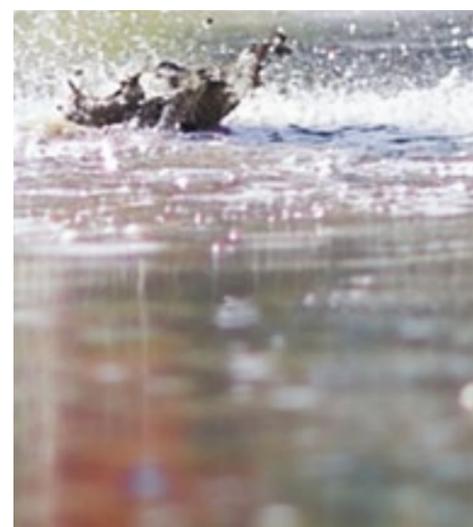


# Societal

2025



# Impact Report

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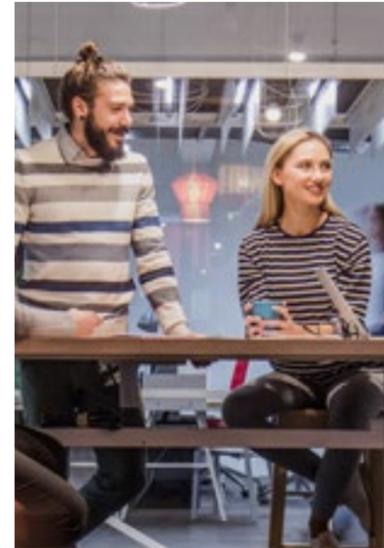
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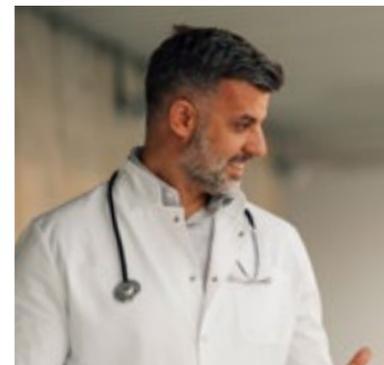
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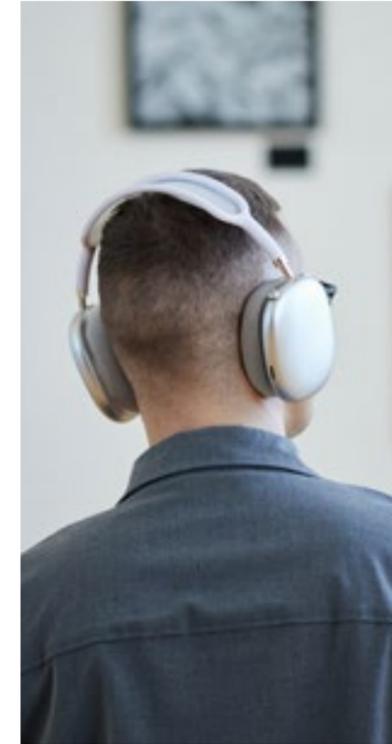
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# Message from the CEO

Sustainable economic development is inextricably linked to social progress and resilience. Guided by this principle, Eurobank, as the largest banking Group in Greece, is constantly expanding its social footprint alongside its operations, implementing initiatives that address the country's real needs and help build a future with greater opportunities, equality and prospects for all.

A clear thread runs through the Bank's core corporate social responsibility initiatives. Our constant point of reference is the younger generation. At the same time, we align our initiatives with the priorities of the State, as we believe that on the critical issues facing Greece, cooperation between the private and public sectors is essential to achieving the greatest positive impact.

The demographic issue is arguably the most significant long-term challenge for Greece. Since 2021, our strategic demographic issue initiative has played a decisive role in highlighting it as a top national priority. With a clear geographical focus, we promote actions in border regions, where population retention is tantamount to social cohesion and national continuity. We support families, empower local communities and act as a partner in an effort that goes beyond the traditional scope of the banking sector.

At the same time, we invest systematically in education, because we believe it is where the foundations for the future of both the economy and the country are laid. Through initiatives that upgrade the educational environment, by renovating public school buildings

across the country, reward excellence, promote equal access to knowledge and foster innovation, we are shaping the conditions that enable young people to evolve into agents of positive change for Greece. The egg – enter grow go ecosystem supports innovative start-ups, helping their ideas grow into sustainable businesses.

Our subsidiaries in Cyprus and Bulgaria also launch similar, large-scale social responsibility initiatives. We believe that the strength of a financial institution is also measured by its readiness to support those facing hardships. For this reason, at every critical moment, in every emergency or social need, Eurobank stands on the front line. For a country like Greece, supporting Culture in all its expressions is, of course, a self-evident priority.

This report reflects the trajectory of our commitment. It demonstrates that our strategy, beyond being financial, is deeply social, and that these two dimensions are interconnected and inseparable in our perception of the identity and role of our Bank. This report on our actions simultaneously renews our commitment to move forward alongside society, co-shaping a future that is financially and socially sustainable and, ultimately, human.

With sincere gratitude for the continued support of our social partners in our efforts,

**Fokion Karavias**  
Chief Executive Officer

# Social Impact Report

Alignment of the Social Impact Strategy with the United Nations Sustainable Development Goals (SDGs)

## Demographic issue

- Public dialogue
- Partnerships with other organisations
- Entrepreneurship financing in the Evros Region
- Jobs
- Banking and insurance products
- Eurobank Family



## Education

- Rewarding excellence
- MSc in Digital Transformation
- Interconnection with the job market
- Scholarships
- Renovation of public schools



## Culture

- Support to museums, festivals, exhibitions
- Accessibility initiatives



## Entrepreneurship and innovation

- [egg enter grow go](#)
- [Digital Academy for Business](#)



## Social resilience

- Participating in “My Home II” programme
- Support to the National Health System
- Donations for Public Safety
- Support in times of crisis and natural disasters



# Societal Impact Strategy



## Demographic issue

Taking action in remote regions, from Evros to Kastelorizo. Empowering local communities by supporting family and work

- Providing free IVF treatments to remote regions of Eastern Greece in partnership with Be-Live – **69 births** to date
- Distributing baby care packages to new parents in Evros, the Northeast Aegean and the Dodecanese, in partnership with the **Holy Archdiocese of Athens and its charitable association APOSTOLI** – **950 baby care packages**
- Sponsoring mental health support services in partnership with “Together for Children” – **9,700 people benefited to date**
- Financing new businesses in Evros with loans up to €25,000 at 1% interest rate in partnership with **AFI Microfinance** – **64 loans to date**
- Creating Eurobank jobs in regional Greece – **75 new permanent jobs in EuroPhone Banking**
- **SROI – €5.11** of social value generated for every €1 invested



## Education

Showcasing excellence in secondary education and rewarding effort and helping young people prepare for the job market

- Rewarding honours students who graduate from senior high schools in Greece for **23 years – 24,494 awards to date**
- Sponsoring the operation of the professional **MSc in Digital Transformation at the Athens University of Economics and Business** – Offering the top **10 MSc graduates** every year the option to be hired by Eurobank
- Supporting the **CTY Greece programme at Anatolia College** – **7,500 students**, 1,600 scholarships, 2,678 teachers in educational seminars
- Establishing STEM Labs in Evros and on the islands of Lesbos and Ikaria, in partnership with the Bodosaki Foundation – **6 STEM labs to date**
- Supporting the **Marietta Giannakou programme** with €50 million last year and up to €100 in total this year – **430 public school complexes have already been upgraded and delivered**



## Entrepreneurship and innovation

Fostering the startup ecosystem in Greece, supporting the development of innovative ideas into business initiatives and their evolution into complete business ventures

### egg - enter grow go

- **460 startups** and over **1,600 entrepreneurs** have been supported through the egg Accelerator since 2013
- Over **€13 million Eurobank’s investment** in egg over the past 13 years
- **€58.3 million** turnover comes from 162 egg alumni startups
- **€58.2 million** from private investment funds (Equity funding - Funds/Business Angels) in 78 egg startups
- **€3.45 million** financing from Eurobank to 53 egg startups (Eurobank Financing Tool)
- **61 companies** have filed patents

### Digital Academy for Business – a knowledge, informational and educational platform for business digital transformation and sustainability

- **10,000 members** in the community
- **1,260 executives** participating in workshops in 2024



## Social resilience

Supporting the faster recovery of regions, communities and local economies by immediately addressing emergency needs. Aiding in the modernisation and operation of critical social organisations (health, welfare, security)

- Participating in “My Home II” programme, part of the Recovery and Resilience Facility (RRF), to help individuals and couples aged 25-50 to buy their first home, with disbursements totalling €232 million
- **Contributing to the National Health System (ESY)** by donating equipment, sponsoring facility upgrades and covering the costs for dedicated personnel
- **Assisting the Armed Forces and Public Safety Personnel** in meeting infrastructure needs
- **Supporting the response to the impact** of natural disasters
  - **€12.5 million** for Thessaly (as part of a €50 million donation through the HBA announced in 2023)
  - **€20 million** for Ilia region in 2007
  - **€1 million** for Mati in 2018
  - **€500,000** for flood protection measures on Rhodes in 2023
  - **€1 million** for Ancient Olympia in 2021

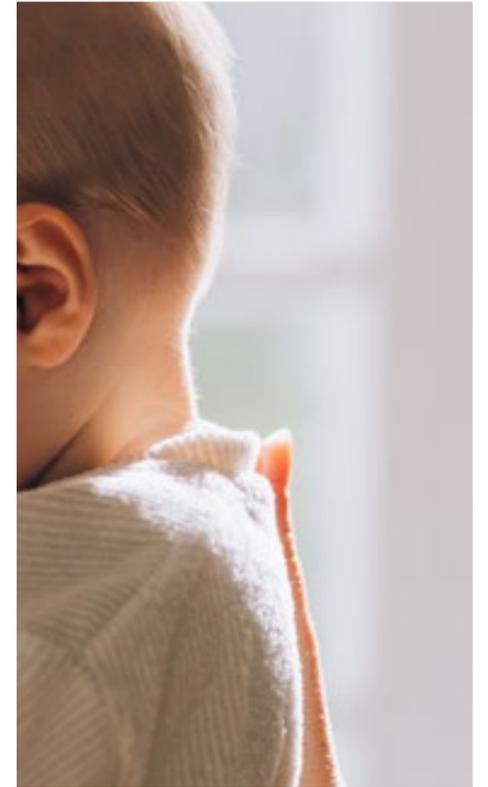


## Culture

Reinforcing institutions and organisations with a strong presence in the cultural activity of Greece. Promoting creativity, accessibility and social cohesion by including members of vulnerable groups in cultural initiatives

- Being a permanent sponsor of the **Benaki Museum** exhibition programme **since 2023**
- Sponsoring major exhibitions in Athens and Thessaloniki **museums** (Museum of Cycladic Art & MOMusModern)
- Supporting the Greek National Opera by sponsoring major opera and ballet performances (Don Carlo, Don Quixote, Madama Butterfly, The Tales of Hoffman, Carmen, Tosca)
- Supporting major festivals in regional Greece, such as the **Sacred Music Festival, Syros International Classical Music Festival and the Preveza Jazz Festival**
- Enhancing children’s access to culture through theatre and music activities at in more than **>30 children’s homes**
- Championing **accessibility** to cultural spaces (Basil & Elise Gouladrakis Foundation, Old Parliament House)

# Demographic issue



# An initiative with national and social impact

The initiative was launched in 2021, aiming to highlight the demographic issue as a top national priority.



## Public dialogue

- Assisting in hosting annual conferences on the demographic issue, with the Prime Minister acting as keynote speaker
- Sponsoring a study with policy proposals by IOBE, the Foundation for Economic and Industrial research
- Funding the nationwide surveys “[Why aren’t Greeks having children](#)” and “[The life paths of young people](#)”



## Partnerships with other organisations

- Free IVF treatments in partnership with Be-Live
- Baby care packages and educational activities in partnership with NGO APOSTOLI
- 11525 emotional support helpline in partnership with NGO “**Together for Children**”
- Financing of new businesses in Evros in partnership with AFI Microfinance



## Jobs

- Creating new jobs at Eurobank



## Banking and insurance products

- Meeting housing, insurance, savings and clothing needs



## Eurobank Family

Supporting our employees and their families

# Areas covered by the programme

Evros, the islands of the Northeastern Aegean, and the Dodecanese.



- Evros
- Samothrace
- Lemnos
- Agios Efstratios
- Lesbos
- Chios
- Oinousses
- Psara
- Samos
- Icaria
- Fourni
- Agathonisi
- Arko
- Leipsoi
- Leros
- Kalymnos
- Telendos
- Pserimos
- Kos
- Astypalaia
- Nisyros
- Symi
- Tilos
- Halki
- Karpathos
- Saria
- Kasos
- Rhodes
- Kastelorizo

# Partnerships with other organisations



Assisted reproduction with medical, social and financial criteria, meeting the costs of IVF

- Free IVF treatments
- Blood tests
- Lab tests
- Medications
- Hospital expenses
- Informational seminars on low birth rates, infertility and how to participate in the Be-Live programme



**69**  
births



**18**  
informational seminars



βοήθησε κι εσύ ν' αλλάξει η ζωή μας

Supporting parents with their baby's first needs. Addressed to families with babies aged 0-12 months old

- Baby clothes
- Nappies and care products
- Baby food
- Kitchenware etc.

Educational opportunities on small islands (Robotics, Music, Dance Therapy)

- Agios Efstratios & Kasos
- Kastelorizo
- Oinousses & Tilos
- Astypalaia & Psara
- Chalki



**950**  
baby care packages



**8**  
teachers

# Partnerships with other organisations



## Mental health support for young people and their families

- 11525 emotional support helpline
- Mental counselling seminars for future and new parents

## Seminar themes

- Setting boundaries and communicating within the family
- School bullying
- Children and the internet
- Adolescence
- Studying and the role of parents
- Sibling relationships



**9,700**  
people benefited



**47**  
seminars



## Advisory and financing to new businesses

- Financing up to **€25,000** to permanent residents of Evros, with **1% interest rate** and a **6-month grace period**, to start or expand their business operations
- Training and know-how on starting a new business
- Advisory services and personalised guidance to prepare a sustainable business plan



**64**  
new businesses received financing

# Eurobank's contribution



## Jobs

Creating permanent jobs  
in remote areas

- Customer support / Call agent jobs at EuroPhone Banking
- No previous work experience required
- For women and men of all ages
- Career development opportunities
- Remote work only
- With equipment provided by the Bank

**75**  
new jobs in  
EuroPhone Banking



## Banking and insurance products

Offering banking and insurance products with favourable terms and special privileges for new families and parents with children up to one year old

### 1% fixed mortgage-loan

interest rate for families with 3+ children and reduced interest rate for all residents of remote areas to buy their first or main home

### Megalono savings account with 1.20% interest rate.

Savings with a favourable interest rate for the first €15,000 and €50-€150 as a gift

### Free child health insurance for 2 years

Free outpatient treatment with air transport option in case of emergency

### An additional 10% in €pistrofi euros

for 1 year when shopping at any baby/children's store, in-store or online



## The Eurobank Family

Supporting the families  
of our people

- Allowances
- Medical care programmes
- Savings programme for the employees' children
- Childcare allowance
- Special parenting leave on top of the legal requirements
- Awards and activities for the employees' children

**€41.5 million**  
annual spending on  
support programmes for  
Eurobank employees and  
their families

# National Demographic **action plan**

The goals of the national demographic action plan and the contribution of Eurobank initiatives

The objectives related to the Eurobank’s activities, presented in a box.

Supporting families	Supporting employment	Managing longevity	Regional development	Communication – Awareness – Research
Tax incentives	Work-family balance policies	Measures for healthy and active ageing	Using regional competitive advantages	Informing the public on fertility, health and family life
Family allowances	Parental leave	Support to seniors	Reducing inequality between urban centres and regional areas	Monitoring demographic trends through observatories / platforms
Baby benefits	Employment programmes for parents	Lifelong / Digital learning	Strengthening demographic sustainability in regional areas	Launching research initiatives for long-term strategic planning
Easier access to childcare	Opportunities for the unemployed or retired	Financing the <b>Ministry of Social Cohesion and Family Affairs</b> <u>advertising campaign</u> “ <b>Standing by you</b> ” on the demographic issue		

# SROI results for the demographic issue initiative



## Benefits for society

Relief from financial pressure

Boosted confidence

Enhanced sense of belonging

Greater sense of support from others

Sense of control over one's life

Support for local economic activity



Over  
**€13 million**  
invested to date



Over  
**10,880**  
stakeholders



# Education

# Excellence Reward - Specialisation - Networking

Supporting education, rewarding excellence, investing in scientific specialisation and getting young people in touch with the job market



## Rewarding excellence

- [Awards to the honours graduates](#) from every senior high school in Greece who excelled in the nationwide university entry exams



## MSc in Digital Transformation

- Funding of the first [professional MSc in Digital Transformation](#) at the Athens University of Economics and Business



## Interconnection with the job market

- [mprostagiatinpaideia.gr](#) digital platform, interconnecting young people with the job market, in partnership with [linq](#)



## Renovation and upgrade of school buildings

- Support for the [“Marietta Giannakou”](#) programme by the 4 systemic banks, aimed at renovating, upgrading building accessibility, and modernising sports facilities in hundreds of schools across Greece



## Other activities

- Working with Anatolia College to support the [CTY Greece](#) programme and the English on the Mountains initiative.

# Excellence Reward - Specialisation - Networking

## ΜΠΡΟ>ΤΑ για την παιδεία

Rewarding the honours graduates from every senior high school in Greece who excelled in the nationwide university entry exams

- Encompassing every senior high school in Greece
- 1,411 General senior high schools
- 442 Vocational senior high schools
- 9 special award ceremonies every year, throughout Greece
- One major annual event to award the best of the best, attended by the President of the Hellenic Republic



**23**  
years

**24,494**  
graduates

**€21.6**  
million in  
monetary prizes

**939**  
top students honoured  
in the 2024-2025 school year



Funding the first professional postgraduate programme in Digital Transformation at the Athens University of Economics and Business

- Covering the operating costs
- Ensuring the conditions required to keep tuition fees low for students
- Focus on innovative fields:
  - Analysis, design and development of IT systems and apps
  - Digital transformation project management
  - e-business and digital innovation
  - Computational and quantitative methods and business analysis



Direct job offer by Eurobank to the top

**10**  
graduates every year



mprostagiatinpaideia.gr platform

- Training in critical soft & hard skills
- Personalised guidance by mentors and expert recruiters
- Participation in the largest community of honours students
- Modern career days
- Internships at Eurobank and other major companies



**2,300**  
people benefited

# Renovation and upgrade of school buildings

“Marietta Giannakou” programme to renovate, upgrade building accessibility, and modernise sports facilities in thousands of schools across Greece

**€400 million**

total funding of the 4 systemic banks

2025

**€100 million**

in total contributed by the banks to date

**430 public schools**

school building complexes renovated across Greece. Delivered and in use during the 2025-2026 school year

2026

**€100 million**

Additional contribution to extend the programme to other schools

until 2027

**€200 million**

Similar contribution upon evaluation, depending on the programme progress, the needs and the current conditions

# Other initiatives

## Anatolia College

Working with Anatolia College to support the CTY Greece programme and the English on the Mountains initiative

### CTY Greece

Partnership between Anatolia College and one of the top schools in the US, Johns Hopkins University, since 2013. It offers educational programmes for students aged 7 to 16 years with exceptional academic skills, who are selected through special exams organised by **CTY Greece**.

- **Summer programmes**
- **Online programmes**
- **Weekend programmes:** offered in cities in Greece and Cyprus

### English on the Mountains

Support for Anatolia College’s English on the Mountains program, which provides free English language instruction to children in Pomak villages in Thrace, enhancing their access to education.

**7,500**  
students

**>1,600**  
scholarships for summer

Educational seminars for  
**2,678**  
teachers from 200 schools

## Zografeion Lyceum

Restoration of the iconic Zografeion Lyceum in Istanbul

Through the Hellenic Bank Association, participation in the restoration of the iconic Zografeion Lyceum in Istanbul – one of the most historic schools of the Greek diaspora, founded in 1893 – which was facing structural integrity and seismic safety issues.

## Ben Graham Centre for Value Investing

Since 2019, the Greek Centre for Value Investing has been collaborating with the National and Kapodistrian University of Athens, with funding from Eurobank and EuroLife.

Cultivating, assessing and disseminating the concept that investments must be undertaken based on their fundamental value.

It plays a deciding role in coordinating applied research and connecting the activities of teaching staff and students to professionals, mainly from the financial services sector, as well as other sectors.



# Entrepreneurship and innovation



The top business accelerator in Greece

**Promoting innovation and supporting the startup ecosystem. Access to infrastructure, advisory services, mentoring, financing tools, networking and extroversion opportunities.**

**Pre-Acceleration: For early-stage business ideas**

Supporting research and academic teams in developing and marketing their product or service faster.

**Acceleration: For business teams and startups**

From the initial idea to the mature development phase.

**Post-Acceleration: For more mature innovative companies**

Supporting Greek and international companies of all sizes that are growing and looking for strategic synergies, business networking and investments.



**>€13 million**

Eurobank's investment

**78**

companies raised more than **€58.2 million** in equity funding

**53**

egg companies received **€3.45 million** in financing from Eurobank (Eurobank Financing Tool)

**1,600**

young entrepreneurs have been supported by egg since 2013

**€58.3 million**

turnover comes from 162 egg alumni startups

**61**

companies applied for patents

**460**

business teams have participated in egg platforms

# Digital Academy for Business



## Supporting the digital transition of Greek businesses

The **Digital Academy** helps Greek businesses adopt digital skills and innovative practices.

- Supporting organisations in adapting to the **modern digital era** since 2019
- Focusing on the development of digital skills, **innovation and entrepreneurship**
- Preparing **executives** to navigate the digital world effectively



## Content and tools

It offers **free webinars, articles, studies and physical workshops for hands-on knowledge and development.**

- Providing **free access** to webinars, articles, studies, research material, best practices, tools and physical workshops
- Offering dedicated and targeted content per sector and business need: recordings and material available for watching online.



## Sustainability and excellence

It focuses on digital transformation, ESG criteria and business excellence for holistic growth.

- Aiming to prepare companies for a **sustainable, competitive and responsible** future.
- Ensuring a high-quality approach based on international practices.



## Partner ecosystem

It forges partnerships to provide comprehensive support to every stage of digital transformation.

- Using the dedicated know-how of a **wide range of partners.**
- Enriching the content constantly, with the help of market experts, organisations and professionals.

**10,000**  
members



# Social resilience



# Social resilience



Participation in the “My Home II” programme of the RRF for affordable housing

- First-home mortgage loans to **individuals or couples aged 25-50**
- €190,000 **maximum** loan amount
- **50% of the loan interest-free** from the Recovery and Resilience Facility, 50% at a favourable interest rate
- **Increased interest rate subsidy** for families with 3+ children and families with 2+ children that live in Evros

**€232 million**  
million disbursed



Donations to the National Health System

- Equipment and masks to combat COVID-19 delivered directly to the **Ministry of Health warehouses**
- 11 beds to the Preparatory Surgery Clinic, **Laiko General Hospital of Athens**
- Renovation of the Special Respiratory Infection Unit, **Sotiria Hospital**
- High-pressure chambers to **Sotiria Hospital**
- Cost of researchers’ salaries for the cancer patient data study lab, **Agios Savvas Hospital**
- Renovation of the diabetes clinic, **Salamina Naval Base**
- Cost of dedicated staff (medical/nursing) at the **Liver Transplant Unit, Laiko General Hospital of Athens**

**€730,000**  
donated

# Social resilience



## Projects, donations and contribution to the Armed Forces and Public Safety

- **Infrastructure upgrades** and renovations of operation centres, clinics, officers' clubs and auditoriums
- Donation of high-value computer and office equipment to the **Military and Public Safety**
- Donation of vehicles to support the work of the **Hellenic Police** and the **Fire Service**
- Renovation of the **Hellenic Military Academy** and the **Hellenic Air Force Academy**
- Support to families of uniformed officers who died in the line of duty
- Supply of patrol vehicles and motorcyclist equipment to the **Fire Service and the Hellenic Police**

**€4 million**  
in donations to Public Safety

**€710,000**  
for the renovation of military schools

**€300,000**  
to support families of uniformed officers

**€580,000**  
to support the Fire Service  
and the Hellenic Police

# Crises and natural disasters

## Targeted actions for wildfires

Restoration of burned areas after the wildfires in Ilia in 2007 and Mati in 2018, with more than €21 million in total and targeted actions



## Forest restoration and support to farmers

Contribution to the restoration of Ancient Olympia with €1 million in 2021, to support the local community and economy by offering olive tree roots to the olive producers who were affected, and sponsoring tree planting initiatives by volunteers and prevention initiatives

## Flood protection measures

Flood and erosion protection measures on Rhodes totalling €500,000 following the 2023 wildfires

## Supporting the State for social resilience

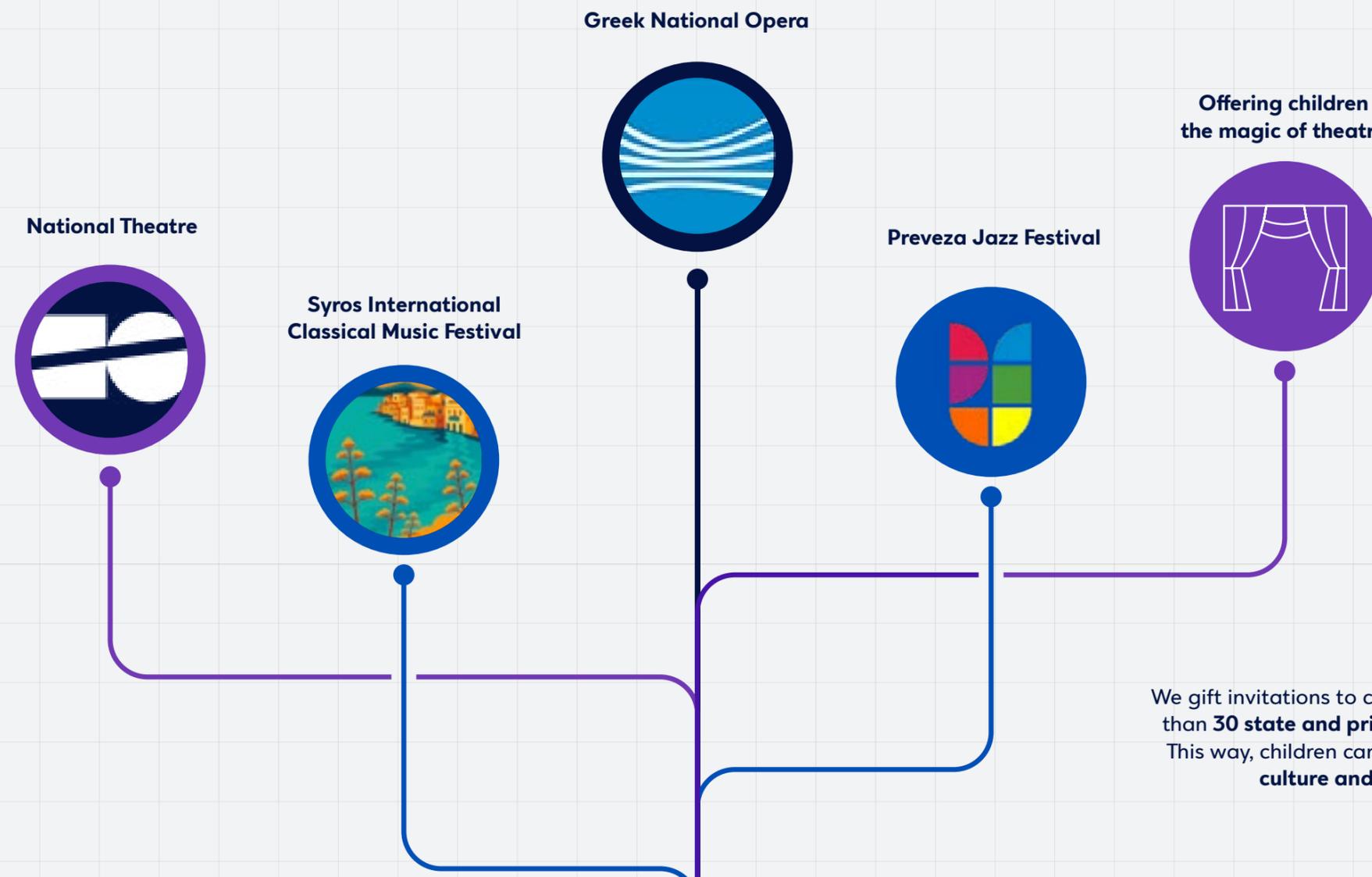
Assistance towards sustainable recovery after the devastating floods in Thessaly in 2023, totalling €12.5 million, through the HBA



# Culture

# Initiatives to enhance the country's cultural footprint

Showcasing cultural activity in Greece in partnership with notable cultural institutions.



# Investing in Culture

## Benaki Museum

- Permanent [sponsorship of the exhibition programme](#) since 2023
- Cooperation on exhibiting significant works of art from the Eurobank collection at the Museum

## Museum of Cycladic Art

### Exhibition sponsorship

- [Haeronea, 2 August 338 BC: A day that changed the world, 2024](#)
- [Marlene Dumas: Cycladic Blues, 2025](#)

## MOMusModern in Thessaloniki

### Exhibition sponsorship:

[Pablo Picasso: Exile and Nostalgia, 2024](#)

## Old Parliament House

Funded the engineering design and part of the renovations of the **Old Parliament House**, which houses the National Historical Museum (ongoing project).

## Museum of the B&E Goulandris Foundation

### Accessibility actions

The completed infrastructure is permanently available to the public.

# Video gallery

## Demographic issue



### Demographic issue

[Family forward initiative](#)

### Educational opportunities on small islands

[Agios Efstratios](#)

[Kastelorizo](#)

### Jobs in remote areas

[Evros & the islands of the Northeastern Aegean](#)

### Assisted reproduction meeting the costs of IVF

[Samos – Dimitra’s story](#)

[Chios - Haritini’s story](#)

[Lesvos – Vasiliki’s story](#)

## Education



[Excellence reward](#)

[Specialisation – Networking](#)

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## Entrepreneurship and innovation



[egg – enter grow go](#)

## Social resilience



[Flood and erosion protection measures on Rhodes](#)

