

ENVIRONMENTAL REPORT 2011





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FOREWORD

Environmental protection is a duty for the Eurobank Group. In 2003, the Bank initiated its environmental protection effort by enacting its official Environmental Policy, which aims at mitigating the Bank's environmental impacts. It should be noted that these impacts are both direct, i.e. those stemming from the daily functioning of its branches and offices, and indirect, i.e. those that arise from interaction with its clients and suppliers. The Group's environmental policy is available online at

http://www.eurobank.gr/online/home/generi_cnew.aspx?code=EKEFrontidaGiaToPeribalon&mid=858&lang=gr

The Environmental Policy is implemented through the introduction and operation of an Environmental Management System. Eurobank remains, since 2004, the first bank in Greece, and one of the few banks in Europe, to have established an externally certified ISO 14001 compliant Environmental Management System.

In 2009, the System moved closer to "maturity" through the completion of procedures for the official listing of Eurobank in the Register of European Organizations that adhere to the EMAS regulation (Regulation EC/1221/2009) on Environmental Management. As stated in the European Commission's official documents, this transition facilitates the improvement of environmental performance, and increases the transparency and reliability of environmental management.

Environmental issues are deemed crucial by Eurobank's Management, and have been entrusted to a special Environmental Committee, chaired by the General Manager for Group Operations, Technology & Organization. The Environmental Sustainability Committee comprises the heads of all the Bank's Units that are involved in the implementation of the Bank's environmental

policy, so that the related actions are coordinated at a strategic level. The Group Environment & Quality Division, which was established in 2004, is responsible for the coordination of Group's environmental actions as well as the integrated day-to-day management of the procedures for implementing the Group's environmental policy and achieving its targets.

The environmental performance of Eurobank is annually assessed by means of special sustainability indices, on behalf of the so-called Socially Responsible Investors. It is worth noting that the stock of Eurobank is included in the FTSE4Good Europe and FTSE4Good World indices, which comprise organizations that show increased environmental performance.



The improvement of the Bank's environmental performance does not only foster its sustainable growth, but also generates competitive advantages, such as:

- the reduction of operating expenses
- the exploitation of new business opportunities, such as the development and promotion of "green" banking products.

Eurobank believes that the international commitment to sustainable development can

only be achieved through partnerships. To this end, it has joined the United Nations Environment Program Finance Initiative (UNEP FI) since 2005; this initiative aims at protecting the environment and promoting sustainable development. Eurobank, represented by its Group Environment & Quality Division, is a member of the Global Steering Committee, and chairs the European Task Force of UNEP-FI.

S. Ioannou
General Manager for Group Operations,
Technology & Organization
Representative of the Management of
Eurobank

H. Papageorgiou
Head, Group Environment & Quality Division



1. INTRODUCTION

In 2003, the Eurobank Banking Group enacted its official Environmental Policy, which aims at mitigating environmental impacts. Eurobank Banking Group is an international banking organization with subsidiaries in 8 countries.

Eurobank Ergasias S.A. has developed, and implements, an ISO 14001 compliant Environmental Management System (EMS), which is fully adhering to the guidelines of Regulation (EC) No. 1221/2009 on the voluntary participation of organizations in a Community eco-management and audit scheme (EMAS). After its listing in the EMAS Register of the Ministry for the Environment, Energy and Climate Change – MEECC (registration number EL-000080), the Bank is annually validating its Environmental Report, following a relevant review by a competent Body. The EMS has been certified in accordance with the ISO 14001:2004 International Standard, and is annually monitored by TUV HELLAS, an independent Certification Body.

The scope of the System's application is the "Provision of Banking and Financial Services", the application position is Greece, and the Certification extends to all Central Services, as well as the branches.

The Management aims at gradually extending the implementation of the Environmental Policy through the EMS to the Group's subsidiaries and abroad.

As part of the EMAS requirements, this Environmental Report was prepared in order to provide the public and all interested parties with environmental information about Eurobank.

The information included in this report refers to the environmental policy, environmental impacts, environmental performance and results of Eurobank, based on the environmental objectives and targets it has set.



2. DESCRIPTION OF EUROBANK

2.1. Description of the Company

Eurobank Group is a European banking organization with total assets of €76.8 billion, which offers banking services in eight countries. Eurobank is the second largest bank in Greece, one of the leading banks in Bulgaria, Romania and Serbia, and a key player in the field of Asset Management in Cyprus, Luxembourg and London, also having established a presence in Ukraine.

The Group provides households and businesses with a comprehensive range of banking and financial products and services. Its fields of activity include Retail Banking, Corporate Banking, Investment Banking and Wealth Management, and it offers customized services to each client, drawing on the combined knowledge and expertise of its executives throughout its entire geographical range.

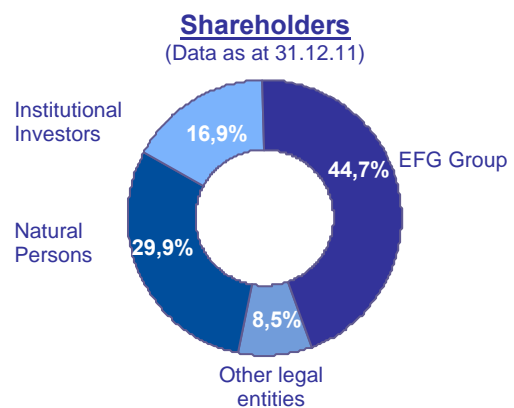
The Eurobank group combines its business activity with actions that demonstrate its responsibility towards its social partners, which include its employees, its customers, its shareholders, the society at large, as well as the environment. Education, Culture, Social Solidarity and Environmental Protection are the Group's long-standing corporate responsibility pillars. Apart from them, under today's economic circumstances Eurobank has been implementing innovation and business extroversion initiatives, not only helping turn entrepreneurship into the main driver for exiting the crisis and restarting the Greek economy, but also contributing to the economic growth of all the countries it is operating in.

Year 2011			
Key Group Financial Data		Financial Indicators	
Operating Income*	€2.5 bn	EBA Core Tier I capital**	9.8%
Net pre-provision Income*	€1.3 bn.	Total Capital Adequacy Ratio**	12.0%
Loans	€51.5 bn	Cost to Income Ratio	48.8%
Deposits	€32.5 bn	Non-performing to Total Loans	12.1%
Total Assets	€76.8 bn	Non-performing Loan Coverage Ratio	54.6%

* Excluding Polbank EFG

** Excluding the PSI scheme and other extraordinary results

The main shareholder of Eurobank as at 31.12.2011, which is listed in the Athens Stock Exchange, is the EFG International banking group. The EFG Group is a global banking and financial institution, based in Luxembourg and operating through two groups: the Zurich-based international Private Banking and Wealth Management EFG International group, and the Eurobank Group.





Our Commitment: To Stand Responsibly by Your Side

In Eurobank we are always one step ahead, offering our customers the most efficient banking solutions to their continually changing needs.

Vision & Values

The Eurobank group has based its objectives and strategy on one vision:

“To be the Bank of first choice in the region of South-eastern and Central Europe, while operating with a sense of responsibility towards its employees, its customers, its shareholders, and the society.”

Apart from the vision that guides the daily activities of the Eurobank Group, its dynamic growth of the Group is based also on a number of values:

Meritocracy

We offer equal opportunities to, and ensure the equal treatment of all. We recognize improvement in performance and we reward on the basis of the best individual and collective achievements.

Team Work

By combining individual endeavours, we turn them into collective success. We value team work to achieve our goals and we all share this success.

Quality

We work constantly in order to deliver a high level of quality in our products and services, as well as in all our activities.

Trust

We create and cultivate trust in our relationships by acting in a reliable manner. Therefore, our clients can always depend on our staff and services.

Effectiveness

We seek to achieve our goals through thorough planning and we always aim for the best possible results in what we engage in.

Creativity

We constantly strive for innovation and seek to introduce new ideas in order to improve not only our level of activities but also ourselves.

Respect for People

We always act with understanding and respect for the needs of our customers, our colleagues and our fellow citizens.



Social Contribution

We contribute, with all possible means, to the society we live in and to the local communities in which we operate. Our contribution reflects the anthropocentric nature of our organization and the values of our shareholders.

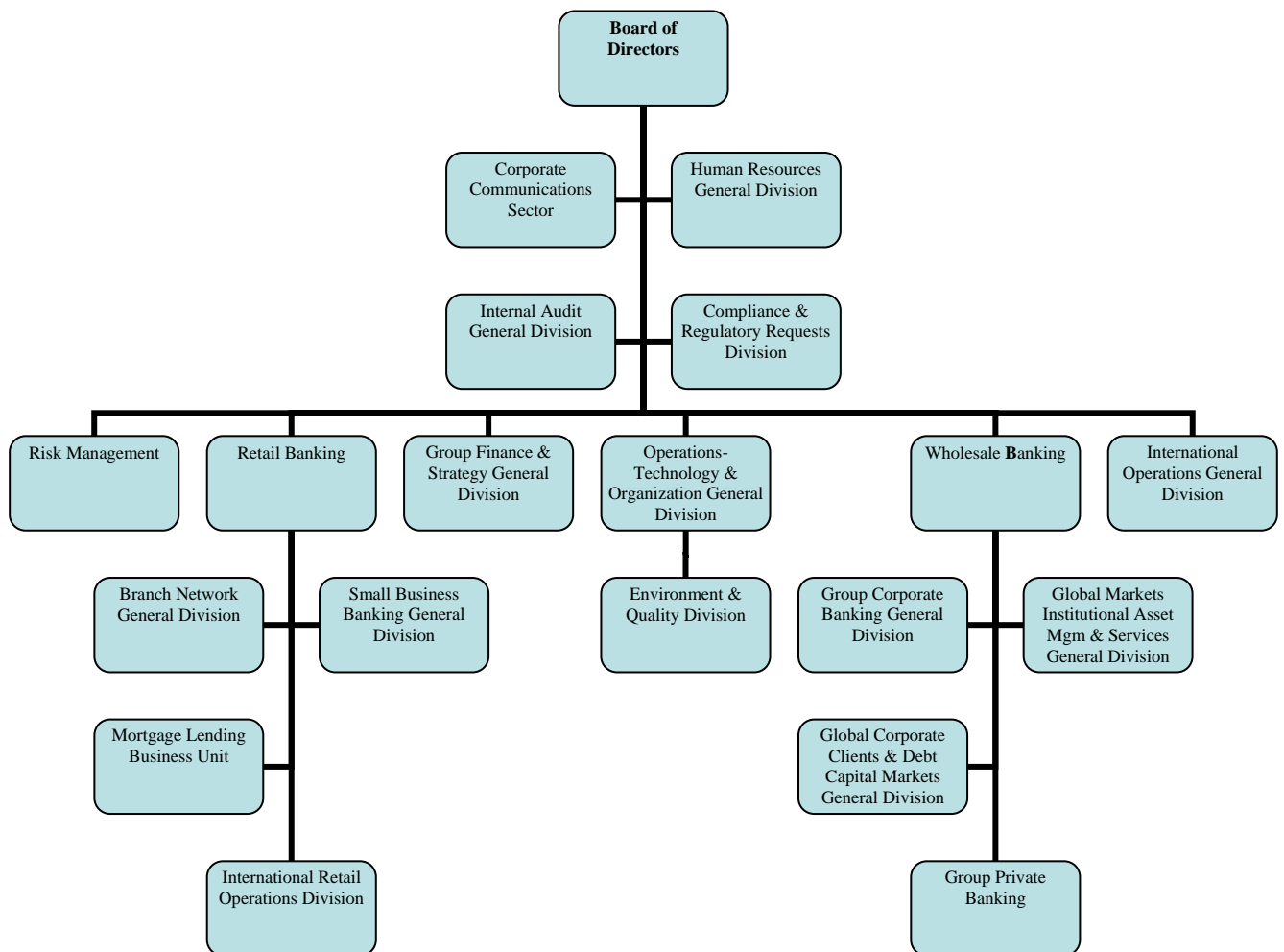
Strategy and Corporate Social Responsibility

Sustainability has been recognized by most international organizations as the only way for achieving long-term development. Thus, the

Corporate Social Responsibility strategy pursued by the Eurobank group acknowledges that the development and prosperity of the organization are founded on the company's responsible stance and actual behaviour towards the society, and especially towards its stakeholders. The stakeholders create the environment in which Eurobank operates and evolves, therefore the protection and viability of this environment are crucial for the organization's very existence.

Organizational Structure

The Company's organization chart is presented in the following graph:





The most important stakeholders recognized by the Bank are the following:

- Employees: The Group's strategy aims at creating and maintaining a professional environment that fosters and rewards initiative and effectiveness.
- Shareholders: The Group's strategy is based on a spirit of continuous effectiveness improvement, with the aim of generating added shareholder value.
- Clients: The Group's customers are its foundation and the main prerequisite for its future success. The strategy implemented by Eurobank is based on a customer-oriented approach, which characterises all its activities.
- Suppliers: As far as suppliers are concerned, the Eurobank group has established and applies a consistent and transparent procurement procedure, seeking to ensure meritocracy and quality services for the Bank. Aiming at the protection of the environment, the Bank has been committed to adopt a Green Procurement Policy.

- Society: Once again, the Eurobank Group continued to support Education, Culture, Sports and the Environment, embracing, at the same time, a series of foundations and organizations whose activity was encouraged through the sponsorship of specific actions. In particular though, in 2007 Eurobank and the John S. Latsis Public Benefit Foundation joined forces to assist the citizens that were hit by that August's devastating wildfires, announcing a program comprising specific targets and actions, which began in 2007 and was continued in 2008. The two organizations are trying to support both the fire-stricken citizens, and the regions that were mostly devastated.

Thanks to its work on Corporate Social Responsibility issues, the share of Eurobank has been included for a ninth consecutive year in the FTSE4Good Europe and FTSE4Good World indices, which comprise companies adhering to a series of strict criteria concerning environmental, stakeholder consultation and co-operation, as well as human and labour rights protection, issues.



2.2. Company Activities

The Bank offers a wide range of banking and related financial services, including:

RETAIL BANKING

- Consumer Lending
- Mortgage Lending
- Small Business Lending

CORPORATE BANKING

- Lending to Large Corporates
- Lending to Medium-sized Enterprises
- Shipping
- Leasing
- Factoring

INVESTMENT BANKING & CAPITAL MARKETS

- Investment Banking
- Stock Exchange Operations
- Treasury

WEALTH MANAGEMENT

- Mutual Funds
- Insurance
- Asset Management
- Private Banking

OTHER ACTIVITIES

- Custody Services
- Payment Services
- Payroll Services
- Real Estate
- E-Commerce
- e-Banking and Internet Services



3. ENVIRONMENTAL POLICY

Eurobank announced its official Environmental Policy in 2003, showing its commitment to reduce the direct environmental impacts from its operation, as well as the indirect impacts from the activities of its clients and suppliers.

In its environmental policy, the Bank expresses its intentions, and the principles it is committed to, in regard to environmental issues. The environmental policy has been communicated to the Bank's personnel, and is available to third parties, since it has been posted on its website, www.eurobank.gr. The Bank's senior management has set the following environmental policy:

ENVIRONMENTAL POLICY

“EFG Eurobank Ergasias believes that environmentally responsible action is an essential part of sustainable business growth. As a financial group we are aware of the environmental impact of our activities, and seek the optimum use of natural resources, along with the mitigation of waste production. Moreover, we are aware of the indirect impacts from our financing and investment activities, as well as from the relationships we develop with our customers and the society at large.

“We are committed to assess the impact of our activities on the environment, to set appropriate objectives and targets, to continually control and improve our environmental performance, and to adhere to local, national and international laws and regulations.

“We believe that environmental management is an integral part of an enterprise’s proper and socially responsible behavior. To this end, we adopt an environmentally responsible attitude in our day to day operation, which is also, gradually, adopted towards our shareholders, our customers and suppliers, as well as towards the society at large, implementing sound environmental practices, and promoting economic growth.”

Approved by the Board of Directors

Nikos Pavlides
Board Member
Eurobank EFG



Eurobank sets objectives and targets that are measurable and feasible. These environmental objectives and targets are annually evaluated in terms of effectiveness, and revised if necessary. The results concerning the Bank's environmental performance are included in its Environmental Report, which is available at www.eurobank.gr, and is communicated to the MEECC, as well as to the EMAS Office of the European Union.

4. ENVIRONMENTAL MANAGEMENT SYSTEM

The Environmental Management System (EMS) of Eurobank is an integrated system for the comprehensive and sound management of all environmental issues that arise, or may arise, from the Bank's operation.

For a description of the Environmental Management System (EMS), see the 2010 Environmental Report.

The EMS implemented by the staff of Eurobank is based on the EMAS guidelines, and aims at ensuring compliance with the Environmental Policy within the scope of the Bank's activity, based on the belief that the implementation of this System upgrades the entire organization, guarantees the implementation of the policy, and, at the same time, achieves the continual improvement of environmental performance to the benefit of both the environment and

society as a whole.

Moreover, the EMS implemented by Eurobank is based on a specific Structure and Organization, as well as on established procedures for monitoring, measuring and recording environmental impacts in the immediate, and wider, environment within which the Bank operates.

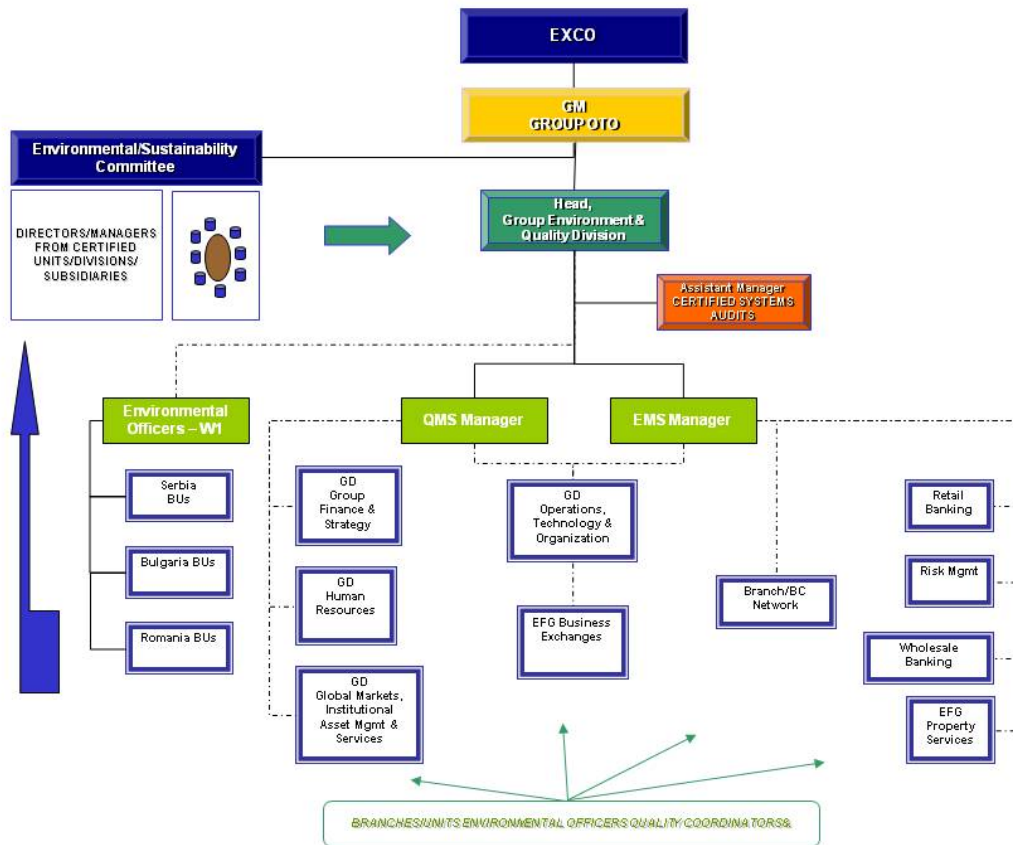
In this respect, the Management of Eurobank has appointed the General Manager for Group Operations, Technology & Organization as its representative on environmental issues, in order to ensure the coordinated and responsible promotion and implementation of the Environmental Policy and the EMS in all locations and units of the Bank.

The Environmental Sustainability Committee, responsible for reviewing the Environmental Management System, consists of its regular members, as appointed by the General Manager for Group Operations, Technology & Organization. Non-regular members may also participate, depending on the issues to be discussed.

Responsibility for the implementation of the Environmental Management System lies with the Group Environment & Quality Division.

The next illustration presents the Bank's organization chart regarding environmental management:

ENVIRONMENTAL MANAGEMENT ORGANISATION CHART



The Head of the Group Environment & Quality Division has been assigned specific duties and responsibilities, while the channels of communication with the Management, as well as with other Divisions, are illustrated on the above Organization Chart. These duties, responsibilities and competences are itemized in the EMS.

A key feature of the EMS is the provision of the Bank's human resources with information about, and training on, issues pertaining to

the protection of the environment, as well as the improvement of the employees' environmental awareness.

The Management believes that the successful implementation of the EMS calls for the realization of the basic principles related to the protection of, and respect towards, the environment, which eventually leads to the personal, actual involvement of each employee.



5. ENVIRONMENTAL ASPECTS AND IMPACTS

An environmental aspect is any feature of the Bank's activities, products or services that can interact with the environment.

The Bank's activity may generate two types of environmental aspects:

- **Direct environmental aspects:** The environmental aspects that emanate from the Bank's operating activities, such as the functioning of buildings/branches, as well as business travel.
- **Indirect environmental aspects:** Those environmental aspects that are linked to the Bank's business activities and concern the provision of finance to clients that may affect the environment, as well as those pertaining to the Bank's relationship with its suppliers.

The most significant environmental aspects of the Bank's operation are:

a) Direct

- natural resource consumption
- solid waste production
- gas emissions
- liquid waste

b) Indirect

- procured products/materials and supplier/contractor operation
- products/ client financing risk (capital investments, consumer lending) /

The environmental aspects concern issues that may have environmental impacts.

An environmental impact is any change to the environment, positive or negative, which has been fully, or partially, caused by the Bank's activity.

Eurobank has recognized and identified the environmental aspects that emanate from the Bank's overall activity, in order to determine the Organization's environmental targets by assessing the significance of the corresponding environmental impacts.

The recording of all environmental aspects and the assessment of their impacts are performed on the basis of EMS procedure "Identifying and Dealing with new Direct and Indirect Environmental Aspects" and the results are recorded on the "Environmental Aspects" relevant document.



In accordance with the above procedure, all direct environmental aspects that have been identified are assessed on the basis of four criteria:

- a) the frequency/possibility of an aspect actually occurring
- b) the significance of the impact
- c) the existence of statutory, or other, requirements and
- d) the degree of the society's concern for the examined impact.

Moreover, indirect environmental aspects are assessed on the basis of criteria related to the company's products and their impacts.

Finally, environmental aspects are classified in terms of significance, as follows:

- Significant
- Non-significant

Based on the above procedure, the Bank has identified as significant, and systematically monitors, the following Activities / Aspects / Impacts:

A) Direct Environmental Aspects:

AA	ACTIVITY	ENV. ASPECT	ENV. IMPACTS	ADMINISTRATIVE MEASURES
	I. Operation of offices & branches	Electricity consumption by:	Depletion of non-renewable resources, gas emissions	Energy saving programme. Installation of energy-efficient systems.
		I. Lighting		
		II. Electronic Equipment		
		III. Air Conditioning		
		IV. Ventilation		
	Paper Consumption	Consumption of Natural resources	Paper saving program. Paper & packaging materials recycling program.	
		Solid waste	No mixture with hazardous or other waste	
Disposal of packaging materials		Separate collection and proper management (return to supplier or delivery to licensed waste-recycling contractors)		



AA	ACTIVITY	ENV. ASPECT	ENV. IMPACTS	ADMINISTRATIVE MEASURES
		Use of packaging materials (plastic, aluminum, paper wrappings)	Solid Waste Pollution	No mixture with hazardous or other waste, Separate collection and proper management (return to supplier or delivery to licensed waste-recycling contractors). Paper & packaging materials recycling program.
		Toner Use	Disposal of packaging materials	Toner refilling/recycling program. Separate collection and proper management (return to supplier or delivery to licensed waste management/reuse contractors).
			Hazardous solid waste	No mixture with non-hazardous waste.
		Battery use	Hazardous solid waste	Separate collection and recycling. Light unit/battery recycling program.
	II. Building renovation	Use of paints	Gas emission pollution due to the use of paints harmful to the environment	Green Procurement Policy. Procurement of paints free from hazardous materials and produced in an environment-friendly manner.
			Disposal of paint containers	Separate collection and proper management (return to supplier or delivery to licensed waste management/reuse contractors).
	III. Building construction	Use of paints	Air pollution due to the use of paints harmful to the environment	Green Procurement Policy. Procurement of paints free from hazardous materials and produced in an environment-friendly manner.
			Disposal of paint containers	Separate collection and proper management (return to supplier or delivery to licensed waste management/reuse contractors)



AA	ACTIVITY	ENV. ASPECT	ENV. IMPACTS	ADMINISTRATIVE MEASURES
		Contractor operations	Solid Waste Pollution	No uncontrolled disposal in the environment, no mixture with hazardous or other waste, selective demolition, removal of hazardous materials, reuse of other materials. Disposal of inert waste in approved locations.
			Hazardous waste pollution	Selective demolition, removal and management of hazardous waste (e.g. asbestos)
	IV. Fixed asset storage	Electronic equipment storage	Solid & hazardous waste pollution	Electronic Equipment Recycling Program. Separate collection and proper management (return to supplier or delivery to licensed waste management/reuse contractors).
			Disposal of packaging materials	
	V. Contractor operations. Operation of offices & Branches	Maintenance – Construction	Gas emission pollution due to the use of paints harmful to the environment	Green Procurement Policy. Procurement of paints free from hazardous materials and produced in an environment-friendly manner.
	VI. Building maintenance	Disposal of Light Units	Disposal of Light Units	Separate collection and proper management (return to supplier or delivery to licensed waste management / reuse contractors). Light unit/battery recycling program.
			Disposal of packaging materials	



B) Indirect Environmental Aspects:

AA	ACTIVITY	ENV. ASPECT	ENV. IMPACTS	ADMINISTRATIVE MEASURES
	<p>I. Credit (Consumer lending)</p>	<p>Loans to Highly Polluting Enterprises</p>	<p>Possible environmental incident at a client/borrower enterprise with a high environmental impact. This possibility is only mitigated through the existence and proper application of special Environmental terms, as well as environmental and/or safety management systems. Such an accident may severely restrict the enterprise's capability to cope with its financial obligations, compromising the timely repayment of the loan. Even in the case that the bank had mortgaged the enterprise's property, the damage from an environmental accident could impair the value of the said property and impose additional environmental restoration costs ("the polluter pays"). Even the Bank's reputation may be at stake.</p>	<p>Environmental Risk Assessment, environmental legislation and compliance proposal management.</p>
		<p>Loans to enterprises causing Medium & Low levels of Pollution</p>	<p>Possible environmental incident at a client/borrower enterprise with a low environmental impact. Given that the operation of enterprises causing medium to low levels of pollution is subject to licensing and supervision from the competent authorities, they do not pose any environmentally increased financial risk for the Bank.</p>	<p>Environmental Risk Assessment, environmental legislation and compliance proposal management.</p>



AA	ACTIVITY	ENV. ASPECT	ENV. IMPACTS	ADMINISTRATIVE MEASURES
		Lending to projects/ Initiatives with obvious Environmental benefit	Indirect positive impact on the environment. Development of new lending products that will encourage environmental protection projects (e.g. natural gas, photovoltaic/wind parks etc.), and will have a positive impact on the environment, and will provide the Bank with good business growth opportunities.	Procedure for the development and promotion of green products.
	II. Cards (credit cards)	Issuance of special cards	Indirect positive impact on the environment. The Bank has developed a "green" card, the WWF card, which finances the relevant organization. These products have reciprocal environmental benefit and promote the Bank's commitment to the environment.	Procedure for the development and promotion of green products.

Applicable legal requirements

The above assessment has taken into account the applicable legal or other regulatory requirements, compliance for which is monitored by the Bank's responsible departments.



6. ENVIRONMENTAL OBJECTIVES, TARGETS AND PROGRAMMES

Environmental objectives and targets that correspond to the environmental aspects and aim at continually improving the Bank's environmental performance are set each year.

In order to achieve these wider objectives, as well as the specific quantitative targets, the Bank designs and implements environmental programs. The Bank's objectives, targets and implementation programs for 2012 are the following:

Objectives	2012 targets	Deadline	Environmental Programmes (EPs)
Natural Resource savings	To keep energy consumption at 2011 levels.	12/2012	Energy savings through interventions in lighting and air conditioning. Installation of special, energy-efficient air conditioning systems.
Natural Resource savings	Paper consumption reduction by 10 %.	12/2012	Paper consumption reduction. Paper saving program implementation.
Minimization of waste	Paper recycling. <u>Target:</u> paper recycling: 200 tons packaging material recycling: 3 tons	12/2012	Implementation of the paper and packaging material recycling program in Attica and Thessalonica. Expansion to the rest of Greece.
Minimization of waste	100% toner reuse/recycling.	12/2012	Implementation of a refilling program combined with the recycling of blank, non-reusable toner cartridges.
Minimization of waste	100%light unit/battery recycling.	12/2012	Implementation of a light unit/battery recycling program.
Minimization of waste	100% recycling of other waste electrical and electronic equipment.	12/2012	Implementation of a waste electrical and electronic equipment recycling program. Cooperation with APPLIANCES RECYCLING S.A.
Raising awareness on environmental issues	To raise the environmental awareness of the employees and the public.	12/2012	Participation or collaboration in organizing voluntary environmental activities.



The results and the performance described in the next chapter are the outcome of a collective effort to achieve the Bank's environmental objectives and targets.

7. ENVIRONMENTAL PERFORMANCE

The direct and indirect environmental impacts from the Bank's operation are reflected on the published data concerning environmental performance. In this way Eurobank ensures both the transparent operation as well as the enhancement of the effort to continually improve its "ecological footprint", as part of a detailed mechanism of material and resource flow analysis and management within the Organization, which includes "green procurement", the use of materials and the disposal of waste. In order to ensure that the Bank's environmental performance is comparable to that of the rest of the financial sector, special indicators have been developed on the basis of internationally accepted standards and Directives.

The Bank was distinguished for the third consecutive year for its environmental performance, by winning the National 2011 EMAS Award on "Stakeholder involvement

(including employees), for the continual improvement of environmental performance".

In 2011 Eurobank competed once again with the rest of the European corporate environmental pioneers and won the 1st prize of the European EMAS Award 2011 prize in the category of large (private sector) organizations.

The contest involved 36 companies and organizations from 15 European countries, with Greece being represented only by Eurobank. **It is worth noting that Eurobank is the first bank ever in Europe to have won this award since 2002, when the EMAS Awards were first established.**

The following sections provide a brief presentation of the Bank's environmental performance for the year 2011.

7.1 Environmental Indicator Performance

In the EMS analytical data are maintained on the environmental performance of Eurobank. In brief, the environmental performance for 2011 (January 2011-December 2011) is the following:

	ENVIRONMENTAL PERFORMANCE 2010	ENVIRONMENTAL PERFORMANCE 2011	Y-O-Y CHANGE (%)	MANAGEMENT METHOD
Number of employees (Persons)	7,419	7,307	-1.51	
Total Area (m ²) (buildings & branches)	292,515	292,901	0.13	
Water consumption (m ³)	70,050	69,150	-1.28	
Water consumption per employee (m ³ /employee)	9.44	9.46	0.23	



	ENVIRONMENTAL PERFORMANCE 2010	ENVIRONMENTAL PERFORMANCE 2011	Y-O-Y CHANGE (%)	MANAGEMENT METHOD
Energy consumption (KWh)	53,587,450	58,847,010	9.81	Energy Saving Program, continual monitoring of consumptions and rating of technical interventions, energy inspections and communication actions / employee participation.
Energy consumption per employee (KWh/employee)	7,223	8,053	11.50	
Energy consumption per area unit (KWh/m ²)	183.20	200.91	9.67	
Paper Supply (Kg)	488,612	406,850	-16.73	Paper saving program. Monitoring of consumptions and awareness-raising activities aimed at reducing paper consumption. Predetermined orders per unit, printer replacement, double-sided printouts.
Quantity of recycled paper (kg)	280,260	204,206	-27.14	Paper recycling program. Launching of a new procedure which includes packaging material recycling, initially in Athens and Thessaloniki, and within 2011 gradually all over the country.
Recycled paper as a percentage of total paper supply (%)	57.36	50.19	-12.49	Continuous monitoring on the basis of both the contractor's recycled paper collection forms and the relevant monthly consumptions.



	ENVIRONMENTAL PERFORMANCE 2010	ENVIRONMENTAL PERFORMANCE 2011	Y-O-Y CHANGE (%)	MANAGEMENT METHOD
Toner supply (units)	7,223	8,229	13.93	Toner refilling/recycling program. Delivery of toners to contractors for refill or recycling all over the country.
Number of toner cartridges recycled/refilled (units)	6,297	5,521	-12.32	Toner refilling/recycling program. Collection of toners by contractors for refill or recycling all over the country.
Recycled/refilled toners as a percentage of total toner supply (%)	87.18	67.09	-23.04	Toner refilling/recycling program. Collection of toners by contractors for refill or recycling all over the country.
Batteries for recycling	82 units	245 kg	N/A ¹	Battery recycling program. Collected by maintenance contractors and delivered to a licensed company for recycling.
Light Units	5,698	10,604	N/A ¹	Light unit recycling program. Collected by maintenance contractors and delivered to a licensed company for recycling.
Number of employees trained to date.	2,834	2,928	N/A ²	Participation of employees in annual awareness programs on environmental protection (e-learning).
Employees trained on environmental issues since the beginning of the EMS's implementation as a percentage of the total workforce (%)	38.20	40.07	N/A ²	
Environmental sponsorships (€)	190,000	255,317	-	WWF Visa / WWF Eco2nomy / Scouts of Greece / Sponsorship of the MEECC's TV spot on fire prevention / UNEP FI subscription.



	ENVIRONMENTAL PERFORMANCE 2010	ENVIRONMENTAL PERFORMANCE 2011	Y-O-Y CHANGE (%)	MANAGEMENT METHOD
Voluntary environmental activities (Number of Activities)	58	6	-	Initiatives taken together with the Scouts of Greece.
Number of active “green” banking products	10	10	-	<ol style="list-style-type: none"> 1. WWF Visa Card 2. Replacement of old (polluting) taxis with new, environment-friendly engines 3. Installation of natural gas equipment 4. Upgrading of dry-cleaning establishments through the installation of environment-friendly equipment 5. Purchase of environment-friendly buses by Local Government Organizations and the Greek Government 6. Infrastructure projects for energy production from RES business loans 7. Green Equity Fund 8. Customer e-Statements 9. “Green” Home Loans (RETAIL CUSTOMERS) 10. Investments in PV Units (COMPANIES)
Total greenhouse gas emissions (GHG) in tn	40,129	43,607	8.67	Semi-annual monitoring of indicators.
Recycling of electronic / electrical equipment (kg)	47,000	89,000	N/A ¹	Electronic & Electric Equipment Recycling Program
Number of environmental due diligence inspections at projects and/or businesses prior to loan / investment approval.	3	3	-	Environmental risk management.



	ENVIRONMENTAL PERFORMANCE 2010	ENVIRONMENTAL PERFORMANCE 2011	Y-O-Y CHANGE (%)	MANAGEMENT METHOD
Number of post-approval environmental due diligence inspections at projects and/or businesses.	8	9	-	Environmental risk management.
Electronic equipment donated (units)	223	391	N/A ³	The electronic equipment was donated to schools and other organizations.

- 1 - total non-operative units are forwarded for recycling.
- 2 - every year a scheduled training cycle is offered to Bank employees.
- 3 - decommissioned operational equipment that is functional is donated.



7.2 Environmental Management

The Bank's EMS includes programs and initiatives in six sectors:

1. Personnel Training/Information and Awareness
2. Natural resource savings such as paper and energy
3. Recycling and waste management
4. Reduction of Greenhouse gas emissions
5. Environmental risk assessment of client financing
6. Development and promotion of "green" banking products

7.2.1 Personnel training, information and awareness

Eurobank actively promotes awareness raising among employees encouraging them to be active on environmental issues through, for instance the identification of personnel training needs on Environmental Management. The Bank acknowledges that raising personnel awareness is crucial for the successful implementation of the Environmental Management System.

The provision of training and information familiarizes employees with the requirements

of the Environmental Management System, the Environmental Policy, the Objectives and Targets, the impacts of the Bank's activities on the environment, as well as with any emergencies and how these must be dealt with. Moreover, employees are briefed on their role and responsibilities within the Environmental Management System.

In order to train its employees on its Environmental Management System, the Bank is implementing an innovative e-learning program, which was attended by 94 people in 2011, increasing the percentage of environmentally trained employees to 40.07% of the workforce. Among other things, e-learning contributes to reducing trainee commutes, further reducing greenhouse gas emissions.

Moreover, the Bank's intranet site includes a page especially dedicated to the continuous information of personnel on environmental management issues.

Finally, certain individual issues pertaining to the Bank's environmental programs are regularly communicated to the employees, thus improving both the information, and participation.



7.2.2 Conservation of natural resources

7.2.2.1 Energy and climate change

Despite the fact that the Bank's contribution to the greenhouse effect mainly concerns indirect gas emissions (through electricity consumption), the significance of Climate Change makes the monitoring of all energy consumption, and the associated emissions into one of our top priorities.

Since 2008, the Bank has been using the internationally accepted GreenHouse Gas Protocol, GHG (<http://www.ghgprotocol.org/>) for monitoring its Energy-Saving Program. This protocol was established by the World Business Council for Sustainable Development and the World Resources Institute, with the aim of systemizing energy management by enterprises and organizations. Thus, the data collection and analysis systems provide advanced monitoring and decision-making capabilities.

The Protocol provides a framework for recording and allocating energy consumption, as well as for calculating direct and indirect Greenhouse gas emissions.

Direct consumption refers to the combustion of oil for heating purposes. Indirect consumption refers to the use of electricity for the Organization's operations. The corresponding Greenhouse gas emissions are divided to direct (Scope 1) emissions from oil combustion, and to indirect emissions from

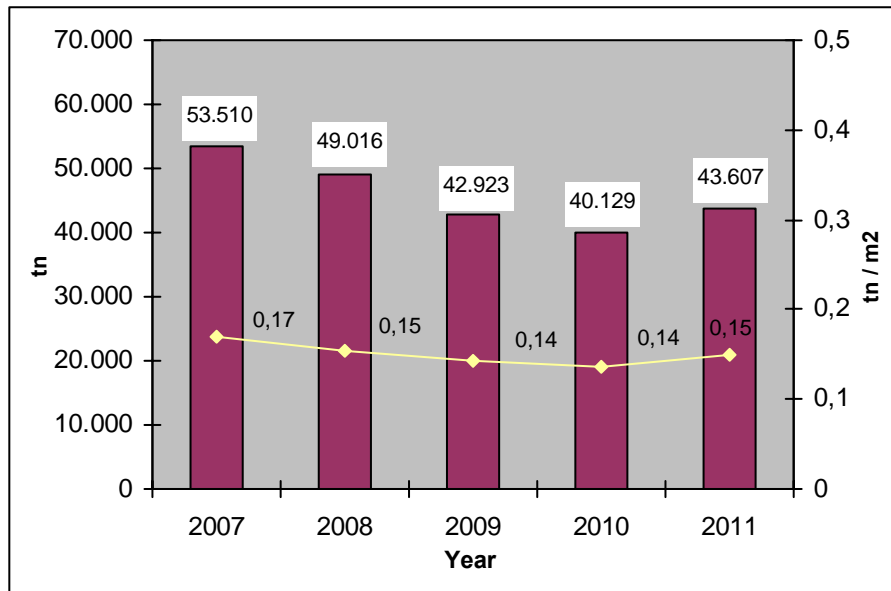
the production of the electricity consumed by the Bank (Scope 2), as well as emissions corresponding to the business trips of employees (Scope 3). Therefore, in 2011 the total consumption of heating oil amounted to 38,179 litres, electricity consumption amounted to 58,847,010 KWh, while business air travel reached a total of 3,393,895 miles.

In order to estimate the actual dimensions of these figures, the Bank has been using the following indicators: Electricity consumption per area unit, electricity consumption per employee, and Greenhouse gas emissions per area unit. In 2011, electricity consumption per area unit amounted to 200.91 KWh/m² as compared to 183.20 KWh/m² in 2010, increased by 9.67 %. Electricity consumption per employee amounted to 8,053 KWh/employee, as compared to 7,223 KWh/employee in 2010, increased by 11.50%. Total greenhouse gas emissions per area unit amounted to 0.1489 tons of CO₂/m².

The 9.81% year-on-year increase in electricity consumption is due to:

- increased consumption at Branches due to mergers
- a temporary increase in electricity consumption at the Nea Ionia IT centre due to the integration of the electronic and mechanical equipment of subsidiary companies
- increased consumption for heating purposes in Feb/Mar/Oct/Nov 2011 as compared to 2010

TOTAL GREENHOUSE GAS EMISSIONS (GHG)



■ Total greenhouse gas emissions (GHG) in tn
◆ Total greenhouse gas emissions (GHG) in tn per area unit (tn / m²)

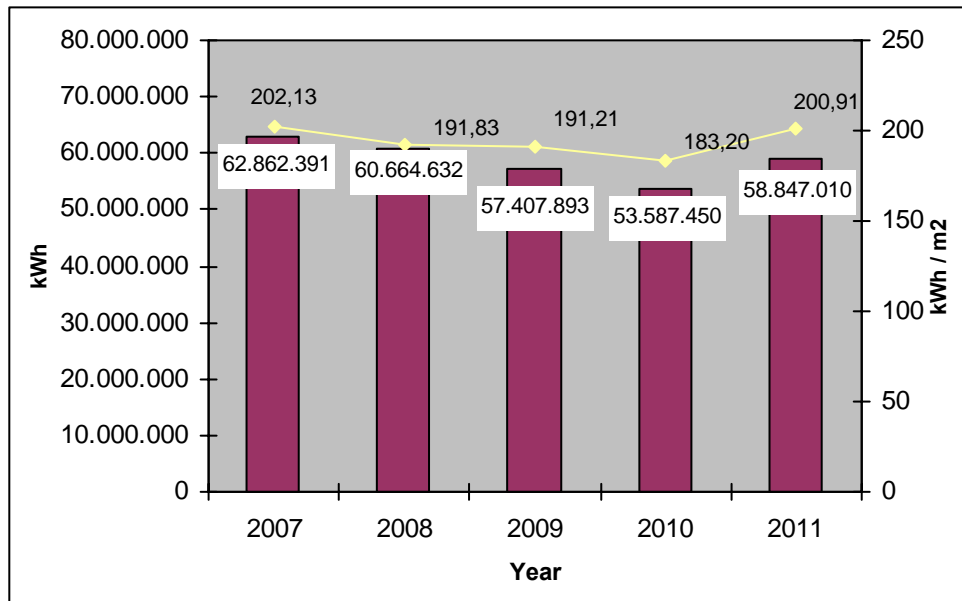
Energy management and monitoring of relevant indicators aim at taking the appropriate decisions concerning interventions that will minimize the Bank's share in the Greenhouse effect and Climate Change. Therefore, in 2011, and based on the findings of the consumption-monitoring exercise, the Bank made interventions to both the existing equipment and the design of the new premises' internal lighting, illuminated signs, air conditioning, electrical installations and the installation of natural gas infrastructure in Administration buildings.

In 2011, the selection of energy-efficient (e.g. Energy Star labelled) electronic equipment was continued as part of the renewal of the old electronic equipment of the N. Ionia complex.

Moreover, video conferencing was more widely used in 2011 for covering remote communication requirements, in order to reduce business travel and the resulting greenhouse gas emissions (GHG).

Total greenhouse gas emissions amounted to 43,607 tons of CO₂ (125 direct, 43,482 indirect), as compared to 40,129 tons in 2010.

ELECTRICITY CONSUMPTION



- Electricity consumption in kWh (KWh)
- ◆ Electricity consumption in kWh per area unit (KWh/m²)

As part of the effort to reduce atmospheric pollution from the combustion of heating oil, we created infrastructures for, and introduced the use of, natural gas in major Administration buildings, improving at the same time the performance of the relevant heating systems by 5-10%.

The major interventions made in 2011 in both the existing equipment, and the design of new premises concerning internal lighting, illuminated signs, air conditioning, electrical installations and the installation of natural gas infrastructure, were the following:

a. Lighting

In 2011, the Bank continued to install energy-saving lighting appliances (T5 fluorescent light units and electronic ballasts) in its branches and buildings.

The reduction of lighting energy use is estimated at approximately 25% in naturally-lighted office spaces, as compared to the type of lighting appliances used before.

The new lighting systems offer extra advantages, such as:

- extension of the light units' life cycle
- reduction of maintenance expenses
- reduction of heat emission from the light units



b. Illuminated signs

83% of the illuminated signs posted on the Bank's branches and buildings are fitted with auto night-off facilities.

Moreover, in 2011, 11 NEON light fluorescent light signs replaced old-type ones at branches. It should be noted that the use of neon lights, in conjunction with their auto night-off facility, is estimated to produce average annual savings of €404 per branch, while the corresponding energy-saving stands at 4,811 KWh annually.

c. Air conditioning

The branch network and office buildings of the Bank have been fitted with energy-saving air conditioning systems, which can also improve conditions in the corresponding premises, thus improving their ventilation, apart from covering cooling-heating needs.

More specifically, 78% (25 systems, out of a total of 32 air conditioning systems) of new air conditioning systems installed in 2011, concerned:

a) Variable Refrigerant Flow (VRF) Systems, which were combined with air to air exchangers that enable the pre-conditioning of external ("fresh") air with low energy consumption. These systems provided a relatively low-cost air conditioning solution for all new Branches and all premises that underwent extended renovation, featuring the following advantages:

- Advanced electronic technology that enables power control, combined with the application of advanced "inverter" control. As a result, power consumption is dramatically reduced, along with the reduction of the relevant areas' thermal heat load.
- Use of R410A, a new, environment-friendly refrigerant that increases coefficient of performance.
- Very high coefficient of performance, at full load (COP=3.95 as compared to 2.90-3.20 for older systems), but mainly at part load (COP=5.73 at 50% of the load) under which systems

operate for the largest part of the year.

- Independent supply of pre-conditioned fresh air, which is pre-heated or pre-cooled only by the outbound ventilation air-stream. This pre-conditioning is sufficient for ventilating spaces during intermediate seasons, when mild external temperatures prevail, without requiring the operation of VRF systems, thus leading to high energy savings.

b) Split-type autonomous air conditioning units, with inverter controls, of high energy class (A or B+), using environment-friendly Freon R410a and showing high coefficients of performance, similar to the VRF systems described above.

c) Water systems for air-cooled, Energy Class A, air-conditioning structures, with high coefficients of performance, which use the environment-friendly R410A refrigerant. Whenever required, water systems were fitted with central air processing units able to ventilate premises, and advanced automation systems that achieve very accurate temperature control, adaptation of power consumption to the premises' requirement, operation of the system with 100% fresh air, without air-conditioning, during mild-temperature seasons etc.

Moreover, the operation of each one of those systems is controlled by automatic on/off time-switches, which prevent the operation of air conditioning systems during non-working hours in case of error.

In 2011, there were 25 air conditioning system fittings, while 24 VRF and 1 water systems were installed, leading to estimated energy-savings of approximately 20-30% as compared to previous systems.

d. Improving the performance of Electrical installations

In 2011 certain actions and interventions were initiated with the aim of reducing energy



consumption by electrical installations in office areas and branches. These actions include:

a) Improvement of the performance of indoors electrical installations by means of energy inspections and interventions in a total of 10 Branches. In certain cases, the inspections yielded significant results, since they identified equipment malfunctions and failures responsible for increased electricity consumption. The interventions were made in energy-consuming installations (lighting, air conditioning, machinery etc). The reduction of energy losses within the buildings generates further energy-savings.

b) Electrical lighting circuits were designed in a way that enables switching-off lights in zones of office spaces and branches located near windows.

c) Energy-saving films were placed on extensive glass surfaces at the new Panorama Voulas Branch, with the aim of significantly reducing energy consumption for air conditioning purposes. The behaviour of the films is being monitored.

d) Pilot installation of an energy-saving system, which switches off electrical equipment at work stations (PCs, printers etc) when the employees have completed their working hours. The employees' work profiles had been recorded in advance, in order to estimate the success of the implementation of these systems. The results will be reviewed and assessed during 2012.

e) Continual monitoring of the power factor ("cosφ") at existing middle voltage substations equipped with capacitor arrays (all substations), with the aim of improving it if necessary. This improvement is achieved by offsetting the reactive power of the Public Power Corporation's distribution network through the appropriate interventions at the central panel board of each building. These interventions are expected to lead either to the reduction of Public Power Corporation's bills through lower charges or to avoid the imposition of fines, as a result of causing lower losses to the power system.



e. Other energy saving measures

Along with the above measures, the Bank continued to inform, and raise the awareness of its employees on energy saving issues, through the "Ten Energy Saving Tips", which contain simple environmental practices and guidelines about how each employee can contribute to this effort.

The ten tips appear regularly on the computer screens of Bank employees by means of a pop-up electronic message (Client Alert Service).

Planning for 2012

The responsible Services of the Bank are planning the following activities during 2012:

a) The following actions will continue to be realized in all the Bank's new Branches and office spaces, as well as all areas where extensive adaptation works are implemented:

- the installation of environment-friendly lighting appliances, with T5 light units and electronic ballasts
- the installation of NEON light fluorescent light signs
- the installation of VRF air conditioning systems, and autonomous air conditioning devices as well as the installation of air-cooled water air conditioning structures of energy class A

b) Energy inspections designed to reduce energy consumption at other 10 energy intensive Branches that will be identified by examining the Bank's annual energy consumption data.

c) Consideration and possible implementation, in selected areas, of the energy saving system, analytically recording the consumption profile at the premises, identifying the equipment or functions in need of improvement, and realization of the relevant proposals.

d) Investigation of the potential for, and the implementation of, interventions in the air conditioning equipment of the N. Ionia complex with the aim of reducing energy consumption.

e) Energy inspections at and specification of actions for 1 or 2 of the most energy intensive buildings of the Bank in Athens.

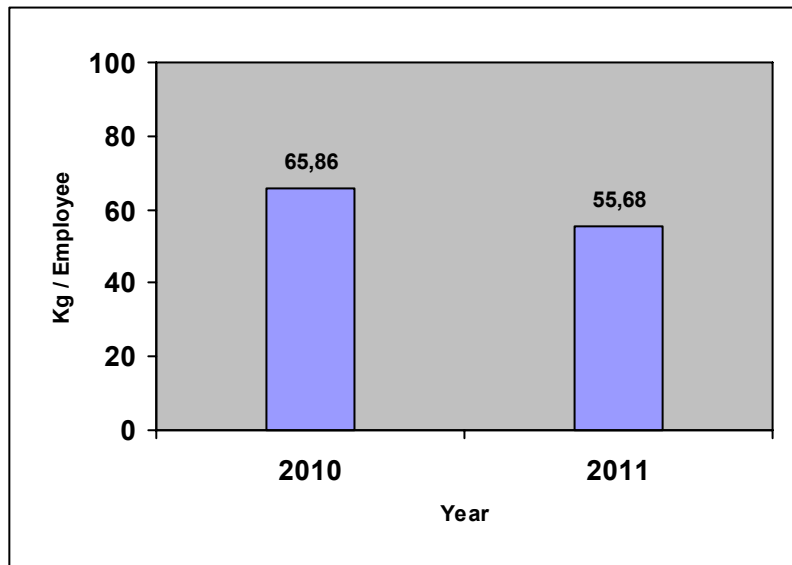


7.2.2.2 Paper

The rationalization and control of paper consumption is one of the Bank's major environmental targets. Thus, annual paper supplies were reduced by 16.73 % in 2011 as compared to the

previous year and stood at 406,850 kg (488,612 kg in 2010). Similarly, annual paper consumption per employee was reduced by 15.46%, to 55.68 kg (as compared to 65.86 kg per employee in 2010).

PAPER CONSUMPTION



Paper consumption per employee (kg/ employee)

Actions to reduce paper consumption

The Bank is implementing a paper-saving program covering the entire range of its operations. This program comprises the following actions:

- Procurement and installation of Duplex Unit printers that allow paper sheets to be printed on both sides (default setting).
- Implementation of a "Printing Management Services" program in the administration buildings, through the procurement and installation of special network printer systems (multi-function printers). The new multi-function printers are used by user groups, replacing individual devices such as printers, photocopying machines, faxes and scanners, directly leading to reduced paper and

consumables use (e.g. t, toners), energy consumption, as well as technical maintenance.

- Standardization of A4 paper orders all over Greece providing specific quantities per unit and specific deliveries per month, thus reducing both demand for paper and the corresponding administrative costs.
- E-invoicing: Implementation of an EDI (Electronic Data Interchange) system for the electronic delivery of files that contain invoicing data, and integration with the ERP's invoice management system. The EDI system reduces the manual processing of documents, by automating the invoicing process (abolition of paper documents – only electronic documents are sent), ensuring the fast delivery and



recording of the documents in the system, and generating economies of scale in terms of processing time and cost.

- Use of e-mail accounts by the personnel of all units, also extended to the branch network, with the aim of minimizing paper use for internal communication purposes.
- Use of e-Statements service (through e-banking), which enable customers to receive their banking products' statements electronically, discontinuing the receipt of physical copies over the mail. This practice reduces the use of paper and toner, contributing to the mitigation of the environmental impact from the corresponding waste.
- Fast position, electronic monitoring of client positions, which marks the dynamic STEamlining of the approval process in regard to loans, LGs, and changes in collateral, by transferring the entire paper –up to now– process to a digital environment. The

significant reduction of paper flows in this stage will do away with the need to print 700,000 pages per year, while from 2013 onwards the complete lack of paper flows through the extension of e-signatures to all hierarchical levels will further reduce annual printouts by 400,000 pages. Moreover, the transfer of files via FAST is expected to reduce fax calls by 200,000 on an annual basis.

Finally, personnel involvement is instrumental for the implementation and results of the relevant paper consumption-reducing actions, and to this end intense and continual awareness-raising efforts are made, in order to ensure that employees:

- print only certain of the e-mails they receive;
- print at a 50% zoom-out rate, thus consuming less paper for draft printouts;
- reuse the backsides of paper sheets.



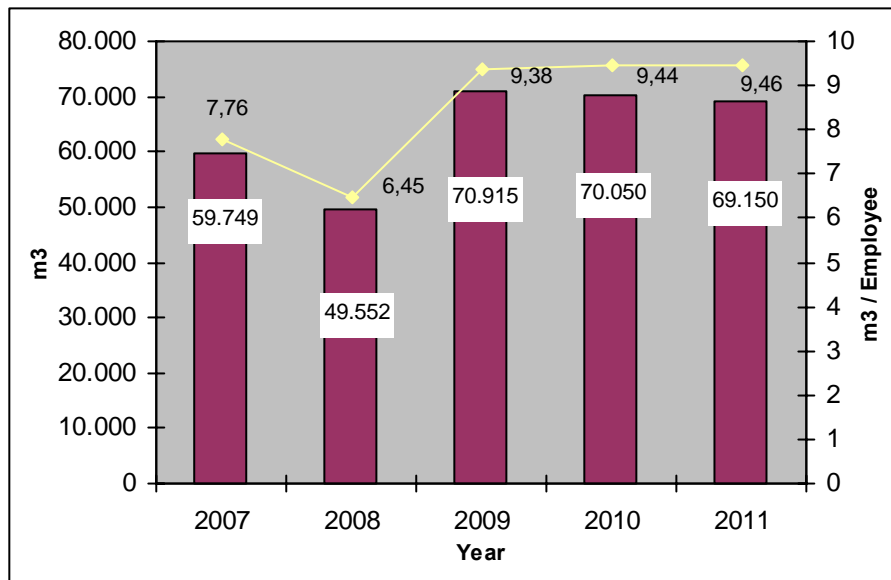
7.2.2.3 Water

Water is the most important natural resource of our times, and for this reason the Bank attaches great importance to its conservation. Water-saving measures include the installation of air-cooled air conditioning systems, which consume less water. In 2011, water consumption amounted to 69,150 cubic meters, representing a 1.28 % reduction as

compared to 2010. The “water consumption per employee (m³/employee)” index increased by a slight 0.23% (9.46 as compared to 9.44 in 2010).

The Bank has set the target of rationally reducing water consumption, stabilizing it at 9 m³/employee per year.

WATER CONSUMPTION



- Water consumption in m3
- ◆ Water consumption in m3 per employee (m3/employee)



7.2.3 Recycling and waste management

The Bank makes every possible effort to recycle and/or redirect all types of waste. All solid waste, depending on their type, is collected in the appropriate bins or at especially designated areas, to be delivered either to the suppliers of the original materials, or to licensed waste management contractors.

Our effort begins with the prudent supply of materials whose waste has limited environmental impacts, such as dry batteries or asbestos-free refurbishing materials. Moreover, all contracts with third associates-contractors provide for environmentally correct waste management from their part. In addition, the Bank implements, whenever possible, recycling programs for materials or equipment.

Today, the Bank is following up on waste streams, in order to ensure their best possible management and the reduction of environmental impacts.

Therefore, the Bank has been monitoring and managing the lifecycle of the following materials within the organization:

1. Toner cartridges
2. Paper and Packaging Materials
3. Waste Electrical & Electronic Equipment
4. Light Units
5. Batteries

The permanent objective of the Bank is to continue expanding its recycling programs in order to ensure the safe management of all recyclable outgoing materials.



7.2.3.1 Toner cartridges

The toner cartridge management program started being implemented in the Bank's units in 2009, initially in Attica and Thessaloniki, and was extended all over Greece in 2010, with significant results. It should be noted that this program includes implementing one of the main principles of waste management, the reuse. The evident environmental benefit is the reduction of the number of empty cartridges that are disposed, which leads to significant gains in terms of energy and other resource consumption.

The new procedure upgrades the role of recycling, since the aim is to reuse all toner cartridges. Any cartridges that cannot be refilled are delivered to properly licensed agencies for recycling.

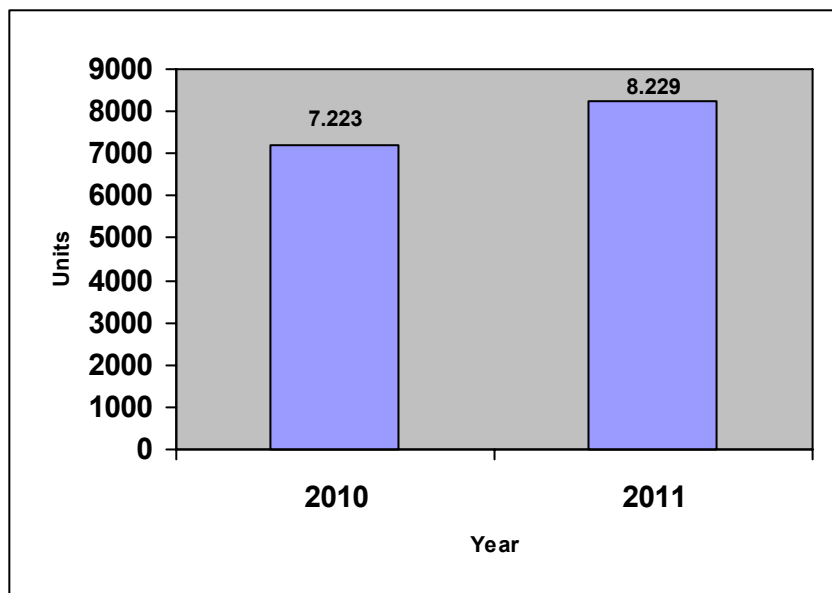
In 2011, total toner supply amounted to 8,229 units, as compared to 7,223 in 2010.

This increase is also due to orders that are covered by the warehouse, and therefore do not burden the Bank with purchase cost. Many of these units were returned to the warehouse (from use/stock) as a result of the replacement of printers as part of the "Printing Management Services" program.

Recycling/refilling concerns 100% of blank toner cartridges, through the relevant management mechanism.

Finally, total toner use per employee amounted to 1.13 units/employee in 2011.

TONER SUPPLY



Toner supply (units)



The aim is to sustain the smooth implementation of program all over the country during 2012, thus ensuring the 100% safe management of blank cartridges.

7.2.3.2 Paper and packaging materials recycling

In 2010, the paper recycling program was revised, and the new program now includes packaging materials, such as plastic, aluminium and paper wrappings, and is gradually extended to the entire country. In 2011 the new procedure is implemented all over mainland Greece.

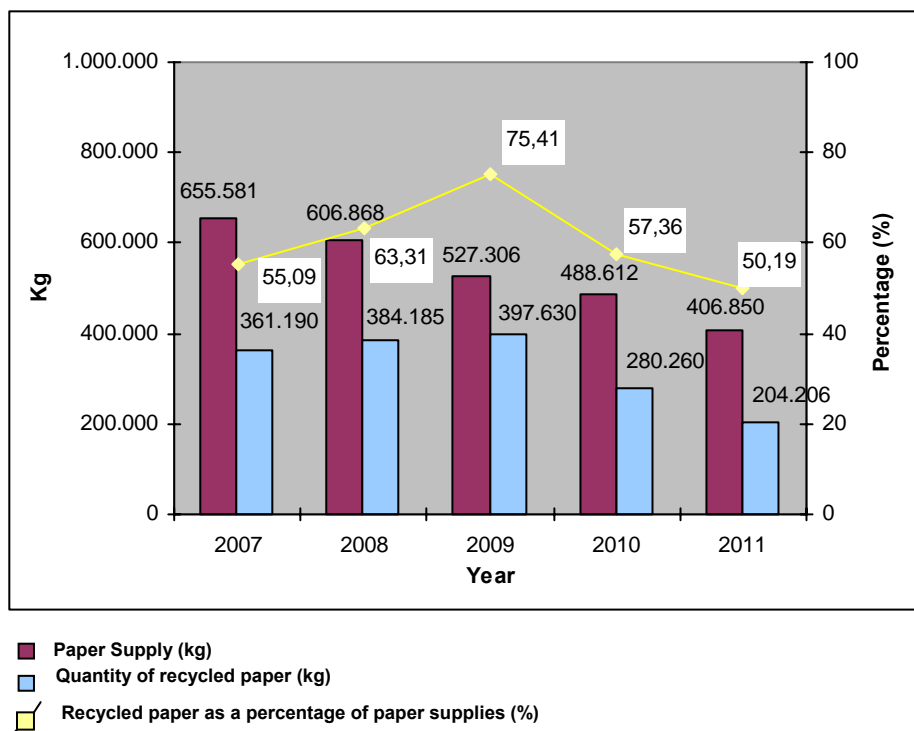
The total quantity of paper recycled during 2011 amounted to 204 tons, and accounted for 50.19 % of paper supplies for the year.

The implementation of the program over the long term has shown that an incipient average recycling/supply ratio of 40-60% represents an acceptable target. The statistical monitoring of the standard deviation of individual application points from the aforementioned average, as well as the range of the variation, offers a picture regarding the uniform implementation of the program, and facilitates the early detection of signs of abnormal material (paper) flows, from supply to end use/distribution, and the corresponding taking of corrective actions.

Finally, 3 tons of packaging materials (plastic, aluminium, paper wrappings) were recycled.

The aim is to gradually extend the program to the entire country, including the islands, in 2012, leading to the recycling of all waste paper and packaging material quantities.

PAPER RECYCLING





7.2.3.3 Electrical & Electronic Equipment

In 2011, the Bank continued its program for the safe disposal of waste (electrical & electronic) equipment either through reuse (within the Bank's units) and donations to third bodies, or through the recycling of any devices that cannot be reused. Recycling is carried out in cooperation with the official system established by the Ministry for the Environment, Energy and Climate Change, and its pertinent licensed associates. Almost 89,000 kg of equipment (15,627 units) were recycled in 2011.

The Bank continued its electronic equipment donation program, as part of an effort to manage the lifecycle of the materials it purchases. Thus, in 2011 it offered 391 electronic equipment items to schools.

The target for 2012 is still to achieve the safe management of 100% of electrical & electronic equipment.

7.2.3.4 Light Units/Batteries

Used light units and batteries are types of waste that are regulated by the applicable environmental legislation. Their safe disposal prevents the pollution of both the soil and aquifer with heavy metals and other hazardous substances. In 2011, the Bank continued its cooperation with the agencies qualified for managing such materials. Overall, 10,604 burned-out light units and 245 kg of useless batteries were delivered for safe disposal. Moreover, portable batteries were collected in designated areas in Attica (AFIS), leading to the recycling of a total of 657 kg. The target for 2012 is still to achieve the safe management of 100% of these materials.



7.2.4 Environmental risk assessment

The Bank has developed a procedure for assessing the environmental risk of loans, especially those extended to highly polluting enterprises. Since 2004, Eurobank has adopted certain criteria for assessing the environmental risk of the businesses it cooperates with.

Presidential Decree 148 “on environmental liability with regard to the prevention and remedying of environmental damage - Alignment with Directive 2004/35/EC” was issued in 2009.

The purpose of this legislation is to establish environmental liability on the basis of the “**polluter pays**” principle, through the specification of measures, terms and procedures, so that the operator whose activity has caused the environmental damage or the imminent threat of such damage is to be held financially liable for taking the necessary measures for preventing and/or **remedying** environmental damage.

Given the increasing weight attached to environmental issues by societies, legislators and international agencies, as well as the implementation of the “polluter pays” principle on the European level, the Group works on expanding the scope of its environmental risk assessment and management system, in order to deal with such risks in a timely fashion, always in cooperation with its clients.

In this context, 3 environmental due diligence inspections were performed in 2011 by specialized technical consultants, at companies engaged in highly polluting activities prior to the approval and disbursement of loans. Similar inspections are also performed as part of following-up the financed projects (9 environmental inspections).

In 2012 the Bank will continue these environmental inspections, actively contributing to environmental protection.



7.2.5. “Green” Procurement Policy

Since the launching of its Environmental Management System, the Bank has stated, through its policy, that it wishes to transmit its environmental culture to its customers and suppliers. In this context, it has been gradually developing environmental criteria for evaluating both its suppliers, and the products and services they offer.

The existence of an environmental policy and an Environmental Management System has already been incorporated to the supplier evaluation criteria, while environmental labels (such as Energy Star, FSC, PEFC, Eco-Label etc.), are included in product specifications whenever practically possible. In addition, adherence to the environmental legislation is

an explicit provision in all contractor agreements.

The Group’s Procurement Policy includes special environmental regulations that promote sound environmental conduct among suppliers and ensure, whenever possible, the selection of environment-friendly products.

It should be noted that the Bank’s “Green” Procurement Policy is seriously taking into account the peculiarities of the market, and aims at utilizing the Bank’s purchasing power in order to positively push the market towards the provision of environment-friendly products and services, without causing disturbances and unfair competition.



7.2.6 “Green” banking products

The Bank has developed “green” banking products, which have a positive impact on the environment. Products such as the WWF Eurobank Visa, the “green” Home Loans for the installation of household photovoltaic systems and the “Energy Saving at home” are supported by specialized financing programs. Moreover, Eurobank Equity Partners, the Group’s subsidiary, has developed and has been promoting a major investment product which, among others, supports dynamic companies of the green growth sector.

WWF visa

WWF Eurobank Visa is the first “green” product ever issued by a Greek bank, and it is the outcome of the partnership between Eurobank and WWF Hellas, which began in 2000. Up to this date, WWF Hellas has received more than **€1.25 million** through WWF Eurobank Visa, in order to finance environmental protection activities.

2,522 new cards were issued in 2011, raising the total number of active credit cards to 36,216. Thus, in 2011 Eurobank paid WWF Hellas the amount of €137,107, which once again came from:

- i. the one-off payments for each issuance and renewal of WWF Eurobank Visa cards
- ii. the payment of a percentage on the value of purchases made by cardholders, without any charge to the latter

This amount was used for supporting the following actions of WWF Hellas:

- €12,625 for supporting the actions carried out in Zakynthos, and in particular the management of the Sekania Beach, the most important nesting beach of the loggerhead sea turtle in the Mediterranean Sea. This amount enabled the continuous supervision of the area, the monitoring of its soil-condition parameters, and the realization of

targeted preservation and protection actions.

- €52,720 for supporting the actions undertaken by WWF Hellas in North Pindos. These included the organization's involvement in the management agency of the National Park, the monitoring of specific critical threat, the operation of the Visitor Information Centre at Mikro Papingo, and the consideration and promotion of new initiatives for the protection and sustainable development of this area.
- €22,162 for supporting the involvement of WWF Hellas in WWF's european initiative for sustainable fishery. The actions that were supported concern the documentation of the problems currently faced by the fishery sector, the formation of proposals to the european commission and the Greek State, and the forging of partnerships with fishers and local communities and the future development of initiatives on the national and european level.
- €49,600 for supporting the core actions of the organization's Environmental Training program, including the continual provision of support and information to teachers, the operation of the organization's internet platform for the distribution of environmental training material, the issuance of a periodic information bulletin to the teaching community and the design of new activities and programs. Overall, in 2011 WWF Hellas offered training to 8,945 children and 552 teachers.

The amounts paid each year to WWF Hellas enable this organization to preserve its independence and continue its work unhindered. The above payments accounted for 56% of the total expenditure of these programs for 2011.



“Green” Home Loan – Photovoltaic Systems

Demonstrating its strong environmental orientation, in 2010 the Bank adopted major green initiatives, with the ultimate aim of contributing to the quality improvement of households, and the overall environment. Focused on innovation and customer service, the Bank created the “Green Home Loan – Photovoltaic (PV) Systems” for retail customers wishing to install PV systems of up to 10 KW on their rooftops. More specifically, the loan offers the option of financing up to 100% of the PV system’s acquisition and installation cost, either through a mortgage on the property, or through the concession of the Power Purchase Agreement with the Public Power Corporation. Most importantly, customers reap great gains, since by fulfilling the conditions of the State’s Program to install PV systems, they can sell the generated power for 0.55€/KWh thus ensuring a major source of income for 25 years and contributing to the reduction of CO2 emissions to the environment. More specifically, as part of the product’s promotion a series of actions and initiatives were implemented, such as the:

- Provision of training to associates who, thanks to complete information material, managed to expand and differentiate their business activities with multiple benefits during a crucial period for the housing market
- Organization of special one-day training events for the largest associate networks of strategic importance to the Bank
- Establishment of relations with new customers and associates
- Creation of points of sale and promotion for the new loan product, in cooperation with major chain-store companies
- Creation of a complete promotion and information material package: posters, leaflets, internet site banners, personalized letters etc. This material, a novelty for this market, was used in

its entirety by many companies of the sector, since it combines the basic information on PVs with typical examples of calculating the gains from this type of financing.

In 2011 the Bank was a leader in the “Photovoltaic” loan market, accounting for almost 30% of total loans granted.

“Green” Home Loan – Energy Saving

Moreover, as part of the effort to improve the Energy Efficiency of homes, the Bank developed a home improvement lending product which finances certain interventions, the “Green Home Loan - Energy Saving”. This new lending product provides customers with financing, with or without underwriting a property mortgage. The mandatory character of Energy Certificates since 2010 and the implementation of the respective state-subsidized “Saving at Home” program, will herald a new era for home improvement loans. This new category of loans will support the ever increasing demand for interventions such as: the replacement of external frames and glass panes, the insulation of buildings and the upgrading of heating units.

In 2011 the Bank captured a dominant position in the market, accounting for 24% of the approved applications to the program.

Financing of infrastructure projects for energy generation from RES and/or other environment-friendly sources

In the field of renewable energy sources, the Bank has created special business lending products for financing infrastructure projects for energy generation from renewable energy sources (RES), such as PV’s in business premises, PV parks etc.

Especially in regard to the installation of PV systems on the roofs of businesses, Eurobank is offering prospective investors with a complete package of services, covering, apart



from the requisite funding, all procedural issues related to the investment's realization.

In 2011, Eurobank financed, through short-term business loans, major projects, such as:

- Wind parks (loans of €29 mn);
- Photovoltaic systems (loans of €23.4 mn)

The Bank aims at continuing to support renewable energy sources in 2012, through the realization of large RES projects.



Eurobank Equity Partners

As part of Eurobank's strategy for supporting "extrovert" and "green" businesses, in 2011 Eurobank EFG Equities made an investment in the NGP Plastic company.

NGP Plastic is a company that produces multi-layer film for the food industry, as well as specialized fruit and vegetable packages, mainly from recycled PET, at its owned state-of-the-art factory in Corinth. It is a rapidly growing company, since in the past four years its sales have been increasing at an annual rate of more than 30%; it also has a strong export orientation.

Specialized plastics for food products packaging is expected to be one of Europe's next growth industries in the years to come, as both producers and consumers prefer the easier transportation, traceability and longer food duration, without the use of chemical preservatives, benefits that the sector offers. Moreover, the continual adoption of new technologies by NGP Plastic, combined with the excellent and consistent quality of its products, creates strong prospects for the

further increase of its share in the European market.

Eurobank EFG Equities is acquiring minority stakes in highly competitive, growth companies, with a presence in the "green" sector of the economy. By attracting co-investors from the private sector, Eurobank EFG Equities is supporting dynamic companies, not only with capital, but also with know-how that helps them grow faster.

Other "Green" Products

The Bank continues to support other "Green" Products as well:

- Replacement of old (polluting) taxis with new, environment-friendly engines
- Installation of natural gas equipment
- Upgrading of dry-cleaning establishments through the installation of environment-friendly equipment
- Purchase of environment-friendly buses by Local Government Organizations and the Greek Government



7.3 Environment and Corporate Social Responsibility

In this period of economic and social crisis, corporate social responsibility remains a main pillar of the Eurobank group's profile, which coexists with, and complements, its business activity.

Since its inception in 1990, the Eurobank group has been combining its business activity with actions that demonstrate its responsibility towards its social partners, which include its employees, its customers, its shareholders and society at large. The Group's Corporate Social Responsibility program is based, on one hand, on the consistency of actions and long-term planning and, on the other hand, on the development of relations with acclaimed agencies and organizations.

In 2011, the total sponsorship and social contribution outlays of the Eurobank group stood at €6.7 million.

Environmental protection is a cornerstone of Eurobank's corporate social responsibility initiatives. In this context, the Group has been cooperating with Non-Governmental Organizations and agencies in order to implement actions aimed at raising awareness and offer reliable information on environmental protection issues.

More specifically, in 2011 the Group cooperated with WWF Hellas as part of the WWF Eco2nomy campaign, which aims at informing every family about the simple everyday solutions available for reducing energy consumption with great benefit to the environment and the household's budget. The Eco2nomy campaign was launched in April 2011 and will be completed in August 2012.

The spearhead of the WWF Eco2nomy campaign was the European Energy Saving Award (ESA), whose National Sponsor was the Eurobank group. The ESA contest was open to

households from 11 European countries and was based on residential energy consumption. Participants had a deadline till the end of April 2012 to implement measures in their households (zero, medium, or high cost) that would help them reduce the total energy consumption. Greece came first in this contest, through the participation of more than 2,800 households.

In order to support the WWF Eco2nomy campaign, an easy-to-use, concise guide was created, containing energy-saving tips pertaining to four key areas of our everyday lives: adjustment of area and water temperatures, lighting, use of electrical devices and transportation by car. The guide is also available over the Internet at www.eurobank.gr.

The long-standing collaboration between Eurobank and WWF Hellas also includes WWF Eurobank Visa, the first "green" product ever issued by a Greek bank, which dates back in 2001. By the end of 2011 Eurobank had paid more than €1,250,000 to the organization.

More specifically, the funds that originated from WWF Eurobank Visa during 2011 stood at €137,107 and were invested by WWF Hellas in the following actions:

€22,162 supported the involvement of WWF Hellas in WWF's European initiative for sustainable fishery.

€12,625 was channelled to actions carried out in Zakynthos, and in particular the management of the Sekania Beach, the most important nesting beach of the loggerhead sea turtle in the Mediterranean Sea.

€52,720 supported the actions undertaken by WWF Hellas in North Pindos.

€49,600 supported the core actions of the organization's Environmental Training program. Overall, in 2011 WWF Hellas offered training to 8,945 children and 552 teachers.

Moreover, in June 2011, the Eurobank group and the Scouts of Greece organized six initiatives for cleaning groves and suburban forests in 6 cities throughout Greece. The



purpose of this initiative, which was realized for a second year, was to protect valuable green areas from summer fires.

More than 500 Scouts, children and volunteer citizens cleaned green areas in Pyrgos, Ioannina, Kozani, Messini, Heraklio and Rethymno. More specifically, they cleaned 290 square meters of green areas, and collected 1,800 bags of waste.

Finally, in the summer of 2011, the Greek Ministry for the Environment, Energy and Climate Change (MEECC) produced, with the financial assistance of the Eurobank group, a TV spot, which highlighted the human factor and negligence as the main causes of fires in Greece. The message aimed at informing and raising the awareness of the public on forest prevention and protection issues.



8. EMAS VERIFIER CERTIFICATE IN REGARD TO VERIFICATION AND CERTIFICATION ACTIVITIES

Dr. Chem.-Eng. Panayotis Achladas/TÜV HELLAS SA, which has been certified by the Hellenic Accreditation System with Verifier No 183-3 accredited or licensed for the scope of applications: 7 (except 7.21), 8.1, 8.91, 10, 11, 13, 14.3, 16, 18.1, 19, 20 (partially in what concerns 20.59), 21, 22, 23, 24 (except 24.46), 25 (except 25.61 and 25.99), 26.8, 27 (except 27.9), 28 (except 28.23, 28.29, 28.96 and 28.99), 31, 32,3, 36, 37, 38.1, 38.2, 38.32, 41, 42, 43, 45, 46 (except 46.52 and 46.65), 47, 49.42, 49.5, 52, 53, 55, 56, 58.1, 59.2, 61, 64, 77.32, 79, 84.11, 85, 95.2, 96 (except 96.09), confirms that the activities of the Eurobank Ergasias S.A. Group, referred to in this environmental report, registration number EL000080 conform to Regulation (EC) No. 1221/2009 of the European Parliament and the Council of November 25, 2009, on the voluntary participation of organizations in a Community eco-management and audit scheme (EMAS).

By signing this certification I declare that:

- the verification and certification conformed to Regulation (EC) No. 1221/2009;
- the verification and certification confirm that there were no indications of non-compliance with applicable legal requirements concerning the environment;
- the data and information contained in this environmental report of the organization and the site provide a valid, reliable and accurate view of the activities performed by the organization/at the site, within the scope described in this environmental report.

Athens, 6/29/2012

Dr. Chem.-Eng. Panayotis Achladas
TÜV HELLAS S.A.
262, Mesogeion Ave.
Cholargos 15562



9. REQUIRED REGISTRATION INFORMATION

1. ORGANISATION	
Name	Eurobank Ergasias S.A.
Address	8, Othonos St.
City	Athens
Postal Code	10 557
Country/Federal State/Region/Autonomous Community	Greece
Communication officer	Harry Papageorgiou Head, Group Environment & Quality Division
Tel.	210.35.24408
Fax:	210.35.23653
e-mail	HPapageorgiou@eurobank.gr
Website	www.eurobank.gr
Public access to the environmental report or the updated environmental report	
a) printed form	Group Environment & Quality Division
b) electronic form	www.eurobank.gr
Registration Number	EL-000080
Registration Date	11/3/2009
Registration suspension date	-
Registration cancellation date	-
Date of next environmental report	-
Date of next updated environmental report	06/2013
Request for derogation pursuant to article 7 YES - NO	NO
NACE code of activity	64 - Financial service activities, except insurance and pension funding
Number of employees	7,307
Turnover or annual balance sheet	-
2. SITES	
Name	Eurobank Ergasias S.A.
Address	8, Othonos St. and 397 branches/buildings (see Appendix I)
City	Athens
Postal Code	10 557
Country/Federal State/Region/Autonomous Community	Greece
Communication officer	Harry Papageorgiou Head, Group Environment & Quality Division
Tel.	210.35.24408
Fax:	210.35.23653
e-mail	HPapageorgiou@eurobank.gr
Website	www.eurobank.gr
Public access to the environment report or the updated environmental report	
a) printed form	Group Environment & Quality Division



b) electronic form	www.eurobank.gr
Registration Number	EL-000080
Registration Date	11/3/2009
Registration suspension date	-
Registration cancellation date	-
Date of next environmental report	
Date of next updated environmental report	06/2013
Request for derogation pursuant to article 7 YES - NO	NO
NACE code of activity	64 - Financial service activities, except insurance and pension funding
Number of employees	7,307
Turnover or annual balance sheet	-
3. EMAS VERIFIER	
Name of EMAS Verifier	Dr. Chem.-Eng. Panayotis Achladas TÜV HELLAS S.A.
Address	262, Mesogeion Avenue
City	Cholargos
Postal Code	15 562
Country/Federal State/Region/Autonomous Community	Greece
Tel.	210 6540195
Fax:	210 6528025
e-mail	www.tuvhellas.gr
No of Accreditation or License	183-3
Scope or accreditation or license (NACE codes)	7 (except 7.21), 8.1, 8.91, 10, 11, 13, 14.3, 16, 18.1, 19, 20 (partially in what concerns 20.59), 21, 22, 23, 24 (except 24.46), 25 (except 25.61 and 25.99), 26.8, 27 (except 27.9), 28 (except 28.23, 28.29, 28.96 and 28.99), 31, 32,3, 36, 37, 38.1, 38.2, 38.32, 41, 42, 43, 45, 46 (except 46.52 and 46.65), 47, 49.42, 49.5, 52, 53, 55, 56, 58.1, 59.2, 61, 64, 77.32, 79, 84.11, 85, 95.2, 96 (except 96.09)
Accreditation or licensing body	ESYD

Athens, __/__/2012

The representative of the organization

S. Ioannou
General Manager for Group Operations-Technology & Organization
Representative of the Management of Eurobank



APPENDIX I Sites

CODE	NAME	ADDRESS
002	KIFISSIAS AVE. MARUSSI	117, KIFISSIAS AVE., 15124 MAROSSI, ATTIKIS
005	GR. LABRAKI PIRAEUS	138, GR. LABRAKI ST., 18535 PIRAEUS, ATTIKIS
006	HALANDRI	8, DOUROU SQ., 15233 CHALANDRI, ATTIKIS
008	ILIOUPOLI	124, EL. VENIZELOU ST., 16345 ILIOUPOLI, ATTIKIS
009	PERISTERI	2, DIM. GOUNARI & 1 VAS. ALEXANDROU ST., 12131 PERISTERI, ATTIKIS
010	DELTA FALIROU	360, SYGROU AVE., 17674 KALLITHEA, ATTIKIS
014	EL. VENIZELOU ST. KALAMARIAS	9, EL. VENIZELOU ST., 55133 KALAMARIA, THESSALONIKIS
011	GALATSI	3, VEIKOU AVE., 11146 GALATSI, ATTIKIS
012	KOLONAKI	3, ANAGNOSTOPOULOU ST., 10673 ATHENS, ATTIKIS
013	PERIVOLAKIA SQ. NIKEA	SOLOMOU & 1, OLYMPOU ST., 18450 ATHENS, ATTIKIS
015	PATRA	26, AG. ANDREOU & KOLOKOTRONI ST., 26221 PATRA, ACHAIAS
016	ERITHROU STAVROU	98, KIFISSIAS AVE. & ERYTHROU STAVROU ST., 11526 ATHENS, ATTIKIS
017	EGALEO	259, I. ODOS ST., 12244 EGALEO, ATTIKIS
018	VOLOS	69, IASSONOS ST., 38221 VOLOS, MAGNISIAS
019	ALIMOS	2, GEROULANOU ST. & VOULIAGMENIS AVE., 16452 ARGYROUPOLI, ATTIKIS
020	HERAKLIO	MARTIRON 25th AUGUST & KORONEOU ST., 71202 HERAKLIO, HERAKLIOU
023	CYPRU ST. LARISSA	79, KYPROU ST., 41222 LARISSA, LARISSAS
024	TOUMBA	ARTAKIS & 7, LEMESOU ST., 54453 THESSALONIKI, THESSALONIKIS
025	OTHONOS ST. SYNTAGMA	8, OTHONOS ST., 10557 ATHENS, ATTIKIS
026	KEFALARI	2, PATR. MAXIMOU & DILIGIANNI ST., 14562 KIFISIA, ATTIKIS
027	MAROUSSI DELPHI CENTER	56, KIFISSIAS AVE., 15125 MAROSSI, ATTIKIS
028	20 KM ATHINON - LAMIAS	20th KM ATHINON-LAMIAS NATIONAL RD., 14565 EKALI, ATTIKIS
029	SHIPPING BRANCH	1-7, FLESSA & 83 AKTI MIAOULI ST., 18538 PIRAEUS, ATTIKIS
030	KAROLOU DIL	13, KAROLOU DIL ST., 54623 THESSALONIKI, THESSALONIKIS
031	ESPERIDON SQUARE GLYFADA	3, ESPERIDON SQ., 16674 GLYFADA, ATTIKIS
033	N. SMYRNI	39, ELEFTHERIOU VENIZELOU & ATTALIAS ST., 17123 NEA SMYRNI, ATTIKIS
034	PAGRATI	28-30, EFTICHIDOU & 2 KRISILA ST., 11635 ATHENS, ATTIKIS
035	PALEO FALIRO	24 POSIDONOS AVE., 17561 PALAIO FALIRO, ATTIKIS
036	AG. VARVARAS PSYHIKO	340, KIFISSIAS AVE., 15451 PSYHIKO, ATTIKIS
037	DIAGONIOS	114, TSIMISKI & D. GOUNARI ST., 54622 THESSALONIKI, THESSALONIKIS
039	IR. POLITEHNIU ST. LARISSA	162, IROON POLITEHNIU ST., 41223 LARISSA, LARISSAS
040	KOROPI	228, VAS. KONSTANTINOY ST., 19400 KOROPI, ATTIKIS
041	VAS. OLGAS	VAS. OLGAS & 25th MARCH ST., 54646 THESSALONIKI, THESSALONIKIS
042	PORTO CENTER	90, 26th OCTOBER ST., 54627 THESSALONIKI, THESSALONIKIS
043	N. KIFISSIA	17th Km ATHINON-LAMIAS NATIONAL RD., 14564 KIFISSIA, ATTIKIS
044	KALLITHEA	167, ELEFTHERIOU VENIZELOU ST., 17672 KALLITHEA, ATTIKIS
045	AG. IOANNOY ST. AG. PARASKEVI	45, AGIOY IOANNOY ST., 15342 AGIA PARASKEVI, ATTIKIS
046	PATISSION ST.	207, PATISSION ST., 11253 ATHENS, ATTIKIS
048	AG. PANTELEIMONA AHARNON	122, ACHARNON & KODRIGKTONOS ST., 11251 ATHENS, ATTIKIS
049	N. FILADELFIA	79, DEKELIAS AVE., 14341 NEA FILADELFIA, ATTIKIS
050	DIMOTIKO THEATRO PIRAEUS	42-44, IROON POLITEHNIU AVE., 18535 PIRAEUS, ATTIKIS
052	MOUSSIO	57, PATISSION ST., 10432 ATHENS, ATTIKIS
053	MELISSIA	DIMOKRATIAS AVE. & 2, A. PAPANDEUROY ST., 15127 MELISSIA, ATTIKIS
055	MOSCHATO	67, MAKRYGIANNI ST., 18345 MOSCHATO, ATTIKIS
056	ELEFSINA	11, IROON POLITEHNIU ST., 19200 ELEFSINA, ATTIKIS
057	PETROUPOLI	80, 25th MARCH ST., 13231 PETROUPOLI, ATTIKIS
059	AKTI KONDILI	26-28, AKTI KONDILI ST., 18545 PIRAEUS, ATTIKIS
060	EPTALOFOS	27, M. ALEXANDROY ST., 56121 AMPELOKIPI, THESSALONIKI, THESSALONIKIS



CODE	NAME	ADDRESS
061	PYRGOS	6, 28th OKTOBER ST., 27100 PYRGOS, ILIAS
062	OMONIA SQUARE	60, STADIU ST., 10564 ATHENS, ATTIKIS
063	KANARI ST.	23, KANARI ST., 10673 ATHENS, ATTIKIS
064	IMITTU ST.	62, IMITTOU & KONONOS ST., 11634 ATHENS, ATTIKIS
065	PERISTERI - TOWN HALL	63, PANAGI TSALDARI ST., 12134 PERISTERI, ATTIKIS
066	HAIDARI	187, ATHINON AVE., 12461 CHAIDARI, ATTIKIS
067	PETROU RALLI	55, PETROU RALLI ST., 17778 TAVROS, ATTIKIS
069	DAFNI	186, VOULIAGMENIS AVE., 17235 DAFNI, ATTIKIS
072	KOUKAKI	16, VEIKOU ST., 11742 ATHENS, ATTIKIS
073	N.IONIA METRO STATION	DION. SOLOMOU & 1, PATR. IOAKIM ST., 14234 NEA IONIA, ATTIKIS
074	AG. ANARGIRON	62, AG. ANARGIRON ST., 13561 AGIOI ANARGIRI, ATTIKIS
076	VRIONI - PIREAS	77-79, IROON POLITECHNIU ST., 18536 PIRAEUS, ATTIKIS
077	VERIAS - MITROPOLEOS	38, MITROPOLEOS & AG. DIMITRIOU ST., 59100 VERIA, IMATHIAS
078	DIMITRIADOS ST. VOLOS	171, DIMITRIADOS ST., 38221 VOLOS, MAGNISIAS
083	MAROUA SQUARE PATRA	32, KALAVRITON & CHRISOSTOMOU ST., 26226 PATRA, ACHAIAS
091	FAROS PSIHIKOU	212, KIFISIAS AVE., 15451 NEO PSICHIKO, ATTIKIS
092	MYKONOS	MYKONOU-AERODROMIOU ST., DRAFAKI DISTICT, 84600 MYKONOS, CYCLADON
093	AG.STEFANOS	24, CHELMOU ST., 14565 AGIOS STEFANOS, ATTIKIS
094	PEREA THESSALONIKI	AMPELOKIPON & 25, ANTHEON ST., 57019 THESSALONIKI, THESSALONIKIS
095	KIFISSIAS	271, KIFISIAS AVE. & 1HRODOU ATTIKOU ST., 14561 KIFISIA, ATTIKIS
096	NEAS MAKRIS	100, MARATHONOS AVE., 19005 NEA MAKRI, ATTIKIS
097	NAFPLIO	97, SIDIRAS MERARCHIAS & THES/KIS ST., 21100 NAFPLIO, ARGOLIDAS
098	PALLINIS	52, MARATHONOS AVE., 15351 PALLINI, ATTIKIS
099	ASKLIPIU ST. & ALEXANDRAS	118, ALEXANDRAS AVE. & 191 ASKLIPIOU ST., 11471 ATHENS, ATTIKIS
101	VOUKOURESTIOU	VOUKOURESTIOU & 3, VALAORITOU ST., 10671 ATHENS, ATTIKIS
102	AMPELOKIPI	151, MICHALAKOPOULOU ST., 11527 ATHENS, ATTIKIS
103	ZOGRAFOU	70, PAPAGOU AVE. & MARATOU ST., 15771 ZOGRAFOU, ATTIKIS
106	AG. ELEOUSSA KALLITHEA	188, ELEFThERIOU VENIZELOU ST., 17675 KALLITHEA, ATTIKIS
107	KORYDALLOS	123, GRIG. LAMBRAKI AVE., 18120 KORYDALLOS, ATTIKIS
108	RENTI	89, KIFISSOU AVE., 18233 MOSCHATO, ATTIKIS
109	IPPODAMIAS SQUARE PIRAEUS	39-41, ETHN. ANTISTASEOS & GOUNARI ST., 18531 PIRAEUS, ATTIKIS
110	N. ERITHREA	334, KIFISIAS AVE. & IONIAS ST., 14671 NEA ERITHREA, ATTIKIS
112	KORINTHOS	26, ETHN. ANTISTASEOS ST., 20100 KORINTHOS, KORINTHIAS
113	PTOLEMAIDA	25, 25th MARCH ST., 50500 PTOLEMAIDA, KOZANIS
115	IGOUMENITSA	10, ETHNIKIS ANTISTASEOS ST., 46100 IGOUMENITSA, THESSALONIKIS
116	CORFU	97, EVG. VOULGAREOS & AG. SOFIAS ST., 49100 CORFU, KERKYRAS
117	HALKIDAS	KRIEZOTOU & 3, FARMAKIDOU ST., 34100 HALKIDA, EVIAS
118	IONOS DRAGOUMI ST.	22, IONOS DRAGOUMI ST., 54624 THESSALONIKI, THESSALONIKIS
120	VARDARI SQ. THESSALONIKI	11, MONASTIRIOU ST., 54627 THESSALONIKI, THESSALONIKIS
121	LAMIA	KOLOKOTRONI & TZAVELLA ST., 35100 LAMIA, FTHIOTIDAS
122	AG. TRIADA THESSALONIKI	46, VAS. GEORGIOU ST., 54640 THESSALONIKI, THESSALONIKIS
123	R. FERAIU SQ. TRIKALA	6, VAS. OLGAS ST., 42100 TRIKALA, TRIKALON
124	BOTSARI THESSALONIKI	M. BOTSARI & 71, KARAKASI ST., 54644 THESSALONIKI, THESSALONIKIS
125	STAVROUPOLI	301, LAGADA ST., 56430 STAVROUPOLI, THESSALONIKIS
126	TRIPOLI	10, DARIOTOU & ETHN. ANTISTASEOS ST., 22100 TRIPOLI, ARKADIAS
127	VAS. KONSTANTINOU SQ. XANTHI	2, VAS. KONSTANTINOU ST., 67100 XANTHI, XANTHIS
128	KALAMATA	SIDIRODROMIKOU STATHMOU AVE. & PAPAFLISSA SQ., 24100 KALAMATA, MESSINIAS
129	KAVALA	5, FILELLINON & K. PALAMA ST., 65302 KAVALA, KAVALAS
130	KILKIS	21st JUNE & DIOGENOUS ST., 61100 KILKIS, KILKIS
131	EMPORIOU SQ. SERRES	62, D. SOLOMOU ST., 62124 SERRES, SERRON



CODE	NAME	ADDRESS
132	AGRINIO	9, DIMOKRATIAS SQ., 30100 AGRINIO, AITOLOAKARNANIAS
134	HANIOPORTA HERAKLION	1, 62 MARTIRON AVE., 71304 HERAKLIO, HERAKLIOU
135	HANIA	EL. VENIZELOU & ARCHONTAKI ST., 73100 CHANIA, CHANION
136	RETHYMNO	78, KOUNTOURIOTI & V. KALLERGI ST., 74100 RETHYMNO, RETHYMNOU
137	APLOTARIA HIOS	60, APLOTRIAS ST., 82100 CHIOS, CHIOU
139	AIGAIU ST. KALAMARIA	77A, AIGAIU ST., 55133 KALAMARIA, THESSALONIKIS
140	KOMOTINI	19, VAS. GEORGIU ST., 69100 KOMOTINI, RODOPI
141	SYGROU AVENUE	112, SYGROU AVE., 11741 ATHENS, ATTIKIS
142	KALAMAKI	31, POSIDONOS AVE. & 2-4 GR. AUXENTIOU ST., 17455 KALAMAKI, ATTIKIS
146	THIVA	100, PINDAROU & G. TSEVA ST., 32200 THIVA, VIOTIAS
147	N. MARMARAS	IOANNI KARRA ST., 63081 NEOS MARMARAS, HALKIDIKIS
148	ANO TOUMBA	200, GR. LAMBRAKI ST., 54352 THESSALONIKI, THESSALONIKIS
150	SIKIES	85, AL. PAPANASTASIOU ST., 56625 SYKIES, THESSALONIKIS
151	ELLINOS STATIOTOU - PATRA	108, ELLINOS STATIOTOU ST., 26441 PATRA, ACHAIAS
152	EGIOU	17-19, MITROPOLEOS ST., 25100 EGIO, ACHAIAS
153	SPARTI	KON. PALEOLOGOU & KLEOMVROU ST., 23100 SPARTI, LAKONIAS
154	AMALIADAS	17, DELIGIANNI ST., 27200 AMALIADA, ILIAS
155	MESSOLOGGI	2, DELIGIORGI & MAVROKORDATOU ST., 30200 MESOLOGGI, AITOLOAKARNANIAS
156	ARMEN ST.-DRAMA	18, ARMEN ST., 66100 DRAMA, DRAMAS
159	NEAPOLI VOLOS	LARISSIS & 126, PAPAFLISSA ST., 38334 VOLOS, MAGNISIAS
160	PALEOHORI	PATRIARCHI VARTHOLOMAIOU A' ST., 63074 PALAIOCHORI, HALKIDIKIS
163	FALIRAKI RHODES	PLATANOS FALIRAKI RHODES, 85100 RODOS, DODECANISSOU
164	IERAPETRA	ELEFThERIAS SQ., 72200 IERAPETRA, LASITHIOU
165	LIMENAS HERSONISSOU	1, IOANNI KAPODISTIA ST., 70014 LIMENAS HERSONISOU, HERAKLIOU
166	ARKALOHORI	ARKALOHORI HERAKLIOU KRITIS, 70300 ARKALOHORI, HERAKLIOU
167	MALIA	148, EL. VENIZELOU ST., 70007 MALIA, HERAKLIOU
168	KNOSSOS AVE. - HERAKLION	96, KNOSSOS AVE., 71307 HERAKLIO, HERAKLIOU
169	AG. NIKOLAOS	9, I. KOUNDOUROU ST., 72100 AGIOS NIKOLAOS, LASITHIOU
171	SITIA	27, EL. VENIZELOU ST., 72300 SITIA, LASITHIOU
172	MIRES	87, 25th MARCH ST., 70400 MIRES, HERAKLIOU, HERAKLIOU
173	METSOVO	TOWN HALL, 44200 METSOVO, IOANNINON
175	HELLINIKO	54, IASONIDOU ST., 16777 HELLINIKO, ATTIKIS
176	EVOSMOS	124, KARAOLI DIMITRIOU & SALAMINOS ST., 56224 EVOSMOS, THESSALONIKIS
177	POLIHNIS	6, AGIOU PANTELEIMONOS & VALTETSIU ST., 56533 POLICHNI, THESSALONIKIS
178	PIREOS ST.	9-11, PIREOS ST., 10552 ATHENS, ATTIKIS
180	SOLOS ST.	93-95, SOLONOS ST., 10678 ATHENS, ATTIKIS
181	THEMISTOKLI SOFOULI	67, THEMISTOKLI SOFOULI ST., 55131 KALAMARIA, THESSALONIKIS
182	METAMORFOSEOS	23, G. PAPANDREOU AVE., 14452 METAMORFOSI, ATTIKIS
183	NEAPOLI THESSALONIKI	66-68, PAPANDREOU AVE., 56728 THESSALONIKI, THESSALONIKIS
185	AMFITHEAS AVENUE	70, AMFITHEAS AVE., 17564 PALAIO FALIRO, ATTIKIS
186	N. HERAKLIO	3, PRASINOY LOFOU ST., 14121 N. HERAKLIO, ATTIKIS
187	AG. ARTEMIOU-PAGRATI	180, FILOLAOU ST., 11632 ATHENS, ATTIKIS
189	VARKIZAS	10, POSIDONOS AVE., 16672 VARKIZA, ATTIKIS
190	ALMIROU	4, IASONOS ST., 37100 ALMIROS, MAGNISIAS
191	OREOKASTOU-THESSALONIKIS	43, KOMNINON ST., 57013 THESSALONIKI, THESSALONIKIS
192	ORESTIADAS	246, KONSTANTINOYPOLEOS ST., 68200 ORESTIADA, EVROU
193	KOLONOS	122, LENORMAN ST., 10444 ATHENS, ATTIKIS
195	LOUTRAKIOU	46, EL. VENIZELOU ST., 20300 LOUTRAKI, KORINTHIAS
196	SALAMINA AVE. - SALAMINA	270, SALAMINAS AVE., 18900 SALAMINA, ATTIKIS
197	KASTORIAS	4, KIKNON AVE. & ATHINAS & LAZAROU RIZOU ST., 52100 KASTORIA, KASTORIAS



CODE	NAME	ADDRESS
198	ZEAS	78, AKTIS MOUTSOPOULOU & 2 GIAS ST., 18536 FREATIDA PIRAEUS, ATTIKIS
201	PANEPISTIMIYOU ST.	36, PANEPISTIMIYOU ST., 10679 ATHENS, ATTIKIS
202	TSAMADOU ST. PIRAEUS	7, TSAMADOU ST., 18531 PIRAEUS, ATTIKIS
203	TSIMISKI 27	27, TSIMISKI ST., 54624 THESSALONIKI, THESSALONIKIS
204	KALAMIOTOU ST.	3, KALAMIOTOU ST., 10563 ATHENS, ATTIKIS
205	HERAKLEIYOU AVE. NEA IONIA	332, HERAKLIOU AVE., 14231 NEA IONIA, ATTIKIS
206	LEONTOS SOFOU ST.	18, LEONTOS SOFOU ST., 54626 THESSALONIKI, THESSALONIKIS
207	NEOS KOSMOS	19, KALLIROIS ST., 11743 ATHENS, ATTIKIS
208	NIKEA	34, 7th MARCH & 1, MOUGLON ST., 18450 NIKAIA, ATTIKIS
209	PELASGIAS ST. PERISTERI	5, PELASGIAS ST., 12131 ATHENS, ATTIKIS
210	ETHNIKIS ANTISTASEOS ST. KATERINI	1, ETHN. ANTISTASEOS ST., 60100 KATERINI, PIERIAS
211	ANALIPSEOS - VAS. OLGAS THESSALONIKI	135, VAS. OLGAS AVE., 54645 THESSALONIKI, THESSALONIKIS
213	EL. VENIZELOU ST. HALKIDA	30, EL. VENIZELOU & FILONOS ST., 34100 HALKIDA, EVIAS
215	VATHIS	29, CHALKOKONDYLI ST., 10432 ATHENS, ATTIKIS
216	MONASTIRIOU	157, MONASTIRIOU ST., 54627 THESSALONIKI, THESSALONIKIS
217	LARISSAS	M. ALEXANDROU & KOUMA ST., 41222 LARISSA, LARISSAS
218	SEVASTOUPOLEOS ST. AMPELOKIPI	90, SEVASTOUPOLEOS & SLIMAN ST., 11526 ATHENS, ATTIKIS
219	GIANNITSON	APOST. LOUKA & 1, PRONIAS ST., 58100 GIANNITSA, PELLIS
220	KENTRIKI AGORA MOSCHATOU	66, PIRAEUS ST., 18346 ATHENS, ATTIKIS
221	AG. ALEXANDROU ST. P. FALIRO	POSIDONOS AVE. & 2, AG. ALEXANDROU ST., 17561 ATHENS, ATTIKIS
222	EVRIPIDOU ST.	5, EVRIPIDOU & 40-44, PRAXITELOUS ST., 10561 ATHENS, ATTIKIS
223	SERRES	19-21, MERARCHIAS ST., 62100 SERRES, SERRON
225	EL. VENIZELU ST. KAVALA	3, EL. VENIZELOU ST., 65302 KAVALA, KAVALAS
226	KARDITSA	19, N. PLASTIRA ST., 43100 KARDITSA, KARDITSAS
231	VERIAS - MEG. ALEXANDROU	27, MEG. ALEXANDROU ST., 59100 VERIA, IMATHIAS
232	AGIAS SOFIAS ST.	46, AG. SOFIAS ST., 54622 THESSALONIKI, THESSALONIKIS
233	TRIKALA	14, KONDILI & ATH. DIAKOU ST., 42100 TRIKALA, TRIKALON
234	AGIA PARASKEVI	439, MESOGEION AVE., 15343 ATHENS, ATTIKIS
236	KYPSELI	44, KYPSELIS & 2-4, PAXON ST., 11362 ATHENS, ATTIKIS
237	MIHALAKOPOULOU	35-37, MICHALAKOPOULOU ST., 11528 ATHENS, ATTIKIS
238	N. PSYCHIKO	5, SOLOMOU ST., 15451 ATHENS, ATTIKIS
239	KOZANI	8, PAVLOU MELA ST., 50100 KOZANI, KOZANIS
240	KORAI	7, KORAI & 37, PANEPISTIMIYOU ST., 10564 ATHENS, ATTIKIS
243	DIKITIRIOU	18, DIKITIRIOU ST., 54630 THESSALONIKI, THESSALONIKIS
244	AGIA VARVARA - ANO PATISSIA	345A, PATISSION & 2, MAK MILAN ST., 11144 ATHENS, ATTIKIS
245	GLYFADA	6, ATHINON ST., 16675 GLYFADA ATHENS, ATTIKIS
246	FORMIONOS ST.	77, FORMIONOS & FILOLAOU ST., 16121 ATHENS, ATTIKIS
247	AG. ANDREOU ST. - PATRA	OTHONOS-AMALIAS & 1, PATREOS ST., 26221 PATRA, ACHAIAIS
248	PLAKA	140, ADRIANOU & 29, TRIPODON ST., 10558 ATHENS, ATTIKIS
249	ZAKYNTHOS	4, DIMOKRATIAS AVE. & ARCH. LATTA ST., 29100 ZAKYNTHOS, ZAKYNTHOU
250	DRAMA	6, P. KAVDA & IPIROU ST., 66100 DRAMA, DRAMAS
251	AGIOS DIMITRIOS	224, VOULIAGMENIS AVE., 17343 ATHENS, ATTIKIS
252	PAPAFI ST. - TOUMPA	118-120, PAPAFI & KLEANTHOUS ST., 54453 THESSALONIKI, THESSALONIKIS
253	VEIKOU ST. GALATSI	47, VEIKOU & ELPIDOS ST., 11146 ATHENS, ATTIKIS
254	AGELOPOULOU	125, PATISSION ST., 11251 ATHENS, ATTIKIS
255	HAROKOPOU	2A, ARGYROUPOLEOS ST., 17676 ATHENS, ATTIKIS
257	CON. KARAMANLI AVE-VOULGARI	175, K. KARAMANLI AVE., 54249 THESSALONIKI, THESSALONIKIS
258	KERATSINI	51-53, DIMOKRATIAS AVE., 18755 ATHENS, ATTIKIS
259	ILION	79, PROTESILOU ST., 13122 ILION, ATTIKIS
260	ARTEMIDOS ST. - KALAMATA	ARTEMIDOS & MESSINIS ST., 24100 KALAMATA, MESSINIAS



CODE	NAME	ADDRESS
261	ARGOS	6, VAS. SOFIAS & KORAI ST., 21200 ARGOS, ARGOLIDAS
265	ANASTASIADI ST. - AGRINIO	3, ANASTASIADI & VOTSI ST., 30100 AGRINIO, AITOLOAKARNANIAS
266	PATRON ST. - PYRGOS	59, PATRON ST., 27100 PYRGOS, ILIAS
268	AG. PARASKEVIS ST. HALANDRI	94, AGIAS PARASKEVIS & 91, PALAIOLOGOU ST., 15234 CHALANDRI, ATTIKIS
269	DIMOKRATIAS AVE. - ALEXANDROUPOLI	288, DIMOKRATIAS AVE., 68100 ALEXANDROUPOLI, EVROU
270	IOANNINA	23, 28th OCTOBER ST., 45444 IOANNINA, IOANNINON
273	MENIDI	26, PHILADELFIAS ST., 13671 ATHENS, ATTIKIS
274	EKTHESIS LAMIA	32, VASILIKON ST., 35100 LAMIA, FTHIOTIDAS
276	LEOF.DIKEOSINIS - HERAKLIO	63, DIKAIOSINIS AVE., 71202 HERAKLIO, HERAKLIOU
277	AG. SOSTI	194, SYGROU AVE., 17671 KALLITHEA, ATTIKIS
278	ALIVERI	25th MARCH & PAPATHANASSIOU ST., 34500 HALKIDA, EVIAS
279	AGORAS AMAROUSIOU	69, VAS. SOPHIAS & 26, 28th OCTOBER ST., 15124 ATHENS, ATTIKIS
281	HOLARGOS	220, MESOGEION AVE., 15561 CHOLARGOS, ATTIKIS
282	KORDELIO	17, A. PAPANDREOU & 28, KRITIS ST., 56334 KORDELIO THESSALONIKI, THESSALONIKIS
283	ARGROUPOLI	90, KYPROU AVE., 16452 ATHENS, ATTIKIS
284	TROHAIA KIFISSIAS	270, KIFISIAS AVE., 14563 KIFISIA, ATTIKIS
285	MEGARA	5, KOLOKOTRONI ST., 19100 MEGARA, ATTIKIS
286	KESSARIANI	116, ETHN. ANTISTASEOS & 19, PHILADELFIAS ST., 16121 ATHENS, ATTIKIS
287	SKALIDI ST. HANIA	5, SKALIDI ST., 73131 CHANIA, CHANION
289	KALOHORI	47, 28th OCTOBER ST., 57009 KALOCHORI, THESSALONIKIS
292	ARIDEA	10, CHRISOSTOMOU SMIRNIS & PAPADOPOULOU ST., 58400 ARIDAIA, PELLIS
293	LIVADIA	1A, THESSALONIKIS ST., 32100 LIVADIA, VIOTIAS
294	ESTAVROMENOU SQUARE EGALIO	197, IERA ODOS ST., 12241 ATHENS, ATTIKIS
295	ALEXANDRAS AVE., CORFU	31, ALEXANDRAS AVE., 49100 CORFU, KERKYRAS
297	DELPHON ST. THESSALONIKI	74, DELPHON & ORESTOU ST., 54642 THESSALONIKI, THESSALONIKIS
299	RODOS	20, ETHN. MAKARIOU ST., 85100 RODOS, DODECANISSOU
302	NAFPAKTOS	2, FARMAKI SQ., 30300 NAFPAKTOS, AITOLOAKARNANIAS
303	PANORMOU ATHENS	67-69, PANORMOU & EVRITANIAS ST., 11524 ATHENS, ATTIKIS
304	PALAMIDI PIRAEUS	PALAMIDIOU & 61, ETOLIKOU ST., 18545 PIRAEUS, ATTIKIS
305	VOULA	82, VAS. PAVLOU AVE., 16673 VOULA, ATTIKIS
310	TAVROS	226, PIREOS ST., 17778 TAVROS, ATTIKIS
311	ARTA	74, N. SKOUFA & VLACHOUTSI ST., 47100 ARTA, ARTAS
312	CHIOS	22, AIGAIU AVE., 82100 CHIOS, CHIOU
314	XANTHI	14-16, MICH. VOGDOU ST., 67100 XANTHI, XANTHIS
315	PEFKI	15, IRINIS AVE., 15121 PEFKI, ATTIKIS
317	MESSINIS	4, NIK. CHIOTI SQ., 24200 MESSINI, MESSINIAS
319	MYTILINI	16, KAVETSOU ST., 81100 MYTILINI, LESVOU
320	IRINIS AVE. ILIOUPOLI	44, IRINIS AVE., 16345 ILIOUPOLI, ATTIKIS
322	EDESSA	46, MONASTIRIOU ST., 58200 EDESSA, PELLIS
323	SEPOLIA	62, DIRRACHIOU ST., 10443 ATHENS, ATTIKIS
324	KIATO	23, ETHN. ANTISTASEOS ST., 20200 KIATO, KORINTHIAS
326	VOTSI KALAMARIAS	54, ETHNIKIS ANTISTASIS & 9, KAZAZI ST., 55133 THESSALONIKI, THESSALONIKIS
327	HAIDARI	364, ATHINON AVE., 12462 CHAIDARI, ATTIKIS
328	VRILISSIA	KYPROU ST. & 52, PENTELIS AVE., 15235 VRILISSIA, ATTIKIS
329	ELASSONA	7, PANOU ZIDROU ST., 40200 LARISSA, LARISSAS
330	GIOFYRI	183, 62 MARTIRON AVE., 71500 HERAKLIO, HERAKLIOU
331	RETHYMNO	23, EMM. PORTALIOU AVE., 74100 RETHYMNO, RETHYMNOU
334	SPATA	166, VAS. PAVLOU & ESCHIOU ST., 19004 SPATA, ATTIKIS
335	ASPROPIRGOS	DIMOKRATIAS AVE. & 2, M. BOTSARI ST., 19300 ASPROPIRGOS, ATTIKIS
336	THERMI	1, EL. VENIZELOU & TAVAKI ST., 57001 THERMI, THESSALONIKIS



CODE	NAME	ADDRESS
337	GREVENA	AIMILIANOY SQ., 51100 GREVENA, GREVENON
338	NAXOS	PARALIAKI AVE. NAXOU, 84300 NAXOS, CYCLADON
340	SYROS	ETHNIKIS ANTISTASEOS & EPTANISOU ST., 84100 SYROS-ERMOUPOLI, CYCLADON
341	KARAIKAKI SQ. ATHENS	55-59, DELIGIORGI ST., 10437 ATHENS, ATTIKIS
342	KEFALLONIAS	41, ANTONI TRITSI & 1, SOTIROU ST., 28100 ARGOSTOLI, KEFALLINIA
343	FLORINA	17, STEFANOY DRAGOUMI ST., 53100 FLORINA, FLORINAS
344	AKROTIRIOY ZAROUCHELEIKA PATRA	167, AKROTIRI ST., 26334 PATRA, ACHAIAS
345	NAOUSSA	9, DIONISIOY SOLOMOY ST., 59200 NAOUSSA, IMATHIAS
346	PREVEZA	EL. VENIZELOY & KOLOVOY ST., 48100 PREVEZA, PREVEZAS
348	LAMBRINI	2, NARKISSOY & FOKA ST., 11146 GALATSI, ATTIKIS
349	VIRONAS	101, CHRISOSTOMOY SMYRNI & 16, AG. SOFIAS ST., 16231 VIRONAS, ATTIKIS
350	SINDOS	IROON POLITECHNIOY & CHRISOSTOMOY SMYRNI ST., 57400 THESSALONIKI, THESSALONIKIS
351	STR. KALLARI - K. PATISIA	40, ST. KALLARI & PRETENTERI ST., 11145 ATHENS, ATTIKIS
352	PENTELES AVE. - HALANDRI	74, PENTELES AVE. & IVIS ST., 15234 ATHENS, ATTIKIS
353	EVELPIDON - DIKASTIRIA	61-63, EVELPIDON ST., 11362 ATHENS, ATTIKIS
354	MARKOPOLO	DIMOSTHENOY SOTIRIOY SQ., 19003 MARKOPOLOS, ATTIKIS
355	KRANIDI	4, AG. DIMITRIOY ST., 21300 KRANIDI, ARGOLIDOS
356	KOS	ETHNIKIS ANTISTASEOS & NYMFAIAS ST., 85300 KOS, DODECANISSOY
357	ANNIS MARIAS RODOY	ETHN. ANTISTASIS & LEMESSOY ST., 85100 RODOU, DODECANISSOY
358	MEGALOPOLIS	AG. NIKOLAOU & P. KEFALA ST., 22200 MEGALOPOLI, ARKADIAS
359	PAROS	PROMPONA AREA, 84400 PARIKIA PAROS, CYCLADON
360	SKALA LAKONIAS	5th MAY ST., 23051 SKALA LAKONIAS, LAKONIAS
362	SANTORINI	FIRA MUNICIPAL SQ., 84700 THIRA, CYCLADON
363	SAMOS	81, THEM. SOFOULI ST., 83100 SAMOS, SAMOY
364	VAS. SOFIAS PIRGOY ATHINON	124, VAS. SOFIAS AVE., 11526 ATHENS, ATTIKIS
365	DODONIS ST IOANNINA	41, DODONIS & 2, LINAS TSALDARI ST., 45221 IOANNINA, IOANNINON
366	PILEA	44, PROFITI ILIA & 2, I. GIANNOUDI ST., 55535 THESSALONIKI, THESSALONIKIS
367	LIKOVRSI	S. VENIZELOY & 1, HALKIDAS ST., 14123 LIKOVRSI, ATTIKIS
368	KIPARISSIA	50, 25th MARCH ST., 24500 KIPARISSIA, MESSINIAS
369	KAMATERO	FILIS & 2-4, KAMATEROY ST., 13451 KAMATERO, ATTIKIS
370	PAPANDREOU AVE - IOANNINA	18, PAPANDREOY AVE., 45444 IOANNINA, IOANNINON
371	EGINAS	6, DIMOKRATIAS AVE., 18010 EGINA, ATTIKIS
372	ATALANTI	21, ETHN. ANTISTASEOS ST., 35200 ATALANTI, FTHIOTIDAS
374	HOLARGOS - PERIKLEUS	47, PERIKLEOY ST., 15561 CHOLARGOS, ATTIKIS
375	THEOMITOROS - AGIOS DIMITRIOS	61, THEOMITOROS & IPSILANTOY ST., 17455 AGIOS DIMITRIOS, ATTIKIS
376	LAGADA	11, M. ALEXANDROY ST., 57200 THESSALONIKI, THESSALONIKIS
377	N. MOUDANIA	3, ZAFIRIOY & KYPROY ST., 63200 NEA MOUDANIA, HALKIDIKIS
378	RAFINA	6, ARAFINIDON ALON ST., 19009 RAFINA, ATTIKIS
379	POLYKASTO	103, MEG. ALEXANDROY ST., 61200 POLYKASTO, KILKIS
380	LEFKADA	2, XEN. GRIGORI ST., 31100 LEFKADA, LEFKADAS
381	GLIKA NERA	194-196 LAVRIOY AVE. & KONSTANTINOYPOLEOS ST., 15354 GLIKA NERA, ATTIKIS
382	ARTEMIDA	47, ARTEMIDOS ST., 19016 ARTEMIDA, ATTIKIS
383	N. SMYRNI B'	ERATOY & 190, EL. VELIZELOY ST., 17563 NEA SMYRNI, ATTIKIS
384	FILOTHEI	70, KAPODISTIOY ST., 15237 FILOTHEI, ATTIKIS
385	KOZANI-GERTSOY	5, GERTSOY & 3, PATR. FOTIOY ST., 50100 KOZANI, KOZANIS
386	PL.ELEON - NEA KIFISSIA	29, ELEON & DIMITRAS ST., 14564 KIFISSIA, ATTIKIS
387	ISTIEA - EVIA	97, 28th OCTOBER ST., 34200 ISTIAIA, EVIAS
388	NEA KRINI	41, SMYRNI & VRIOULON ST., 55132 THESSALONIKI, THESSALONIKIS
389	ANO PETRALONA	MIRMIDONON & 8-10, TRION IERARHON ST., 11851 PETRALONA, ATTIKIS
390	LECHENA - ILIA	PRANTOYNA & KANARI ST., 27053 LECHAINA, ILIAS



CODE	NAME	ADDRESS
391	CHRYSOUPOLIS	THOUKIDIDOU & SOFOKLI ST., 64200 CHRYSOUPOLI, KAVALAS
392	GERAKAS	KLISTHENOUS & MAKARIOU ST., 15344 ATHENS, ATTIKIS
393	N. ARTAKI- EVIA	101, ETHNIKIS ANTISTASIS ST., 34600 NEA ARTAKI, EVIAS
394	THE MALL ATHENS	35, ANDREA PAPANDREOU ST., PSALIDI AREA, 15121 MAROUSI, ATTIKIS
395	COSMOS MEDITERRANEAN - THESSALONIKI	11th Km THES/KIS-N. MOUDANION NATIONAL RD., 55535 THESSALONIKI, THESSALONIKIS
396	LIMNOS	YPSIPILIS SQ. (OTE), 81400 MYRINA LIMNOU, LESVOU
397	DRAPETSONA	173-175, ETHN. ANTISTASEOS & EL. VENIZELOU ST., 18648 DRAPETSONA, ATTIKIS
398	NEAPOLI-LARISSA	6, KARAOLI DIMITRIOU & BOUBOULINAS ST., 41334 LARISSA, LARISSAS
399	KALABAKA	30, TRIKALON ST., 42200 KALABAKA, TRIKALON
400	NEA PENTELI	20, IROON POLITECHNIU ST., 15236 NEA PENTELI, ATTIKIS
401	MARATHONAS	134, MARATHONOS AVE., 19007 MARATHONAS, ATTIKIS
402	PARNITHOS ST-ACHARNAI	129-131, PARNITHOS ST., 13674 ACHARNES, ATTIKIS
403	N. ALIKARNASSOS - KRITI	26, IKAROU ST., 71601 N. ALIKARNASSOS, HERAKLIOU
404	DROSIA	7, MARATHONOS AVE., 14575 DROSIA, ATTIKIS
405	ANO GLYFADA	17, ITHAKIS & 129, GOUNARI ST., 16561 GLYFADA, ATTIKIS
406	AMFIALI	28-30, P. TSALDARI ST., 18757 KERATSINI, ATTIKIS
407	SIDIROKASTO	31, EL. VENIZELOU ST., 62300 SERRES, SERRON
408	AGIOS IEROTHEOS	95-97, AG. IEROTHEOU & ATRIDON & AGINOROS ST., 12135 PERISTERI, ATTIKIS
409	ANO ILIUPOLI	92-94, MAKRIGIANNI ST., 56431 THESSALONIKI, THESSALONIKIS
410	SKIATHOS	LOUTRAKI-AMMOUDIA AREA, 37002 SKIATHOS, MAGNISIAS
411	POLIGIROS	ASCLIPIU ST., 63100 THESI LUKI POLIGIROS, HALKIDIKIS
412	ILISIA	17, OULOF PALME ST., 15771 ZOGRAFOU, ATTIKIS
413	SERVIA KOZANI	117, ETHNOMARTIRON & FLEMING ST., 50500 SERVIA, KOZANIS
414	ALEXANDRIA IMATHIA	DIMITRIOU VETSOPOULOU & THEM. SOFOULI ST., 59300 ALEXANDRIA, IMATHIAS
415	TRIPOLI II	NAPLIOU ST. & OHE AVE., 22100 TRIPOLI, TRIPOLIS
417	AMFISSA	SALONON AVE. & 10, I. GIDOGIANNI ST., 33100 AMFISSA, FOKIDAS
419	NIGRITA	4, GARDIKA ST., 62200 NIGRITA, SERRON
420	N. MIHANIONA	2, KANARI ST., 57004 NEA MICHANIONA, THESSALONIKIS
421	KALYMNOS	POTHIA KALYMNOU, 85200 KALYMNOS, DODECANISSOU
422	GIANNOULIS LARISSA	3, LARISSAS-KOZANIS & CHAROKOPOU ST., 41500 LARISSA, LARISSAS
423	SCHIMATARI	24, TANAGRAS ST., 32009 SCHIMATARI, VIOTIAS
424	LAVRIO	1, ATHINON-LAVRIOU AVE., 19500 LAVRIO, ATTIKIS
425	ANDROS	G.K. EMPIRIKOU & 25th MARCH ST., 84500 ANDROS, CYCLADON
426	TINOS	PLAKA TINOU AREA, 84200 TINOS, CYCLADON
427	THASOS	4, THEAGENOUS ST., 64004 THASOS, KAVALAS
428	DIDIMOTIHO	6-8, VENIZELOU ST., 68300 DIDIMOTICHO, EVROU
429	NEA IONIA - ATHENS 2004	AL. PANAGOULI ST., 14234 NEA IONIA, ATTIKIS
431	AGRINIO C	47, AGRINIOU-ANTIRRIOU NATIONAL RD., LAGKADIA AREA, 30100 AGRINIO, AITOLOAKARNANIAS
432	KAMINIA	AG. ELEFThERIOU, 37, DODEKANISOU & VALTETSIU ST., 18540 NIKAI, ATTIKIS
434	PEFKON THESSALONIKI	PAPANIKOLAOU AVE. & 9, SIKELIANOU ST., 57010 THESSALONIKI, THESSALONIKIS
435	AKRATA	KORINTHOU-PATRON NATIONAL RD., VIVARI AREA, 25006 AKRATA, ACHAIAS
436	FARSALA	23, LARISSIS & THETIDOS ST., 40300 FARSALA, LARISSAS
437	KATERINIS	45, KASSANDROU ST., 60100 KATERINI, PIERIAS
438	KYPSELI SQUARE	3, KANARI SQ. & 1-3, KRISIS & 4-6, FEDRIADON ST., 11364 ATHENS, ATTIKIS
439	KATO ACHAIA	PATRON-PIRGOU & OIVOTA ST., 25200 KATO ACHAIA, ACHAIAS
440	AKTI MIAOULI PIRAEUS	83, AKTIS MIAOULI ST., 18538 PIRAEUS, ATTIKIS
441	KARPENISI	37, ATH. KARPENISIOTI ST., 36100 KARPENISI, EVRYTANIAS
442	XYLOKASTO	13, AG. VLASIOU & 48, I. IOANNI ST., 20400 XYLOKASTO, KORINTHIAS
443	VOTANIKOS	46, ATHINON AVE. & 12, SERVION ST., 10441 ATHENS, ATTIKIS
444	VOULIAGMENI	1, ERMOU & AGIOU PANTELEIMONOS ST., 16671 VOULIAGMENI, ATTIKIS



CODE	NAME	ADDRESS
445	CORFU III	CORFU-PALEOKASTITSAS NATIONAL RD., SOLARI AREA, 49100 CORFU, KERKYRAS
446	KOUFALIA THESSALONIKI	30, ETHN. ANTISTASEOS ST., 57100 KOUFALIA, THESSALONIKIS
447	DIMOKRATIAS ST EGALEO	70, DIMOKRATIAS & ESHYLU ST., 12244 EGALEO, ATTIKIS
448	IALISOS RODOS	301, IRAKLIDON AVE., 85101 IALISOS, DODECANISSOU
449	ANO LIOSIA	1A, AIGAIU PELAGOUS ST., 13341 ANO LIOSIA, ATTIKIS
450	VOULIAGMENI AVENUE HELLINIKO	6, VOULIAGMENIS AVE., 16675 HELLINIKO, ATTIKIS
451	NEA MARINA RODOS	82-84, AUSTALIAS & 1, MAKRYGIANNI ST., 85100 RODOS, DODECANISSOU
452	KARLOVASI SAMOU	GORGIRAS ST., 83200 KARLOVASI, SAMOU
454	BRACHAMI - AGIOS DIMITRIOS	197, AG. DIMITRIOU & 2, VITSI ST., 17343 AGIOS DIMITRIOS, ATTIKIS
455	ANO NEAS SMYRNI	88, ARTAKIS & 55 AGIAS SOFIAS ST., 17124 NEA SMYRNI, ATTIKIS
456	ILOUPOLI III	36, DIMOKRATIAS AVE., 16345 ILOUPOLI, ATTIKIS
457	TRIANDRIA THESSALONIKI	13, EL.VENIZELOU & 19, KOUNTOURIOTOU ST., 55337 TRIANDRIA, THESSALONIKIS
458	HALKIDA C	CHAINA AVE. & 19, P. PATRON ST., 34100 HALKIDA, EVIAS
459	SKYDRA PELLA	18, MEG. ALEXANDROU ST., 58500 SKYDRA, PELLIS
460	AND. PAPANDREOU ST-HALANDRI	83, A. PAPANDREOU & 22, SOLONOS ST., 15232 CHALANDRI, ATTIKIS
462	DIMOSTHENOUS ST KALLITHEA	DIMOSTHENOUS & 40, SKRA ST., 17673 KALLITHEA, ATTIKIS
463	KALLONI LESVOS	KALLONIS CENTRAL RD., 81107 MITILINI, LESVOU
464	KOMOTINI II	1, IPSILANTOU & SKEPASTOU ST., 69100 KOMOTINI, RODOPIS
467	ZAKYNTHOS II	ZAKYNTHOU-KERIOU NATIONAL RD. & 12, STAVOPODI ST., 29100 ZAKYNTHOS, ZAKYNTHOU
468	TRILOFOS THESSALONIKI	TRILOFOS MUNICIPAL DEPT., MIKRAS MUNICIPALITY, 57500 THESSALONIKI, THESSALONIKIS
470	ELEFTHERIAS SQ.- THESSALONIKO	7, IONOS DRAGOUMI & OPLOPIOU ST., 54625 THESSALONIKI, THESSALONIKIS
471	SARONIDA	41, SARONIDAS & KEFALLINIAS ST., 19013 ANAVYSSOS, ATTIKIS
472	KISSAMOU ST. - CHANIA	KISSAMOU & 12, I. MOUSTERAKI ST., 73131 CHANIA, CHANION
474	PATRIARHU IOAKIM ST.-KOLONAKI	41, PATRIARCHOU IOAKIM ST., 10674 ATHENS, ATTIKIS
476	GOLDEN HALL	37A, KIFISSIAS AVE. & SPYROU LOUI ST., 15123 MAROUSI, ATTIKIS
479	PERAMA	111, IRINIS AVE., 18863 PERAMA, ATTIKIS
487	VASILIKO HALKIDAS	33, AG. IOANNOU ROSSOU ST., 34002 VASILIKO, EVIAS
510	N IONIA VOLOS	49, IRINIS ST., 38446 N. IONIA VOLOU, MAGNISIAS
511	PALATAKI, HAIDARI	72, ST. KARAIKAKI ST., 12461 CHAIDARI, ATTIKIS
519	ALEXANDROUPOLI II	EFSTATHIOU & ARDA ST., 68100 ALEXANDROUPOLI, EVROU
520	PANORAMA THESSALONIKIS	27, KOMNINON & IASONIDOU ST., 55236 THESSALONIKI, THESSALONIKIS
521	IASO THESSALIAS	8th Km LARISSAS-ATHINON PERIPHERAL NATIONAL RD., 41500 LARISSA, LARISSIS
522	MATOGIANNIA - MYKONOS	MATHAIU ANDRONIKOU & ARTEMIDOS, 21, MATOGIANNI ST., 84600 MYKONOS, CYCLADON
523	PANORAMA VOULAS	189, VOULIAGMENIS AVE., 16674 PANORAMA VOULAS GLYFADA, ATTIKIS
524	XENOPHONTOS	10, FILELLINON ST., 10557 ATHENS, ATTIKIS
2001	CENTRAL UNITS	21, KALLIROIS ST., 11743 ATHENS, ATTIKIS
2008	CENTRAL UNITS	15, VOUKOURESTIOU ST., 10671 ATHENS, ATTIKIS
2023	CENTRAL UNITS	SYNGROU AVE. & 13, PETMEZA ST., 11743 ATHENS, ATTIKIS
2027	CENTRAL UNITS	194, SYNGROU AVE., 17671 KALLITHEA, ATTIKIS
2038	CENTRAL UNITS	34, PANEPISTIMIOU ST., 10679 ATHENS, ATTIKIS
2041	CENTRAL UNITS	FLORINIS & 75, THESSALONIKI ST., 18346 MOSCHATO, ATTIKIS
2057	CENTRAL UNITS	5, SANTAROZA ST., 10564 ATHENS, ATTIKIS
2060	CENTRAL UNITS	8-10, OTHONOS ST., 10557 ATHENS, ATTIKIS
2065	CENTRAL UNITS	7, SANTAROZA ST., 10564 ATHENS, ATTIKIS
2069	CENTRAL UNITS	8, XENOFONTOS & FILELLINON ST., 10557 ATHENS, ATTIKIS
2103	CENTRAL UNITS	51, ILIA ILIOU ST., 11743 N. KOSMOS, ATTIKIS
2107	BUILDINGS - N.IONIA	8, IOLKOU & FILIKIS ETAIRIAS ST., 14234 N.IONIA, ATTIKIS
2111	HEAD OFFICE	AMALIAS AVE. & SOURI ST., 10557 ATHENS, ATTIKIS
2125	CENTRAL UNITS	15, 25TH MARCH & TEO ST., 17778 TAVROS, ATTIKIS