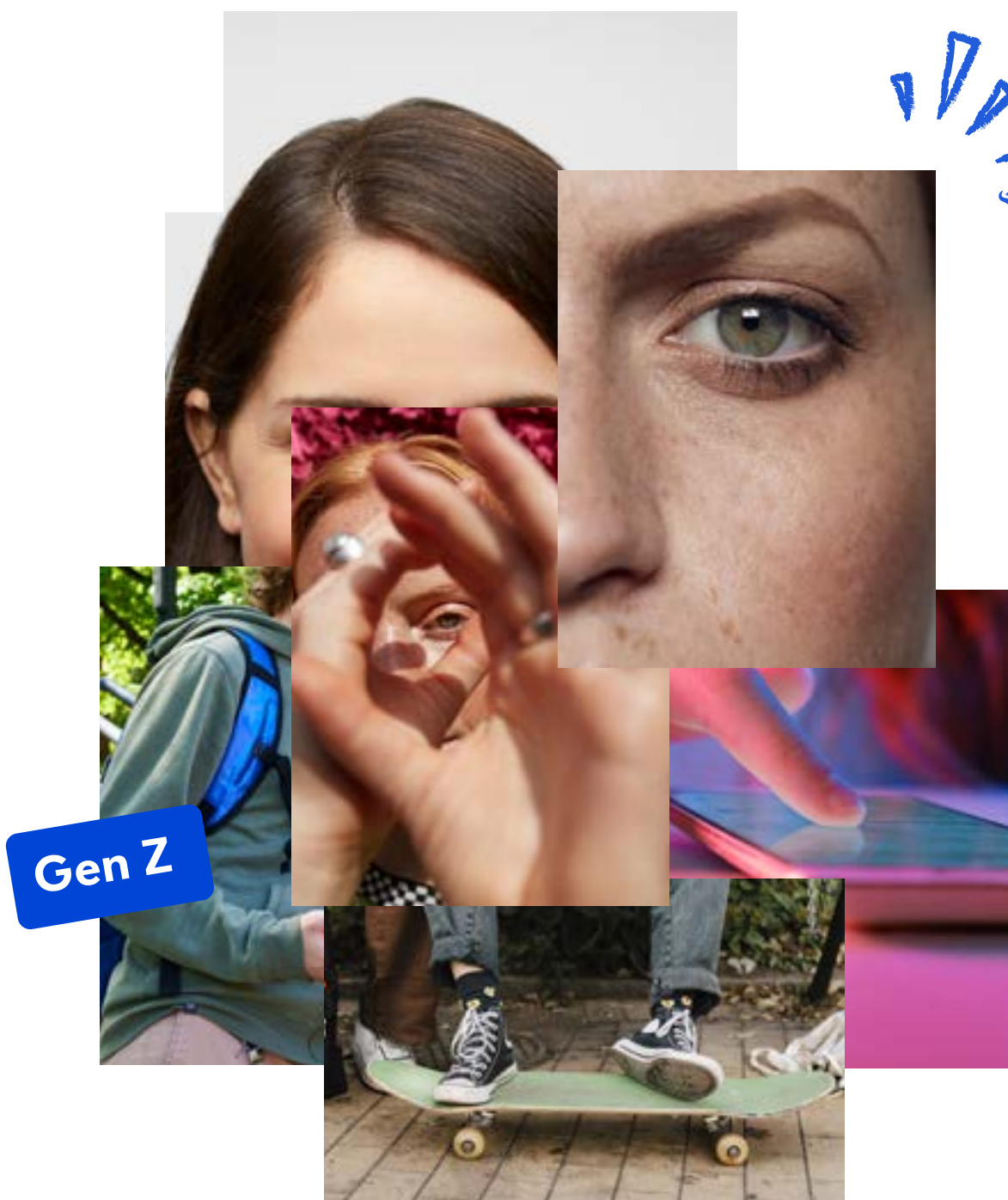


The **future** is here!



Editorial



The future belongs to the next generations

If we want to predict our society's future, we need to consider the meta-millennials and their unique traits. Gen Z, a generation very different from all previous ones, will take centre stage in the foreseeable future. Born in the midst of technology, it came face-to-face with unprecedented social events, such as the financial crisis and the pandemic. It is quite aware of climate change and sustainability, while it is committed to the principles of equality and diversity acceptance.

According to the World Economic Forum, by 2025 Gen Z will make up 27% of the workforce in the OECD countries. Studies have shown that young people experience deep job insecurity within a rapidly changing world. To succeed within a dynamic and uncertain environment,

they don't just need academic knowledge, but also a set of skills that will help them build a strong professional profile. They will also need guidance and support from mentors, so they are more prepared to take the first steps in their career. These concerns of the new generation are a challenge and a responsibility for any forward-looking organisation investing in tomorrow's professionals.

As noted by Elliott Harris, Chief Economist and Assistant Secretary General, UN Department of Economic and Social Affairs, "Young people have the potential to save the world. All we have to do is let them do just that. And that means giving them a fair shot at quality education and decent jobs." Because the future belongs to the next generations

ESG Insight Team



Interview



Michalis Vlastarakis

Group Chief Marketing Officer

22 years standing by the young generation, and we keep going



Moving Education Forward is one of the longest running corporate social responsibility initiatives. What were the reasons that led you to shift to the next day of the initiative?

It is true that planning a social responsibility initiative is much easier than ensuring it keeps running for 22 years and endeavouring to always keep it fresh. Over the years of the initiative, we have **rewarded 22,572 outstanding high-school graduates** who got top marks in the university entrance exams, not just with cash prizes but also morally, showcasing values such as excellence and persistence.

Upon reviewing the latest trends, we expanded the initiative and adapted it to their current and future needs. We believe that today's challenges mainly lie after getting a degree, when the young people are trying to **enter the job market**.

It is our obligation to help them in their next steps. This is why Moving Education Forward prepares young people and gives them the right tools for their professional career. We enhance a set of skills, so that people may be highly sought-after by future employers



Supporting initiatives that move the **young generation**, and the future of this country, forward

How does Eurobank invest in the professional training and career of young people?

It is important to help them gain special skills so they may become the catalyst for the **digital transformation** sought by businesses. This is why we cover the operational expenses of the new Professional Postgraduate Programme **MSc in Digital Transformation by the Athens University of Economics and Business**, while also offering to **recruit the top 10** graduates every year.

We also prepare young people enter the professional arena through the mprostagiatiropaideia.gr digital platform, which provides access to a range of services, such as mentoring, certifications in new technologies and opportunities for **internship**.

We want young people to be able to make their dreams come true. Their own effort and hard work is not enough to make this happen; all of us too must support initiatives that move the young generation, and the future of this country, forward.

Our Focus



Sustainability **Ratings**

In 2023, Eurobank demonstrated significant improvements in key ESG ratings, including Sustainalytics, MSCI, S&P, CDP, and Moody's, surpassing its 2022 standings. Notably, Eurobank achieved top positions globally in Sustainalytics, earning the ESG Regional and ESG Industry Top Rated distinctions. This recognition reflects our outstanding performance and management of ESG impacts such as Human Capital, Data Protection, Business Ethics, Corporate Governance, Product Governance and ESG integration into financial activities.

Recycling for the Public

We have partnered with Appliances Recycling SA, supporting its work in collecting public electrical and electronic waste, decorating 9 of its bins with street art to encourage active participation in recycling. In the coming months, the bins will gradually start being placed in central squares in Attica and regional Greece.



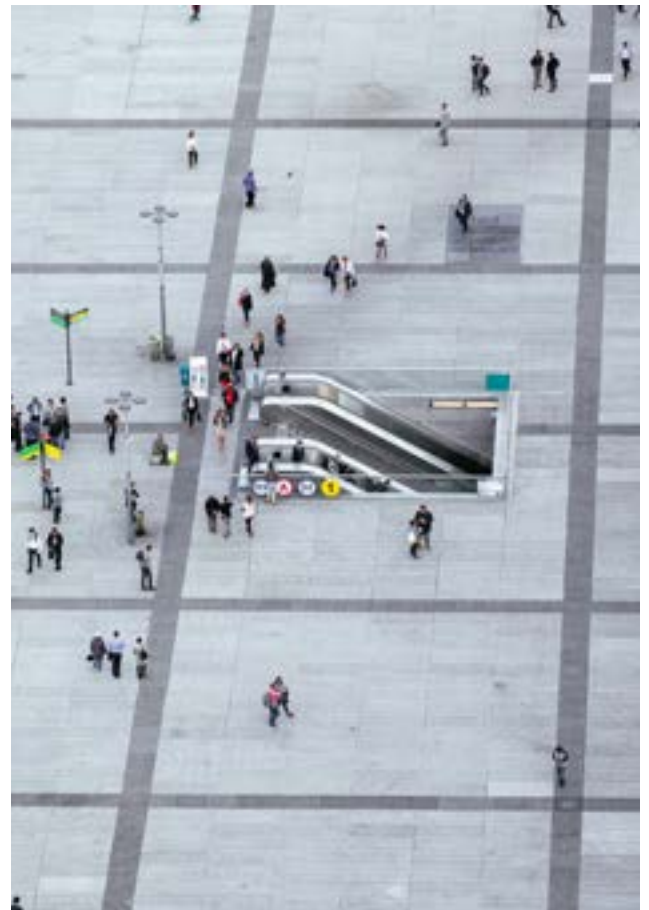
I am ESG because... through our Corporate Social Responsibility initiatives, we provide essential support to young people, families and society.

Panos Kardasis

Head of Corporate Social Responsibility and Special Projects

One-off fit-for-55

Eurobank participates in ECB's supervisory One-off Fit-for-55 climate risk scenario analysis, building upon its climate risk action plan. This exercise forms part of the EBA's new mandates in scope of the European Commission's Renewed Sustainable Finance Strategy, aiming to gain insights into the capacity of the financial system to support the transition to a lower carbon economy under conditions of stress.



Employee commuting emissions

3,014 employees participated in a survey on commuting habits, conducted for a 2nd consecutive year. The survey revealed a 29% decrease compared to 2022 in average emissions to 0.4 tnCO²e/employee/year. This signifies a positive shift towards more sustainable commuting habits among employees.

Our Focus



Energy **self-production** project

The photovoltaic installations at the N. Ionia complex and Acharnes facilities have been completed, with energy self-production scheduled to start in 2024. Moreover, the Bank has established Eurobank Renewables SA, to develop standalone PV plants in central Greece.

TCFD Report

In December 2023 the Bank published its first [TCFD Climate Related & Environmental Risk Report](#), following the recommendations of the TCFD. Throughout the report, we provide a holistic account of our commitments, actions, performance and plans towards effectively addressing climate change.

Article

The **environmental impact** of the new Headquarters building

Located in the historical centre of Athens, the [new Eurobank Headquarters](#) exemplify a blend of aesthetics, functionality and technology, promoting sustainable operation and turning the organization's vision for a sustainable future into reality.

Eurobank's Sustainability Strategy envisages a building portfolio that complies and is certified with modern sustainability standards. Consequently, the Eurobank Headquarters were designed to qualify LEED Gold certification, while respecting people and fostering a healthy natural environment. The new "green" building saves energy and reduces GHG emissions with an external thermal facade, high-energy efficiency windows, vertical blinds to manage natural light and low-consumption lighting and air conditioning systems. Circular economy is implemented with waste recycling in 6 streams, while precious water is saved through supply and rainwater management automations. The building is literally green as it has green roofs and plantings around the perimeter.

Compared to the previous building, the new Eurobank Headquarters achieve an 80% reduction in total energy consumption or a 37% reduction in consumption per employee.

In support of

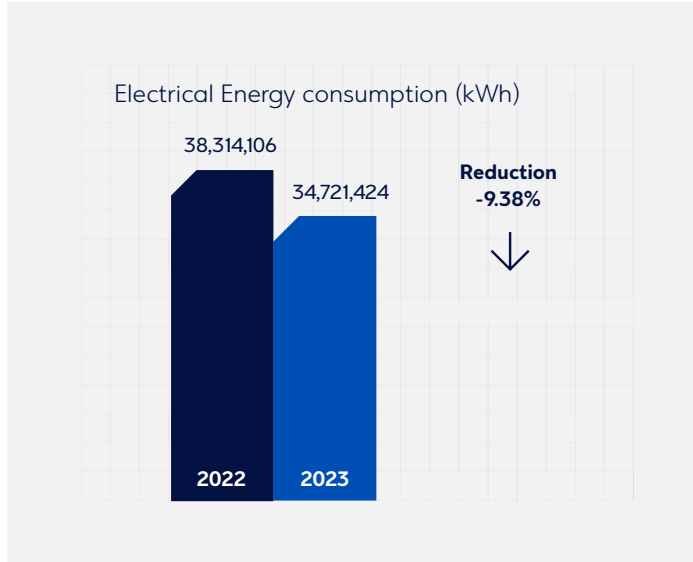
WOMEN'S EMPOWERMENT PRINCIPLES

Established by UN Women and the UN Global Compact Office

Women Empowerment Principles (WEPs) endorsement

Strengthening inclusion across all levels within a modern society, including the empowerment of women, is a strategic priority for us. Through "Women in Banking", the impactful community of women at Eurobank, we embrace the [7 Principles of Women's Empowerment](#) by the United Nations to promote gender equality in the workplace.

Our Metrics



>50%

of new disbursements in the Energy Sector were directed to Renewable Energy Sources (RES)

100%

of disbursements related to construction of new buildings were directed to green buildings.

€ 2.1 bn

Green/Environmental Exposures as of 31.12.2023, c. 14% of CIB portfolio

ESG Rating Index	2022	2023
MSCI	BBB	A ↑
S&P	50	52 ↑
CDP	D	B ↑
SUSTAINALYTICS	12.1	10.6 ↑
MOODY'S	50	57 ↑





Moving Education forward ceremony

For the past 21 years we have stood by 22,572 young people. During a spectacular ceremony at the Athens Concert Hall, 420 honours students from senior high schools in Attica and Central Greece were awarded as part of the Moving Education Forward initiative.



Digital Academy Sustainable Transition

In our “Sustainable Transition: New Prospects and New Requirements” workshop, held on 20.02.24, 198 participants received the latest updates on sustainability programs through public policy tools, on the new ESG interbank questionnaire and the European directives on energy efficiency and CSRD.



International Women’s Day Inspirational Talks

We celebrated Women’s Day by learning from inspiring speakers on topics that matter. We gained insights on resilience, emotional agility, career and motherhood challenges, well-being, and art. Proud to be part of a bank that #InspiresInclusion.