

# The **human** aspect of ESG





# Editorial

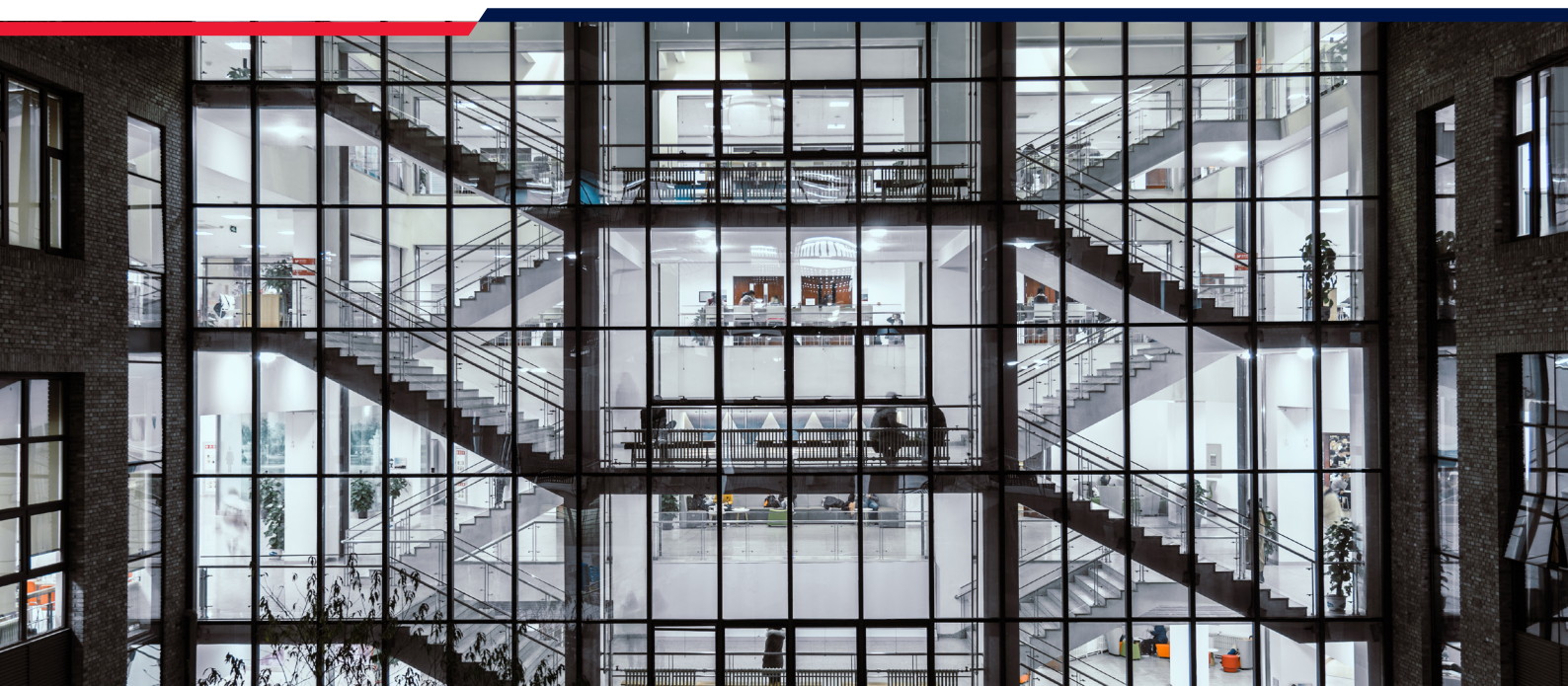


## Societal Impact: the human aspect of ESG

A famous quote from Simon Sinek, celebrated author on business leadership, reads: “If you don’t understand people, you don’t understand business.” Today’s business success is inextricably linked to the understanding of the interconnections of business to different groups of people and effectively responding to the challenges of societal impact. The “S” element of Eurobank’s Sustainability Strategy is an important consideration in our interconnected world, as it reflects our collective responsibility to create a more just, equitable, and sustainable society. Societal impact refers to the effect that the Bank’s operations have on society and involves a wide range of activities and initiatives aimed at addressing pressing social issues and improving the wellbeing of people. Eurobank has a standing commitment and a long history of actions and initiatives that contribute to the betterment of society, within and outside our organisation. Our Sustainability Strategy, that was approved and put into effect in 2023, serves as a culmination of our enduring commitment and achievements and sets long-term objectives for advancing our social footprint.

Some examples of strategic social impact initiatives undertaken by the Bank include programmes related to education and addressing the demographic issue, as well as efforts to strengthen national resilience, enhance financial inclusion, and improve our service accessibilities for people with disabilities. Regarding our internal environment, we are committed to fostering a diverse, inclusive and innovative workplace that promotes ethical standards, integrity and overall life-work balance, empowering our employees to excel in their roles. Related initiatives include the consistent efforts to foster a culture of wellbeing for our people and the Bank’s devotion to promoting gender equality across organisational levels. Recognizing and harnessing the interconnections of business to society is crucial for creating positive and lasting change that benefits all. Understanding the concerns and expectations of the people around us, while anticipating and adapting to changing social conditions, makes us better as a business and as human beings.

**ESG Insight Team**



# Interview



### Elina Nikaki

Assistant General Manager,  
Head of Specialized Segments  
& Customer Excellence Retail Banking

## Aiming at **Accessible** Banking



#### **What was the drive that led to the initiatives for improvement of customer service for persons with disabilities?**

At Eurobank, giving back to society with a genuine respect for human values is a non-negotiable principle.

According to Hellenic Statistical Authority (ELSTAT) the percentage of persons with disabilities that face severe limitations in their activities, in Greece, reaches 11.2% of the population (16+).

In banking sector, customers with disabilities often face accessibility and service issues, both in branches and at alternative and digital channels. At Eurobank, we are taking the first steps to change this.

#### **What new features has Eurobank introduced to contribute to the improvement of quality of services for customers with disabilities?**

In 2021, after studying international best practices and leveraging the feedback of our customers (Voice Of Customer), we identified several areas for improvement. Together with people with disabilities and the respective Associations, we designed initiatives that we have been implementing since 2022, including:

- Sign-language services through v-Banking,
- Voice-guidance assistance at more than 800 ATMs,
- Placement of ATMs at a lower height for individuals with mobility problems,
- Braille signage at the entrance of all branches,
- Future Branches designed for to facilitate mobility,

- Ramps at an increasing number of branches for easy access,
- Accessible e-Banking through continuous accessibility audits and improvements following WCAG (Web Content Accessibility Guidelines) certification principles.

#### **What are the next steps for the Bank in developing an accessible banking experience?**

We advocate for meaningful inclusion. Our vision is our customers, regardless of their functional traits, to enjoy inclusive, accessible, and secure, accessible banking experience possible, without them feeling that we treat them any differently.

This means continuous investment in banking services friendly towards persons with disabilities, but above all, training and awareness for all of us on accessible banking issues.



Our vision is all our customers to enjoy an **inclusive, accessible and secure banking experience**, without feeling that we treat them any differently.

To this end, we have implemented two actions recently: experiential training for branch staff and an event (October 6th) with Accessibility Ambassadors Antonis Tsapatakis, Dimitris Papanikolaou, Olga Dalekou, Thodoris Tsatsos, and Chrysella Lagaria, who shared their personal stories with us.

# Our Focus



## National Customer Service Week dedicated to **Accessibility**

In October, we participated in the celebration of the National Customer Service Week with impactful initiatives:

- The first of a series of educational workshops has been offered to branches' representatives to better understand the needs of customers with disabilities.
- Inspirational talks have been held by Eurobank's accessibility ambassadors regarding their experiences with disability.

We keep educating our people and raising awareness to make banking services more accessible.

## ESG Regulations

In June 2023, the European Commission adopted a Taxonomy Environmental Delegated Act, including a new set of EU taxonomy criteria for economic activities that contribute substantially to one or more of the non-climate environmental objectives. These include sustainable use/ protection of water and marine resources, transition to a circular economy, pollution prevention and control and protection/ restoration of biodiversity and ecosystems.

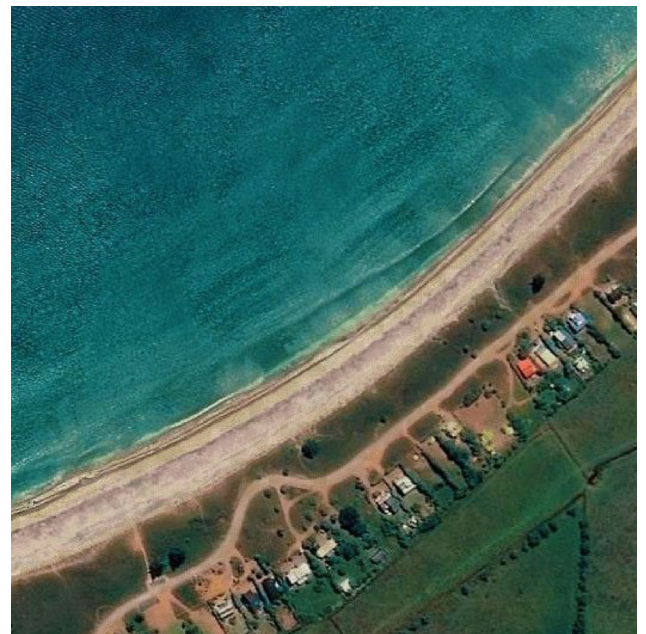


**I am ESG because...** Through the "Familiarity with Disabilities" training, it became clear to me that we all have the "abilities", but some of us don't have the same "accessibilities".

**Vassiliki Douma**  
Senior Branch Officer

## Anti-Workplace Harassment and Violence Digital Learning

The new digital learning launched in October and its aim was to raise all Eurobank employees' awareness to acknowledge such behaviors and effects and develop the appropriate actions for protection, through interactive questions, videos, and case studies.



## Climate Report

In July 2023, the Bank published its first Climate Related & Environmental Risk Report (in alignment with the TCFD principles), including the following key sections: Governance, Strategy, Risk Management, Metrics and Targets. It was also the first time it disclosed its GHG financed emissions for loans, bonds and shares positions, following the PCAF methodology.

## Whistleblowing Management System

The Bank's Whistleblowing Management System was attested as per ISO 37002 in July 2023 by TUV Hellas. This key milestone paved the way for additional compliance certifications to come.



# Our Focus



## Car Policy

Eurobank's new Car Policy was approved in September 2023, in line with National Climate Law electromobility stipulations. The new list of eligible vehicles selected for the Bank's fleet now includes an extensive range of hybrid and electric cars.

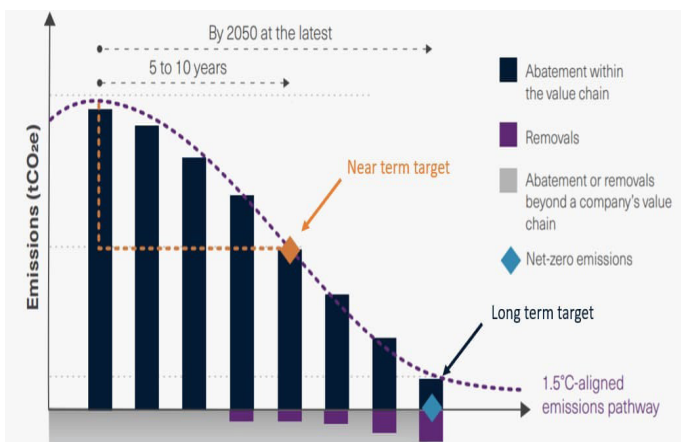
## Article

### 2 years Moving Family Forward initiative for the demographic issue



The 2-year journey of the large-scale Moving Family Forward initiative implemented by Eurobank, was presented by the Bank's CEO, Mr. Fokion Karavias, in the "Demographic 2023 - Time for Action" conference, in the presence of Prime Minister Kyriakos Mitsotakis.

With the support of the Moving Family Forward initiative, and in the context of our cooperation with reputable NGOs, 20 babies have been born via IVF throughout Greece, 12 pregnancies are in progress, while 600 baby packages have been distributed to families with newborns. At the same time, a remote job offering programme is underway through EuroPhone Banking service, addressed to permanent residents of Evros and the islands of the Northeast Aegean, while recently 3 educators specialized in Robotics, Music and Speech Therapy were hired on 3 very small Greek islands, to further support local families.



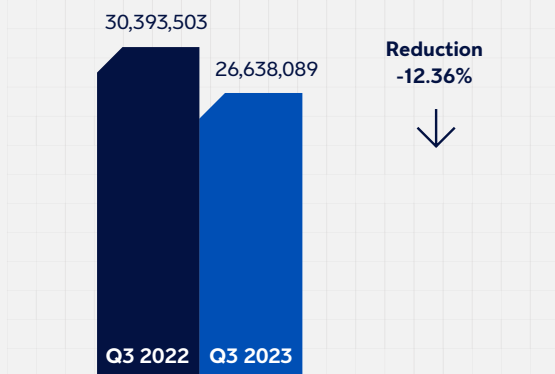
## Carbon Curves

To achieve its Net Zero commitment by 2033, Eurobank is taking various carbon reduction measures, including tracking of its GHG Scope 1, 2, 3 emissions deriving from cloud applications, using Microsoft's Emission Impact Dashboard tool.

# Our Metrics



Electrical Energy consumption (kWh)



> 23%

of gross corporate disbursements have been classified as Green/ Environmentally sustainable in Q3

€13.5 million

provision for contribution to recovery initiatives in Q3

~190 million

in Assets under Management in ESG Focused mutual funds in Q3

~420 million

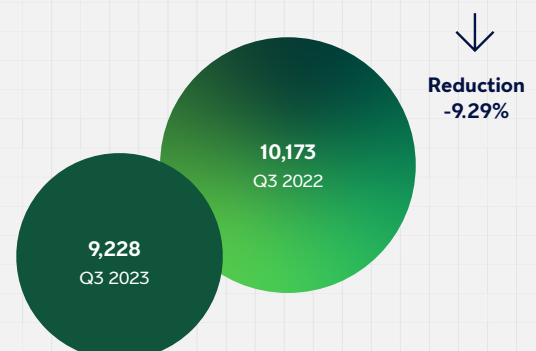
in new corporate disbursements have been classified as Green/ Environmentally sustainable in Q3

2,924

items of furniture and electronic equipment were donated in Q3, valued at > €500k

ESG Rating Index		November 2022	November 2023
MSCI		BBB	A ↑
S&P		50	52 ↑
ISS	Environment	2	1 ↑
	Social	2	2

GHG emissions Scope 2 (tCO<sub>2</sub>e)





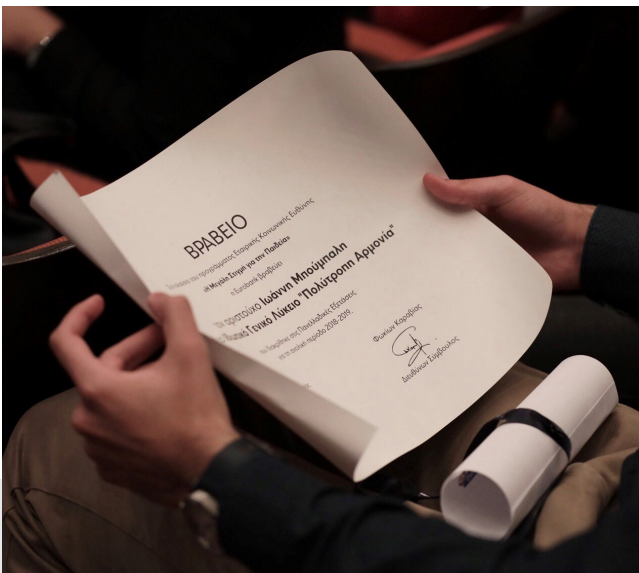
## Axios Delta Cleanup

TeamUp, our employee volunteering team, along with iSea NGO, was at Axios Delta National Park on September 24th, to clean up the area. 140 TeamUp members collected over 1,300kg of waste from this nature reserve.



## Participation in Greece Race for the Cure 2023®

Our volunteers joined the 44,000 participants in the Greece Race for the Cure 2023® event, aiming to raise awareness against breast cancer. Alma Zois awarded us as the 6th largest team, with 330 participants.



## Moving Education Forward

The initiative continues for the 21st consecutive school year in 2023, embracing exceptional effort during 8 events across Greece. Next stop is Thessaloniki in November where senior management will award the top high-school graduates from surrounding prefectures.



## New Model of Sustainable Tourism

283 attendees had the chance to discover new sustainable tourism practices for their business, innovation and inclusion strategies, as well as the impact of tourism on the environment, during Digital Academy workshop on October 18th.