

GRI Standards Content Index

GRI 102-55

GRI Standard	Disclosure	Report Section/Reference	Page	External Assurance
GRI 101: Foundation 2016				
GRI 102: General Disclosures 2016 (Core Option)				
GRI 102: General Disclosures, Reporting Practice	102-1 Name of the organization	Eurobank Ergasias Services and Holdings SA		✓
	102-2 Activities, brands, products and services	Profile	18-21	✓
	102-3 Location of headquarters	8, Othonos Street, 105 57, Athens		✓
	102-4 Location of operations	Profile	18-21	✓
	102-5 Ownership and legal form	Societe Anonyme (SA) https://www.eurobankholdings.gr/-/media/holding/omilos/poioi-eimaste/etairiki-diakubernisi/katastatiko/katastatiko-eurobank-holdings-eng.pdf?la=en		✓
	102-6 Markets served	Profile Business Activities - Greece Business Activities - International	18-21 88-113 114-117	✓
	102-7 Scale of the organization	Profile	18-21	✓
	102-8 Information on employees and other workers	People – Deployment of Human Resources – Dialogue & Labour Rights Bank's operations are performed only by employees of the Bank and there are no variations to the number of employees due to seasonality in the year 2019.	149-152 165	✓
	102-9 Supply chain	Customer Experience Relationships with Customers & Suppliers – Supplier Relations	125-126	✓
	102-10 Significant changes to the organization and its supply chain	Customer Experience Relationships with Customers & Suppliers – Supplier Relations	125-126	✓
	102-11 Precautionary approach	Sustainable Development – Corporate Responsibility Strategy	31-32	✓
	102-12 External initiatives	Sustainable Development – Memberships in Associations & Organisations	47-49	✓
	102-13 Membership of associations	Sustainable Development – Memberships in Associations & Organisations	47-49	✓
GRI 102: General Disclosures, Strategy	102-14 Statement from senior decision-maker	Letter to Stakeholders	8-17	✓
GRI 102: General Disclosures, Ethics & Integrity	102-16 Values, principles, standards, and norms of behaviour	Profile Sustainable Development – Corporate Responsibility Principles	18-21 33	✓

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GRI 102: General Disclosures. Governance	102-18 Governance structure	Corporate Governance	52-67	✓
GRI 102: General Disclosures. Stakeholder engagement	102-40 List of stakeholder groups	Sustainable Development – Stakeholder Dialogue	34-35	✓
	102-41 Collective bargaining agreements	People – Dialogue & Labour Rights	165	✓
	102-42 Identifying and selecting stakeholders	Sustainable Development – Stakeholder Dialogue	34-35	✓
	102-43 Approach to stakeholder engagement	Sustainable Development – Stakeholder Dialogue	34-35	✓
	102-44 Key topics and concerns raised	Sustainable Development – Stakeholder Dialogue – Materiality Analysis – Corporate Responsibility Goals	34-35 38-43 44-46	✓
GRI 102: General Disclosures, Reporting Practice	102-45 Entities included in the consolidated financial statements	https://www.eurobankholdings.gr/-/media/holding/omilos/enimerosi-ependuton/enimerosi-metoxon-eurobank/oikonomika-apotelesmata-part-01/2020/fy-2019/consolidated-financial-statements-2019.pdf		✓
	102-46 Defining report content and topic boundaries	Sustainable Development – Methodology – Materiality Analysis	36-37 38-43	✓
	102-47 List of material topics	Sustainable Development – Methodology – Materiality Analysis	36-37 38-43	✓
	102-48 Restatements of information	There are no restatements of information given in previous reports.		✓
	102-49 Changes in reporting	Sustainable Development – Methodology – Materiality Analysis	36-37 38-43	✓
	102-50 Reporting period	01/01/2019-31/12/2019		✓
	102-51 Date of most recent report	Corporate Responsibility Report 2018 (22/07/2019)		✓
	102-52 Reporting cycle	Annual		✓
	102-53 Contact point for questions regarding the report	Sustainable Development – Methodology	37	✓
	102-54 Claims of reporting in accordance with the GRI Standards	Sustainable Development – Methodology	36-37	✓
	102-55 GRI Content Index	Annexes – GRI Standards Content Index	182-187	✓
	102-56 External assurance	Sustainable Development – Methodology Independent Auditor's Limited Assurance Report The "limited assurance report" assignment project was coordinated by the Corporate Communications Division of the Bank, responsible for the Annual Report 2019 Business & Sustainability, in collaboration with the Procurement Sector and in accordance with the Procurement Policy of the Bank.	37 193	✓

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GRI Standard	Disclosure	Report Section/Reference	Page	External Assurance
GRI 101: Foundation 2016				
GRI 200, 400: Topic Specific Standards 2016 GRI FS: Financial Services Sector Supplement GRI 102: General Disclosures 2016				
Material topics				
Responsible provision of information & customer service				
GRI 103: Management approach	103-1 Explanation of the material topic and its boundary	Sustainable Development – Corporate Responsibility Principles – Materiality Analysis	33 38-43	
	103-2 The management approach and its components	Letter to Stakeholders Customer Experience – Relationships with Customers & Suppliers	8-17 121-126	
	103-3 Evaluation of the management approach	Customer Experience – Relationships with Customers & Suppliers	121-126	
GRI 417: Marketing & labeling	417-1 Requirements for product and service information and labelling	Customer Experience Relationships with Customers & Suppliers – Responsible Customer Information	121-122	
	417-2 Incidents of non-compliance concerning product and service information and labeling	Customer Experience Relationships with Customers & Suppliers – Responsible Customer Information	121-122	
	417-3 Incidents of non-compliance concerning marketing communications	Customer Experience Relationships with Customers & Suppliers – Responsible Customer Information	121-122	✓
Supporting & financing the Greek Economy				
GRI 103: Management approach	103-1 Explanation of the material topic and its boundary	Sustainable Development – Corporate Responsibility Principles – Materiality Analysis	33 30-37	✓
	103-2 The management approach and its components	Letter to Stakeholders Customer Experience Relationships with Customers & Suppliers – Supplier Relations Business Activities - Greece – Major Initiatives & Actions Society The Environment	8-17 125-126 109-113 138-147 166-175	✓
	103-3 Evaluation of the management approach	Business Activities - Greece – Major Initiatives & Actions Society The Environment	109-113 138-147 166-175	✓
GRI 203: Indirect economic impacts	203-2 Significant indirect economic impacts	Business Activities - Greece – Major Initiatives & Actions	109-113	
GRI 204: Procurement practices	204-1 Proportion of spending on local suppliers	Customer Experience Relationships with Customers & Suppliers – Supplier Relations	125-126	✓
GRI Financial Services Sector Supplement: Product Responsibility. Product Portfolio	FS7 Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Society – Social Solidarity	141-142	
GRI Financial Services Sector Supplement: Product Responsibility. Product Portfolio	FS8 Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	The Environment – “Green” Products & Services	174	

GRI Standard	Disclosure	Report Section/Reference	Page	External Assurance
Financial growth-performance				
GRI 103: Management approach	103-1 Explanation of the material topic and its boundary	Sustainable Development – Corporate Responsibility Principles – Materiality Analysis	33 38-43	✓
	103-2 The management approach and its components	Letter to Stakeholders Profile Consolidated Financial Statements 2019 Financial Reports 2019	8-17 18-21	✓
	103-3 Evaluation of the management approach	Profile Consolidated Financial Statements 2019 Financial Reports 2019	18-21	✓
GRI 201: Economic performance	201-1 Direct economic value generated and distributed	Profile	20	✓
Stakeholders personal data protection				
GRI 103: Management approach	103-1 Explanation of the material topic and its boundary	Sustainable Development – Corporate Responsibility Principles – Materiality Analysis	33 38-43	
	103-2 The management approach and its components	Letter to Stakeholders Customer Experience Relationships with Customers & Suppliers – Personal Data Protection	8-17 123	
	103-3 Evaluation of the management approach	Customer Experience – Relationships with Customers & Suppliers	121-126	
Supporting Start Up entrepreneurship & innovation				
GRI 103: Management approach	103-1 Explanation of the material topic and its boundary	Sustainable Development – Corporate Responsibility Principles – Materiality Analysis	33 38-43	
	103-2 The management approach and its components	Letter to Stakeholders Business Activities - Greece – Major Initiatives & Actions	8-17 109-113	
	103-3 Evaluation of the management approach	Business Activities - Greece – Major Initiatives & Actions	109-113	
GRI 203: Indirect economic impacts	203-1 Infrastructure investments and services supported	Business Activities - Greece Major Initiatives & Actions – Entrepreneurship – Start Up Entrepreneurship & Innovation	111-112 109-110	
	203-2 Significant indirect economic impacts	Business Activities - Greece – Major Initiatives & Actions	109-113	
Human resources education & learning				
GRI 103: Management approach	103-1 Explanation of the material topic and its boundary	Sustainable Development – Corporate Responsibility Principles – Materiality Analysis	33 38-43	✓
	103-2 The management approach and its components	Letter to Stakeholders People	8-17 148-165	✓
	103-3 Evaluation of the management approach	People	148-165	✓
GRI 404: Training & Education	404 -1 Average hours of training per year per employee	People – Training	158-159	✓
	404-2 Programmes for upgrading employee skills and transition assistance programmes	People – Training – Professional Development	158-159 160	
	404-3 Percentage of employees receiving regular performance and career development reviews	People – Performance Evaluation	161	✓

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GRI Standard	Disclosure	Report Section/Reference	Page	External Assurance
Attracting talented individuals with deep knowledge				
GRI 103: Management approach	103-1 Explanation of the material topic and its boundary	Sustainable Development – Corporate Responsibility Principles – Materiality Analysis	33 38-43	✓
	103-2 The management approach and its components	Letter to Stakeholders People	8-17 148-165	✓
	103-3 Evaluation of the management approach	People	148-165	✓
GRI 401: Employment	401-1 New employee hires and employee turnover	People – Selecting Human Resources, Attracting & Retaining Talent	153-157	✓
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	People All benefits mentioned are offered to full-time and temporary employees	148-165	
	404 -1 Average hours of training per year per employee	People – Training	158-159	✓
GRI 404: Training & Education	404-2 Programmes for upgrading employee skills and transition assistance programmes	People – Training – Professional Development	158-160 160-161	
	404-3 Percentage of employees receiving regular performance and career development reviews	People – Performance Evaluation	161	✓
Deployment of Human resources				
GRI 103: Management approach	103-1 Explanation of the material topic and its boundary	Sustainable Development – Corporate Responsibility Principles – Materiality Analysis	33 38-43	✓
	103-2 The management approach and its components	Letter to Stakeholders People	8-17 148-165	✓
	103-3 Evaluation of the management approach	People	148-165	✓
GRI 401: Employment	401-1 New employee hires and employee turnover	People – Selecting Human Resources, Attracting & Retaining Talent	153-157	✓
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	People All benefits mentioned are offered to full-time and temporary employees.	148-165	
GRI 404: Training & Education	404 -1 Average hours of training per year per employee	People – Training	158-159	✓
	404-2 Programmes for upgrading employee skills and transition assistance programmes	People – Training – Professional Development	158-159 160	
	404-3 Percentage of employees receiving regular performance and career development reviews	People – Performance Evaluation	161	✓

GRI Standard	Disclosure	Report Section/Reference	Page	External Assurance
Education & Excellence				
GRI 103: Management approach	103-1 Explanation of the material topic and its boundary	Sustainable Development – Corporate Responsibility Principles – Materiality Analysis	33 38-43	
	103-2 The management approach and its components	Business Activities-Greece – Major Initiatives & Actions Society – Education & Excellence	109-113 139-140	
	103-3 Evaluation of the management approach	Business Activities-Greece – Major Initiatives & Actions Society – Education & Excellence	109-113 139-140	
GRI 203: Indirect economic impacts	203-2 Significant indirect economic impacts	Business Activities-Greece – Major Initiatives & Actions Society – Education & Excellence	109-113 139-140	
Corporate Governance				
GRI 103: Management approach	103-1 Explanation of the material topic and its boundary	Sustainable Development – Corporate Responsibility Principles – Materiality Analysis	33 38-43	
	103-2 The management approach and its components	Letter to Stakeholders Corporate Governance	8-17 52-67	
	103-3 Evaluation of the management approach	Sustainable Development – Stakeholder Dialogue Corporate Governance	34-35 52-67	
GRI 102: General Standard Disclosures. Governance	102-18 Governance structure	Corporate Governance	52-67	✓
	102-19 Delegating authority	Corporate Governance	52-67	
	102-20 Executive-level responsibility for economic, environmental, and social topics	Sustainable Development – Group Environmental & Sustainability Committee (GESC)	32	
	102-21 Consulting stakeholders on economic, environmental, and social topics	Sustainable Development – Stakeholder Dialogue – Materiality Analysis	34-35 38-43	
	102-23 Chair of the highest governance body	Corporate Governance Georgios P. Zantias Chairman of the Board of Directors, Non-Executive Director	52-67	
	102-33 Communicating critical concerns	Annual Report 2019 Business & Sustainability		
The Environment				
GRI 301: Materials	301-1 Materials used by weight or volume	The Environment – Environmental Performance	170	
	302-1 Energy consumption within the organization	The Environment – Environmental Performance	169	✓
GRI 302: Energy	302-3 Energy intensity	The Environment – Environmental Performance	170	✓

ISO 26000:2010 Table

ISO 26000:2010 Clauses	Description	Reference to the GRI Content Index or other sources
4	Principles of Corporate Responsibility	
4.2	Accountability	The implementation of the GRI Standards provides the company with a tool for the accountability and transparency of its environmental, social and economic impacts
4.3	Transparency	
4.4	Ethical behaviour	<ul style="list-style-type: none"> GRI 102 General Disclosures: 3. Ethics and integrity
4.5	Respect for stakeholder interests	<ul style="list-style-type: none"> Stakeholder inclusiveness principle
4.6	Respect for the law	<ul style="list-style-type: none"> Regulatory Group Compliance
4.7	Respect for International norms of behaviour	<ul style="list-style-type: none"> GRI 102 General Disclosures: 2. Strategy
4.8	Respect for human rights	<ul style="list-style-type: none"> Corporate Responsibility <ul style="list-style-type: none"> Memberships in Associations & Organisations (UN Global Compact) People
5	Recognising social responsibility & engaging stakeholders	
5.2	Recognising Social Responsibility	<ul style="list-style-type: none"> GRI 102 General Disclosures: 6. Reporting method
5.3	Stakeholder identification and engagement	<ul style="list-style-type: none"> GRI 102 General Disclosures: 5. Stakeholder engagement
6	Guidance on social responsibility core subjects	
6.2	Organisational governance	<ul style="list-style-type: none"> GRI 102 General Disclosures: 2. Strategy 4 Governance
6.3.9	Economic, social and cultural rights	<ul style="list-style-type: none"> GRI 203-1 Infrastructure investments and services supported GRI 203-2 Significant indirect economic impacts
6.3.10	Fundamental principles and rights at work	<ul style="list-style-type: none"> GRI 102 General Disclosures: Organisational profile
6.4.1 - 6.4.2	Labour practices	
6.4.3	Employment and employment relations	<ul style="list-style-type: none"> GRI 102 General Disclosures: Organisational profile GRI 401-1 New employee hires and employee turnover
6.4.4	Condition of work and social protection	<ul style="list-style-type: none"> GRI 102 General Disclosures: Organisational profile GRI 401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees
6.4.5	Social dialogue	<ul style="list-style-type: none"> GRI 102 General Disclosures: Organisational profile
6.4.6	Health and safety at work	<ul style="list-style-type: none"> People <ul style="list-style-type: none"> Occupational Health & Safety
6.4.7	Human development and training in the workplace	<ul style="list-style-type: none"> GRI 404 -1 Average hours of training per year per employee GRI 404-2 Programmes for upgrading employee skills and transition assistance programmes GRI 404-3 Percentage of employees receiving regular performance and career development reviews

ISO 26000:2010 Clauses	Description	Reference to the GRI Content Index or other sources
6.5.1 - 6.5.2	Overview of the environment-Principles and considerations	<ul style="list-style-type: none"> The Environment <ul style="list-style-type: none"> Environmental Policy
6.5.3	Prevention of pollution	<ul style="list-style-type: none"> The Environment <ul style="list-style-type: none"> Environmental Performance Saving Natural Resources Reducing, Recycling & Properly Managing Solid Waste
6.5.4	Sustainable resource use	<ul style="list-style-type: none"> The Environment <ul style="list-style-type: none"> Environmental Performance Saving Natural Resources
6.5.5	Climate change mitigation and adaption	<ul style="list-style-type: none"> The Environment <ul style="list-style-type: none"> Environmental Performance Saving Natural Resources
6.6.1 - 6.6.2	Overview of fair operating practices –Principles and considerations	<ul style="list-style-type: none"> Sustainable Development <ul style="list-style-type: none"> Corporate Responsibility Strategy Corporate Responsibility Principles
6.6.3	Anti-corruption	<ul style="list-style-type: none"> GRI 102 General Disclosures: 3. Ethics and integrity
6.6.6	Promoting social responsibility in the value chain	<ul style="list-style-type: none"> GRI 203-2 Significant indirect economic impacts
6.6.7	Respect for property rights	
6.7.1 - 6.7.2	Consumer issues	<ul style="list-style-type: none"> GRI 417-1 Requirements for product and service information and labelling GRI 102-43 Approach to stakeholder engagement GRI 102-44 Key topics and concerns raised
6.7.3	Fair marketing, factual and unbiased information and fair contractual practices	<ul style="list-style-type: none"> GRI 417-1 Requirements for product and service information and labelling
6.7.4	Protecting consumers' health and safety	<ul style="list-style-type: none"> GRI 417-1 Requirements for product and service information and labelling
6.7.5	Sustainable consumption	
6.7.6	Consumer service, support and complaint and dispute resolution	<ul style="list-style-type: none"> GRI 102-43 Approach to stakeholder engagement GRI 102-44 Key topics and concerns raised
6.7.7	Consumer data protection and privacy	<ul style="list-style-type: none"> Customer Experience <ul style="list-style-type: none"> Relationships with Customers & Suppliers Responsible Customer Information Personal Data Protection
6.7.8	Access to essential services	<ul style="list-style-type: none"> GRI 203-2 Significant indirect economic impacts
6.7.9	Education and awareness	<ul style="list-style-type: none"> GRI 417-1 Requirements for product and service information and labelling
6.8.1 - 6.8.2	Community involvement and development	<ul style="list-style-type: none"> GRI 201-1 Direct economic value generated and distributed GRI 203-1 Infrastructure investments and services supported GRI 203-2 Significant indirect economic impacts
6.8.3	Community contributions	
6.8.4	Education and culture	Society
6.8.5	Employment creation and skills development	<ul style="list-style-type: none"> GRI 102 General Disclosures: Organisational profile GRI 203-2 Significant indirect economic impacts
6.8.6	Technology development access	<ul style="list-style-type: none"> Business Activities - Greece <ul style="list-style-type: none"> Major Initiatives & Actions People <ul style="list-style-type: none"> Training
6.8.7	Wealth and income creation	<ul style="list-style-type: none"> GRI 201-1 Direct economic value generated and distributed GRI 203-1 Infrastructure investments and services supported GRI 203-2 Significant indirect economic impacts
6.8.9	Social investment	

26000:2010 Standards Table ISO

ISO 26000:2010 Clauses	Description	Reference to the GRI Content Index or other sources
7	Guidance on integrating social responsibility throughout an organisation	
7.2	The relationship of an organisation's characteristics to Social Responsibility	<ul style="list-style-type: none"> • GRI 102 General Disclosures
7.3.1	Due diligence	<ul style="list-style-type: none"> • GRI 103 Management approach
7.3.2	Determining relevance and significance of core subjects and issues to an organisation	<ul style="list-style-type: none"> • GRI 102 General Disclosures: 6. Reporting method
7.3.3	An organisation's sphere of influence	<ul style="list-style-type: none"> • GRI 102 General Disclosures: 6. Reporting method
7.3.4	Establishing priorities for addressing issues	<ul style="list-style-type: none"> • GRI 102 General Disclosures: 6. Reporting method
7.4.1	Raising awareness and building competency for social responsibility	<ul style="list-style-type: none"> • Annual Report 2019 Business & Sustainability
7.4.2	Setting the direction of an organisation for social responsibility	<ul style="list-style-type: none"> • GRI 102 General Disclosures: 2. Strategy
7.4.3	Building social responsibility into an organisation's governance, systems and procedures	<ul style="list-style-type: none"> • GRI 102 General Disclosures: 4. Governance • GRI 103 Management approach
7.5.3	Types of communication on social responsibility	<ul style="list-style-type: none"> • GRI 102 Management approach 5. Stakeholder engagement • GRI 102 General Disclosures: 6. Reporting method
7.6.2	Enhancing the credibility of reports and claims about social responsibility	<ul style="list-style-type: none"> • GRI 102 General Disclosures: Organisational profile
7.7.2	Monitoring activities for social responsibility	<ul style="list-style-type: none"> • Sustainable Development – Corporate Responsibility Goals
7.7.3	Reviewing an organisation's progress and performance on social responsibility	<ul style="list-style-type: none"> • GRI 103 Management approach • Sustainable Development – Corporate Responsibility Goals
7.7.4	Enhancing the reliability of data and information collection and management	<ul style="list-style-type: none"> • GRI 102 General Disclosures: 6. Reporting method
7.7.5	Improving performance	<ul style="list-style-type: none"> • GRI 102 General Disclosures: 4 Governance • GRI 103 Management Approach • Sustainable Development – Corporate Responsibility Goals
7.8	Voluntary initiatives for social responsibility	<ul style="list-style-type: none"> • GRI 102 General Disclosures: Organisational profile

AA1000 Accountability Principles (2008)

AA1000 Principles	Reference to the Annual Report
The Foundation Principle of Inclusivity	Sustainable Development – Stakeholder Dialogue – Materiality Analysis
The Principle of Materiality	Sustainable Development – Materiality Analysis
The Principle of Responsiveness	Letter to Stakeholders Sustainable Development – Stakeholder Dialogue – Corporate Responsibility Goals Customer Experience – Relationships with Customers & Suppliers Business in Greece Business in Greece – Major Initiatives & Actions Society People The Environment