



The **human** factor

Editorial



An organisation's success does not just depend on its technology, systems or strategy, but on its people too. It's the people who are inspired from the vision, transform the ideas into actions and drive the organisation forward. These people, with their commitment and creativity, are the foundation of its evolution, sustainability and competitiveness. Investing in people is the most crucial choice for any organisation that wants to stand out. Investing in opportunities for growth, learning and development allows employees to take on new roles, expand their capabilities and make a meaningful contribution to the organisation's progress. Moreover, strengthening their skills through learning programmes ensures they can meet increasing demands and adapt to technological innovations. Equally important is the creation of a work environment that fosters innovation, open communication and collaboration. An environment with flexible ways of working, where ideas can be freely expressed, and diverse perspectives and experiences are seen

as an asset. In such an organisation, people feel a sense of belonging, feel heard and know that their contribution truly matters. At the same time, welcoming a new generation of talent is equally vital. Young people bring fresh ideas, innovative approaches and different perspectives. These different perspectives can change processes, and lead to new product and service designs. The diversity of ideas and experiences enhances creativity and adaptability. The integration of these new approaches offers the organisation the opportunity to remain competitive and lead the way across multiple fields. In fact, people are every organisation's competitive advantage and the ones who can become its vision ambassadors. Because people are behind every successful journey. Different people, united by a common purpose. Moving forward all together. That's what we stand for at Eurobank.

ESG Insight Team



Interview



NATASSA PASCHALI

Group CHRO



What is Eurobank's strategy for attracting new employees to the banking sector?

Since the pandemic, we have been launching annual recruitment programmes with consistency and an increased number of available jobs. For example, over the past 2 years, we have hired approximately 600 employees. Building on this momentum, we are planning an additional 300 new hires for 2025 alone, aiming at a significant number of these jobs to be filled by younger people.

Aiming to attract younger talent, we try to offer work conditions aligned with today's needs, focusing on the work environment, new ways of working, remote work, modern buildings and continuous learning.

We also recognise that younger employees carefully take into account the work environment and the culture of the organisation they choose to join, placing value on transparent processes and respect for employees. Through our interactions with them, it is evident that they already know that we operate with transparency in a meritocratic environment, implement modern HR policies, treat our people equally, adopt modern work models and actively engage in multifaceted social initiatives.

Another key asset in attracting young people,

especially in the tech field, is our “digital factory”, the Eurobank Campus in Athens. It is a multi-faceted ecosystem of infrastructure and skills that gives young employees the opportunity to work alongside technology experts and a broad network of Greek and multinational IT companies, which offer them state-of-the-art technological tools.

Eurobank was recently named “Top Employer of Diaspora Greeks” by the non-profit “BrainReGain-Hellenism in Action” initiative. What does this reward represent?

This award is the culmination of our long-standing and systematic effort to reverse the Brain Drain and enhance Brain Regain. Through targeted actions and initiatives, we actively contribute to the repatriation of valuable human capital to Greece, leveraging Eurobank's strength as the Greek systemic bank with the strongest international presence. We have aligned our strategy with the national objective for repatriation of talented young people, an investment in Greece's future and a lever for transforming the economy through innovation. This way, we fulfil our commitment to enhance employment and sustainable growth, both in social and economic terms, creating value for the economy.

Our Focus



Moving **Family** Forward

As part of the [Moving Family Forward](#) initiative for the demographic issue, we take new action to boost entrepreneurship. We provide financial support to AFI Microfinance, to support the region of Evros. More specifically, AFI Microfinance offers up to €25,000 at a 1% interest rate to permanent residents of Evros.

Financing the transition to a **sustainable economy**



Within 2024 we:

- Financed RES projects with a total capacity of 6.3 GW.
- Maintained the highest Green Asset Ratio (2.6%) among Greek banks.
- Provided a comprehensive suite of sustainable financing options for small businesses and households.
- Updated our pricing strategy to support clients in their transition journey.

“Bridge to Growth” for 41 startup companies from 7 countries

egg - Accelerator, Eurobank's business accelerator, hosted an [Investment Day](#), giving 41 startup teams from Greece, Cyprus, Bulgaria, Switzerland, Turkey, Germany and Ukraine the opportunity to present their ideas and seek funding and commercial contacts before an audience of 200 investment fund representatives from Greece and abroad.



Our Focus



Agreement signed to restore school buildings as part of the “**Marietta Giannakou**” initiative

We are consistently committed to supporting Education, as a key pillar of our initiatives. As part of the “[Marietta Giannakou](#)” initiative, and through the Hellenic Bank Association, we signed an agreement to restore 645 school buildings in 245 municipalities across Greece, with a €25 million donation.

Digital disability card



We enhanced our services for people with disabilities by integrating the [digital disability card](#) into our systems. Through this initiative, cardholders get served immediately and gain access to benefits such as double €pistofi euros at partner supermarkets, favourable interest rate on a savings account and significant discounts at partner companies.



I am ESG because... I contribute to further enhancing accessibility and providing quality banking services to people with disabilities, fostering an inclusive banking experience.

Florida Kyriakou

Head of Customer Service Enhancement

Donation of 6 negative pressure rooms to **Sotiria Hospital**

We donated [6 new negative pressure rooms](#) to Sotiria Thoracic Diseases Hospital of Athens. Since the outbreak of the pandemic in Greece, Eurobank has made donations totalling approximately €700,000 to the National Health System, through carefully selected initiatives and in line with the guidance of the competent authorities.

Article

New **ISO** Management Systems Certifications attained

Sustainable Procurement Verification

Eurobank is the first Greek bank to have its procurement process inspected and successfully verified by TÜV HELLAS (TÜV NORD) for the ISO 20400:2017 International Standard on Sustainable Procurement. This endorsement confirms that Eurobank’s procurement strategy prioritises ethical, environmental and socially responsible supplier selection. We are committed to integrating sustainable procurement policies that enhance transparency and create long-term value.

Compliance Management Systems Certifications

Through the Governance and Business Impact pillar of the Group’s Sustainability Strategy, and specifically the commitment to Intensify Ethics and Transparency by 2025, the Group has achieved its targets to attain Compliance Management Systems certifications for its Anti-bribery Management System and Anti-money Laundering, along with maintaining ISO certification for the Whistleblowing Management System. These certifications demonstrate the Group’s adherence to international standards in ethics and compliance and the implementation of best practices for preventing, detecting and responding to bribery and corruption risks.

Our Metrics



Total electricity consumption (MWh)



> **€3** billion

outstanding green loans
to corporate clients, mainly focusing
on energy financing

€200 million

in assets under
management of ESG
mutual funds

100 %

of new building disbursements
were directed to the construction
of green buildings

2.4 tonnes

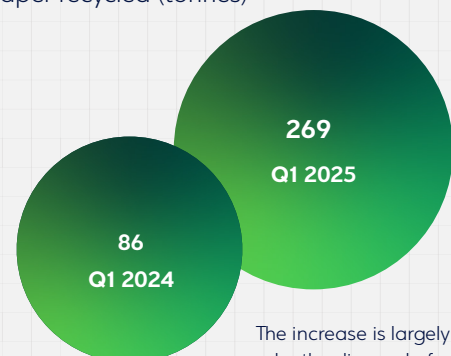
of equipment recycled in Hungry Bins

On track to meet the

20 %

target for annual corporate portfolio
disbursements classified as green /
environmentally sustainable

Paper recycled (tonnes)



The increase is largely driven
by the disposal of physical
historical archives



Digital Academy ESG webinars

200 clients participated in 2 Digital Academy ESG webinars:

- CSRD Sustainability Statements – Regulatory requirement and compliance or an opportunity for strategic change?
- ESG Standards and Green Financing

International Women's Day

Through meaningful conversations and wellness initiatives, we highlighted the power of prevention, self-expression and solidarity in empowering all women.

#Empowerment #ForAllWomenForward



Moving **Education** Forward

For 22 years, we've supported 23,555 young people. This year, through "Moving Education Forward", we honoured 58 top high-school graduates from across Greece who aced the university entrance exams.



TeamUp

Eurobank's employee volunteer team, carried out impactful environmental actions across Greece during the first half of the year. From Parnitha and Vravrona to the Pineios Delta and Rethymno, volunteers participated in cleanups of aquatic ecosystems in collaboration with iSea, as well as tree planting and tree care activities with We4all.