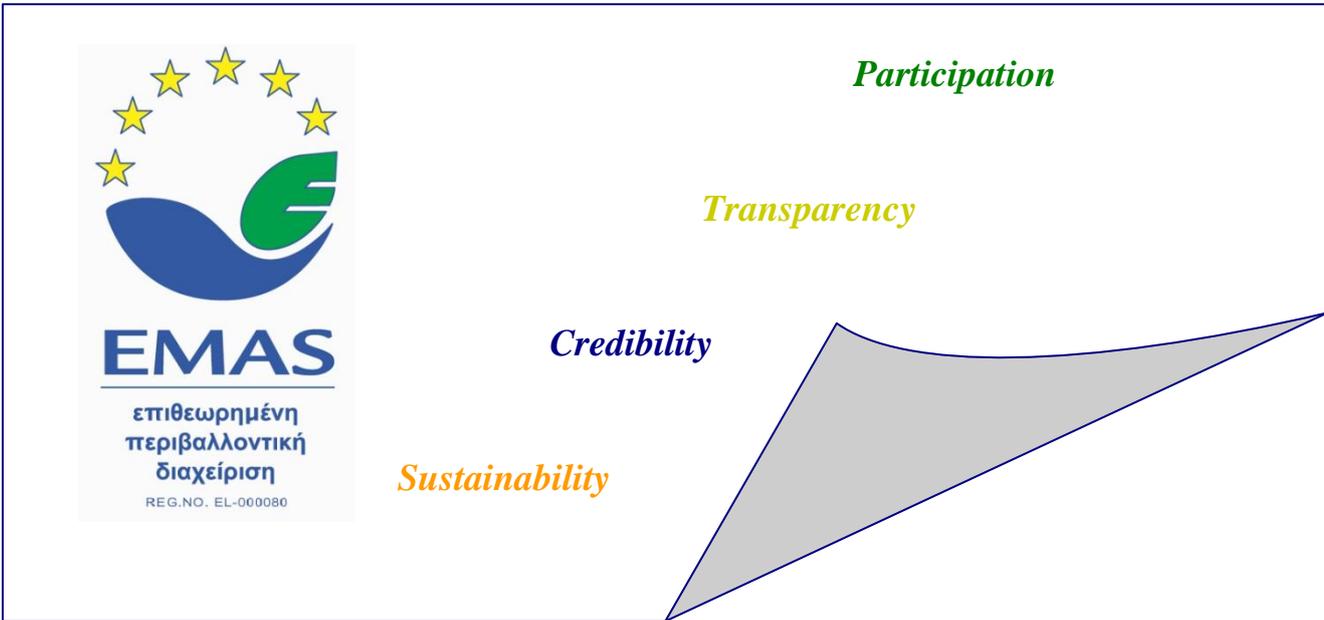


ENVIRONMENTAL REPORT 2014



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1 INTRODUCTION

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 its environmental impacts.

The Environmental Policy is implemented through the introduction and operation of an Environmental Management System (EMS). In 2004, Eurobank became the first bank in Greece, and remains one of the few banks in Europe, to have established an externally certified, ISO 14001 compliant Environmental Management System (EMS). An annual surveillance is performed on the EMS by TUV HELLAS, an independent and accredited Certification Agency.

In 2009, the System moved closer to “maturity” through the completion of procedures for the official listing of Eurobank in the EMAS Register of the Ministry of Productive Reconstruction, Environment and Energy (formerly the Ministry for the Environment, Energy and Climate Change - MEECC) (registration number EL-000080) of European Organizations that adhere to the EMAS regulation (Regulation EC/761/2001) 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 to Eurobank’s Management, and have been entrusted to the Group Environmental/Sustainability Committee, which is chaired by the Bank’s Deputy Chief Executive Officer, Group Chief Operating Officer (COO) & International Activities. The Committee comprises the heads of all the Bank’s Units that are involved in the implementation of the environmental policy, so that pertinent decision-making and planning are dealt with at the strategic level.

The Group’s environmental activities and the promotion of Sustainable Development are coordinated by its Group Environment & Quality Division, which was established in 2004 with the main purpose of seeing to the implementation of the Environmental Policy and the achievement of the targets emanating from it.

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.

One of the main principles of the Eurobank group is that international commitment to Sustainable Development can only be achieved through partnerships. To this end, the Group has joined the United Nations Environment Programme Finance Initiative (UNEP FI) since 2005, and works together with the United Nations Environment Programme on the Protection of the Environment and the promotion of Sustainable Development. Represented by its Group Environment & Quality Division, the Bank has held senior administrative positions at the Global Steering Committee, the Banking Commission, as well as the Chairmanship of the European Task Force of UNEP FI (2010-2014). Through its influential role in the proceedings of this Organization, the Group has actively contributed to the drafting and publication of the first of its kind Sustainable Banking Guide, which is a best practice manual for banks worldwide; the Guide is available at: www.unepfi.org/fileadmin/documents/guide_banking_statements.pdf.

Moreover, the Bank is a member of the expert panel of the European Commission Energy Efficiency Financial Institutions Group (EEFIG) and the Sustainable Development Committee of the Hellenic Bank

Association, and is a sustainability ambassador in the “Sustainable Greece 2020” initiative, which aims at raising awareness on Sustainable Development and Responsible Entrepreneurship.

The Management of the Eurobank group views to gradually extending the implementation of the Environmental Policy, as well as disseminating its certified and award-winning environmental practices, to the Group’s subsidiaries in Greece and abroad. Moreover, Environment Offices have been operating in the Group’s subsidiary banks in Serbia, Bulgaria, and Romania, with the sustained support of the Group Environment & Quality Division, with the target of continuously improving the environmental profile of these companies.

The scope of the Bank’s Environmental Management System is the "Provision of Banking and Financial Services", the application position is Greece while the Certification extends to all Bank’s Central Divisions and branches which resulted following the operational merger with New TT Hellenic Post Bank that was completed in 2014 (31 buildings and 506 branches of the Eurobank and New TT Branch Network as they are presented in Appendix I)

This report has been drawn up, validated, and verified following the annual audit by the accordingly accredited Certification Body, as part of the fulfilment of the EMAS requirements, and in order to provide the public and all interested parties with credited environmental information about Eurobank.

The information included in this report refers to the environmental policy, environmental impacts, performance and results of Eurobank, concerning the total of the Bank’s points of presence, based on the environmental objectives and targets it has set.

Date: 06/30/2015

S. Ioannou
Chairman of the Group Environmental/
Sustainability Committee
Deputy CEO
Group Chief Operating Officer (COO) &
International Activities
Representative of the Management of
Eurobank

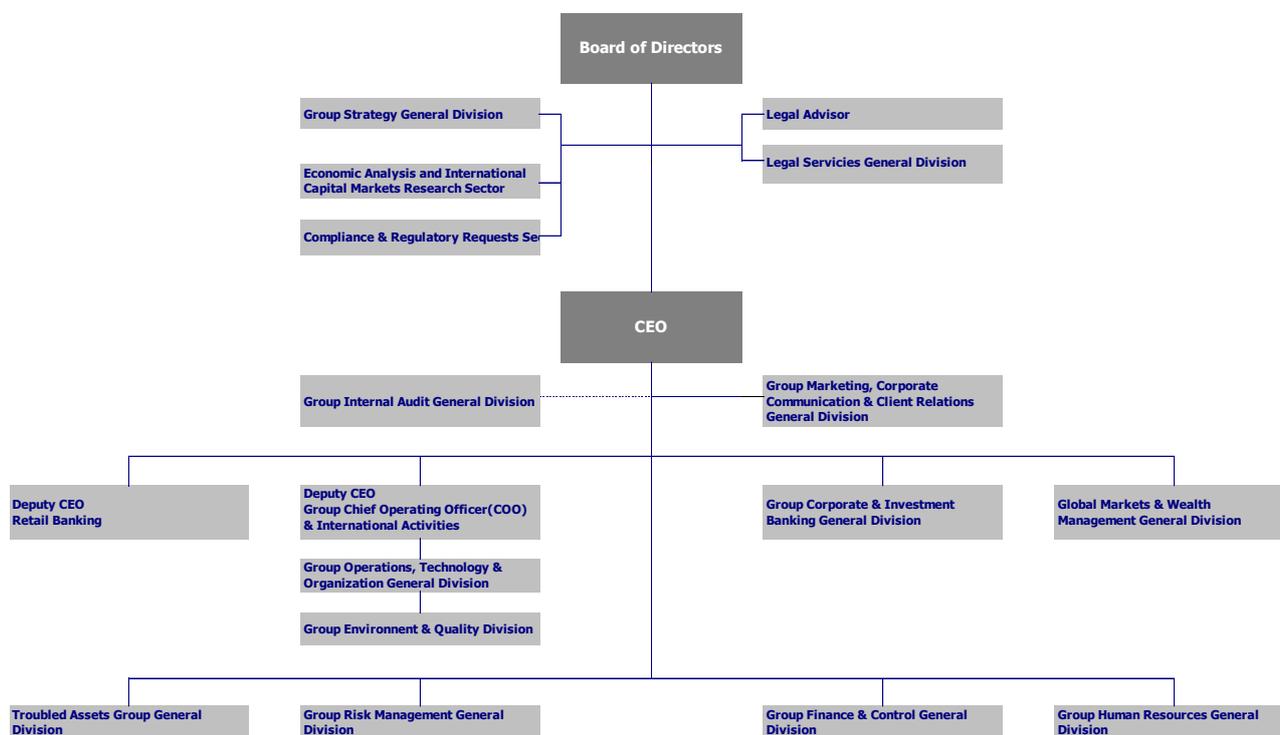
H. Papageorgiou
Head, Group Environment & Quality Division

2. ABOUT EUROBANK

The Eurobank group is a financial organisation with total assets of €75.5 billion, 16,990 employees and an overall network of more than 900 branches in Greece and abroad. The Group’s dedicated and experienced employees provide customised service across all countries of the Group’s presence supporting client efforts to effectively meet financial challenges.

For more detailed information about the Bank and its activities, see the Annual Report 2014, at the Bank’s website www.eurobank.gr

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



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:

 **Eurobank**

ENVIRONMENTAL POLICY

Eurobank 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.



Stavros Ioannou
Chairman
Eurobank Group Environmental/
Sustainability Committee

Athens, June 5, 2014

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 Ministry of Productive Reconstruction, Environment and Energy (formerly MEECC), as well as to the EMAS Office of the European Union.

4. ENVIRONMENTAL MANAGEMENT SYSTEM

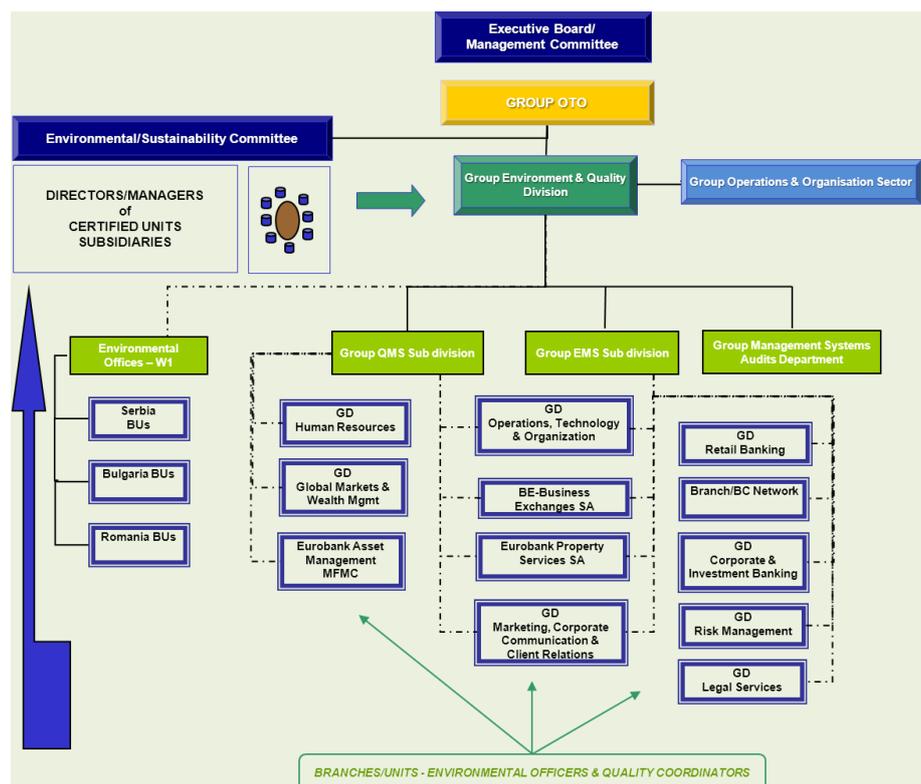
The Environmental Management System (EMS) of Eurobank is an integrated system for the comprehensive and sound management of all environmental issues that arise, or may arise, from the Bank's operation. For a description of the Environmental Management System (EMS) you may refer to the Environmental Report of 2011 (posted at the websites of the Bank and the Ministry PREE)¹.

The EMS implemented by Eurobank is based on the EMAS guidelines, and aims at ensuring compliance with the Environmental Policy within the scope of the Bank's operations. Moreover, it is based on a specific Structure and Organization, as well as on established procedures for monitoring, measuring and recording environmental performance in the immediate, and wider, environment within which the Bank operates.

In this respect, the Management of Eurobank has appointed the Deputy CEO, Group Chief Operating Officer (COO) & International Activities 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 Group Environmental/Sustainability Committee reviews the Environmental Management System, while responsibility for the implementation of the Environmental Management System lies with the Group Environment & Quality Division.

The Head of the Group Environment & Quality Division has been assigned specific duties and responsibilities, while the channels of communication regarding environmental management with the Management, as well as with other Departments and Divisions, are illustrated in the following Organization Chart of the Bank.

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.



¹ <http://www.eurobank.gr/online/home/genericnew.aspx?code=EKEFrontidaGiaToPeribalon&mid=858&lang=en> & <http://www.ypeka.gr/Default.aspx?tabid=577&language=el-GR>

5. ENVIRONMENTAL ASPECTS AND IMPACTS

The environmental aspects of the Bank are described in detail in the Environmental Report 2013, which is available at www.eurobank.gr. In 2014, all environmental aspects remained the same with the previous years with the only exception of the administrative part of the “Electricity consumption by lighting, electronic equipment, air conditioning, ventilation and chemical energy” aspect, which in 2014 was upgraded to an Energy Management System in accordance to ISO 50001:2011.

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 programmes. The year 2014, when performance indicators resulted from the consolidated data concerning the merged banks, is set as the baseline year for setting the targets for the forthcoming years. The Bank’s objectives, targets and implementation programmes for 2015 are modified as follows:

No	Objectives	2015 targets	Implementation Period	Environmental Programmes (EPs)
1	Natural Resource savings	Reduce energy consumption by 5%	31/12/2015	Energy Management System.
2	Natural Resource savings	Paper Supply: 550 tons	12/2015	Paper consumption reduction. Paper saving programme implementation.
3	Minimization of waste	Paper recycling at all points of presence of the Bank	12/2015	Implementation of the paper & packaging materials recycling scheme all over Greece (use of municipal infrastructure and recycling contractors).
4	Minimization of waste	100% toner reuse/recycling	12/2015	Implementation of a refilling programme, combined with the recycling of blank, non-reusable toner cartridges.
5	Minimization of waste	100% light unit/battery recycling	12/2015	Implementation of a light unit/battery recycling programme.
6	Minimization of waste	100% recycling of other waste electrical and electronic equipment	12/2015	Implementation of a Waste Electrical and Electronic Equipment recycling programme.
7	Raising awareness on environmental issues	To raise the environmental awareness of the employees and the public	12/2015	Participation in, or collaboration for organizing voluntary environmental activities.

7. ENVIRONMENTAL PERFORMANCE

The direct and indirect environmental impacts from the Bank's operation are reflected on the published data concerning environmental performance. This way, Eurobank ensures both 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 resources 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.

A key factor, which had a drastic effect on 2014 performance indicators, was the operational merger between Eurobank and New TT Hellenic Post Bank (New TT HPB). The merger led to a substantial increase in the number of the Bank's points of presence, as well as the number of employees, with corresponding increases in natural resource consumption, gas emissions, and waste. Performance indicators have been based on consolidated data; as a result there may be significant differences as compared to 2013 performance, in regard to many indicators.

7.1 Environmental Performance Indicator

The EMS keeps analytical data on the environmental performance of Eurobank. In brief, the environmental performance for 2014 (January 2014-December 2014) is the following:

ENVIRONMENTAL INDEX	ENVIRONMENTAL PERFORMANCE		Y-o-Y (%)
	2013	2014	
Number of employees (persons)	7,031	8,692	23.62
Total Area (m ²) (buildings & branches)	282,828	355,755	25.78
Water consumption (m ³)	68,000	86,204	26.77
Water consumption per employee (m ³ /employee)	9.67	9.92	2.55
Power consumption (kWh)	56,768,811	68,280,149	20.28
Electricity consumption per employee (kWh/employee)	8,074	7,856	-2.71
Electricity consumption per area unit (kWh/m ²)	200.72	191.93	-4.38
CO ₂ emissions from electricity consumption, in tn	41,498.00	49,161.71	18.47
CO ₂ emissions from electricity consumption, in tn per employee	5.90	5.66	-4.17
Paper supply (kg)	402,150	574,138	42.77
Quantity of recycled paper (kg)	219,347	173,401	-20.95
Toner supply (units)	3,776	3,713	-1.67
Number of toner cartridges recycled/refilled (units)	2,911	4,409	51.46
Batteries delivered for recycling (kg)	29,934	4,219	-
Recycling of portable batteries (kg)	566	562	-

ENVIRONMENTAL INDEX	ENVIRONMENTAL PERFORMANCE		Y-o-Y (%)
	2013	2014	
Light units recycled	13,813 & 55.6 Kg	12,472 & 425Kg	-
Quantity of power generator lubricants replaced (Kg)	1,368	120	-
Number of employees trained to date ²	3,149	3,291	-
Employees trained on environmental issues since the beginning of the EMS's implementation, as a percentage of the total workforce (%)	44.79	37.86	-15.47
Environmental sponsorships (€)	50,625	50,000	-
Voluntary environmental activities (Number of Activities) ³	0	3	-
Number of active "green" banking products ⁴	7	6	-
Recycling of electronic / electrical equipment (Kg) ⁵	99,310	120,020	-
Electronic equipment donated (units) ⁶	572	976	-
Number of environmental due diligence inspections at projects and/or businesses prior to loan/investment approvals	4	4	-
Number of post-approval environmental due diligence inspections at projects and/or businesses	12	15	-
Total CO ₂ emissions, in tn	42,179.31	50,040.39	18.64
Total greenhouse gas emissions (GHG) in carbon dioxide equivalents (CO ₂ e), in tn	42,179.32	50040.46	18.64
Total greenhouse gas emissions (GHG) in carbon dioxide equivalents (CO ₂ e), in tn/employee	6.00	5.76	-4.03
Total greenhouse gas emissions (GHG) in carbon dioxide equivalents (CO ₂ e), in tn per area unit	0.15	0.14	-5.68
Heating oil consumption (lt)	34,356	48,127	40.08
Heating oil consumption per employee	4.89	5.54	13.31
Heating oil consumption per area unit heated by heating oil	2.80	2.66	-5.12
CO ₂ emissions from the consumption of heating oil, in tn	96.32	134.92	40.08
Natural gas consumption (kWh)	2,242,126	2,510,195	11.96
Natural gas consumption per area unit heated by natural gas (kWh/m ²)	40	48	19.98
CO ₂ emissions from the consumption of natural gas, in tn	452.82	506.91	11.94
Carbon intensity (tnCO ₂ e/€ million in revenues) ⁷	52.99	43.14	-18.59
Number of photovoltaic loans	702	6	-
Number of state-subsidized "Saving at Home" loans extended per year	5,038	2,662	-
New installed RES capacity (kW)	6,960	36,130	-
Percentage of Ecolabelled paper supplies	100%	100%	-

2– Each year, a scheduled training cycle is offered to Bank employees

3 –In 2014, the Eurobank group and the Scouts of Greece realized environmental actions in Rethymnon, Thessalonica and Patras. Parks, squares and open spaces were adopted, restored and delivered to the local communities, to the benefit of all citizens. The

“100 parks and cultural spaces” initiative is realized for a 4th year, with the sponsorship of the Eurobank group. Similar actions were realized in the period from 2010 to 2013 at more than 40 locations throughout Greece.

4 – Active Green products comprise the following:

- WWF Visa Card
- Customer e-statements
- Green Housing Loans
- Investments in PV Units
- Infrastructure projects for electricity generation from R.E.S., natural gas.
- Participation in environmentally aware enterprises, through Special Purpose Vehicles

5 – Total non-operative units are forwarded for recycling

6 – Still-operational used equipment is donated

7 – This indicator was added in 2014 and was ex post calculated for the year 2013

7.2 Environmental Management

The Bank’s EMS includes programmes and initiatives divided into six sectors:

- Personnel Training/Information and Awareness
- Natural resource (such as paper and electricity) savings
- Recycling and waste management
- Reduction of Greenhouse gas emissions
- Environmental risk assessment of client financing
- Development and promotion of “green” banking products

7.2.1 Personnel training, updating 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.

In order to train its employees on its Environmental Management System, the Bank has been implementing an e-learning programme, which in 2014 was attended by 142 people from the New TT Branch Network (NTT BN), with the aim of ensuring the fastest possible diffusion of the Bank’s environmental culture to the new personnel, changing the ratio of environmentally trained employees to 37.86% of the workforce. Among other things, e-learning contributes to reducing trainee commutes, further reducing greenhouse gas emissions.

Moreover, the Bank’s Intranet includes a page especially dedicated to the continuous updating of personnel on environmental management issues, while certain individual issues pertaining to the Bank’s environmental programmes are regularly communicated to the employees, improving both information and involvement.

7.2.2 Natural resource savings

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 monitoring energy

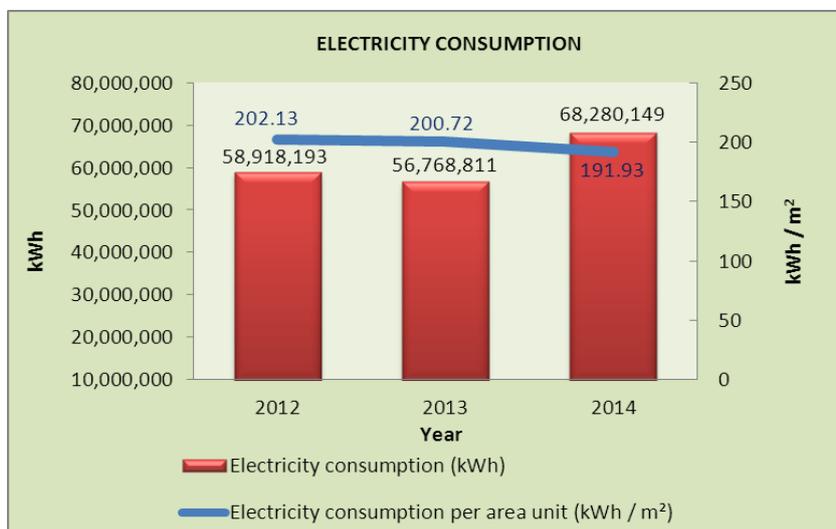
consumption of all types, and the corresponding emissions, one of our top priorities. In this context, in 2014 the Energy-Saving Programme was upgraded to an Energy Management System in accordance to ISO 50001:2011.

Since 2008, the Bank has been using the internationally accepted GreenHouse Gas Protocol, GHG (<http://www.ghgprotocol.org/>) for monitoring its Energy-Saving Programme.

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 calculating direct and indirect Greenhouse gas emissions.

Direct consumption refers to the combustion of oil and natural gas 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 and natural gas combustion, and to indirect emissions from the electricity bought by the Bank (Scope 2), as well as emissions corresponding to the business trips of employees (Scope 3).



In 2014, and in regard to the entire Bank, including data from NTTBN points of presence, the total consumption of heating oil amounted to 48,127 litres, natural gas consumption amounted to 2,510,195 kWh, electricity consumption amounted to 68,280,149 kWh, while business air travel reached a total of 1,600,020 miles. In 2014, total energy consumption increased by 20.28% year-on-year (56,768,811 kWh). However, as far as Eurobank points of presence are concerned, prior to the operational merger with NHPB, consumption for the entire 2014 stood at 55,677,154 kWh, down by 1.92% year-on-year. It should also be noted that the target that had been set (See Environmental Report 2013, page 16, 1st target) in regard to the consolidated measurement of consumption data at both Eurobank and NTTBN points of presence.

Electricity consumption per employee amounted to 7,856 kWh/employee as compared to 8,074 kWh/employee in 2013, reduced by 2.71%.

Energy management and the monitoring of the relevant indices aim at taking the appropriate decisions concerning interventions that will minimize the Bank’s share in the Greenhouse effect and Climate Change. As part of the effort to reduce direct greenhouse gas emissions from the combustion of oil for heating purposes, we developed infrastructures for gradually introducing the use of natural gas in Administration buildings, anticipating, at the same time, an improvement in the performance of the relevant heating systems by 5-10%.

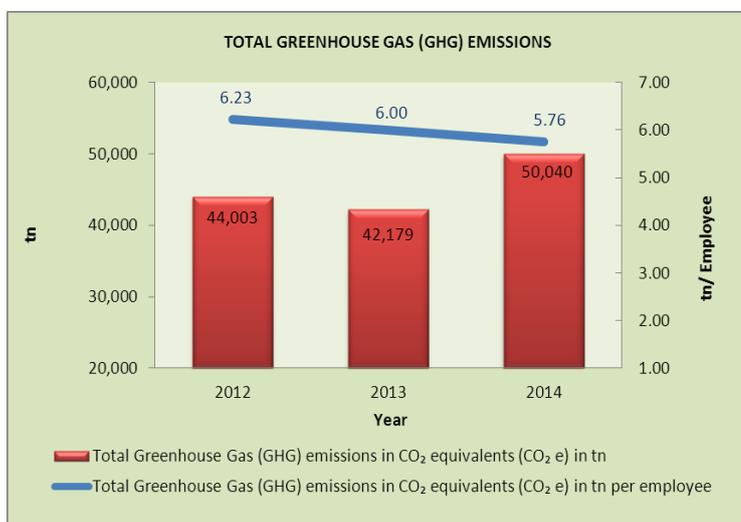
Moreover, in 2014, based on the findings of the energy consumption monitoring project, interventions were made to both the existing equipment and to the design of the new premises' concerning internal lighting, illuminated signs, air conditioning and electrical installations.

The selection of energy-efficient (e.g. Energy Star labelled) equipment was continued in 2014 for the replacement of the old electrical equipment of the Nea Ionia building complex.

In addition, the use of video conferencing for covering remote communication requirements continued to increase in 2014, along with the use of e-learning courses, in order to reduce business travel and the resulting CO₂ emissions.

Total CO₂ emissions increased by 18.64% in 2014 as a result of the merger, and amounted to 50,040.39 tons of CO₂ (641.83 direct, 49,398.56 indirect), as compared to 42,179.31 tons in 2013.

Similarly, total greenhouse gas emissions (GHG) in carbon dioxide equivalents (CO₂e) amounted to 50,040.46 tons. Total greenhouse gas emissions (GHG) in carbon dioxide equivalents (CO₂e) per area unit stood at 0.14 tons/m², and 5.76 tons per employee, reduced by 4.03% and 5.68% respectively as compared to 2013.



In detail, the contribution of greenhouse gases (carbon dioxide, methane, nitrous oxide) in total emissions, as well as the annual gaseous pollutant emissions deriving from the use of oil and natural gas for 2014, were the following:

CO ₂ e breakdown (tn)*				Analysis of atmospheric pollutants (tn)		
From CO ₂	From CH ₄	From N ₂ O	Total CO ₂ e	From SO ₂	From NO _x	Particles
50,040.39	0.0634	0.0020	50,040.46	0.034	0.450	0.030

*The measurement of other greenhouse gases (in CO₂ equivalents) is based on the GHG protocol spreadsheets.

The major interventions made in 2014, in both the existing equipment, and the design of new premises, concerning internal lighting, illuminated signs, air conditioning, electrical installations and natural gas facilities, were the following:

a. Lighting

In 2014, new lighting appliances, featuring energy-saving technology (T5 fluorescent lamps, 4x14W and electronic ballasts) were installed in all the branches and premises that underwent extensive repair-renovation works. The reduction of lighting energy consumption is estimated at 25%, at least as compared to the type of lighting appliances that was used till now. Moreover, the Bank installed, and conducted a technical-economic evaluation of, LED Tube 2x18W light units, which would replace the corresponding T8 2x36W Fluorescent Lamp and Magnetic Ballast used for the 24-hour illumination of the underground garage of the Nea Ionia building complex and the underground garage of the Petmeza building. Energy-savings are roughly estimated to at least 60% versus the previous situation (LED vs Fluorescent magnetic ballast).

b. Illuminated signs

86% of the illuminated signs posted on the Bank's branches and buildings are fitted with auto night-off facilities. In mid-2014, the Bank started replacing NEON and fluorescent units of the branch network's illuminated signs with LED light units. More specifically, by the end of 2014, 30% of the branches had been refitted with the new LED light units (155 branches out of a total of 506). In addition, at the end of 2014 the Bank started replacing the lighting units of its illuminated BRANDWALLS with LED light units. It is estimated that this will generate energy savings of at least 80%.

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, the new air conditioning systems installed in 2014 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.
- 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.
- c) water systems for air-cooled, Energy Class A, air-conditioning structures, with high coefficients of performance, which use the environment-friendly R410A refrigerant.

The installations were made at the branches of Kavala (226), Lagada (376), Koukaki (072), Egio (152), Livadia (762), Messini (317), and Karditsa (711), the Psmazoglou building, as well as the Bank's offices in the Thessalonikis & Florinis Str. building.

d. Improving the performance of electrical installations

In 2014 certain actions and interventions were initiated with the aim of reducing energy consumption by electrical installations in office areas and branches. These actions include:

- Extension of the BMS system to the floors of the Psmazoglou building, which was refitted as well.
- Installation of motion detectors for the operation of lighting installations in underground parking spaces (Petmeza building garage).
- Design of electrical lighting circuits in a way that enables keeping lights switched off in zones of office spaces and branches located near windows.

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, as follows:

- Provision of information by the EQD, through the Environmental Management Guide, which includes the "Ten Energy-Saving Tips" that comprise simple environmental practices and guidelines about how each employee can contribute to this effort.
- Distribution to all branches, by the EQD, of a special Environmental Questionnaire, which enables employees to comment among other, on energy issues as well.

Distinction for the Eurobank group at the Environmental Awards 2015

Once again, the Eurobank group was distinguished for its environmental performance at the Environmental Awards 2015, by winning the GOLD award in the "Energy Efficiency in Business" category. Eurobank is well

acquainted with this contest, which promotes Environmental Protection and Sustainability best practices, procedures, or initiatives of businesses, organisations, and agencies operating in Greece, having won two Environmental Awards in 2013, in the “Sustainable Procurement” and “Climate Protection-GHG Footprinting” categories.

This new Energy Efficiency award confirms, on one hand, the high level of the Bank’s knowhow and its focus on organisational and technical issues pertaining to this subject and, on the other hand, the environmental awareness of its employees, who contribute to rational energy use with small everyday actions.



Planning for 2015

The responsible Services of the Bank are planning the following activities during 2015:

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 refurbishment works are implemented:

- the installation of environment-friendly roof-lighting appliances, with T5 light units and electronic ballasts
- the replacement of illuminated signs with LED lights
- the installation of LED lights in underground parking areas
- the installation of VRF air conditioning systems, and autonomous air-conditioning devices, as well as the installation of air-cooled water air-conditioning systems, of energy class A
- the installation of a heat recovery ventilation system

b) Energy saving campaign

In January 2015 the Group launched an energy-saving campaign titled “Good Energy — Don’t waste it, use it for something good”, which aims at significantly raising employees awareness, by combining the environmental with the social gains and incentives, since part of the energy saving will be donated to heat the Lyreion Children’s Foundation. The awareness campaign includes the following actions:

Communication of the campaign through a special banner on the Group’s intranet site, e-mails to all employees, and periodic reminders of the Ten Energy-Saving Tips via e-mail.

Placement of special energy-saving stickers in all administration buildings and branches, next to light and air conditioning switches and Managed Print Service devices, as a permanent incitement of proper energy use.

Distribution of a quarterly Newsletter containing data on the energy-saving campaign, as well as other environmental subjects



c) Preparation of technical inspection reports concerning branches selected from the Bank’s annual power consumption data list, in collaboration with Eurobank Properties Services (EPS). The inspections will be performed as part of the collaboration with EPS during 2015 and will include, among others, an analytical recording of the consumption profiles at the premises, the installation of meters at each point of measurement, the identification of the equipment or functions in need of immediate improvement etc.

d) Scheduling of energy-saving actions in branches/buildings as part of the Shared Benefit Energy Performance Contract with EPS, for the second half of 2015.

e) Investigation of the potential for, and the implementation of, interventions in the E/M infrastructures of the N. Ionia complex, ensuring efficient energy management in regard to the special agreement with the Public Power Corporation S.A.

f) In addition, following the “absorption” of New TT HPB & New Proton Bank systems by the Data Centre of Nea Ionia, the following issues, which had been temporarily suspended due to the merger in 2014, shall be reassessed:

- Installation of a system for Data Centre’s Energy monitoring and management.
- Design, analysis and evaluation of a system that uses low external air temperatures to assist in the operation of air-conditioning installations during the winter (free cooling) with the aim of ensuring the more effective/efficient use of air-conditioning in the Data Centre.

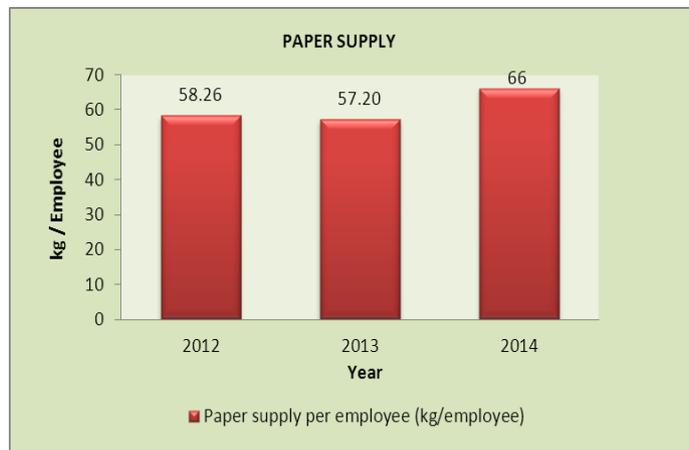
g) Pilot installation of LED light units in office spaces.

h) Replacement of old, energy-intensive air-conditioning systems in 4 branches.

7.2.2.2 Paper

The rationalization and control of paper consumption is one of the Bank’s major environmental targets. However, annual paper supplies increased by 42.77% year-on-year in 2014 and stood at 574,138 kg, owing to growth of the branch network after the merger. As a result, the 465 kg target that had been set for 2014 (See Environmental Report 2013, page 16, 2nd target), was not achieved.

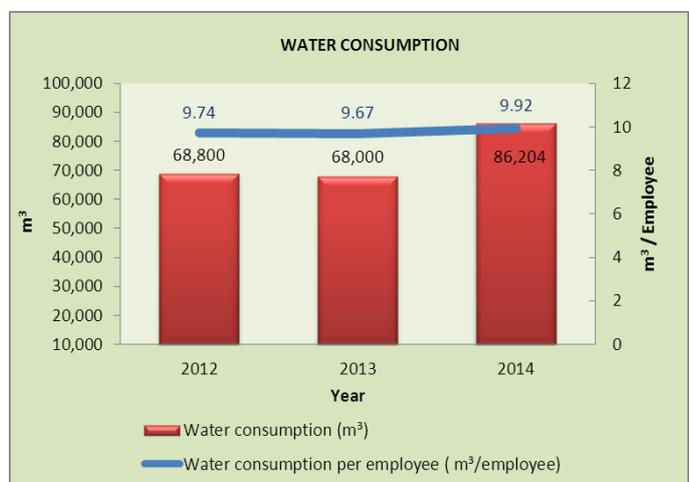
Annual paper supplies per employee increased by 15.49% as a result of the merger, to 66.05 kg, as compared to 57.20 kg per employee in 2013.



The paper consumption-reducing actions realised by the Bank, which are described in detail in the Environmental Report 2013, were continued during 2014 and were also extended to the NTT BN.

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 preservation. Water-saving measures include the installation of air-cooled air conditioning systems, which consume less water. In 2014, water consumption amounted to 86,204 cubic meters, corresponding to a year-on-year increase of 26.77%, as a result of the operational merger between the banks. The water consumption per employee indicator rose by 2.55%, to 9.92 m³/employee, as compared to 9.67 m³/employee in 2013. The Bank has set the target of rationally reducing water consumption, stabilizing it at 9 m³/employee per year.



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.

Today, the Bank is following up on waste streams, in order to ensure their best possible management and the reduction of environmental impacts. In 2014, the recycling and waste management programmes were extended to the branches of the NTTBN.

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
6. Credit Cards

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

7.2.3.1 Toner cartridges

In 2014, the toner cartridge management programme that is implemented in the Bank's units and branches was extended to the New TT Branch Network. This programme 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 2014, total toner supply amounted to 3,713 units, as compared to 3,776 in 2013. This 1.67% reduction, which was achieved despite the operational mergers with the two banks, is due to the further expansion of the "Managed Print Services" programme during 2014. Total toner cartridge supply per employee amounted to 0.43 units/employee in 2014, while recycling/refilling concerns 100% of blank toner cartridges, through the relevant management mechanism, thus leading to the achievement of the relevant target that had been set for 2014 (see Environmental Report 2013, page 16, 4th target).

The aim is to sustain the programme's smooth implementation all over the country during 2015, when the "Managed Print Services" programme is scheduled for implementation in the entire branch network, thus leading to the further reduction of toner supplies and the 100% safe management of blank cartridges.

7.2.3.2 Paper and packaging materials recycling

In the first half of 2014, the paper recycling programme was revised in order to include the branches of the NTTB Network, as well as the branches of the Greek islands. A key change in the programme was the

inclusion of the use of municipal recycling systems, along with using the services of a recycling company for the management of paper and packaging materials. Thus, the Bank's points of presence where paper and packaging materials are recycled, increased by 62%, thus covering all Eurobank and New TTBranch Network buildings and branches.

The total quantity of paper recycled by the recycling contractor in 2014 amounted to 173 tons, and accounted to 30.20% of paper supplies, a ratio that seemingly falls below the 40-60% target that had been set for 2014 (See Environmental Report 2013, page 16, 3rd target). However, the actual quantity is much larger, since there are no measurements of the quantities channelled to municipal recycling systems, which account for more than 70% of the branches.

Finally, 0.38 tons of packaging materials (plastic, aluminium, paper) were recycled.

7.2.3.3 Electrical & Electronic Equipment

In 2014, the Bank continued its programme 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 of Productive Reconstruction, Environment and Energy (formerly the MEECC), and its pertinent licensed associates. Almost 120,020 kg (8,180 units) of equipment were recycled in 2014, accounting for 100% of waste equipment and leading to the achievement of the target that had been set (see Environmental Report 2013, page 16, 6th target). The target for 2015 remains the same.

The Bank continued its successful electronic equipment donation programme, as part of an effort to manage the lifecycle of the materials it purchases. Thus, in 2014 it donated 976 electronic equipment items.

7.2.3.4 Lamps/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 2014, the Bank continued its cooperation with the agencies qualified for managing such materials. Overall, 12,472 units and 425 kg of burned-out light units were delivered for safe disposal.

In addition, batteries weighing a total of 4,219 kg were delivered for safe management, including large-scale UPS batteries withdrawn from administration buildings. Moreover, portable batteries were collected in designated areas in Attica (AFIS), leading to the recycling of a total of 562 kg.

The target of recycling 100% of waste light units and batteries was achieved in 2014 (See Environmental Report 2013, page 16, 5th target).

The target for 2015 is still to achieve the safe management of 100% of these materials.

7.2.3.5 Credit Cards

The credit cards that have expired or have been cancelled and are returned by our customers constitute non-hazardous materials that we are managing. In 2012, the Bank started working with a company that undertook to manage these materials and export them to licensed recycling units abroad. In 2014, almost 180 kg of used cards were delivered for destruction and recycling. The target for 2015 is to manage 100% of

the expired or cancelled credit cards returned by our customers. Owing to the operational merger and the existence of different priorities for the Bank, there was no extension to the programme for collecting the expired credit cards that result from automatic renewals. However, certain methodologies for implementing this programme have been identified in order to choose the most sufficient one.

7.2.3.6 Safe removal, management and permanent disposal of asbestos-containing items

As part of the operational merger between the Bank and New TT Hellenic Post Bank and the integration to the Bank of all the latter's buildings, certain asbestos-containing building and insulation materials were detected in the premises of the 2-6 Pasmazoglou Street building in Athens. Following a relevant authorisation by the Regional Authority of Attica, a total quantity of 7,290 kg of friable and non-friable asbestos-containing items were safely removed, managed, and permanently disposed of, by a licensed company.

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, 4 environmental due diligence inspections were performed in 2014 prior to the approval and disbursement of loans. Similar inspections were also performed as part of monitoring the financed projects (15 environmental inspections).

In 2015, 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/services

The Bank has developed "green" banking products, which have a positive impact on the environment. Products such as the WWF Eurobank Visa and the "Green" Home Loans for the installation of household photovoltaic systems and the improvement of the Greek homes' Energy Efficiency are supported by specialized financing programmes.

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 €1.97 million through WWF Eurobank Visa, in order to finance its environmental protection activities.

In 2014, the total number of active WWF Visa cards stood at 27.129, while Eurobank paid WWF Hellas the amount of €45,000, which once again came from:

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

The amounts paid each year to WWF Hellas enable this organization both to preserve its independence and continue its work unhindered. The amount paid in 2014 was put to the following uses:

Scientific support (Jan-Dec 2014)

was used for financing important actions that provide scientific support to WWF's fieldwork, in regard to environmental policy issues, as well as communication (maps that highlight the problem of forest fires, maps recording the existence of lignite stations in Greece, ecological value of the coastal zone).

Oikoskopio (Jan-Dec 2014)

was used for the maintenance and technical support of both the Greek and English versions of this web application, for the enrichment of Oikoskopion with new data, and for the addition of new games to the Oikoskopion kids site.

Dadia Forest National Park Programme (Jan.-Dec 2014):

was used for the study that the Dadia Forest team prepared in order to offer its own assessment and opinion on 5 wind farm environmental impact studies in Thrace, in conjunction with the organisation's proposal for the proper zoning of wind farms in the region.

Legal support voluntary team (Jan.-Dec 2014):

was used for supporting the policy researcher who, together with a team of 15 volunteers from diverse scientific backgrounds (lawyers, engineers, environmentalists), provides citizens with environmental information and advice in regard to environmental deterioration cases, such as industrial pollution, illegal logging etc.

Management of the Sekania Beach, Zakynthos (Jan-Dec 2014):

used for financing, once again, part of the actions and campaigns in which the organisation is involved both as a member and as a co-organizer (in collaboration with other NGOs and the National Marine Park of Zakynthos) at the most important nesting beach of the loggerhead sea turtle in the Mediterranean.

"Green" Home Loans

Eurobank has significantly contributed to the development of renewable energy sources, as well as energy-saving actions, as far as Greek households are concerned, offering a range of innovative products, under the Green Home Loan brand.

By means of the Special Programme for the installation of photovoltaics on residential rooftops, Eurobank helped more than 4,000 customers install PV systems. However, the dramatic drop in the purchase price of the power generated by these systems, has substantially reduced the economic gains from these investments, dragging along demand for the corresponding loans.

The Bank continues to support energy-saving efforts, by providing specialized financing programmes. In this context, supporting a rather important government initiative, the Bank participated, for a fourth consecutive year, in the state-subsidized "Saving at Home" programme of the Ministry of Productive Reconstruction, Environment and Energy (formerly the MEECC), offering, through its Sales Networks and the Branches of the Eurobank and New TT Branch Networks, the appropriate information and support to all those interested in improving the energy efficiency of their homes.

Already more than 10,800 customers have joined the programme through the Bank, and have proceeded to home interventions, thus achieving average energy efficiency gains of 40%, according to Ministry of Productive Reconstruction, Environment and Energy (formerly the MEECC) press releases, as well as major financial gains for the family budget.

Our invaluable experience and expertise in the field of Green loans will always provide a springboard for further initiatives, with the ultimate goal of helping upgrade the quality of both households and the environment at large.

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

In the past few years, the Bank has shown an unwavering commitment in supporting investments in the field of renewable energy sources (RES), which is part of the greater goal of financing the economy and supporting the country's growth.

The Bank has created special lending products for financing RES investments undertaken by small and medium-sized enterprises, such as PV's in business premises or rooftops, and PV parks and wind farms with installed capacities of up to 5 and 15MW respectively, also supporting large RES investments through more complex banking products, which cover the needs of large enterprises, emphasizing on structured Project Finance deals. It is worth noting that total new installed RES capacity, financed by the Bank in 2014 stood at 36MW.

The Bank is also engaged in financing other environment friendly investments, by financing projects for the generation of electricity from natural gas, which aim at replacing older polluting stations.

The Bank's target for 2015 is to expand its RES project lending portfolio and continue supporting Greek and foreign investors involved in this field.

e-Statement Service

The increase in the usage of the e-Statements service during 2014 was, once again, rather impressive, as 85% more e-Banking users chose to receive only electronic account statements. In total, 139.000 customers have discontinued the receipt of more than 416,000 physical statements over the conventional mail. The penetration rate of this service among active e-Banking users has reached 60%. The most important actions that led to the discontinuation of the physical statements were the targeted e-Banking "splash screen" that appeared in front of all e-Banking users who had never discontinued at least one physical statement, as well as the automatic discontinuation of all statements concerning new colleagues originating from New TT Branch Network.

Moreover, the savings for the Bank from the discontinuation of statement deliveries through conventional mail are also substantial and amount to more than €2 million since the service became available.

Participation in environmentally aware enterprises, through Special Purpose Vehicles

The Bank is selectively participating, primarily with minority stakes, in companies with specific characteristics and strong growth prospects, emphasizing on extroversion and environmental awareness, and using, whenever necessary, co-investor funds. Apart, though, from financing capital, it also offers a wide range of advisory services and knowhow in regard to the development and growth of promising enterprises in Greece and abroad. In this context, the Bank has made the following investments:

MESOGEOS SA.:

In 2010, Eurobank, together with a co-investor from the private sector, founded SINDA, with the aim of acquiring a stake in the share capital of MESOGEOS SA.

The MESOGEOS group of companies is one of the largest groups in the field of environmental protection in Greece. It is operating in the water and solid waste treatment markets, as well as in the sector of energy

generation from RES. It is a leader in the Greek market and has established a presence in Great Britain, Cyprus, and Romania, while its products are available in many countries.

The group's operations cover the following sectors:

- Solid & liquid waste
- Water resources
- Polluted soil restoration
- Urban environment upgrade
- Renewable Energy Sources

Despite the adverse overall financial environment, the Group maintains a satisfactory backlog and continues to secure major projects, continuously participating in tenders in Greece and abroad. Moreover, the group secured the refinancing of its loans with improved terms, which is expected to boost liquidity, and is also considering wider strategic growth and restructuring issues.

NGP Plastic S.A.:

In 2011, Eurobank, together with a co-investor from the private sector, founded FEMION, with the aim of acquiring a stake in the share capital NGP Plastic.

The NGP Plastic group, with vertically integrated, state-of-the-art facilities in Corinth and sales centres in Ierapetra and Edessa, produces multi-layer and laminated film for the food industry, as well as specialized fruit and vegetable packages (cups, lids), mainly from recycled PET, PP and PLA. In this unfavourable overall financial environment the company is faced with liquidity, financing, and administrative challenges.

In Europe, specialized packaging for food products maintains its positive growth prospects for the forthcoming years, as both producers and consumers prefer the easier transportation and longer food duration, albeit without the use of chemical preservatives, that the sector can offer, and, moreover, are increasingly environmentally aware.

7.3 Corporate Social Responsibility and the Environment

Apart from its business activity, the Eurobank group has been developing social responsibility initiatives, in response to the needs of the societies in which it is operating. It maintains long-standing relations with acclaimed agencies and organizations, in order to realize initiatives in the critical fields of Education, the Society, Culture, Young Entrepreneurship, and Sports. In the field of the Environment, Eurobank has, for the past few years, been steadily supporting the work of the Scouts of Greece, participating in green area cleanup, landscaping and preservation initiatives all over Greece.

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

Dr. Chem-Eng. Panayotis Ahladas/TÜV HELLAS SA, who 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 Group, referred to in this environmental statement, registration number (EL-000080) 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, 6/30/2015

Dr. Chem. Eng. Panayotis Ahladas
TÜV HELLAS S.A.
L. 282, Mesogeion Ave.
Cholargos 15562

9. REQUIRED REGISTRATION INFORMATION

1. ORGANISATION	
Name	Eurobank Ergasias SA
Address	8, Othonos St.
City	Athens
Postal Code	10557
Country/Federal State/Region/Autonomous Community	Greece
Communication officer	Harry Papageorgiou Head, Group Environment & Quality Division
Tel.	211.88.09566
Fax:	211 88.09622
e-mail	HPapageorgiou@eurobank.gr
Website	www.eurobank.gr
Public access to the environmental report or the updated environmental report	
a) printed form	Environment & Quality Office Group OTO
b) electronic form	www.eurobank.gr
Registration Number	EL-000080
Registration Date	3/11/2009
Registration suspension date	-
Registration cancellation date	-
Date of next environmental report	-
Date of next updated environmental report	06/2016
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	8,692
Turnover or annual balance sheet	-
2. SITES	
Name	Eurobank Ergasias SA
Address	8 Othonos Street, 537 branches/buildings (see Appendix I)
City	Athens
Postal Code	10557
Country/Federal State/Region/Autonomous Community	Greece
Communication officer	Harry Papageorgiou Head, Group Environment & Quality Division
Tel.	211.88.09566
Fax:	211 88.09622
e-mail	HPapageorgiou@eurobank.gr
Website	www.eurobank.gr
Public access to the environmental report or the updated environmental report	
a) printed form	Environment & Quality Office Group OTO
b) electronic form	www.eurobank.gr
Registration Number	EL-000080

Registration Date	3/11/2009
Registration suspension date	-
Registration cancellation date	-
Date of next environmental report	
Date of next updated environmental report	06/2016
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	8,692
Turnover or annual balance sheet	-
3. EMAS VERIFIER	
Name of EMAS Verifier	Dr. Chem-Eng. Panayotis Ahladas TÜV HELLAS S.A.
Address	282, Mesogeion Avenue
City	Cholargos
Postal Code	155 62
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 06/30/2015

The representative of the organization

S. Ioannou
 Chairman of the Group Environmental/Sustainability Committee
 Deputy CEO
 Group Chief Operating Officer (COO) & International Activities
 Representative of the Management of Eurobank

APPENDIX I

Sites

Total amount at 12/31/2014: (31 buildings and 506 branches)

CODE	NAME	ADDRESS
002	KIFISSIAS AVE. MAROUSSI	117, KIFISSIAS AVE., 15124 MAROUSSI, ATTIKIS
005	GR. LABRAKI PIRAEUS	138, GR. LABRAKI ST., 18535 PIRAEUS, ATTIKIS
006	CHALANDRI	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
012	KOLONAKI	3, ANAGNOSTOPOULOU ST., 10673 ATHENS, ATTIKIS
013	PERIVOLAKIA SQ. NIKEA	1, SOLOMOU & OLYMPOU ST., 18450 ATHENS, ATTIKIS
014	EL. VENIZELOU ST. KALAMARIAS	9, EL. VENIZELOU ST., 55133 KALAMARIA, THESSALONIKIS
015	PATRA	26, AG. ANDREOU & KOLOKOTRONI ST., 26221 PATRA, ACHAIAS
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 KIFISSIA, ATTIKIS
027	MAROUSSI DELPHI CENTER	56, KIFISSIAS AVE., 15125 MAROUSSI, ATTIKIS
028	20 th 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 SQ. 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 PSYCHIKO	340, KIFISSIAS AVE., 15451 PSYCHIKO, ATTIKIS
037	DIAGONIOS	114, TSIMISKI & D. GOUNARI ST., 54622 THESSALONIKI, THESSALONIKIS
039	IR. POLITEHNIU ST. LARISSA	162, IROON POLITECHNIU 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 ACHARNON	122, ACHARNON & KODRIGKTONOS ST., 11251 ATHENS, ATTIKIS
049	N. FILADELFIA	79, DEKELIAS AVE., 14341 NEA FILADELFIA, ATTIKIS
050	DIMOTIKO THEATRO PIRAEUS	42-44, IROON POLITECHNIU AVE., 18535 PIRAEUS, ATTIKIS
052	MOUSSIO	57, PATISSION ST., 10432 ATHENS, ATTIKIS
053	MELISSIA	DIMOKRATIAS AVE. & 2, A. PAPANDREOU ST., 15127 MELISSIA, ATTIKIS
055	MOSCHATO	67, MAKRYGIANNI ST., 18345 MOSCHATO, ATTIKIS
056	ELEFSINA	11, IROON POLITECHNIU 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. ALEXANDROU ST., 56121 AMPELOKIPI, THESSALONIKI, THESSALONIKIS
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	IMITTOU 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	TAVROU	226, PIREOS ST., 17778 TAVROS, ATTIKIS

CODE	NAME	ADDRESS
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 - PIRAEUS	99, IROON POLITECHNIU & 37, SACHTOURI ST., 18536 PIRAEUS, ATTIKIS
077	VERIAS - MITROPOLEOS	38, MITROPOLEOS & AG. DIMITRIU ST., 59100 VERIA, IMATHIAS
078	DIMITRIADOS ST. VOLOS	171, DIMITRIADOS ST., 38221 VOLOS, MAGNISIAS
083	MAROUDA SQ. PATRA	32, KALAVRITON & CHRISOSTOMOU ST., 26226 PATRA, ACHAIAS
091	FAROS PSYCHIKOU	212, KIFISSIAS AVE., 15451 NEO PSYCHIKO, ATTIKIS
092	MYKONOS	MYKONU-AERODROMIU 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, KIFISSIAS AVE. & 1 IRODOU ATTIKOU ST., 14561 KIFISSIA, 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 ASKLIPIU ST., 11471 ATHENS, ATTIKIS
101	VOUKOURESTIOU	22, VOUKOURESTIOU & 3, VALAORITU ST., 10671 ATHENS, ATTIKIS
102	AMPELOKIPI	151, MICHALAKOPOULOU ST., 11527 ATHENS, ATTIKIS
103	ZOGRAFOU	70, PAPAGOU AVE. & MARATOU ST., 15771 ZOGRAFOU, ATTIKIS
107	KORYDALLOS	123, GRIG. LAMBRAKI AVE., 18120 KORYDALLOS, ATTIKIS
108	RENTI	89, KIFISSOU AVE., 18233 MOSCHATO, ATTIKIS
109	IPPODAMIAS SQ. PIRAEUS	39-41, ETHN. ANTISTASEOS & GOUNARI ST., 18531 PIRAEUS, ATTIKIS
110	N. ERITHREA	334, KIFISSIAS 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, THESPROTIAS
116	CORFU	97, EVG. VOULGAREOS & AG. SOFIAS ST., 49100 CORFU, KERKYRAS
118	IONOS DRAGOUMI ST.	22, IONOS DRAGOUMI ST., 54624 THESSALONIKI, THESSALONIKIS
121	LAMIA	KOLOKOTRONI & TZAVELLA ST., 35100 LAMIA, FTHIOTIDAS
122	AG. TRIADA THESSALONIKI	46, VAS. GEORGIU ST., 54640 THESSALONIKI, THESSALONIKIS
123	R. FERAU 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. KONSTANTINOY SQ. - XANTHI	2, VAS. KONSTANTINOY 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	EMPORIOY SQ. - SERRES	62, D. SOLOMOU ST., 62124 SERRES, SERRON
134	CHANIOPORTA HERAKLION	1, 62 MARTIRON AVE., 71304 HERAKLIO, HERAKLIOU
135	CHANIA	EL. VENIZELU & ARCHONTAKI ST., 73100 CHANIA, CHANION
136	RETHYMNO	78, KOUNTOURIOTI & V. KALLERGI ST., 74100 RETHYMNO, RETHYMNOU
137	APLOTARIA CHIOS	60, APLOTARIAS ST., 82100 CHIOS, CHIOU
139	AIGAIU ST. KALAMARIA	77A, AIGAIU ST., 55133 KALAMARIA, THESSALONIKIS
140	KOMOTINI	19, VAS. GEORGIU ST., 69100 KOMOTINI, RODOPIAS
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 & KLEOMVROTOU 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

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160	PALEOCHORI	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	ARKALOCHORI HERAKLIOU KRITIS, 70300 ARKALOCHORI, 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	POLICHNIS	6, AGIOU PANTELEIMONOS & VALTETSIU ST., 56533 POLICHNI, THESSALONIKIS
178	PIREOS ST.	9-11, PIREOS ST., 10552 ATHENS, ATTIKIS
180	SOLODOS ST.	93-95, SOLODOS ST., 10678 ATHENS, ATTIKIS
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, PRASINOU LOFOU ST., 14121 N. HERAKLIO, ATTIKIS
187	AG. ARTEMIOU	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, KONSTANTINOUPOLEOS 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
201	PANEPISTIMIOU ST.	36, PANEPISTIMIOU 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	HERAKLEIOU 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	NIKAIA	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	CHALKIDA	KRIEZOTOU & 3, FARMAKIDOU ST., 34100 CHALKIDA, 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	98, KIFISSIAS AVE. & ERYTHROU STAVROU 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	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
237	MICHALAKOPOULOU	35-37, MICHALAKOPOULOU ST., 11528 ATHENS, ATTIKIS

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238	N. PSYCHIKO	5, SOLOMOU ST., 15451 ATHENS, ATTIKIS
239	KOZANI	8, PAVLOU MELA ST., 50100 KOZANI, KOZANIS
240	KORAI	7, KORAI & 37, PANEPISTIMIOU ST., 10564 ATHENS, ATTIKIS
243	DIKITIRIOU	18, DIKITIRIOU ST., 54630 THESSALONIKI, THESSALONIKIS
244	ANO PATISSIA- AGIA VARVARA	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	OTTHONOS-AMALIAS & 1, PATREOS ST., 26221 PATRA, ACHAIAS
248	PLAKA	140, ADRIANOY & 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	DAFNIS	186, VOULIAGMENIS AVE., 17235 ATHENS, ATTIKIS
252	PAPAFI ST. - TOUMPA	118-120, PAPAFI & KLEANTHOUS ST., 54453 THESSALONIKI, THESSALONIKIS
253	GALATSI	3, VEIKOU AVE., 11146 ATHENS, ATTIKIS
254	AGELOPOULOU	125, PATISSION ST., 11251 ATHENS, ATTIKIS
255	CHAROKOPOU	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, PROTESILAOU ST., 13122 ILION, ATTIKIS
260	ARTEMIDOS ST. - KALAMATA	ARTEMIDOS & MESSINIS ST., 24100 KALAMATA, MESSINIAS
261	ARGOS	6, VAS. SOFIAS & KORAI ST., 21200 ARGOS, ARGOLIDAS
265	AGRINIO	9, DIMOKRATIAS SQ., 30100 AGRINIO, AITOLOAKARNANIAS
266	PATRON ST. - PYRGOS	59, PATRON ST., 27100 PYRGOS, ILIAS
268	AG. PARASKEVIS ST. CHALANDRI	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	32, PHILADELFIAS & PAPANIKA ST., 13673 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	CHOLARGOS	220, MESOGEION AVE., 15561 CHOLARGOS, ATTIKIS
282	KORDELIO	17, A. PAPANDREOU & 28, KRITIS ST., 56334 KORDELIO THESSALONIKI, THESSALONIKIS
283	ARGYROUPOLI	90, KYPROU AVE., 16452 ATHENS, ATTIKIS
284	TROHAIA KIFISSIAS	270, KIFISSIAS AVE., 14563 KIFISSIA, 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	KALOCHORI	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 EGALEO	197, IERA ODOS ST., 12241 ATHENS, ATTIKIS
295	ALEXANDRAS AVE., CORFU	31, ALEXANDRAS AVE., 49100 CORFU, KERKYRAS
297	DELFOU ST. THESSALONIKI	74, DELFOU & 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
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

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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	CH AidARI	364, ATHINON AVE., 12462 CH AidARI, 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	E. PORTALIOU AVE. RETHYMNO	23, EMM. PORTALIOU AVE., 74100 RETHYMNO, RETHYMNOU
334	SPATA	166, VAS. PAVLOU & ESCHILOU 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
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, SOTIROS ST., 28100 ARGOSTOLI, KEFALLINIA
343	FLORINA	17, STEFANOY DRAGOUMI ST., 53100 FLORINA, FLORINAS
344	AKROTIRIOU ZAROUCHLEIKA PATRA	167, AKROTIRI ST., 26334 PATRA, ACHAIAS
345	NAOUSSA	9, DIONISIOY SOLOMOY ST., 59200 NAOUSSA, IMATHIAS
346	PREVEZA	EL. VENIZELOU & KOLOVOY ST., 48100 PREVEZA, PREVEZAS
348	LAMBRINI	2, NARKISSOU & FOKA ST., 11146 GALATSI, ATTIKIS
349	VIRONAS	101, CHRISOSTOMOY SMYRNIS & 16, AG. SOFIAS ST., 16231 VIRONAS, ATTIKIS
350	SINDOS	IROON POLITECHNIOY & CHRISOSTOMOY SMYRNIS ST., 57400 THESSALONIKI, THESSALONIKIS
351	STR. KALLARI - K. PATISIA	40, ST. KALLARI & PRETENTERI ST., 11145 ATHENS, ATTIKIS
353	EVELPIDON - DIKASTIRIA	61-63, EVELPIDON ST., 11362 ATHENS, ATTIKIS
354	MARKOPULO	DIMOSTHENOUS SOTIRIOY SQ., 19003 MARKOPULOS, ATTIKIS
355	KRANIDI	4, AG. DIMITRIOY ST., 21300 KRANIDI, ARGOLIDOS
356	KOS	ETHNIKIS ANTISTASEOS & NYMFAIAS ST., 85300 KOS, DODECANISSOU
357	ANNIS MARIAS RODOU	ETHN. ANTISTASIS & LEMESSOU ST., 85100 RODOS, DODECANISSOU
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, SAMOU
364	VAS. SOFIAS-PIRGOS ATHINON	124, VAS. SOFIAS AVE., 11526 ATHENS, ATTIKIS
365	DODONIS ST. - IOANNINA	41, DODONIS & 2, LINAS TSALDARI ST., 45221 IOANNINA, IOANNINON
366	PILEA THESSALONIKI	44, PROFITI ILIA & 2, I. GIANNOUDI ST., 55535 THESSALONIKI, THESSALONIKIS
367	LIKOVRSI	S. VENIZELOU & 1, HALKIDAS ST., 14123 LIKOVRSI, ATTIKIS
368	KIPARISSIA	50, 25th MARCH ST., 24500 KIPARISSIA, MESSINIAS
369	KAMATERO	FILIS & 2-4, KAMATEROU ST., 13451 KAMATERO, ATTIKIS
370	PAPANDREOU AVE - IOANNINA	18, PAPANDREOU AVE., 45444 IOANNINA, IOANNINON
371	EGINAS	6, DIMOKRATIAS AVE., 18010 EGINA, ATTIKIS
372	ATALANTI	21, ETHN. ANTISTASEOS ST., 35200 ATALANTI, FTHIOTIDAS
374	CHOLARGOS - PERIKLEUS	47, PERIKLEOUS ST., 15561 CHOLARGOS, ATTIKIS
375	THEOMITOROS - AGIOS DIMITRIOS	61, THEOMITOROS & IPSILANTOU 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' & EL VENIZELOU ST	ERATOY & 190, EL. VELIZELOU 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	ELEON SQ. - NEA KIFISSIA	29, ELEON & DIMITRAS ST., 14564 KIFISSIA, ATTIKIS
387	ISTIAIA - EVIA	97, 28th OCTOBER ST., 34200 ISTIAIA, EVIAS

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388	NEA KRINI - THESSALONIKI	41, SMYRNI & VRIOULON ST., 55132 THESSALONIKI, THESSALONIKIS
389	ANO PETRALONA	MIRMIDONON & 8-10, TRION IERARHON ST., 11851 PETRALONA, ATTIKIS
390	LECHENA - ILIA	PRANTOUNA & KANARI ST., 27053 LECHAINA, ILIAS
391	CHRYSOUPOLIS - KAVALA	THOUKIDIDOU & SOFOKLI ST., 64200 CHRYSOUPOLI, KAVALAS
392	GERAKAS-ATTIKI	KLISTHENOUS & MAKARIOU ST., 15344 ATHENS, ATTIKIS
393	N. ARTAKI- EVIA	101, ETHNIKIS ANTISTASIS ST., 34600 NEA ARTAKI, EVIAS
394	THE MALL ATHENS - MAROUSSI	35, ANDREA PAPANDEOU ST., PSALIDI AREA, 15121 MAROUSSI, ATTIKIS
395	COSMOS MEDITERRANEAN - THESSALONIKI	11th Km THESSALONIKIS-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 PENTELE	20, IROON POLITECHNIU ST., 15236 NEA PENTELE, 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 ILIOUPOLI THESSALONIKI	92-94, MAKRIGIANNI ST., 56431 THESSALONIKI, THESSALONIKIS
410	SKIATHOS	LOUTRAKI-AMMOUDIA AREA, 37002 SKIATHOS, MAGNISIAS
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. MICHANIONA	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	DIDIMOTICHO	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	37, DODEKANISOU & AG. ELEFThERIOU ST., 18540 NIKAI, ATTIKIS
434	PEFKA - 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	KASSANDROU ST - KATERINI	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
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
445	CORFU III	CORFU-PALEOKASTITSAS NATIONAL RD., SOLARI AREA, 49100 CORFU, KERKYRAS
446	KOUFALIA THESSALONIKI	30, ETHN. ANTISTASEOS ST., 57100 KOUFALIA, THESSALONIKIS
448	IALISOS RODOS	301, IRAKLIDON AVE., 85101 IALISOS, DODECANISSOU
449	ANO LIOSIA	1A, AIGAIU PELAGOUS ST., 13341 ANO LIOSIA, 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

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458	CHALKIDA C	CHAINA AVE. & 19, P. PATRON ST., 34100 CHALKIDA, EVIAS
459	SKYDRA PELLA	18, MEG. ALEXANDROU ST., 58500 SKYDRA, PELLIS
460	AND. PAPANDREOU ST-CHALANDRI	83, A. PAPANDREOU & 22, SOLONOS ST., 15232 CHALANDRI, ATTIKIS
462	AG. ELEOUSA KALLITHEA	188, ELEFTHERIOU VENIZELOU ST., 17675 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
470	ELEFTHERIAS SQ.- THESSALONIKO	7, IONOS DRAGOUMI & OPLOIOU 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	PATRIARCHOU IOAKIM ST.- KOLONAKI	41, PATRIARCHOU IOAKIM ST., 10674 ATHENS, ATTIKIS
479	PERAMA	111, IRINIS AVE., 18863 PERAMA, ATTIKIS
520	PANORAMA THESSALONIKIS	27, KOMNINON & IASONIDOU ST., 55236 THESSALONIKI, THESSALONIKIS
522	MATOGIANNIA - MYKONOS	MATHAIOU ANDRONIKOU & ARTEMIDOS, 21, MATOGIANNI ST., 84600 MYKONOS, CYCLADON
523	PANORAMA VOULAS	189, VOULIAGMENIS AVE., 16674 PANORAMA VOULAS GLYFADA, ATTIKIS
601	NTT - AGION ANARGYRON	24, KYPROU ST., 13510 AGIOI ANARGYROI, ATTIKIS
602	NTT - EGALIO	280, IERA ODOS & THIVON ST., 12210 EGALIO, ATTIKIS
603	NTT - AMAROISSIOU	209, KIFISSIAS & ARKADIOU ST., 15110 AMAROISSIO, ATTIKIS
604	NTT - AMPELOKIPON ATH.	2, FIDIPPIDOU & V.SOFIAS ST., 11526 ATHENS, ATTIKIS
605	NTT - VYRONA	80, CHR. SMYRNIS ST., 16210 VYRONAS, ATTIKIS
606	NTT - GLYFADA	3, MARAGKOU ST., 16610 GLYFADA, ATTIKIS
607	NTT - DAFNI	5, AG. DIMITRIOU & BOUBOULINAS ST, 17343 DAFNI, ATTIKIS
608	NTT - ANO GLYFADAS	131, GOUNARI & 18, ITHAKIS ST., 16561 GLYFADA, ATTIKIS
609	NTT - ZOGRAFOU	95, PAPAIOU ST., 15710 ZOGRAFOS, ATTIKIS
610	NTT - KALLITHEA	140, EL. VENIZELOU AVE., 17675 KALLITHEA, ATTIKIS
611	NTT - ETH. ANTISTASIS SQ.	8, EFOLIDOS ST., 10551 ATHENS, ATTIKIS
612	NTT - KIFISSIAS	283, KIFISSIAS AVE., 14561 KIFISSIA, ATTIKIS
613	NTT - KOUKAKIOU	32, DIMITRAKOPOULOU & STRATIGOU KONTOULI ST., 11742 KOUKAKI, ATTIKIS
614	NTT - KYPSSELIS	62, KYPSSELIS ST., 11310 KYPSSELI, ATTIKIS
615	NTT - ACHARNON	157, ACHARNON & KIMIS ST., 10446 ATHENS, ATTIKIS
616	NTT - MOSCHATOU	98, MAKRIGIANNI ST., 18345 MOSCHATO, ATTIKIS
617	NTT - LEOFOROU ALEXANDRAS	75, ALEXANDRAS AVE., 11474 NEAPOLI, ATTIKIS
618	NTT - NEAS IONIAS ATTIKIS	56-60, E.VENIZELOU ST., 14231 N.IONIA, ATTIKIS
619	NTT - N. SMIRNI	4, K.PALAIOLOGOU ST., 17110 N.SMYRNI, ATTIKIS
620	NTT - N.FILADELFIA	99, DEKELIAS AVE., 14310 N.FILADELFIA, ATTIKIS
621	NTT - PAGRATI	99, YMITTOU & 1, AKRONOS ST., 11610 ATHENS, ATTIKIS
622	NTT - PALAIOU FALIROU	6, AMFITRITIS ST., 17510 PALAIO FALIRO, ATTIKIS
623	NTT - PATION	303-305, PATION ST. & KAFTATZOGLOU ST., 11141 ANO PATISIA, ATTIKIS
624	NTT - PERISTERIOU	201, THIVON & P.TSALDARI ST., 12110 PERISTERI, ATTIKIS
625	NTT - ATTIKIS SQ.	159-161, LIOSION & MILITOU ST., 10445 ATHENS, ATTIKIS
626	NTT - KANINGOS SQ.	24, PATION ST., 10677 ATHENS, ATTIKIS
627	NTT - SYNTAGMATOS SQ.	SYNTAGMATOS SQ., 10310 ATHENS, ATTIKIS
628	NTT - PERISTERIOU B	56, ETHNARXOU MAKARIOU ST., 12132 PERISTERI, ATTIKIS
630	NTT - PESMAZOGLOU	2-6, PESMAZOGLOU ST., 10175 ATHENS, ATTIKIS
631	NTT - CHALANDRI	3-5, ANDREA PAPANDREOU ST., 15210 CHALANDRI, ATTIKIS
632	NTT - PSYCHIKO	4, DIMOKRATIAS AVE., 15410 PSYCHIKO, ATTIKIS
633	NTT - AGIAS VARVARAS	36, HANION ST., 12351 AGIA VARVARA, ATTIKIS
634	NTT - AGIOU DIMITRIOU	139, AG. DIMITRIOU & CHR. SMIRNIS ST., 17310 AGIOS DIMITRIOS, ATTIKIS
635	NTT - AGIAS PARASKEVIS	427, MESOGION ST., 15310 AGIA PARASKEVI, ATTIKIS
636	NTT - ANO ILISION	63, GR. AFXENTIOU & GAZIS ST., 15771 ZOGRAFOS, ATTIKIS
637	NTT - GALATSIU	11, AG.GLYKERIAS ST., 11147 GALATSI, ATTIKIS
638	NTT - ILIOUPOLIS	133, EL. VENIZELOU ST., 16343 ILIOUPOLI, ATTIKIS
639	NTT - PETRALONON	163, TRION IERARCHON & KIKLOPON ST., 11851 ATHENS, ATTIKIS
640	NTT - KESARIANIS	59, E.ANTISTASIS ST., 16121 KESARIANIS, ATTIKIS
642	NTT - NEAS ERYTHRAIAS	163, EL. VENIZELOU & KAPODISTRIOU ST., 14671 NEA ERYTHRAIA, ATTIKIS
643	NTT - ILION	93, PROTESILAOU & DANAON ST., 13110 ILION, ATTIKIS
644	NTT - PAPAIOU	24, KIPROU ST., 15669 PAPAIOU, ATTIKIS

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645	NTT - CHOLARGOU	267, MESOGEION & TZAVELA ST., 15451 CHOLARGOS, ATTIKIS
646	NTT - ELEFSINAS	15, PERSEFONIS ST., 19200 ELEFSINA, ATTIKIS
647	NTT - KOROPIOU	226, V.KONSTANTINOY AVE., 19400 KOROPI, ATTIKIS
648	NTT - MEGARON	12, TH. KOLOKOTRONI ST., 19100 MEGARA, ATTIKIS
649	NTT - VRILISSION	48, PENTELIS AVE., 15235 VRILISSIA, ATTIKIS
650	NTT - PETROUPOLIS	71, 25TH MARTIOU ST., 13210 PETROUPOLI, ATTIKIS
652	NTT - LAVRIOY AVE.- GLIKA NERA	13, LAVRIOU AVE. & FLEMING ST., 15351 PALLINI, ATTIKIS
653	NTT - ARGROUPOLI	53, KIPROU & THIRD SEPTEMVRIOU ST., 16451 ATTIKI, ATTIKIS
654	NTT - PIRAEUS UNDERGR.RAIL ST.	5, TSAMADOU ST., 18503 PIRAEUS, ATTIKIS
655	NTT - AKTIS MIAOULI	AKTIS MIAOULI & 2, IASONOS ST., 18502 PIRAEUS, ATTIKIS
656	NTT - KERATSINIOU	37-39, DIMOKRATIAS AVE., 18755 KERATSINI, ATTIKIS
657	NTT - KORYDALLOS	3, KARYTAINIS ST., 18110 KORYDALLOS, ATTIKIS
658	NTT - NIKAIA	7TH MARTI & P.RALLI ST., 18410 NIKAIA, ATTIKIS
659	NTT - PIRAEUS	121, KARAISKOY ST., 18510 PIRAEUS, ATTIKIS
660	NTT - NEAPOLIS NIKAIAS	2, DIMOKRATIAS SQ., 18453 NIKAIA, ATTIKIS
661	NTT - YDRAS	PARALIAKI ODOS YDRAS, 18040 YDRA, ATTIKIS
662	NTT - AGRINIO	2, ANASTASIADI ST., 30100 AGRINIO, AITOLOAKARNANIAS
663	NTT - MESOLONGIOU	35, EL.POLIORKIMENON & GR.HONDROU ST., 30200 MESOLONGI, AITOLOAKARNANIAS
664	NTT - NAFPAKTOU	74, TZAVELLA ST., 30300 NAFPAKTOS, AITOLOAKARNANIAS
665	NTT - ARGOUS	33, VAS.SOFIAS ST., 21200 ARGOS, ARGOLIDAS
667	NTT - NAFPLIOU	27, BOUBOULINAS & 11, VAS. PAVLOU ST., 21100 NAFPLIO, ARGOLIDAS
668	NTT - TRIPOLI	8, ETHNOMARTYRON SQ., 22100 TRIPOLI, ARKADIAS
669	NTT - ARTAS	ETHNIKIS ANTISTASIS SQ., 47100 ARTA, ARTAS
670	NTT - PATRA	103, KANAKARI ST., 26110 PATRA, ACHAIAS
671	NTT - GOUNARI AVE.	77-79, GOUNARI AVE. , 26225 PATRA, ACHAIAS
672	NTT - ELLINOS STRATIOTOU	39, ELLINOS STRATIOTOU ST., 26441 PATRA, ACHAIAS
673	NTT - AIGIOU	25-27, AS.FOTILA ST., 25100 AIGIO, ACHAIAS
674	NTT - THIVON	33, EPAMINONDA ST., 32200 THIVA, VIOTIAS
675	NTT - GREVENON	6, G.BOUSIOU ST., 51100 GREVENA, GREVENON
676	NTT - RHODOS	T. SPRIGS & 22, KARPATHOU ST., 85100 RODOS, DODECANISSOU
677	NTT - CHALKIDA	18, EL. VENIZELOU & ISAIYOU ST., 34100 CHALKIDA, EVIAS
678	NTT - ALIVERIOU	5-7, TAMYNAION ST., 34500 ALIVERI, EVIAS
679	NTT - KARPENISIOU	37, ATH. KARPENISIOTI ST., 36100 KARPENISI, EVRYTANIAS
680	NTT - ZAKYNTHOU	32, LOMBARDOU ST., 29100 ZAKYNTHOS, ZAKYNTHOU
681	NTT - PYRGOS	12-14, PATRON ST., 27100 PYRGOS, ILIAS
682	NTT - AMALIADAS	3, DELIGIANNI ST., 27200 AMALIADA, ILIAS
683	NTT - VERIA	35, MITROPOLEOS ST., 59100 VEROIA, IMATHIAS
684	NTT - HERAKLEIOU	1, VIANNOU ST.- KORNAROU SQ., 71110 IRAKLEIO, HERAKLIOU
685	NTT - KORAKA SQ.	6, THERISSOU ST., 71304 HERAKLIO, HERAKLIOU
686	NTT - NEAS ALIKARNASSOU	71, IKAROU AVE., 71601 ALIKARNASSOS, HERAKLIOU
688	NTT - HERAKLIO	26, DIMOKRATIAS AVE. & GALI ST., 71306 IRAKLEIO, HERAKLIOU
689	NTT - IGOUMENITSAS	4, EL. VENIZELOU ST., 46100 IGOUMENITSA, THESSALONIKIS
690	NTT - THESSALONIKIS	14, ARISTOTELOU ST., 54110 THESSALONIKI, THESSALONIKIS
691	NTT - AMPELOKIPON THESSALONIKIS	30, M. ALEXANDROU & ETHN.ANTIST. ST., 56123 AMPELOKIPOI, THESSALONIKIS
692	NTT - LEFKOU PYRGOU	103, TSIMISKI & VIRONOS - ISAVRON ST., 54622 THESSALONIKI, THESSALONIKIS
693	NTT - NEAPOLIS THESSALONIKIS	53, A.PAPANDREOU & F. ROUSVELT ST., 56728 NEAPOLI, THESSALONIKIS
694	NTT - BAS.OLGAS THESSALONIKIS	129, VASILISIS OLGAS ST., 54643 THESSALONIKI, THESSALONIKIS
695	NTT - DEPO THESSALONIKIS	219, VAS. OLGAS & SKIATHOU ST., 54646 THESSALONIKI, THESSALONIKIS
696	NTT - THERMIS	1, TAVAKI & EL. VENIZELOU ST., 57001 THERMI, THESSALONIKIS
697	NTT - ANTIGONIDON	6, ANTIGONIDON ST., 54630 THESSALONIKI, THESSALONIKIS
698	NTT - STAVROUPOLIS	234, LAGADA ST., 56429 STAVROUPOLI, THESSALONIKIS
699	NTT - TOUMPAS	140, PAPAFI ST., 54453 THESSALONIKI, THESSALONIKIS
700	NTT - PERAIAS	39, AMPELOKIPON ST., 57019 THESSALONIKI, THESSALONIKIS
701	NTT - AGIAS TRIADAS	8, DELFON ST., 54640 THESSALONIKI, THESSALONIKIS
702	NTT - ANO TOUMPAS	175, GR. LAMBRAKI ST., 54352 THESSALONIKI, THESSALONIKIS
703	NTT - DIOIKITIRIOU	95, AG. DIMITRIOU ST., 54633 THESSALONIKI, THESSALONIKIS
704	NTT - CHARILAOU	98, 25TH MARTIOU & 137, KONSTANTINOUPOLEOS ST., 54249 THESSALONIKI, THESSALONIKIS
705	NTT - EVOSMOU	25, 28TH OKTOVRIYOU ST., 56224 THESSALONIKI, THESSALONIKIS

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706	NTT - KALAMARIAS	104, AIGAIU ST., 55133 KALAMARIA, THESSALONIKIS
707	NTT - POLICHNIS	13, AG. PANTELEIMONOS ST., 56533 POLICHNI, THESSALONIKIS
708	NTT - IOANNINA	10, MARKOU BOTSARI ST., 45444 IOANNINA, IOANNINON
709	NTT - LABROU TZAVELA SQ.	5, KYRGIU & ARACHTHOU ST., 45221 IOANNINA, IOANNINON
710	NTT - KAVALAS	34, ER. STAVROU ST., 65110 KAVALA, KAVALAS
711	NTT - KARDITSA	19, KARAIKAKI ST., 43100 KARDITSA, KARDITSAS
712	NTT - KASTORIAS	30, ATH. DIAKOU ST., 52100 KASTORIA, KASTORIAS
713	NTT - KERKYRA	23A I.THEOTOKI ST., 49100 KERKYRA, KERKYRAS
715	NTT - ARGOSTOLIOU	LITHOSTROTOU & SOTIROS ST., 28100 ARGOSTOLI, KEFALLINIAS
716	NTT - KILKIS	97, 21ST IOUNIOU ST., 61100 KILKIS, KILKIS
717	NTT - KOZANI	1, EL. VENIZELOU ST., 50100 KOZANI, KOZANIS
718	NTT - PTOLEMAIDAS	1, SOFOULI ST., 50200 PTOLEMAIDA, KOZANIS
719	NTT - KORINTHOS	57, E.ANTISTASEOS & 33, NOTARA ST., 20100 KORINTHOS, KORINTHIAS
720	NTT - SYROU	18, TH. SPERCHEIOU ST., 84100 SYROS, CYCLADON
721	NTT - SPARTIS	117, K. PALAIOLOGOU ST., 23100 SPARTI, LAKONIAS
722	NTT - LARISSAS	60-62, AL. PANAGOULI ST., 41223 LARISSA, LARISSAS
723	NTT - AGIOU NIKOLAOU	2, ELEFTH.VENIZELOU SQ. & 28TH OKTOVRIU ST., 72100 AGIOS NIKOLAOS KRITIS, LASITHIOU
725	NTT - MYTILINIS	49, KOUNTOURIOTOU & 68-70, ERMOU ST., 81100 MYTILINI, LESVOU
726	NTT - LEFKADAS	42, EUSTR.ZAKKA & DIM.MAKRI ST., 31100 LEFKADA, LEFKADAS
727	NTT - VOLOS	93, DIMITRIADOS - KOUTARELIA ST., 38333 VOLOS, MAGNISIAS
728	NTT - NEAS IONIAS VOLOU	40, L. EIRINIS ST., 38446 NEA IONIA, MAGNISIAS
729	NTT - KALAMATAS	12, S. STATHMOU ST., 24100 KALAMATA, MESSINIAS
730	NTT - XANTHI	16, CHR.MPROKOUMI ST., 67100 XANTHI, XANTHIS
731	NTT - GIANNITSON	132, EL. VENIZELOU ST., 58100 GIANNITSA, PELLIS
732	NTT - EDESSAS	31, EGNATIAS ST., 58200 EDESSA, PELLIS
733	NTT - KATERINI	35, EIRINIS ST., 60100 KATERINI, PIERIAS
734	NTT - PREVEZAS	27, EIRINIS AVE., 48100 PREVEZA, PREVEZAS
735	NTT - RETHYMNO	V. OUGO & 100, L. KOUNTOURIOTI ST., 74100 RETHYMNO, RETHYMNOU
736	NTT - KOMOTINI	3-5, AG. GEORGIU ST., 69100 KOMOTINI, RODOPIS
738	NTT - SERRES	CHR.SMYRNI & 1, YPSILANTOU ST., 62100 SERRES, SERRON
739	NTT - TRIKALA	13, STR. SARAFI ST., 42100 TRIKALA, TRIKALON
740	NTT - LAMIAS	31, KOLOKOTRONI & DIMOLIOULIA ST., 35100 LAMIA, FTHIOTIDAS
741	NTT - LAMIAS B'	27, ATHINON ST., 35100 LAMIA, FTHIOTIDAS
742	NTT - FLORINAS	9, 25TH MARTIOU ST., 53100 FLORINA, FLORINAS
744	NTT - POLYGYROU THES.	1, MOUSIOU & IROON POLITECHIOU ST., 63100 POLYGYROS, CHALKIDIKIS
745	NTT - B CHANION	62-64, STR. TZANAKAKI ST., 73134 CHANIA, CHANION
746	NTT - CHANIA	9-11, 1866 SQUARE, 73100 CHANIA, CHANION
747	NTT - CHIOU	6, OMIROU ST., 82100 CHIOS, CHIOU
748	NTT - MITROPOLEOS	10, MITROPOLEOS ST., 10563 ATHENS, ATTIKIS
752	NTT - PANORMOU	75, PANORMOU & ACHAIAS ST., 11524 AMPELOKIPI, ATTIKIS
754	NTT - PALLINI	31, MARATHONOS AVE., 15344 PALLINI, ATTIKIS
755	NTT - ALIMOU	48, THOUKIDIDOU & 22, PAN.TSALDARI ST., 17455 ALIMOS, ATTIKIS
756	NTT - VOULA	89, VAS. PAVLOU ST., 16673 VOULA, ATTIKIS
757	NTT - N. HERAKLIO	396, HERAKLIOU AVE., 14122 N. HERAKLIO, ATTIKIS
760	NTT - MENIDIOU	119, PARNITHOS AVE. & 166 ARISTOTELOUS ST., 13674 ACHARNAI, ATTIKIS
762	NTT - LIVADIAS	53, GEORGANTA ST., 32100 LIVADIA, VIOTIAS
763	NTT - LARISSA B	6, ILIODOROU ST., 41222 LARISSA, LARISSAS
764	NTT - KALAMATAS	NEDONTOS & 2, GIATRAKOU ST., 24100 KALAMATA, MESSINIAS
766	NTT - MYTILINIS	5, EL. VENIZELOU ST., 81100 MYTILINI, LESVOU
767	NTT - DRAMA	12, ETHNIKIS AMINIS ST., 66100 DRAMA, DRAMAS
775	NTT - ALEXANDROUPOLI	256, DIMOKRATIAS AVE. & 1 MAZARAKI ST., 68100 ALEXANDROUPOLI, EVROU
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
2024	CENTRAL UNITS	5, IONOS DRAGOUMI ST., 54626 THESSALONIKI, THESSALONIKIS
2027	CENTRAL UNITS	194, SYNGROU AVE., 17671 KALLITHEA, ATTIKIS
2038	CENTRAL UNITS	34, PANEPISTIMIOU ST., 10679 ATHENS, ATTIKIS
2039	CENTRAL UNITS	75, THESSALONIKI & ATHINAS ST., 18346 MOSCHATO, ATTIKIS

CODE	NAME	ADDRESS
2041	CENTRAL UNITS	FLORINIS & 75, THESSALONIKI ST., 18346 MOSCHATO, ATTIKIS
2043	CENTRAL UNITS	4, ATHINAS ST., 18346 MOSCHATO, ATTIKIS
2044	CENTRAL UNITS	19, KALLIROIS ST., 11743 ATHENS, ATTIKIS
2057	CENTRAL UNITS	5, SANTAROZA ST., 10564 ATHENS, ATTIKIS
2060	CENTRAL UNITS	8-10, OTHONOS ST., 10557 ATHENS, ATTIKIS
2063	CENTRAL UNITS	10, FILELLINON ST., 10557 ATHENS, ATTIKIS
2065	CENTRAL UNITS	7, SANTAROZA ST., 10564 ATHENS, ATTIKIS
2069	CENTRAL UNITS	8, XENOFONTOS & FILELLINON ST., 10557 ATHENS, ATTIKIS
2102	CENTRAL UNITS	190, SYNGROU AVE., 17671 KALLITHEA, ATTIKIS
2103	CENTRAL UNITS	51, ILIA ILIOU ST., 11743 N. KOSMOS, ATTIKIS
2107	N.IONIA BUILDING COMPLEX	8, IOLKOU ST., 14234 N.IONIA, ATTIKIS
2111	HEAD OFFICE	AMALIAS AVE. & SOURI ST., 10557 ATHENS, ATTIKIS
2115	CENTRAL UNITS	11 KYPROU & ARHIMIDOU ST., 18346 MOSCHATO, ATTIKIS
2124	CENTRAL UNITS	16, LAODIKIAS ST., 11528 ATHENS, ATTIKIS
2125	CENTRAL UNITS	15, 25TH MARCH & TEO ST., 17778 TAVROS, ATTIKIS
2130	CENTRAL UNITS	2-6, PESMAZOGLOU ST., 10175 ATHENS, ATTIKIS
2131	CENTRAL UNITS	37, I.NIKA ST., 13671 ACHARNAI, ATTIKIS
2132	CENTRAL UNITS	22, OMIROU ST., 10672 KOLONAKI, ATTIKIS
2134	CENTRAL UNITS	4, OTHONOS ST., 10557 ATHENS, ATTIKIS
2139	CENTRAL UNITS	22, ARISTOTELOUS ST., 54623 THESSALONIKI, THESSALONIKIS
2143	CENTRAL UNITS	8, PESMAZOGLOU ST., 10175 ATHENS, ATTIKIS
2147	CENTRAL UNITS	2, SOFOKLEOUS ST., 10559 ATHENS, ATTIKIS
2646	CENTRAL UNITS	VALAORITOU & 10, SYGROU ST., 54625 THESSALONIKI, THESSALONIKIS
10747	CENTRAL UNITS	ESLIN & 20, AMALIADOS ST., 11523 AMPELOKIPI, ATTIKIS