

Occupational Health and Safety Statement

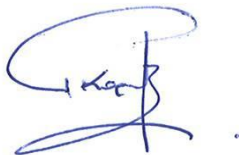
Our Bank constantly operates with the highest accountability regarding Occupational Health and Safety. It has always been considered an issue of primary importance that has been taken into account, throughout the design and implementation of all our business activities. We always considered human resources our most important asset, as well as a driving force and an invaluable source of growth for our organization.

As a Financial group committed to Corporate Social Responsibility, we take all necessary measures in accordance with the national and European legislation and beyond, to ensure the health and safety of our employees, customers, visitors and stakeholders. Additionally, we undertake the obligation towards our employees and the society as a whole, to continuously monitor and evaluate proactively and effectively our workplaces and working conditions.

We regularly identify and assess Health and Safety risks throughout the Bank's activities. Among other initiatives, we thoroughly consider employees' suggestions and we take measures so as to prevent accidents and occupational diseases. In the search of continuous improvement regarding Health and Safety matters, we set annual objectives and we monitor their attainment through specific performance indicators. Our aim is to be a benchmark in the banking industry in the area of Health & Safety.

We implement innovative crisis and emergency response plans, along with regular measurement of the levels of harmful physical and chemical factors in work offices and branches. Furthermore, we provide to our staff preventive medical examinations and thorough health checkups. Finally, we seek to increase staff awareness on health and safety matters, through ongoing employee training in order to ensure a work environment of high quality and safety.

Eurobanks' responsible approach and practices concerning the above-mentioned issues, aims to encourage the adoption of similar approach and practices by our stakeholders. Society's sustainable growth is a goal that our Bank has embraced. We take the lead to be pioneers in continuously striving for a safe and healthy working environment.



Fokion Karavias
Chief Executive Officer