

# Environmental Bank Performance



| NORMALISATION INDICATORS        |         |                 |                |         |         |         |
|---------------------------------|---------|-----------------|----------------|---------|---------|---------|
|                                 |         | Annual change % | 2020           | 2019    | 2018    | 2017    |
| No, of employees (year average) | persons | -9.31%          | <b>7,191</b>   | 7,929   | 8,216   | 8,617   |
| Surface area                    | m2      | -1.18%          | <b>284,216</b> | 287,601 | 303,842 | 331,724 |

## Energy

| FUEL CONSUMPTION                 |        |                 |                  |           |           |           |
|----------------------------------|--------|-----------------|------------------|-----------|-----------|-----------|
|                                  |        | Annual change % | 2020             | 2019      | 2018      | 2017      |
| Heating oil                      | lt     | 46.14% *        | <b>22,376</b>    | 15,311    | 18,071    | 24,874    |
| Surface area of oil-heated areas | m2     | -               | <b>5,885</b>     | 5,885     | 15,311    | 15,311    |
| Heating oil per surface area     | lt/m2  | 46.14%          | <b>3.80</b>      | 2.60      | 1.18      | 1.62      |
| Natural gas                      | kWh    | 7.53%           | <b>3,818,807</b> | 3,551,430 | 3,084,405 | 3,314,743 |
| Surface area of gas-heated areas | m2     | -               | <b>74,729</b>    | 74,729    | 58,740    | 58,740    |
| Natural gas per surface area     | kWh/m2 | 7.53%           | <b>51.10</b>     | 47.52     | 52.51     | 56.43     |
| Petrol for vehicles              | lt     | 4.73%           | <b>5,566</b>     | 5,315     | 7,804     | 8,900     |
| Diesel                           | lt     | -16.09%         | <b>1,757</b>     | 2,093     | 2,995     | 2,420     |

(\*) The increase in gas and heating oil consumption has been affected by weather conditions as well as by specific air conditioning operating instructions to deal with the pandemic (covid-19).

| ELECTRICITY CONSUMPTION                 |            |                 |                   |            |            |            |
|---|------------|-----------------|-------------------|------------|------------|------------|
|   |            | Annual change % | 2020              | 2019       | 2018       | 2017       |
| Electricity                             | kWh        | -7.79%          | <b>43,674,273</b> | 47,362,488 | 49,579,366 | 53,783,795 |
| Electricity consumption per employee    | kWh/person | 1.68%           | <b>6,073</b>      | 5,973      | 6,034      | 6,242      |
| Electricity consumption by surface area | kWh/m2     | -6.69%          | <b>153.67</b>     | 164.68     | 163.17     | 162.13     |

| ENERGY CONSUMPTION                        |            |                 |                   |            |            |            |
|---|------------|-----------------|-------------------|------------|------------|------------|
|   |            | Annual change % | 2020              | 2019       | 2018       | 2017       |
| Heating oil                               | kWh        | 46.14%          | <b>221,851</b>    | 151,804    | 189,746    | 261,177    |
| Natural gas                               | kWh        | 7.53%           | <b>3,818,807</b>  | 3,551,430  | 3,084,405  | 3,314,743  |
| Petrol for vehicles                       | kWh        | 4.73%           | <b>51,377</b>     | 49,059     | 72,030     | 82,146     |
| Diesel                                    | kWh        | -16.09%         | <b>17,416</b>     | 20,755     | 29,694     | 23,994     |
| Electricity                               | kWh        | -7.79%          | <b>43,674,273</b> | 47,362,488 | 49,579,366 | 53,783,795 |
| Total energy consumption                  | kWh        | -6.55%          | <b>47,783,724</b> | 51,135,536 | 52,955,240 | 57,465,855 |
| Total energy consumption per employee     | kWh/person | 3.04%           | <b>6,644.93</b>   | 6,449.18   | 6,445.38   | 6,668.89   |
| Total energy consumption per surface area | kWh/m2     | -5.44%          | <b>168.12</b>     | 177.80     | 174.29     | 173.23     |

## Transport

| BUSINESS TRIPS          |           |                 |                |           |           |           |
|-------------------------|-----------|-----------------|----------------|-----------|-----------|-----------|
|                         |           | Annual change % | 2020           | 2019      | 2018      | 2017      |
| Air travel              | km        | -81.62%         | <b>426,782</b> | 2,321,884 | 2,388,192 | 3,083,459 |
| Air travel per employee | Km/person | -79.73%         | <b>59.35</b>   | 292.83    | 290.68    | 357.83    |

## Greenhouse gases

Since 2008, greenhouse gases (in CO<sub>2</sub> equivalents) have been measured based on the GHG protocol spreadsheets (Transport tool v2.6. Stationary combustion tool v4.1, Emissions from purchased electricity v4.8 and Global Warming Potential Values AR5). Also since 2018, the Bank has applied the Market-Based Method using annual CO<sub>2</sub> emission coefficients from electrical power providers for electricity use.

| INDIRECT EMISSIONS - SCOPE 1    |                    |                 |               |        |        |        |
|---------------------------------|--------------------|-----------------|---------------|--------|--------|--------|
|                                 |                    | Annual change % | 2020          | 2019   | 2018   | 2017   |
| From heating oil consumption    | tCO <sub>2</sub> e | 46.14%          | <b>60.24</b>  | 41.22  | 48.65  | 66.97  |
| From natural gas consumption    | tCO <sub>2</sub> e | 7.53%           | <b>773.47</b> | 719.32 | 624.73 | 671.38 |
| From vehicle petrol consumption | tCO <sub>2</sub> e | 4.72%           | <b>12.64</b>  | 12.07  | 17.72  | 20.22  |
| From diesel consumption         | tCO <sub>2</sub> e | -16.10%         | <b>4.70</b>   | 5.60   | 8.02   | 6.48   |

Calculations of emissions from heating oil for 2017 were based on consumption in litres while in previous years, consumption in litres was converted to kWh.

| INDIRECT EMISSIONS - SCOPE 2 |                    |                 |                  |           |           |           |
|------------------------------|--------------------|-----------------|------------------|-----------|-----------|-----------|
|                              |                    | Annual change % | 2020             | 2019      | 2018      | 2017      |
| From electricity consumption | tCO <sub>2</sub> e | -9.69%          | <b>14,790.62</b> | 16,376.83 | 17,666.74 | 36,820.94 |

| OTHER INDIRECT EMISSIONS - SCOPE 3 |                    |                 |              |        |        |        |
|------------------------------------|--------------------|-----------------|--------------|--------|--------|--------|
|                                    |                    | Annual change % | 2020         | 2019   | 2018   | 2017   |
| From air travel                    | tCO <sub>2</sub> e | -81.62%         | <b>39.46</b> | 214.66 | 220.79 | 285.07 |

| TOTAL EMISSIONS                     |                                   |                 |                  |           |           |           |
|-------------------------------------|-----------------------------------|-----------------|------------------|-----------|-----------|-----------|
|                                     |                                   | Annual change % | 2020             | 2019      | 2018      | 2017      |
| GHG emissions – Scope 1             | tCO <sub>2</sub> e                | 9.36%           | <b>851.06</b>    | 778.22    | 699.12    | 765.04    |
| GHG emissions – Scope 2             | tCO <sub>2</sub> e                | -9.69%          | <b>14,790.62</b> | 16,376.83 | 17,666.74 | 36,820.94 |
| GHG emissions – Scope 3             | tCO <sub>2</sub> e                | -81.62%         | <b>39.46</b>     | 214.66    | 220.79    | 285.07    |
| GHG emissions – Scope 1 & 2         | tCO <sub>2</sub> e                | -8.82%          | <b>15,641.68</b> | 17,155.05 | 18,365.86 | 37,585.98 |
| Total GHG emissions                 | tCO <sub>2</sub> e                | -9.72%          | <b>15,681.14</b> | 17,369.71 | 18,586.65 | 37,871.05 |
| Total GHG emissions per employee    | tCO <sub>2</sub> e/άτομο          | -0.46%          | <b>2.18</b>      | 2.19      | 2.26      | 4.39      |
| Total GHG emissions by surface area | tCO <sub>2</sub> e/m <sup>2</sup> | -8.65%          | <b>0.055</b>     | 0.060     | 0.061     | 0.114     |



| EMISSIONS BY GREENHOUSE GAS    |                    |                 |                  |           |           |           |
|--------------------------------|--------------------|-----------------|------------------|-----------|-----------|-----------|
|                                |                    | Annual change % | 2020             | 2019      | 2018      | 2017      |
| Carbon dioxide CO <sub>2</sub> | tCO <sub>2</sub> e | -9.72%          | <b>15,678.50</b> | 17,367.33 | 18,584.51 | 37,868.67 |
| Methane CH <sub>4</sub>        | tCO <sub>2</sub> e | 10.59% *        | <b>2.15</b>      | 1.95      | 1.74      | 1.92      |
| Nitrous oxide N <sub>2</sub> O | tCO <sub>2</sub> e | 15.46% *        | <b>0.49</b>      | 0.43      | 0.40      | 0.46      |
| Total GHG emissions            | tCO <sub>2</sub> e | -9.72%          | <b>15,681.14</b> | 17,369.71 | 18,586.65 | 37,871.05 |

(\*) Methane and Nitrous Oxide emissions come from the consumption of natural gas and heating oil and the annual changes follow the fluctuations of the relevant consumptions.

| EMISSION INTENSITY RATIOS                                       |                              |                 |               |        |        |        |
|---|------------------------------|-----------------|---------------|--------|--------|--------|
|   |                              | Annual change % | 2020          | 2019   | 2018   | 2017   |
| Carbon intensity  | tCO <sub>2</sub> e/million € | -19.56%         | <b>10.17</b>  | 12.64  | 12.72  | 25.13  |
| Energy intensity  | kWh/million €                | -16.74%         | <b>30.99</b>  | 37.22  | 36.25  | 38.13  |
| GHG emission intensity from heating oil and natural gas per kWh | tCO <sub>2</sub> e/kWh       | 0.47%           | <b>0.2063</b> | 0.2054 | 0.2057 | 0.2065 |
| Operating income  | (€ m)                        | 12.23%          | <b>1,542</b>  | 1,374  | 1,461  | 1,507  |

Carbon intensity is calculated as total GHG emissions over revenues in millions of euro. The GHG emission intensity from heating oil and natural gas is calculated as the quotient of total emissions from heating per kWh.

| EMISSIONS OF GASEOUS POLLUTANTS    |   |                 |              |       |       |       |
|------------------------------------|---|-----------------|--------------|-------|-------|-------|
|                                    |   | Annual change % | 2020         | 2019  | 2018  | 2017  |
| Sulphur dioxide (SO <sub>2</sub> ) | t | 49.29% *        | <b>0.016</b> | 0.011 | 0.013 | 0.017 |
| Nitrogen oxides (NO <sub>x</sub> ) | t | 10.02% *        | <b>0.563</b> | 0.512 | 0.455 | 0.502 |
| Suspended particulates             | t | 14.87% *        | <b>0.031</b> | 0.027 | 0.025 | 0.028 |

(\*) Emissions of Gaseous Pollutants come from the consumption of natural gas and heating oil and their annual changes follow the fluctuations of the relevant consumptions.

## Facilities

| REFRIGERANTS                        |                    |                 |               |        |      |      |
|-------------------------------------|--------------------|-----------------|---------------|--------|------|------|
|                                     |                    | Annual change % | 2020          | 2019   | 2018 | 2017 |
| R-410A                              | Kg                 | -               | <b>190.00</b> | 52.30  | -    | -    |
| R-407C                              | Kg                 | -               | <b>90.50</b>  | 31.90  | -    | -    |
| R-438A                              | Kg                 | -               | <b>8.00</b>   | -      | -    | -    |
| Fluorinated gases from refrigerants | tCO <sub>2</sub> e | 247.06% *       | <b>575.39</b> | 165.79 | -    | -    |

(\*) The increase in refrigerants is due to the increase in points / number of air conditioning units where the need arose to replace refrigerants, according to the maintenance schedule and the damage that occurred.

## Water

|                                   |                                | Annual change % | 2020          | 2019   | 2018   | 2017   |
|-----------------------------------|--------------------------------|-----------------|---------------|--------|--------|--------|
| Water consumption                 | m <sup>3</sup>                 | -28.01%         | <b>54,691</b> | 75,973 | 75,966 | 82,707 |
| Water consumption per employee    | m <sup>3</sup> /person         | -20.62%         | <b>7.61</b>   | 9.58   | 9.25   | 9.6    |
| Water consumption by surface area | m <sup>3</sup> /m <sup>2</sup> | -27.15%         | <b>0.192</b>  | 0.264  | 0.250  | 0.249  |

## Paper

|                           |          | Annual change % | 2020           | 2019    | 2018    | 2017    |
|---------------------------|----------|-----------------|----------------|---------|---------|---------|
| Paper supply              | Kg       | -27.97%         | <b>247,188</b> | 343,163 | 314,488 | 502,775 |
| Paper supply per employee | Kg/άτομο | -20.58%         | <b>34.37</b>   | 43.28   | 38.28   | 58.35   |
| Supply of A4 paper        | %        | -               | <b>100</b>     | 100     | 100     | 100     |



## Solid Waste Recycling and Management

The Bank manages in an environmentally friendly manner all the solid waste resulting from its operations, regardless of the amount of waste in each time period (ie 100% recycling). Therefore the annual change (%) is not completed.

| INK CARTRIDGES - TONERS |       |                 |       |       |       |      |
|-------------------------|-------|-----------------|-------|-------|-------|------|
|                         |       | Annual change % | 2020  | 2019  | 2018  | 2017 |
| Toner supply            | Items | -               | 1     | 25    | 82    | 150  |
| Toner recycling         | Items | -               | 3,787 | 2,229 | 2,336 | 962  |

The toner supply relates to printers outside the Managed Printing Services.

| PAPER AND PACKAGING MATERIALS                          |    |                 |         |         |         |         |
|--|----|-----------------|---------|---------|---------|---------|
|  |    | Annual change % | 2020    | 2019    | 2018    | 2017    |
| Quantity of paper recycled                             | Kg | -               | 147,105 | 193,543 | 121,440 | 132,427 |
| Percentage of recycled paper out of total paper supply | %  | -               | 59.51%  | 56.40%  | 38.62%  | 26.34%  |
| Quantity of packaging materials recycled               | Kg | -               | 133.30  | 237.90  | 214.60  | 225.00  |

| ELECTRICAL & ELECTRONIC EQUIPMENT               |       |                 |               |         |         |        |
|---|-------|-----------------|---------------|---------|---------|--------|
|   |       | Annual change % | 2020          | 2019    | 2018    | 2017   |
| EEE recycling                                   | kg    | -               | <b>59,510</b> | 105,150 | 128,090 | 84,610 |
| EEE recycling                                   | Items | -               | <b>3,592</b>  | 3,923   | 6,320   | 10,928 |
| Electronic equipment donated                    | Items | -               | <b>2,001</b>  | 2,400   | 1,645   | 937    |
| Quantity of power generator lubricants replaced | Kg    | -               | <b>847</b>    | 1,226   | 786     | 0      |

| LIGHT BULBS/BATTERIES           |       |                 |               |        |        |       |
|---------------------------------|-------|-----------------|---------------|--------|--------|-------|
|                                 |       | Annual change % | 2020          | 2019   | 2018   | 2017  |
| Battery recycling               | Kg    | -               | <b>26,831</b> | 24,124 | 28,754 | 1,463 |
| Recycling of portable batteries | Kg    | -               | <b>400</b>    | 455    | 452    | 631   |
| Light bulb recycling            | Items | -               |               |        |        |       |
|                                 | Kg    | -               | <b>197.40</b> | 610.45 | 539    | 450   |

Since 2017, light bulb recycling has only been recorded in kg.

## e-Statement service

|  |                            | Annual<br>change % | 2020         | 2019  | 2018 | 2017 |
|--|----------------------------|--------------------|--------------|-------|------|------|
| No, of physical statements discontinued                                | "No,<br>(in thousands)"    | 105.11%            | <b>938.6</b> | 457.6 | 756  | 409  |
| Number of new customers to register for e-Statement service            | "people<br>(in thousands)" | 54.59%             | <b>320</b>   | 207   | 297  | 173  |
| Penetration rate of e-Statement service amongst active e-Banking users | %                          | 10.73%             | <b>84</b>    | 75.86 | 75   | 53   |
| Amount saved from discontinuing physical statements                    | € ( million)               | 37.45%             | <b>4.70</b>  | 3.42  | 2.63 | 1.90 |

## Customer Service in Branches - Saving paper

|  |              | Annual<br>change % | 2020              | 2019       | 2018       | 2017 |
|--|--------------|--------------------|-------------------|------------|------------|------|
| Number of printouts of Customer documents in a branch. type A5 (pages):  | Number       | -22.06%            | <b>12,310,831</b> | 15,794,683 | 21,620,000 | -    |
| Number of product transaction prints Customer in branch. type A4 (pages) | Number       | 24.03% *           | <b>8,977,898</b>  | 7,238,280  | 10,658,000 | -    |
| Number of sent A4 customer statements (pages)                            | Number       | -25.68%            | <b>31,213,650</b> | 42,000,000 | 42,000,000 | -    |
| Ποσό που εξοικονομήθηκε από την διακοπή των φυσικών statements           | €<br>(εκατ.) | -                  | <b>4.70</b>       | 3.42       | 2.63       | 1.90 |

(\*) The increase in customer transaction printing is due to the increase in sales of Consumer, Mortgaging, Professional and Insurance Credit products. The gradual digitization works of the above products also continue.

## Staff Training

|                      |         | Annual<br>change % | 2020       | 2019 | 2018 | 2017 |
|----------------------|---------|--------------------|------------|------|------|------|
| Employees<br>trained | persons | -                  | <b>143</b> | 0 *  | 589  | 108  |

(\*) During 2019, a transition was made to the new Human Resources Management system (SAP\_SuccessFactor) with the result that the specific eLearning training modules are not prioritized.

The total number of employees who have been trained on environmental issues since 2003 is 4,569.

### Note

In the framework of the implementation of the EMAS regulation, the Bank issues every year the Environmental Report, which is verified and validated by an external certification body, and is available on the Bank's website [www.eurobank.gr/el/omilos/esg-environment-society-governance/esg-apologismoi-ektheseis](http://www.eurobank.gr/el/omilos/esg-environment-society-governance/esg-apologismoi-ektheseis).

The report describes in detail the Environmental performance as well as relevant actions of the Bank.