person

For questions concerning the Environmental Statement 2020, please contact:

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The current version of the Environmental Statement and other materials about the ProCredit group's commitment to sustainability can be downloaded from www.procredit-holding.com.

6 Statement of the environmental auditors

Michael Hub
Umweltgutachter
Berater Umwelt, Qualität, Sicherheit

ENVIRONMENTAL VERIFIER'S DECLARATION ON VERIFICATION AND VALIDATION ACTIVITIES

Michael Hub and Dr. Georg Sulzer with EMAS environmental verifiers registration numbers DE-V-0086 and DE-V-0041, accredited or licensed for the scope (NACE-Code)

- 64 Financial service activities
- 62.02 Computer consultancy activities
- 62.01.9 Other Computer programming activities
- 85.42.4 Tertiary education
- 85.5 Other education

declare to have verified whether the whole organisation as indicated in the updated environmental statement of the organisation

ProCredit institutions located in Germany

Sites:

ProCredit Holding AG & Co. KGaA, Rohmerplatz 33-37, D-60486 Frankfurt am Main
ProCredit Bank, Rohmerplatz 33-37, D-60486 Frankfurt am Main
Quipu GmbH, Königsberger Straße 1, D-60487 Frankfurt am Main
ProCredit Academy, Hammelbacher Straße 2, D-64658 Fürth-Weschnitz

with registration number DE-125-00059

meet all requirements of

Regulation (EC) No 1221/2009 last amended by Regulation (EU) 2018/2026 (EMAS)

on the voluntary participation by organisations in a Community

eco-management and audit scheme.

By signing this declaration, we declare that

- the verification and validation have been carried out in full compliance with the requirements of EMAS,
- the outcome of the verification and validation confirms that there is no evidence of non-compliance with applicable legal requirements relating to the environment,
- the data and information of the updated environmental statement of the organisation reflect a reliable, credible and correct image of all the organisation activities, within the scope mentioned in the environmental statement.

This document is not equivalent to EMAS registration. EMAS registration can only be granted by a Competent Body under EMAS. This document shall not be used as a stand-alone piece of public communication.

Done at Frankfurt am Main on 14.07.2021

UMWELTMANAGEMENTSYSTEM Michael Hub Umweltgutachter HUB Berater Umwelt, Qualität, Sicherheit EMAS

Michael Hub, environmental verifier
DAU-Accreditation-No: DE-V-0086

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Accredited by DAU – Deutsche
Akkreditierungs- und Zulassungsgesellschaft
für Umweltgutachter mbH, Bonn
Accreditation-No: DE-V-0086

7 Annex

7.1 Environmental objectives and programmes (2020-2021)

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Energy consumption 2020					
Keep power consumption at the same level as in 2017 until 2020, including electricity generated on site	**PCA**	Raise guest awareness via communication measures (all new groups receive an introduction to the EMS) and random checks of rooms	Electricity consumption minus electricity produced/overnight stay	Not achieved/ postponed	Electricity consumption per overnight stay increased from an average of 5 kWh/night in 2017 and 2018 to 7.6 kWh/night in 2019. However, this is explained by the construction of a swimming pool that represents around 33% of total consumption in a normal year (pre-pandemic). No valid indicator is possible for 2020 because no guests have come since March 2020, while a base power load is needed (e.g. swimming pool maintenance). Therefore, a different KPI will be defined for 2021 and the coming years.
Reduce heat consumption by 5% compared to 2019	**PCH**	Switch off the heating in the summer months: June, July, August; if possible, switch heating centrally to 0; if not possible, all heating devices on PCH premises should be switched off at the beginning of June until the end of August	kWh heat consumption during the summer months	Achieved	The heating was turned off centrally at the end of June. Therefore, there was no consumption in July, August and September. In total more than 4,000 kWh were saved.
		Assign the task of switching off the heating in the offices after work to the cleaning team	kWh	Postponed	Technical solutions and increased employee awareness will be a priority for 2021.
Air conditioning in the office	**Quipu**	Ensure that regular annual maintenance is performed	yes/no	Achieved	100%

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Reduce electricity consumption by 2% compared to previous year	**PCB Germany**	Install daylight sensors and motion detectors for corridor lighting	Electricity consumption data and visual inspection	Achieved	Daylight and motion sensors were fully installed in all corridors in September 2020. Electricity consumption decreased by 17% in 2020 compared to 2019 (mostly the result of reduced staff presence in offices due to COVID-19).
Energy consumption 2021					
Reduce energy consumption by 30% vs 2019: 40 kWh/m² assuming that the pandemic measures are lifted in H2 2021	**PCA**	Raise guest awareness via communication measures (all new groups receive an intro to EMS) and random checks of rooms	kWh/m²		
Reduce heating consumption by 5% compared to 2020 levels	**PCH**	- Evaluate the technical possibilities to reduce the heating during the night and weekends - Send informative e-mails to staff about 21 C° and also remind them to turn the knob to 1 or 2 when they leave the office - Discuss the possibilities with Quipu to show a message while computers are shutting down - Continue to turn the central heating down in summer months	kWh		
Greenhouse gas emissions 2020					
Offset the pool's non-carbon-neutral emissions from 2020	**PCA**	Investigate whether it is possible to offset the increase in energy and water consumption arising from the new swimming pool	CO_2 emissions to be offset	Changed	A new boiler was installed in 2020. The swimming pool has been heated with wooden pellets, which are considered carbon neutral, since 2020. The gas boiler will serve as a backup but is not in use. The boiler uses BioLPG, which produces 75% fewer emissions than conventional LPG. Therefore, no compensation is needed.

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Achieve CO_2 neutrality for building emissions (heat + electricity)	**PCH**	Switch from current heating (gas) supplier to an EE supplier	yes/no	In progress	Some alternatives have been found. However, it needs to be discussed with the property owner.
Offset GHG flight emissions of up to 30% of CO_2 emissions from air travel	**Quipu**	Compensate for GHG flight emissions with atmosfair	Certificate	Achieved	100% of the GHG emissions have been offset (monetary value is EUR 1,055).
Greenhouse gas emissions 2021					
Offset GHG flight emissions 100% from total flights occurring in 2021	**Quipu**	Calculate $kgCO_2$ eqm compensation of GHG flight emissions using atmosfair	Receipt of certificate from atmosfair with detailed description of compensation		
Compensate for carbon emissions	**PCA**	Acquire carbon certificates for the emitted values, as certain emissions cannot be avoided (oil from heating backup, flights) Note: This will be decided on centrally by PCH; PCA will adhere to the strategy	tCO_2eq compensated		
Achieve CO_2 neutrality in building emissions (heat and electricity)	**PCH**	Discuss the possibilities to switch to renewable heating with the building owner	Contract for renewable heating provider		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Fuel consumption 2020					
Reduce diesel consumption of passenger cars by 30% (1,200.76 litres in 2019)	**Quipu**	Lease a second electric car to replace the VW Caddy	Litres of fuel	Achieved and Postponed	Achieved: Fuel consumption reduced – car fuel diesel consumption by 30% (976 litres in October 2019) Postponed: Lease of a second e-car for 2021 postponed due to pandemic situation.
Fuel consumption 2021					
Maintain the level as previous year (544 litres in 2020) and lease a second e-car to substitute the VW Caddy	**Quipu**	Lease and use an e-car to replace diesel car	Litres of fuel		
Food 2020					
Reduce ecological footprint of food consumption	**PCA**	Offer two vegetarian options at every meal	Menu	Achieved	The measure was implemented by the beginning of 2020.
Food 2021					
Improve the environmental footprint of food consumed	**PCA**	Offer two vegetarian dishes per meal Reduce meat variation (e.g. one type of meat per meal, no beef, only fish); to be continued in 2021	Menu		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Paper consumption 2020					
Reduce printer paper consumption by 2% compared to 2018	**PCA**	Introduce digital distribution of teaching materials for laptops and tablets	kg printer paper ordered (annual average)	Achieved	Due to the pandemic, all courses are conducted online with no need for paper printouts. No paper was ordered in 2020.
Increase use of digital signatures in all departments	**PCH**	Switch to digital signatures wherever possible	Number of departments that have adopted the use of digital signatures for internal processes	In progress	Most of the departments have switched to digital signatures. In 2021, we will engage in communication with the departments, who are not using it yet.
Digitalise processes		Perform an analysis of internal processes that involve a high degree of paper consumption and manual work: digitalise the process	Reduced paper consumption and improved processes/ efficiency	Cancelled	Due to the other priorities and already high performance of PCH compared to EMAS best practices, the project will be resumed in the future.
Maintain the same level of printer paper consumption as in 2019 (294 kg)	**Quipu**	Introduce measures to optimise paper use: circulate business processes using digital documents instead of paper versions	kg	Achieved	Printing paper consumption from January 2020 to December 2020 was 123
Paper consumption 2021					
Scaling up the usage of digital signature to all departments	**PCH**	Assess the level of usage of digital signature at PCH with respective departments for internal purposes and engage in discussion, how to improve it	Number of departments switched to digital signature for internal processes		
Ensure that level of printing paper consumption in 2020 does not exceed 140 kg	**Quipu**	Introduce paper optimisation measures: route business processes on digital documents	kg		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Maintain paper consumption at 2019 levels (four pages per overnight stay) assuming that the COVID-19 measures are lifted in H2 2021 and students will be present at the Academy (in 2020, printouts were almost 0)	**PCA**	Raise guest awareness via communication measures (all new groups receive an introduction to the EMS)	4 pages/overnight		
Ensure that recycled paper accounts for up to 50% of upcoming paper purchases		Increase use of recycled paper that works with the printer	50% share of paper purchases		
Reduce the amount of printing paper per employee by 2% compared to previous year	**PCB Germany**	Reduce printing paper use through awareness-raising measures and process efficiency	Number of printouts per employee		
Water consumption 2020					
Maintain fresh water consumption (excluding consumption related to the pool (meter 63956407)) at same level as 2017 until 2020	**PCA**	Raise awareness of guests through communication measures (all new groups receive an introduction to the EMS) and random checks of rooms	Water consumption/ overnight stay	Achieved/ postponed	Indoor water consumption in 2018 and 2019 (177 litres/overnight) was around 10% lower than in 2017 (195 litres/overnight). Training on the topic was conducted for new course participants at the beginning of 2020. However, as the Academy closed in March 2020, no meaningful water use indicator (related to guest occupancy) is possible. Furthermore, water consumption continued for sanitary reasons (to avoid an outbreak of Legionella in the piping system).
Monitor the water consumption of the pool		Provide baseline for pool water consumption to define future goals	m^3	Achieved	Baseline water consumption of pool: 2,000 m^3/year.

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Reduce total water consumption by 3% compared to previous year	**PCB Germany**	Install mixer taps in all bathrooms/toilets to reduce water consumption	Water consumption data (m^3) and visual inspection	Postponed	Postponed to 2021 due to lack of availability of the janitor and delivery delays during COVID-19 (the decrease in water consumption is the result of reduced staff presence in offices due to COVID-19).
Water consumption 2021					
Maintain water consumption of pool (meter 63956407) at levels similar to 2019 2020 (2,000 m^3)	**PCA**	Monitor filtering process (in order to look for water-efficient filtering process)	m^3		
Reduce average freshwater consumption (excluding pool consumption and gardening (meter 63956407)) by 5% in 2018 and 2019 (180 litres/ overnight)		Raise guest awareness via communication measures (all new groups receive an introduction to the EMS) and random checks of rooms	170 litres/overnight stay		
Monitor irrigation		Monitor irrigation	m^3		
Reduce total water consumption by 3% compared to previous year	**PCB Germany**	Install mixer taps in all bathrooms/toilets to reduce water consumption	m^3		
		Install water-saving showerhead for bathroom on ground floor			

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Waste management 2020					
Achieve 100% waste separation	**PCA**	Monitor waste separation by students and staff	Volume of waste	Achieved	All waste is separated: paper, plastic, glass, organic, fat. Around 16% of total waste in 2019 (58 t) is residual waste. For 2020, no clear assessment is possible as the Academy closed in March 2020. Since then, all waste (mainly residual construction materials after renovations) is disposed of only by the staff.
Reduce printer paper consumption by 5% compared to 2018		Introduce digital distribution of teaching materials for laptops and tablets	kg paper waste	Cancelled	Due to the pandemic, all courses are conducted online with no need for paper printouts.
Revise the waste separation and disposal system at PCH and implement improvements	**PCH**	Achieve significant improvement in waste management at PCH	yes/no	Achieved	During the renovation, the bins were replaced with more practical ones with new markings and the topic was discussed in the training sessions.
Maintain strict monitoring of the recycling of electronic waste	**Quipu**	Extend the useful life of equipment	Volume of waste	Achieved	E-Waste increased by 2%. We were aware that there would be several replacements of electronic devices in 2020; nevertheless, the monitoring of the recycling is strict.
Raise staff awareness about waste separation	**PCH**	Add waste management as a special topic for internal environmental management training	yes/no	Achieved	Waste management was the main topic of the year and all employees participated in the training.
Reduce paper waste by 2% compared to previous year	**PCB Germany**	Replace paper towels with hand dryers in all toilet areas	kg paper waste	Cancelled	Cancelled due to questions about the hygienic adequacy of hand dryers during the pandemic.

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Waste management 2021					
Maintain the same level of e-waste as in 2020 (743 kg)	**Quipu**	Extend lifetime of equipment by selling still usable equipment, donating, repairing and at the end ensuring proper disposal	Observation and control checks		
Dispose of the organic waste collected in the holding company in an organic waste bin	**PCH**	- Install organic waste bin by April 2020 - Begin using paper bags for organic bins instead of plastic liners - Train waste management personnel	Organic waste bin for PCH Quality of the waste in the bin: occasional checks after the cleaning staff disposes of the waste		
10% reduction of packaging waste compared to 2019		Place 10 containers in the kitchen to be used for takeaway food Research which restaurants on Leipziger Str. allow customers to bring their own containers	kg of packaging waste		
Environmental awareness 2020					
Raise awareness among PCH staff about the EMS and general environmental issues	**PCH**	Conduct general training with PCH employees, with particular emphasis on waste management and global developments in line with the group-wide approach	yes/no	Achieved	Training on waste management was conducted for all employees.
		Introduce quarterly internal communication on green financial activities in line with the group-wide approach	Number of publications	Achieved	Four newsletters were distributed.

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Present the EMS and its importance for new PCH staff	**PCH**	Conduct training sessions with new staff/ exchange programme staff	Percentage of new PCH staff	Achieved	New staff participated in the general training.
Hold informal Eat & Talk meetings		Organise quarterly Eat & Talk meetings with employees to discuss environmental topics during lunch breaks	yes/no	Postponed	Postponed until 2021 due to COVID-19.
Monitor effects of outsourced activities: cleaning companies	**Quipu**	Perform regular quality checks twice a year to keep an eye on performance	yes/no Log of quality checks	Achieved	Cleaning company quality checks carried out on a regular basis (two times per year) to keep track on performance. The minutes of the related meetings were recorded.
Raise environmental awareness	**PCB Germany**	Communicate current EMS developments, consumption data, current/public green topics and provide training	yes/no on review of EMS audits (ad-hoc interviews)	Achieved	The bank succeeded in maintaining the annual training plan for all employees with training about the EMS in February and November 2020. Additionally, a “Lunch & Learn” session on plastics and an online quiz on proper waste separation was held.
		Launch Green Screensaver Campaign – individual regularly changing screensavers on green topics on every PCBG laptop	Availability of the screensavers	Postponed	Postponed until 2021
Environmental awareness 2021					
Raise awareness of PCH staff on the EMS and general environmental issues	**PCH**	Conduct general training with PCH staff with emphasis on sustainable agriculture and global developments in line with the group-wide approach	Share of PCH staff who participated in the workshop		
		Implement quarterly internal communication on green finance activities in line with the group-wide approach	Quarterly published marketing materials		
Informal Eat & Talk sessions (only after things return to normal after the pandemic)		Organise quarterly Eat & Talk sessions with the employees to discuss environmental topics during lunch breaks	Organised sessions		
Regular (bi-monthly/ quarterly) environmental tips to employees via e-mail		Send an e-mail with tips on how to reduce the environmental impact of individuals	Amount of communication		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Increase environmental awareness among PCB staff	**PCB Germany**	Launch green screensaver campaign, communicate recent developments of the EMS, consumption data, current/public green topics and conduct training	Temporary and changing green screensavers on employees' PCs with current green topics and other information		
		Study possibilities for additional training and regular dissemination of information about environmental topics via the e-learning platform from PCA (regular newsletter, online quizzes, etc.)	Availability and access for all PCBG employees to the e-learning platform		
Sustainable suppliers 2021					
Environmental performance of suppliers	**Quipu**	Screen all suppliers; at a minimum, replace suppliers that do not comply with the group's core principles Switch to transparent and responsible suppliers to the greatest possible extent	Number of sustainable suppliers		
Adopt rule that more than 50% of selected suppliers have to be considered sustainable	**PCA**	Choose new suppliers in accordance with GL 4 with strong emphasis on regional and sustainable certified enterprises	Share of sustainable suppliers		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Group-wide internal EMS 2020					
Support ProCredit institutions in maintaining and developing the EMS	**PCH**			Achieved	PCH supported the banks in 46 green finance cases, assisted in acquiring and maintaining green funds, and actively participated in improving internal environmental management.
Conduct regular follow-up visits to the PCBs in Moldova and Bosnia and Herzegovina and carry out a scoping mission to the PCBs in Serbia, Romania, Northern Macedonia and Kosovo to assess and improve their existing EMS			Number of follow-up visits and scoping missions completed	Postponed	Postponed until 2021 due to COVID-19.
Certify the efficiency of PCB buildings with EDGE		Complete EDGE Zero Carbon certification of PCB Bulgaria and general certification of PCB Georgia Start the certification process for the PCBs in Serbia and Ukraine Start the certification process for the PCBs in Kosovo and Ecuador after building renovation is complete	Certified buildings; buildings that have started the process	In progress	PCB Bulgaria received the EDGE Zero Carbon certification. PCB Georgia received the EDGE certification. PCB Serbia will start in 2021 with the branch in Nis. The PCBs in Kosovo and Ecuador have not yet completed their renovation projects.
Improve the applicability of the current guideline for sustainable suppliers		Expand the current criteria description; introduce criteria for weeding out non-sustainable suppliers in order to improve quality; introduce an assessment tool for better planning of the change to sustainable suppliers	yes/no	Achieved	The guidelines were updated and implemented by all ProCredit group institutions.

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Group-wide internal EMS 2021					
Support PC Institutions in maintaining and further developing EMS	**PCH**	Support for all pillars whenever it is needed	Guidelines, Standards developed, supported cases, internal training materials		
Conduct regular follow-up visits to the PCBs in Moldova and BiH; conduct scoping missions to the PCBs in Serbia, Romania, Macedonia and Kosovo in order to assess and further enhan ce the existing EMS (depends on COVID 19 developments)		To assess the need for improvement in the development of the EMSs at the PCBs, regular scoping missions should be held, and after the scoping missions, a follow-up mission for the implementation of defined targets should be planned	yes/no		
Develop a tool to enable reporting to the IFIs, memberships, Impact Report (Impact Report data can be the target for this year)		To accommodate the increased amount of reporting obligations to third parties, develop a centralised reporting tool that collects relevant quantitative and qualitative information	yes/no		
Revise all the internal group and PCH documents under the responsibility of GEM		Starting with the Environmental Policy, review all group and PCH documents in relation to each other, other related documents and the latest developments on the group and PCH level	Updated Policy, Standards and Guidelines		
Research and identify a methodology that is appropriate for reporting portfolio emissions for the ProCredit group		Develop a methodology that is suitable for reporting portfolio emissions, as the addition of this data will enable the group to have a more complete reporting of emissions	Proposal for a methodology		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Certify the efficiency of the buildings of the PCBs with EGDE certification		Start certification process for PCB Serbia at the Nis branch Finalise certification of the PCBs in Ukraine, Ecuador and Kosovo	yes/no		
Improve the methodology and reporting on the sustainability of suppliers		Further improve the methodology for assessing the sustainability of suppliers so as to develop a more pragmatic approach to analysing, reporting and searching for more sustainable suppliers	yes/no		
Achieve a 5% reduction in the total number of flights compared to 2019 (only applies for the period if the COVID-19 measures are reduced and it can be compared to 2019)		According to the analysis done by IPC, the following measures could help reduce the amount of flights taken: Combine face-to-face meetings with online meetings to prevent too many people flying Switch to online training for certain types of technical training Combine several meetings to prevent short frequent trips	Number of total flights		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Management of environmental and social risk in lending 2020					
Support the PCBs with E&S risk assessment	**PCH**	Provide support for ad-hoc requests: High environmental risk cases – risk assessment of customers Guidelines for the internal ESIA implementation Assessment of potential Category A projects	yes/no	Achieved	Since the beginning of 2020, PCH supported the banks in 48 cases related to E&S.
		Develop a concept for an external e nvironmental due diligence to close the gap between ESAF and ESIA for certain sectors	yes/no	In progress	The ESDD guidelines were developed by GEM and will be integrated to the E&S standards.
		Build more capacity in E&S assessment: Plan advanced training to estimate the E&S consequences for EROs Support banks in the planning and preparation of E&S training for BCAs and credit analysts	Number of EROs	Achieved	47 participants: EROs and participants from Environmental Units.
Prepare ESAF and guidelines for NVS		Develop a specific ESAF questionnaire to analyse clients in the NVS segment	yes/no	In progress	The new assessment tool was developed for agriculture cases and has been tested by the pilot banks. The next step is to develop a tool for the other sectors and streamline it.
Include climate risk assessment in the credit risk assessment		Pilot climate risk assessment in the agricultural sector with four PCBs (Bulgaria, Ecuador, Serbia and Ukraine)	yes/no	Achieved	The first report was published in September 2020.

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Management of environmental and social risk in lending 2021					
Support the PCBs with E&S risk assessment	**PCH**	Support for ad hoc requests: Assess the E&S risk of clients involved in high environmental risk activities Offer guidance for internal ESIA & ESDD review Assist with assessment of potential Category A projects	yes/no		
		Develop the concept for external environmental due diligence to fill the gap between ESAF and ESIA for specific sectors	yes/no		
		Provide online training and webinars to improve the E&S risk assessment skills at the banks	yes/no		
Include animal welfare as an assessment topic		Make a Gap analysis Introduce/cover the topic in E&S risk assessments	yes/no		
Revise the Standards for E&S risk in lending		Revise and update the Standards including exclusion list Develop sector-specific ESAFs for NVS	yes/no		
Analyse transition risks and develop proposal for risk management strategy		Analyse transition risks of the loan portfolio and develop a proposal for transition risk management strategy	yes/no		
Define strategy for clients involved in single-use plastic production	**PCB**	Develop strategies for dealing with clients who produce single-use plastic items	yes/no		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Green Finance 2020					
Support the banks in developing innovative green finance products/activities with potential for green financing	**PCH**	Expand the implementation of rooftop PV, electro mobility, EDGE buildings, possibilities in waste management as main and secondary activity, NVS, green deposits	yes/no	Achieved	
Provide support and training for responsible staff on EE technologies and finance in countries where there is potential in the EE sector		Provide online training on newly developed tools and guidelines in the area of RE	yes/no	Achieved	In May comprehensive online training was provided. Customised training was organised with the banks having significant pipelines: Greece, Ukraine, Romania.
		Provide support for ad hoc applications for EE investments (expected to be mainly for the PCBs in Ukraine, Bulgaria, Albania and Northern Macedonia; possibly Romania and Moldova)	yes/no	Achieved	In 2020 PCH provided support on 23 RE cases.
Portfolio-CO_2-impact reports		Continue regular reporting on the impact of the EE portfolio; energy efficiency impact assessment for buildings, tractors, space heating and cooling measures, electric vehicles and most common production machinery for 2018 and 2019; start regular reporting on the impact of the loans disbursed in the year Develop and test the GR templates for the most common measures	yes/no	In progress	

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Green Finance 2021					
Support the banks in developing innovative Green Finance products/activities with potential in green finance	**PCH**	Expand the implementation of rooftop PV, electro mobility, sustainable buildings (EDGE cooperation), opportunities in waste management as main and side activity, opportunities in NVS, green deposits	yes/no		
Streamline EDGE business approach for the group		Start cooperating with EDGE to promote EDGE-certified buildings in our countries of operation (Kosovo, Georgia, Ecuador – ongoing depending on potential in the countries)	yes/no		
Provide support and training to responsible staff on RE technologies and finance in the countries where there is potential for RE projects		Provide customised online training on RE assessment for banks if they request it, or as a result of regulatory changes, or if decided by GEM; PCB Serbia is in the pipeline	Number of training sessions given		
		Support for ad hoc requests for RE investments (expected mostly for PCB Ukraine, Bulgaria, Albania and N. Macedonia, potentially Romania and Moldova)	Number of cases supported		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Portfolio CO_2 impact reporting	PCH	Complete Impact Reporting on all EE, RE and GR for disbursements in 2021 Automate reporting of the collected data	yes/no		
Update the Green Finance eligibility criteria taking into consideration the methodology suggested by international finance providers (EU Taxonomy, EIB, etc.)		Develop approach for production machinery and criteria that streamline international development and countries' potential, including resource efficiency	yes/no		
Circular economy		Increase knowledge about circular economy financing Start researching circular economy to develop criteria	yes/no		
Green Account for PIs		Kick off the Green Account product at PCBs in Ecuador, Bulgaria as pilot	yes/no		
Various other milestones or developments in 2020					
Organise social events (bicycle tours, etc.) during EU Mobility Week	PCH	Organise one or two events during EU Mobility Week to raise awareness and establish contacts	yes/no	Partially achieved	We could only inform colleagues with an e-mail due to COVID-19.
Organise leasing of bicycles		Organise bicycle rental for staff	Number of bicycles leased under the contract	Achieved	Ten bikes for eight employees were leased in 2020.

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Organise e-car leasing	**PCH**	Organise leasing of two e-cars for the company with the possibility of leisure leasing for employees	yes/no	Postponed	The negotiations are on hold due to the home office situation and reduced use of the company car
Monitor effects of outsourced activities: Cleaning companies	**Quipu**	Switch to transparent and responsible suppliers insofar as possible	Number of sustainable suppliers	Achieved	Suppliers were screened, resulting in the switch to sustainable suppliers.
Wastewater	**PCB Germany**	Inspect all cleaning agents and paper towels, verify certification, and control the proper use of cleaning agents by the cleaning company	Number of green and non-green products	Achieved	With the change to a new cleaning company, the measures (use of green cleaning detergents only and proper waste disposal) were implemented as part of the contract agreement.
Waste separation		Organise discussion and training for staff on correct waste disposal and ensure that training courses include instruction on how to separate waste correctly, etc.	Separated waste in containers and drums		
Various other milestones or targets in 2021					
Maintain freshwater quality (avoidance of Legionella bacteria)	**PCA**	Maintain practice of regularly running of showers and faucets in rooms Continue probes of water quality	n/a		
		Conduct a risk analysis for water (Gefährungsanalyse Wasser)	Study (when requested by the Gesundheitsamt Heppeneheim)		
Maintain air conditioning	**Quipu**	Contract maintenance of air conditioning in office on an annual basis	Maintenance reports		
E-car leasing (only applies for the period if the COVID-19 measures allows)	**PCH**	Lease two e-cars for business with the possibility of leasing for employees for leisure purposes	Leasing contract		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Medium-term objectives up to 2023					
Sustainable suppliers and external service providers					
Achieve 100% sustainable suppliers	**PCH**	Switch to sustainable suppliers in accordance with group-wide guidelines	% sustainable suppliers	In progress	The target might be adjusted after the results of the analysis.
More than 80% of the selected suppliers must be considered sustainable	**PCA**	Select new suppliers in line with L4, according to which the focus is on regional and sustainably certified companies	% sustainable suppliers		
Green finance					
Achieve a 20% share of high-quality green loans in total LP	**PCH (ProCredit group)**			In progress	Green LP compared to total loan portfolio stood at 18.7% as of December 2020.
Harmonise green financing methodology within the group with international finance providers (EU Taxonomy, EIB)	**PCH (ProCredit group)**	Update green finance group guidelines to increase the quality of assessments (aligned with EU Taxonomy and international standards) to evaluate the positive impact		In progress	The project started with an analysis of production machinery, the EU Taxonomy and IFI eligibility criteria and will continue in 2021.

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Group-wide internal EMS					
Become CO_2-neutral in own operations (Scope I and II emissions)	**PCH (ProCredit group)**	Hold discussion with the banks to obtain interim targets for further reduction of direct emissions (including shifting to RE suppliers for building energy and installation of rooftop PV) Realise own 3 MW PV project: ProEnergy (95% PCH ownership and 5% PCB Kosovo) Compensate externally the rest of CO_2	CO_2eq	In progress	The ProEnergy Project is still ongoing. Due to the conditions brought about by the pandemic, emissions have decreased by 49%. The options for reducing emissions from flights are being studied and the analysis and implementation will take place in 2021. PCB Georgia completed its rooftop PV with 95 kW capacity. Next year compensation options will be analysed again.
		Conduct research to find a reliable partner for compensation	yes/no	New	
Achieve 50% sustainable suppliers		Develop group-wide guideline for sustainable suppliers	ja/nein	Achieved	
		Check the current suppliers and switch to sustainable suppliers in accordance with the group-wide guidelines wherever possible	% sustainable suppliers	In progress	The first detailed analysis has been completed. Currently 38% of the suppliers in the group are sustainable.
Achieve 100% electric and hybrid cars in the car fleet		Replace existing vehicle fleet with electric or hybrid vehicles, procure electric or hybrid vehicles if necessary	% of electric or hybrid cars in the fleet	In progress	65% of the fleet is electric and plug-in. The overall number of cars in the fleet decreased by 3%.

Table 22: Environmental objectives and programmes

7.2 Environmental parameters (2018-2020)

Indicator	Unit	Total			PCH			PCBG			Quipu			PCA		
		2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020
Employees	No.	321	333	358	107	109	122	65	64	65	116	130	141	33	30	30
Employees	FTE	299	310	306	102	103	113	59	57	58	108	121	124	30	29	15
Employees	Present in Office	299	310	142	102	103	60	59	57	32.5	108	121	38.24	30	29	11
Total area[13]	m^2	14,483	14,485	14,485	982	982	982	518	518	518	733	735	735	12,250	12,250	12,250
Heated area[14]	m^2	10,723	11,253	11,253	2,390	2,390	2,390	1,421	1,421	1,421	2,243	2,258	2,258	4,669	5,184	5,184
Sealed area[15]	m^2	11,836	11,626	11,626	954	954	954	503	503	503	516	517	517	9,863	9,652	9,652
Semi-natural (unsealed) area	m^2	2,647	2,858	2,858	28	28	28	15	15	15	217	217	217	2,387	2,598	2,598
Overnight stays	No.	23,115	25,999	6,242	–	–	–	–	–	–	–	–	–	23,115	25,999	6,242

Table 23: General Indicators

Indicator	Unit	Total			PCH			PCBG			Quipu			PCA		
		2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020
Road travel																
Cars (petrol)	No.	–	0.4	1.0	–	–	–	–	–	–	–	–	–	–	0.4	1.0
Cars (diesel)	No.	6.0	5.3	5.0	–	–	–	–	–	–	2.0	2.0	2.0	4.0	3.3	3.0
Cars (electric)	No.	1.0	2.8	3.0	1.0	1.0	1.0	–	–	–	–	1.0	1.0	–	–	–
Travelled distance	km	110,456	97,371	67,760	2,232	4,879	3,173	–	–	–	18,569	22,446	11,471	89,655	70,046	53,116
Air travel																
Number of flights	No.	1,443	1,483	258	531	654	123	40	75	21	705	711	111	167	43	3
Travelled distance	km	2,762,553	2,783,760	387,691	964,293	1,007,357	170,247	195,534	103,306	30,958	1,399,905	1,597,493	183,596	202,821	75,604	2,890

Tabele 24: Travel

Indicator	Unit	Total			PCH			PCBG			Quipu			PCA		
		2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020
Energy generation																
Electricity generation (renewable)[17]	kWh	77,010	106,395	129,657	–	–	–	–	–	–	–	–	–	77,010	106,395	129,657
Heating energy generation (renewable)[18]	kWh	463,827	562,320	361,270	–	–	–	–	–	–	–	–	–	463,827	562,320	361,270
Energy consumption																
Total energy consumption	**kWh**	**1,445,253**	**1,854,790**	**1,351,029**	**319,051**	**306,315**	**254,954**	**107,844**	**98,259**	**93,381**	**215,657**	**287,532**	**258,048**	**802,700**	**1,162,684**	**744,646**
Electricity[19]	kWh	466,077	605,479	471,457	150,392	143,311	128,160	55,908	52,723	46,999	84,830	144,914	113,229	174,947	264,530	183,069
Heating energy	kWh	858,905	1,166,730	828,290	167,699	162,078	126,237	51,937	45,536	46,382	115,744	129,492	138,938	523,525	829,624	516,733
Heating energy (weather-adjusted)[20]	kWh	1,079,206	1,386,336	1,046,174	219,686	202,598	167,895	68,037	56,920	61,688	152,782	164,455	186,177	638,701	962,364	630,414
Liquid gas for cooking	kWh	13,835	11,990	2,999	–	–	–	–	–	–	–	–	–	13,835	11,990	2,999
Fuel	kWh	106,436	70,591	48,283	959	925	557	–	–	–	15,083	13,126	5,880	90,393	56,540	41,845

Table 25: Energy Indicators

17 Electricity is generated using PV systems.
18 Heating energy is generated at PCA from wood pellets.
19 Excluding electricity for PCH's electric car. That amount is included under "Fuel".
20 The climate factors for the weather adjustment can be found in Annex 7.6.

Indicator	Unit	Total			PCH			PCBG			Quipu			PCA		
		2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020
Paper consumption																
Total	**kg**	**4,952**	**2,593**	**1,265**	**1,683.8**	**1,033.1**	**578.6**	**341.4**	**251.8**	**166.2**	**1,003.8**	**391.1**	**206.7**	**1,922.5**	**917.3**	**313.2**
Recycled	kg	3,969.9	2,063.0	1,160.4	1,683.8	1,033.1	578.6	341.4	251.8	166.2	976.3	337.9	161.3	968.4	440.3	254.4
FSC-certified	kg	954.1	530.2	104.3	–	–	–	–	–	–	–	53.2	45.5	954.1	477.0	58.8
Non-recycled	kg	27.5	–	–	–	–	–	–	–	–	27.5	–	–	–	–	–
Water																
Water consumption	m^3	7,126	8,921	5,703	693	982	479	655	619	494	845	969	539	4,934	6,351	4,191

Table 26: Resource Consumption

Indicator	Unit	Total			PCH			PCBG			Quipu			PCA		
		2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020
Household waste[21]																
Total	**kg**	**69,837**	**77,710**	**35,276**	**7,263**	**5,582**	**7,304**	**3,294**	**3,194**	**2,616**	**10,972**	**10,972**	**3,514**	**48,307**	**57,963**	**21,841**
Organic waste	kg	32,594	41,639	9,403	984	1,464	859	610	855	864	–	–	–	31,000	39,320	7,680
Packaging waste	kg	7,592	8,041	2,329	456	504	298	280	309	312	4,860	4,860	1,492	1,995	2,368	227
Non-separated waste	kg	10,210	10,181	9,387	1,128	276	163	623	166	168	747	747	229	7,712	8,991	8,827
Total paper waste	kg	17,041	15,450	12,987	4,695	3,338	5,984	1,781	1,864	1,272	5,365	5,365	2.423	5,200	4,884	3,307
Waste from grease trap[22]	kg	2,400	2,400	1,800	–	–	–	–	–	–	–	–	–	2,400	2,400	1,800
Electronic waste and usable electronic equipment																
E-waste recycled	kg	1,430	990	876	156	260	133	269	–	–	945	730	743	60	–	–
Usable electronic equipment	kg	–	266	225	–	–	157	–	–	–	–	266	68	–	–	–
Hazardous waste (batteries, light bulbs, toners)																
Total hazardous waste	kg	444.46	10.21	40.66	24.00	–	–	–	–	–	405.46	10.21	40.66	15.00	–	–

Table 27: Waste and usable electronic equipment

21 Since 2017, Quipu has had separate disposal containers for paper and packaging waste.
22 Data for waste from the grease trap are calculated based on the volume of the storage containers and the number of pick-ups that are made.

Indicator	Unit	Total			PCH			PCBG			Quipu			PCA		
		2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020
Energy emissions[23]																
Total CO_2eq emissions	t	841.8	841.0	193.0	306	292	65	60	34	16	377	435	75	100	79	36
Total CO_2eq emissions with compensation	t	657.4	649.5	147.1	306	292	65	-41	-39	16	293	317	30	100	79	36
Total SO_2 emissions	kg	335.3	444.6	274.3	31	30	23	10	8	9	27	28	28	268	378	215
Total NO_x emissions	kg	84.6	105.4	66.8	2	2	2	1	1	1	2	2	2	80	101	63
Total PM10 emissions	kg	39.7	49.2	31.8	1	1	1	–	–	–	1	1	1	37	47	30
Heating[24]																
CO_2eq	t	84.2	106.8	82.1	33.9	32.7	25.5	10.5	9.2	9.4	23.4	26.2	28.1	16.4	38.7	19.2
SO_2	kg	296.5	420.7	259.6	31.2	30.1	23.5	9.7	8.5	8.6	21.5	24.1	25.8	234.1	358.0	201.7
NO_x	kg	80.2	102.3	64.3	2.0	1.9	1.5	0.6	0.5	0.6	1.4	1.6	1.7	76.2	98.3	60.5
Particulate matter	kg	38.7	48.5	31.3	1.2	1.1	0.9	0.4	0.3	0.3	0.8	0.9	1.0	36.4	46.2	29.1
Liquid gas for cooking																
CO_2eq	t	3.1	2.7	0.7	–	–	–	–	–	–	–	–	–	3.1	2.7	0.7
SO_2	kg	2.1	1.8	0.5	–	–	–	–	–	–	–	–	–	2.1	1.8	0.5
NO_x	kg	1.1	1.0	0.2	–	–	–	–	–	–	–	–	–	1.1	1.0	0.2
Particulate matter	kg	0.2	0.2	–	–	–	–	–	–	–	–	–	–	0.2	0.2	–
Business travel																
CO_2eq fuel	t	28.1	17.7	11.9	–	–	–	–	–	–	4.0	3.3	1.5	24.1	14.5	10.4
SO_2	kg	36.7	22.1	12.6	–	–	–	–	–	–	5.2	4.3	1.9	31.4	17.8	10.7
NO_x	kg	3.3	2.1	1.4	–	–	–	–	–	–	–	–	0.2	2.8	1.7	1.3
Particulate matter	kg	0.8	0.5	0.3	–	–	–	–	–	–	–	–	–	0.7	0.4	0.3
CO_2eq air travel (direct)	t	275.7	271.3	37.6	100.5	99.1	15.5	18.4	9.7	2.7	129.5	149.1	17.4	27.3	13.4	2.1
CO_2eq air travel (indirect)	t	450.6	442.4	58.2	171.2	160.5	24.5	30.9	15.2	4.3	219.9	256.9	28.5	28.6	9.8	0.9

Table 28: Emissions

23 The conversion factors for emissions are listed in Annex 4. There are no direct emissions from electricity consumption, as electricity is generated by PCA's own photovoltaic systems and has been purchased by the other institutions from certified green electricity suppliers since 2017. Total emissions include CO_2, CH_4, N_2O, HFC, PFC, NF_3 and SF_6.

24 The reported CO_2eq emissions refer to the oil heating, pellet heating and BioLPG held as a contingency reserve.

7.3 Core annual indicators for 2018-2020

Indicator	Unit	Total			PCH			PCBG			Quipu			PCA		
		2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020
Energy																
Total energy/employee	kWh/FTE	4,834	5,983	4,358	3,128	2,974	2,253	1,828	1,724	1,615	1,997	2,376	2,081	26,757	40,093	49.643
Total energy/employee	kWh/ office presence	4,834	5,983	9,505	3,128	2,974	4,249	1,828	1,724	2,873	1,997	2,376	6,748	26,757	40,093	65.320
Electricity/employee	kWh/FTE	1,559	1,953	1,521	1,474	1,391	1,132	948	925	813	785	1,198	913	5,832	9,122	12,205
Heating energy/ employee (weather-adjusted)	kWh/FTE	3,609	4,472	3,375	2,154	1,967	1,484	1,153	999	1,067	1,415	1,359	1,502	21,290	33,185	55,299
Heating energy/ heated area (weather-adjusted)	kWh/m²	101	123	93	92	85	70	48	40	43	68	73	82	137	186	122
Fuel/employee	kWh/FTE	356	228	156	9	9	5	–	–	–	140	108	47	3,013	1,950	2,790
Resource consumption																
Paper consumption/ employee	kg/FTE	16.6	8.4	4.1	17	10	5	6	4	3	9	3	2	64	32	21
Paper consumption/ employee	kWh/ office presence	16.6	8.4	9.9	17	10	10	6	4	5	9	3	5	64	32	27
Paper consumption/ overnight stay	kg/OS	0.08	0.04	0.05	–	–	–	–	–	–	–	–	–	0.08	0.04	0.05
Water/employee	m³/FTE	23.8	28.8	18.4	7	10	4	11	11	9	8	8	4	164	219	279
Water/employee	m³/ office presence	23.8	28.8	40.1	7	10	8	11	11	15	8	8	14	164	219	368
Water/overnight stay	m³/OS	0.21	0.24	0.67	–	–	–	–	–	–	–	–	–	0.21	0.24	0.67
Household waste																
Total waste/employee	kg/FTE	234	251	116	71	54	65	56	56	45	102	91	33	1,610	1,999	1,456
Total waste/employee	kg/office presence	234	251	253	71	54	122	56	56	80	102	91	108	1,610	1,999	1,916
Total waste/ overnight stay	kg/night	2.1	2.2	3.5	–	–	–	–	–	–	–	–	–	2.1	2.2	3.5

Indicator	Unit	Total			PCH			PCBG			Quipu			PCA		
		2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020
Emissions																
Total CO_2 emissions/ employee	tCO_2eq/FTE	2.8	2.7	0.6	3.0	2.8	0.6	1.0	0.6	0.3	3.5	3.6	0.6	3.3	2.7	2.2
Total CO_2 emissions (with compensation)/ employees	tCO_2eq/FTE	1.1	1.4	1.9	3.0	2.8	0.6	-0.7	-0.7	0.3	2.7	2.6	0.2	3.3	2.7	2.2
Total CO_2 emissions/ overnight stay	$kgCO_2eq$/ night	4.3	3.0	5.3	–	–	–	–	–	–	–	–	–	4.3	3.0	5.3
Biodiversity																
Total area/employee	m²/FTE	48.4	46.7	46.7	9.6	9.5	8.7	8.8	9.1	9.0	6.8	6.1	5.9	408.3	422.4	816.7
Heated area[24]/ employee	m²/FTE	35.9	36.3	36.3	23.4	23.2	21.1	24.1	24.9	24.6	20.8	18.7	18.2	155.6	178.8	345.6
Sealed area/employee	m²/FTE	39.6	37.5	37.5	9.4	9.3	8.4	8.5	8.8	8.7	4.8	4.3	4.2	328.8	332.8	643.5
Unsealed area/ employee	m²/FTE	8.9	9.2	9.2	0.3	0.3	0.2	0.3	0.3	0.3	2.0	1.8	1.8	79.6	89.6	173.2

Table 29: Relative Indicators

7.4 Emissions factors

Type	Unit	Year	CO_2eq	NO_x	SO_2	PM_{10}
Electricity						
Average German energy mix[25, 26]	g/kWh	2015	527	0.488	0.272	0.033
	g/kWh	2016	523	0.440	0.290	0.015
	g/kWh	2017	485	0.408	0.224	0.010
	g/kWh	2018	468	Not published		
	g/kWh	2019	408	0.373	0.196	0.009
EWS Schönau (PCBD, PCH)	g/kWh	2016 and later	–	Green electricity is produced entirely from hydro, wind or solar power, thus producing no further emissions		
Entega (PCA)	g/kWh	2016 and later	–			
Heating and fuel[27]						
Natural gas	g/kWh	2017	202	0.186	0.012	0.007
Heating oil	g/kWh	2017	267	0.213	0.284	0.024
Wood pellets	g/kWh	2017	1.08	0.337	0.149	0.075
Diesel	g/kWh	2017	267	1.303	0.118	0.027
Petrol	g/kWh	2017	250	0.257	0.135	0.018
LPG	g/kWh	2017	227	0.154	0.081	0.016
BioLPG (Emissions other than CO_2 are taken for LPG)	g/kWh	2017	–	0.186	0.012	0.007

25 Source for CO_2 emissions of the German electricity mix: https://www.umweltbundesamt.de/sites/default/files/medien/1410/publikationen/2020-04-01_climate-change_13-2020_strom-mix_2020_fin.pdf
Total greenhouse gas emissions (CO_2, CH_4, N_2O, hydrofluorocarbons, perfluorocarbonate, SF_6) are denoted in carbon dioxide equivalents.

26 Source of NOx, SO2, PM10 emissions https://www.umweltbundesamt.de/themen/luft/emissionen-von-luftschadstoffen/spezifische-emissionsfaktoren-fuer-den-deutschen

27 Source for CO_2 emissions (Scope1) apart from BioLPG: GHG protocol. Based on IPCC 2006 Guidelines for National Greenhouse Gas Inventories
Source for CO_2 emissions from BioLPG: World LPG Association (WLPGA) (2019) on the "Role of LPG and BioLPG in Europe"; see: https://www.wlpga.org/wp-content/uploads/2020/03/The-Role-of-LPG-Bio-LPG-in-Europe-The-2019-Report.pdf
Source for other emissions: GEMIS (Globales Emissions-Modell Integrierter Systeme) Version 4.95 - 04/2017

7.5 Lower heating value

Fuel	Lower heating value	Unit
Diesel	10.033	kWh/L
Gasoline	9.106	kWh/L
Wood pellets	4.333	kWh/kg
Heating oil	10.549	kWh/L
Natural gas	9.333	kWh/m³
LPG/ BioLPG	7.095	kWh/L

Source: Emission factors from Cross-Sector Tools (March 2017, GHG protocol); based on IPCC (2006)

7.6 Climate factors for weather adjustment of heating energy data

City	Postcode	Climate factor		
		2018	2019	2020
Frankfurt, Bockenheim	60486	1.31	1.25	1.33
Frankfurt, Bockenheim	60487	1.32	1.27	1.34
Fürth	64658	1.22	1.16	1.22

Source: Deutscher Wetterdienst: http://www.dwd.de/DE/leistungen/klimafaktoren/klimafaktoren.html

7.7 Indicators and benchmarks for comparison

Indicator for offices		Unit	Source
Electricity (estimate for offices in Germany 2013)	2,177.0	kWh/(pp a)	Bundesministerium für Wirtschaft und Industrie (2015): Energieverbrauch des Sektors Gewerbe, Handel, Dienstleistungen (GHD) in Deutschland für die Jahre 2011 bis 2013: https://www.bmwi.de/Redaktion/DE/Publikationen/Studien/sondererhebung-zur-nutzung-erneuerbarer-energien-im-gdh-sektor-2011-2013.html
Heating energy (average for offices in Germany 2013)	5,463.0	kWh/(pp a)	
Water (average for offices in Germany)	5.5	m³/(pp a)	Karger, R., Hoffmann, F. (2006): Wasserversorgung: Gewinnung – Aufbereitung – Speicherung – Verteilung, Springer: https://www.springer.com/de/book/9783834813800
Paper (general estimate for offices in Germany)	49.5	kg/(pp a)	Umweltbundesamt (2015): Auftakt zum bundesweiten Wettbewerb „Büro & Umwelt“ 2015: https://www.umweltbundesamt.de/themen/auftakt-bundesweiten-wettbewerb-buero-umwelt-2015
Heating energy (average for office buildings)	133	kWh/(m² a)	Energieeffizienz bei Büroimmobilien. dena-Analyse über den Gebäudebestand und seine energetische Situation: https://effizienzgebaeude.dena.de/fileadmin/dena/Dokumente/Pdf/9143_dena-Analyse_Energieeffizienz_bei_Bueroimmobilien.pdf

EMAS Benchmark for Hotels 2016		Unit	Source
Building energy (heating and electricity)	180	kWh/(m² a)	Reference document issued by the European Commission on Best Environmental Practices, including indicators for environmental performance and benchmarks of excellence for the tourism sector (2016): https://eur-lex.europa.eu/eli/dec/2016/611/oj
Electricity	80	kWh/(m² a)	
Water	140	L/night	
Residual waste	0,16	kg/night	

EMAS Benchmark for Offices 2019		Unit	Source
Building energy (heat and electricity)	100	kWh/(m² a)	Reference document issued by the European Commission on Best Environmental Practices, including indicators for environmental performance and benchmarks of excellence for the public administration sector (2019): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32019D0061
Water	6,4	m³/(FTE a)	
Residual waste	200	kg/(FTE a)	
Paper consumption	18,5	kg/(FTE a)	

Indicators for hotels		Unit	Source
Building energy (average, European hotels in 2006)	306	kWh/m²	ECOTRANS e.V., Universität Stuttgart (2006): Umweltleistungen europäischer Tourismusbetriebe: http://www.eckardtconsulting.de/de/downloads/Eckardt_Publikation_Kennzahlen.pdf
Building energy (average, European hotels in 2006)	77	kWh/night	
Water (average, European hotels in 2006)	394	L/night	
Residual waste	1	kg/night	
Electricity (average, German hotels 2012)	12	kWh/night	Hotel und Energie, Eine Sonderveröffentlichung der Fachzeitschrift Hotelbau, August 2015 ISSN: 1865-5130 https://www.hotelbau.de/download/downloadarchiv/hotel+energie2015.pdf
Heating (average, German hotels 2012)	136	kWh/m²	
Heating (reference value, German hotels in 2012)	28	kWh/night	
Electricity (average, German hotels 2013)	7,829	kWh/pp	Bundesministerium für Wirtschaft und Industrie (2015): Energieverbrauch des Sektors Gewerbe, Handel, Dienstleistungen (GHD) in Deutschland für die Jahre 2011 bis 2013: https://www.bmwi.de/Redaktion/DE/Publikationen/Studien/sondererhebung-zur-nutzung-erneuerbarer-energien-im-gdh-sektor-2011-2013.html
Heating (average, German hotels 2013)	18,269	kWh/pp	Bundesministerium für Wirtschaft und Industrie (2015): Energieverbrauch des Sektors Gewerbe, Handel, Dienstleistungen (GHD) in Deutschland für die Jahre 2011 bis 2013: https://www.bmwi.de/Redaktion/DE/Publikationen/Studien/sondererhebung-zur-nutzung-erneuerbarer-energien-im-gdh-sektor-2011-2013.html