



# Environmental Report 2018



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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 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 EMS moved closer to “maturity” with the completion of procedures for the official listing of Eurobank in the Eco-Management and Audit Scheme (EMAS) Register of the Ministry of Environment and Energy (registration number EL-000080) of enterprises that adhere to the requirements of the EMAS Regulation (Regulation (EC) No 1221/2009) and Commission Regulation (EU) 2017/1505 of 28 August 2017 amending Annexes I, II and III to the EMAS Regulation. 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.

Sustainability issues, including those related to the environment, are deemed crucial by the Management of the Eurobank Group, and have been entrusted to the Group Environmental & Sustainability Committee, chaired by the Deputy Chief Executive Officer – Group Chief Operating Officer (COO) & International Activities. The Group's environmental activities and the promotion of Sustainability are coordinated by the Group Sustainability/Environmental & Social Affairs Division, with the main purpose of seeing to the implementation of the Environmental Policy and the achievement of the targets emanating from it.

Since 2005, Eurobank has participated in the United Nations Environment Programme-Finance Initiative (UNEP FI) to promote sustainable finance. From 2010 to 2014, it was a member of the Banking Commission Board and served as a member of the organisation’s Global Steering Committee. During the same period, the Bank assumed the chairmanship of the European Task Force coordinating the campaign to promote sustainable banking in the European Union and was an active contributor to the publication of the Guide to Sustainable Banking, the first of its kind worldwide. The Bank is also a member of the Energy Efficiency Financial Institutions Group (EEFIG) instituted by the European Commission for energy efficiency financing. In 2008, Eurobank signed the UN Global Compact and has since actively supported its 10 principles for promoting sustainability and responsible business activities. Eurobank led the way in creating the Hellenic Bank Association’s interbank Sustainable Development Committee and continues to coordinate its work. The Committee monitors developments in the international and national regulatory framework and reviews issues related to environmental protection and sustainable development. As an ambassador to the Sustainable Greece 2020 Initiative, whose aim is to promote sustainable development and responsible entrepreneurship, it is a member of CSR Hellas and Global Sustain.

The scope of the Bank's Environmental Management System is the "Provision of Banking and Financial Services", the application site is in Greece, and the certification extends to all central divisions and Bank branches (Appendix III).

This report, which includes the Bank's performance-related data and results, 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, documentation of risks and opportunities and results of Eurobank concerning the total of its points of presence, based on the environmental targets it has set.

Date: 16/07/2019

S. Ioannou

Chairman of the Group Environmental &  
Sustainability Committee  
Deputy CEO  
Group Chief Operating Officer (COO) &  
International Activities

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## 2. About Eurobank

The Eurobank Group is a dynamic banking organisation active in six countries, with total assets of €58.0 billion and 13,162 employees. It launched operations in 1990, and, following a dynamic process of growth, it has, in the past few years, been playing a leading role in the developments, and the shaping of the domestic banking environment. With a total network of 653 branches in Greece and abroad, the Group offers a comprehensive range of financial products and services to its retail and corporate customers. In Greece, Eurobank is one of the four systemically important banks. With two distinct retail branch networks, the Eurobank Network and the New TT Branch Network, dedicated business centers, a private banking network, and award-winning electronic networks, Eurobank's philosophy is focused on the provision of high quality services to its clients.

The Group also holds a strategic position in Bulgaria and Serbia and is a key player in the field of wealth management in Cyprus, Luxembourg, and London.

Eurobank's organisational chart is shown in the diagram below:

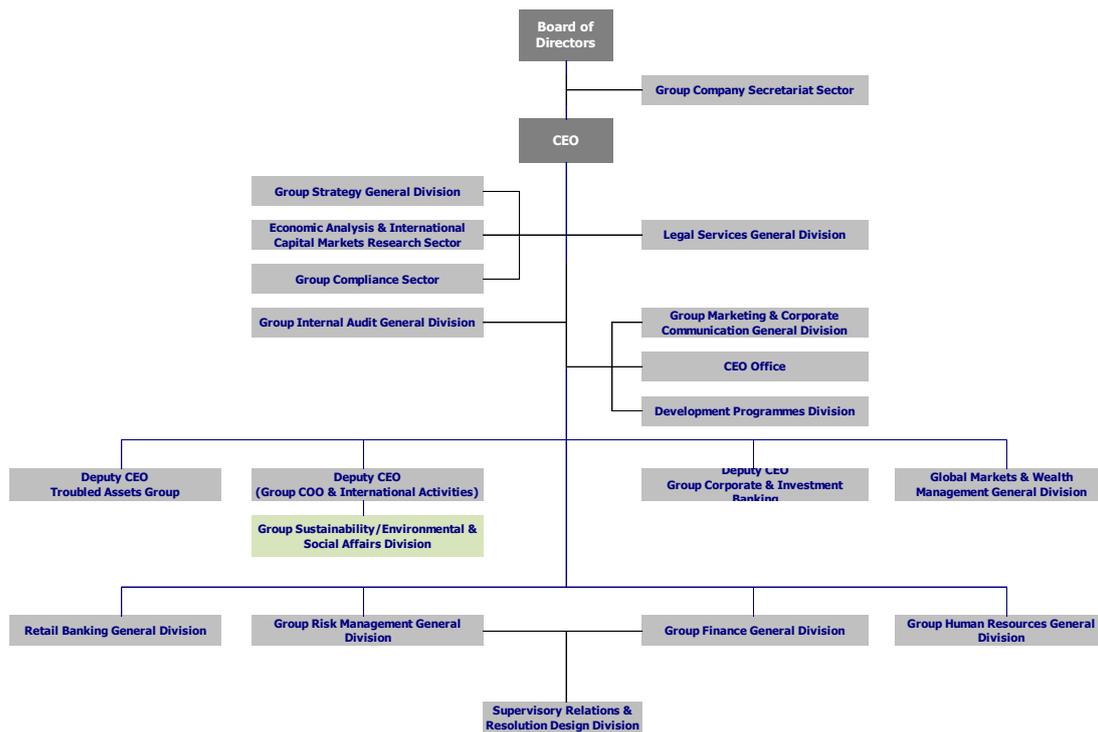


Figure 1: Eurobank Organisational Chart

### 3. Policies on Environment, Energy and Sustainable Development

Eurobank announced its Environmental Policy in 2003, indicating its commitment to reduce:

- direct environmental impacts from its operation; and
- indirect impacts from the activities of its clients and suppliers.

The [Environmental Policy](#) has been communicated to Bank personnel, and is available to third parties, as it has been posted on its website, [www.eurobank.gr](http://www.eurobank.gr). Since 2015, Eurobank has implemented an [Energy Management Policy](#) aimed at minimising energy costs, reducing harmful greenhouse gas emissions and increasing energy efficiency. At the same time, Eurobank implements a [Sustainability Policy](#) that ensures its decision-making is in line with environmental protection and sustainability. The Sustainability Policy has been modelled on the best international sustainability practices and is applied to all aspects of the Bank's activities. , It is available on the Bank's official website, [www.eurobank.gr](http://www.eurobank.gr). like the Energy Management Policy.



### 4. Environmental Management System

Eurobank's Environmental Management System (EMS) is an integrated system for the total and sound management of all environmental issues that arise, or may arise, from the Bank's operation. The EMS implemented by Eurobank is based on the Eco-Management and Audit Scheme (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 organisation, as well as on established procedures for monitoring, measuring and recording environmental performance in both the immediate and the wider environment within which the Bank operates. In this respect, Eurobank Management 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 Bank locations and units.

The Group Environmental & Sustainability Committee reviews the EMS, and responsibility for its implementation lies with the Group Sustainability/Environmental & Social Affairs Division. The Committee is made up of the chairman and eleven regular members. The chairman of the Committee is the Deputy CEO, Group Chief Operating Officer (COO) & International Activities, and its members are:

- Deputy CEO, Troubled Assets Group
- Deputy CEO, Group Corporate & Investment Banking
- General Manager, Group Risk Management, Group Chief Risk Officer (CRO)
- General Manager, Global Markets & Wealth Management, and Head of Group Real Estate Asset Management
- General Manager, Legal Department
- General Manager, Retail Banking
- General Manager, Group Strategy
- General Manager, Group Marketing & Corporate Communication
- General Manager, Head of Operations
- Head, Group Human Resources
- Head, Group Real Estate Asset Management / Group Infrastructure Management / Group Sustainability/Environmental & Social Affairs Division

Depending on the issues reviewed at each meeting, other participants may include:

- Head, Group Digital Banking / Group Chief Digital Officer
- Head, Group IT / Group Chief Information Officer
- Head, International Activities General Division

The Committee meets at least once a year, provides strategic guidelines for sustainable development and monitors key sustainability indicators. Additionally, it ensures that relevant policies and procedures of the Quality, Environmental and Energy Management Systems are being implemented correctly.

The manner in which the Committee communicates with Management and with other Divisions in the Bank's organisational chart with regard to these systems, including the EMS, is presented in Figure 2. Management believes that the successful implementation of the EMS calls for the realisation of the basic principles related to the protection of and respect towards the environment, which ultimately leads to the personal and practical involvement of each employee.

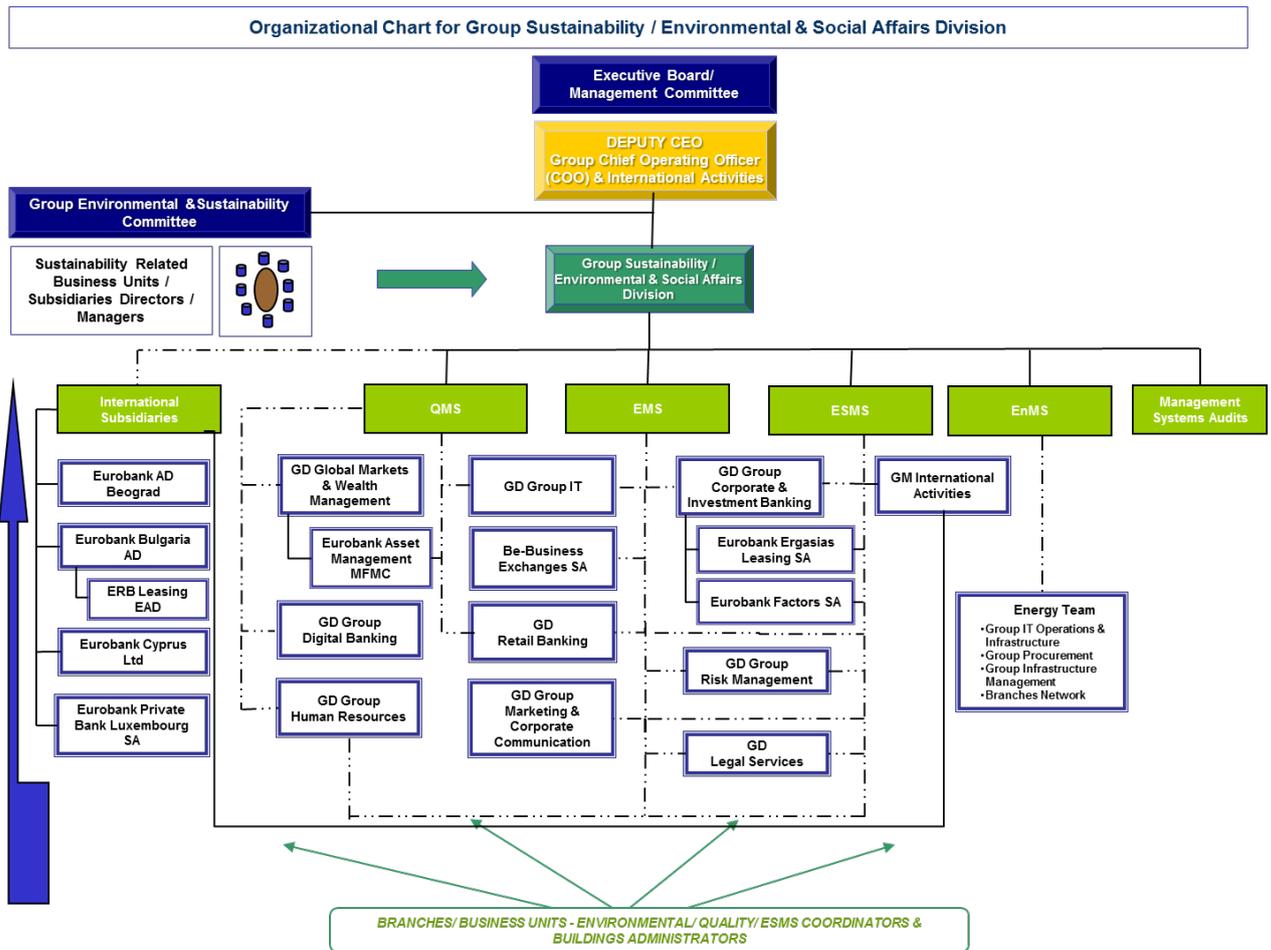


Figure 2: Eurobank Organisational Chart relative to Management Systems.

### Operating Context - Internal and External Environment

As part of evaluating issues that could affect the Bank's ability to achieve the expected results of its Environmental Management System (Environmental Policy), Eurobank monitors and takes into account any internal or external issues that could have a positive or negative impact on its operation.

The key issues reviewed include: strategic planning, services offered, legal and regulatory requirements, technological advancements, market/competition, employee training/appraisal and others.

Factors which determine internal and external issues and affect the Bank's performance/operation must be identified, understood and analysed. These factors include:

Internal factors:

- Human resources
- Technological resources
- Financial resources
- Intangible resources
- Business climate

External factors:

- economic (the country's economic structure, production sectors, productive resources, growth levels and others)
- political (political regime, state interventionism, political and economic freedom, bureaucracy and others)
- social (social structure, culture, history, customs and traditions, citizen mobility and others)
- technological (level of implementing advancements and technology take-up, effective combination of resources, knowledge, experience and others)

If an issue should arise that affects the Management System, it is analysed through the corrective actions process. Internal and external issues are presented annually in the Environmental Management System Report.

### Stakeholders

Eurobank works closely with all stakeholders and promotes dialogue with all individuals or legal entities that are directly or indirectly associated with Eurobank and affect its operations and activities or are affected by them.

Stakeholders related to the Environmental Management System, and the nature of their relationship to Eurobank, are as follows:

- Investors & Investment Analysts: Timely reporting of accurate and complete information on the Group's performance and strategy
- Business Community: Mutual cooperation and open communication, with a view to safeguarding the interests of the business community
- Employees: Communication with a view to continuously promote skills acquisition and development
- Government & Regulatory Authorities: Communication to ensure full compliance with the regulatory and legislative framework
- Media: Cooperation with the Media to ensure optimum and effective promotion of the Bank and its products and services
- Non-Governmental Organisations & Associations: Continuous promotion and support of actions with social impact
- Young Entrepreneurs: Promotion of new enterprises and of research efforts on the basis of specific criteria and transparent procedures
- Customers: Responsible information, customer service and provision of products and services with a sense of respect and transparency
- Suppliers: Cooperation based on transparent procedures and specific criteria to achieve mutually beneficial outcomes
- Local Communities: Supporting local communities with a view to highlighting local diversity

Eurobank monitors and reviews information related to its stakeholders and their requirements, shaping a specific framework of cooperation and approach to communication

in each case. Detailed information regarding stakeholders and modes of communication and dialogue is available in the Annual [Corporate Responsibility Report 2018](#) on the Bank's website, [www.eurobank.gr](http://www.eurobank.gr).

## 5. Environmental Aspects and Impacts

Environmental aspects are those elements of the Bank's activities, products or services that may interact with the environment. There are two types of environmental aspects that may result from the Bank's activity:

- Direct environmental aspects

The environmental aspects that originate from the Bank's operating activities, such as the operation of its buildings/branches and transport. The main direct environmental aspects involve consuming natural resources, and generating solid waste, greenhouse gas emissions and liquid waste.

- Indirect environmental aspects

These environmental aspects are associated with the Bank's business activities and apply to customer financing, which may affect the environment, and to relations with suppliers. Indirect environmental aspects have to do with procured products/materials, the operation of suppliers/subcontractors, products and the risk involved in customer financing which relate to capital investments and lending.

Eurobank has identified and defined environmental aspects as they arise from all of the Bank's activities so that, through evaluating the importance of the respective environmental impacts, the organisation's environmental objectives can be established. The documentation of all environmental aspects and the assessment of their environmental impacts is accomplished on the basis of the EMS procedure "Identification and Response to New Direct and Indirect Environmental Aspects". As part of this procedure, the identified direct environmental aspects are assessed on the basis of criteria such as:

- frequency/probability of aspect occurrence;
- severity of impact;
- existence or absence of legislative or other requirements;
- degree of interest in the impact being reviewed on the part of the community in which it occurs.

Additionally, indirect environmental aspects are assessed on the basis of criteria related to corporate products and their impacts. Environmental aspects are rated based on impact assessment on a scale of importance and defined as significant, optional or insignificant. Eurobank examines environmental aspects by activity and their environmental impacts; they are evaluated as to importance, and management measures are taken based on their associated environmental threats and opportunities aimed at the continued improvement of the organisation's environmental performance. The environmental aspects and impacts of Eurobank's activities, and related threats and opportunities were checked as part of verifying the data included in this report by the Certification Body in July 2019.

## 6. Mechanisms for Identifying and Documenting Threats and Opportunities

As part of addressing undesirable outcomes (threats) and enhancing desirable outcomes (opportunities), Eurobank has established the following mechanisms:

### **Risk and Control Self-Assessment System**

Eurobank implements an internal Risk and Control Self-Assessment (RCSA) system which includes quality, environmental and social criteria amongst others. - in order to effectively manage operational risk in all of its activity sectors, to assess significance and to adopt corrective measures where necessary. The aim is the ongoing improvement in the quality of products and services provided by the Bank in order to safeguard its customer relations. The use of the RCSA helps keep the Bank on a course to achieving high performance standards.

### **Environmental and Social Management System**

The participation of major institutional investors in the Bank's share capital, marked the upgrade of existing and the incorporation of new environmental and social risk management mechanisms in the Bank's financing and investment operations. In this context, the Bank implements a specific policy to manage potential credit, operational and legal risk, as well as reputation risk, which could arise from the environmental and social behaviour of its customers, taking into consideration the least possible repercussions of business operations. Thus, the Bank's Environmental & Social Management System (ESMS) incorporates processes that are aligned with the Bank's compliance obligations with regard to the International Finance Corporation (IFC) and the European Bank for Reconstruction and Development (EBRD), as well as under the relevant national, EU and international legislation. The aim is to reduce exposure to potential environmental and social risks arising from the behaviour of the enterprises that are financed by the Bank. Thus far, the Bank's portfolio has been reviewed in its entirety in relation to Environmental and Social matters, while the sectors presenting the greatest potential exposure have been identified. The ESMS has been fully integrated into the approval and monitoring processes that the Bank applies in its financing operations and is fully supported by Bank Management, as the adoption of environmental and social criteria can lead to sustainable operating models and, by extension, better credit ratings.

### **Business Continuity Plan**

In the event of an emergency, including environmental incidents, Eurobank implements a Business Continuity Plan, which includes planning and preparations to ensure that the Bank can continue to operate in the event of a serious incident or disaster, and that it will be in a position to restore normal operations within a reasonably short time when responding to typical disastrous events involved in ongoing business activity (natural disasters such as fires or flooding, accidents, server crashes or virus infections, insolvent main suppliers, negative

media campaigns, market disruptions and others). The plan includes organisational and technical measures to ensure the continuation of key business operations, and progressively, all business operations.

### **Environmental Issues Management**

Eurobank monitors, measures and analyses its performance in relation to the Environmental Management System. It also maintains relevant processes to document issues pertaining to its environmental programmes. The results and analysis of these processes are evaluated in tandem and used as a source of information and as an opportunity to improve environmental programmes, or even to redesign them where necessary. This ensures compliance with Eurobank's Environmental Policy and with its environmental targets, as well as the sound operation of the Environmental Management System.

### **Green Procurement Policy**

Since the launching of its Environmental Management System, the Bank has stated, through its Environmental Policy, that its intention is to transmit its environmental culture to its customers and suppliers. In this context, it has been gradually developing environmental criteria for evaluating its suppliers, and their products and services. The existence of an Environmental Policy, as well as Environmental and Energy Management Systems has already been incorporated into the supplier evaluation criteria, while environmental labels (such as Energy Star, FSC, PEFC, Ecolabel, etc.), are included in product specifications whenever feasible. In this context, the following tools are used:

- Environmental specifications for key procured goods based on criteria to assist procurement officers in evaluating and selecting green products.
- Method for evaluating green procurements using a scorecard of technical specifications for supplies and suppliers.

Through its "Green" procurement policy, the Bank seriously takes into account the peculiarities of the market, and aims at utilising 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. Adherence to environmental legislation is an explicit provision in all contractor agreements. The Procurement Policy includes special environmental provisions to promote good environmental behaviour amongst suppliers and ensure, whenever possible, the selection of environment-friendly products.

### **e-Banking services**

As part of providing high-quality banking to its customers, Eurobank invests in offering reliable products and services. Transactions may be conducted securely and from a number of service points (computer, mobile phone, by telephone, ATM, bank branches and automated payment systems) to ensure easy access in accordance with Eurobank's customer-oriented philosophy. Where e-banking products are concerned, particular emphasis is placed on information and systems security, and the Bank invests in data security and developing identification systems and mechanisms to safeguard electronic transactions. Eurobank's digital banking designs and implements cutting-edge digital

applications, services and platforms that meet the modern-day service needs of customers, shareholders and investors.

## 7. Environmental Legislation

Eurobank applies a specific procedure for environmental legislation management and compliance proposal preparation. The procedure's purpose is to describe the manner in which environmental legislation is collected, studied, evaluated, applied and updated, as it relates to the Bank's activities and products, and to formulate a proposal for compliance. The environmental legislation database is regularly updated and enhanced with current environmental legal requirements, which are then evaluated to determine whether they apply to the Bank's operations. As part of managing applicable environmental legal requirements and other commitments, compliance proposals are implemented and their application is subsequently monitored.

## 8. Environmental Targets - Programmes and Performance

Environmental 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 both specific quantitative and broader targets, the Bank designs and implements environmental programmes. The annual targets for 2019/2020 and performance for 2018 in relation to set targets are presented in the tables below.

### *Natural resource conservation*

| Environmental target                 | Environmental Programme              | Implementation Period | 2019 target | 2018 target | Performance |
|--------------------------------------|--------------------------------------|-----------------------|-------------|-------------|-------------|
| Reduction in electricity consumption | Energy Management System (ISO 50001) | 31/12/2019            | -2%         | -2%         | ●           |
| Annual paper supply                  | Paper saving programme               | 31/12/2019            | 250 tons    | 425 tons    | ●           |

### *Reduction in Greenhouse Gas (GHG) Emissions*

| Environmental target  | Environmental Programme              | Implementation Period | 2020 target | Performance |
|---|--------------------------------------|-----------------------|-------------|-------------|
| Reduction of Indirect GHG Emissions (Scope 2) relative to 2014* | Energy Management System (ISO 50001) | 31/12/2020            | 31%         | ●           |

|  |                                      |            |     |   |
|--|--------------------------------------|------------|-----|---|
| Reduction of GHG Emissions (Scope 1&2) relative to 2014* | Energy Management System (ISO 50001) | 31/12/2020 | 30% | ● |
|--|--------------------------------------|------------|-----|---|

\* The year 2014 is the base year for GHG emission reduction targets.

#### Minimising waste

| Environmental target  | Environmental Programme                 | Implementation Period | 2019 target | 2018 target | Performance |
|---|---|-----------------------|-------------|-------------|-------------|
| Paper recycling at all Bank locations                               | Paper and packaging materials recycling | 31/12/2019            | 100%        | 100%        | ●           |
| Toner recycling   | Printing management system              | 31/12/2019            | 100%        | 100%        | ●           |
| Lamp/battery recycling  | Lamp/battery recycling                  | 31/12/2019            | 100%        | 100%        | ●           |
| Recycling of other waste electrical and electronic equipment (WEEE) | Recycling of WEEE                       | 31/12/2019            | 100%        | 100%        | ●           |

● Target achieved ● Target partly achieved ● Target not achieved

#### Raising awareness of environmental issues

| Environmental target  | Environmental Programme   | Implementation Period |
|---|---|-----------------------|
| Raising environmental awareness of employees and the public | Participation in or collaboration for organising voluntary environmental activities | 31/12/2019            |

## 9. Personnel Training, Communication and Awareness

In implementing the Environmental Management and Energy Management systems, Eurobank makes every effort to raise awareness and train its employees on issues related to the environment, energy and climate change, and the application of sound practices. A total of 4,426 employees have received training on environmental issues since 2003. Meanwhile, branches are evaluated on a semi-annual and annual basis and information is provided on their energy consumption through the “energy identity”.

## 10. Energy

The importance of climate change has made monitoring energy consumption one of the Bank's most significant environmental priorities. Energy use is due to:

- burning of natural gas and oil for heating;
- the use of diesel and petrol to fuel the vehicles used to transport materials between buildings within Attica, and
- the use of electricity for the organisation's operations.

Total energy consumption for the organisation in 2018 totalled 52,955 MWh and represents a 7.85% reduction from 2017, while the decrease from the base year 2014 was 23.88% (Figure 3). The corresponding indicators for energy consumption per employee and by surface area compared to 2017 showed a decrease of 3.35% and an increase of 0.61%, respectively. Overall energy consumption is mainly related to the use of electricity at Bank branches and buildings, which dropped 7.82% from 2017 (49,579,366 kWh compared to 53,783,795 kWh in 2017).

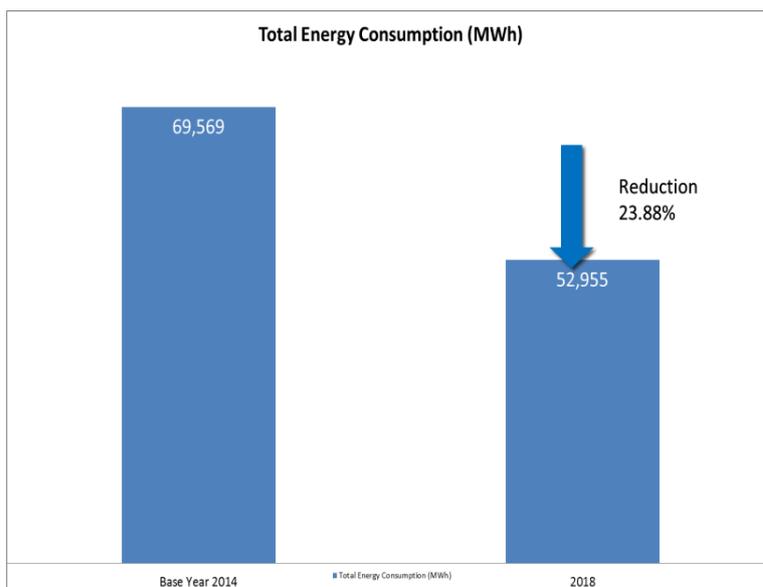


Figure 3: Energy consumption relative to base year 2014.

Electricity use for the Group in 2018 was 53,826,533 kWh, while in 2017, it was 58,317,243 kWh, registering a 7.39% drop.

In 2018, natural gas consumption to heat Bank buildings amounted to 3,084,405 kWh, down from 2017 by 6.95%. Similarly, heating oil consumption dropped 27.35%. Additionally, total energy consumption from petrol and diesel used for 3 Bank vehicles was down by 521 litres from 2017.

Energy consumption details and the changes in respective consumption indices per employee and surface area from base year 2014 through 2018 are presented in Appendix I of this report.

### Energy Management

Eurobank implements a certified Energy Management System (EMS) in applying the Energy Management Policy to ensure responsible energy management at all Bank facilities (branches and administration buildings), with the aim of minimising:

- energy costs;
- environmental impacts of harmful emissions; and
- the depletion of fossil fuels.

As part of its EMS, Eurobank communicates the “energy identity” of its branches annually. In 2018, additional indicators were calculated as part of updating Bank branch energy consumption to provide a more detailed and more objective record of energy use. The evaluation of each branch’s annual performance is achieved by:

- ranking it in ascending order based on total consumption and normalised values both by surface area and by heating and cooling degree days, taking into account the impact of meteorological conditions on the energy needs for heating and cooling of buildings;
- the percentage of branches with the highest energy consumption;
- annual change in energy consumption overall and by surface area; and
- absolute and percentage change in energy consumption per surface area in relation to the average index for all branches.

Also as part of the EMS, monitoring and analysis of energy consumption, aimed at implementing technical interventions and management solutions where needed, follow a methodology for documenting the anticipated improvement in energy performance, and is specifically based on the “Pay as you save” model, in collaboration with Eurobank Property Services (EPS) as the Energy Services Company (ESCO), within a model “Shared Benefit Energy Performance Contract”.

The major interventions made in 2018, in both the existing equipment and the design of new premises, concern:

- lighting;
- air conditioning;
- improving the performance of electrical installations; and
- other energy-saving measures.

The technical interventions by building during 2018 are detailed in Appendix II of this report.

Planned activities for 2019 include the following:

- Continuation of the following actions in all the Bank's new branches and office spaces, as well as all areas where extensive refurbishment works are implemented:

- installation of new technology LED light fixtures
- installation of VRF air conditioning systems, and autonomous air-conditioning units, as well as installation of air-cooled water air-conditioning systems of at least an energy class A+, and
- installation of a heat recovery ventilation system.
- Preparation of technical inspection reports by Technical Works Division engineers.
- Certification of the Nea Ionia building complex to LEED standard.
- Installation of flow restrictors in sink taps at Bank buildings in Attica to reduce water consumption.

### **Leadership in Energy & Environmental Design (LEED) certification**

The Bank participates in the initiative of the company (GRIVALIA Properties) that owns the Nea Ionia building complex to have it LEED Gold-certified for 2019/2020. This is the Bank's third office building to earn such a certification, highlighting Eurobank's excellent working environment.

## **11. Business trips**

Since 2003, the Bank has kept a record of total miles travelled for business trips taken both domestically and abroad.

## **12. Greenhouse Gases**

Since 2008, the Bank has relied on the international Greenhouse Gas (GHG) Protocol ([www.ghgprotocol.org](http://www.ghgprotocol.org)) to monitor and decrease its environmental footprint and to help reduce greenhouse gas emissions. To reduce electricity use, since 2018 the Bank has applied the Market-Based Method using annual CO<sub>2</sub> emission coefficients from electrical power providers. This methodology provides a framework for recording and allocating energy consumption, as well as for calculating direct and indirect greenhouse gas emissions. Direct (Scope 1) emissions resulting from Eurobank's operation are GHG emissions released by burning oil and natural gas to heat buildings and the use of diesel and petrol by Bank vehicles for transfers within Attica. Indirect emissions are those released by the consumption of electricity (Scope 2) and those associated with air travel for employee business trips (Scope 3).

Total GHG emissions in carbon dioxide equivalents (tCO<sub>2</sub>e) dropped by 50.92% in 2018 compared to 2017, and amounted to 18,587 tCO<sub>2</sub>e (Figure 4), while emissions per employee and by surface area came to 2.26 tCO<sub>2</sub>e/person and 0.061 tCO<sub>2</sub>e/m<sup>2</sup> respectively (Figure 5).

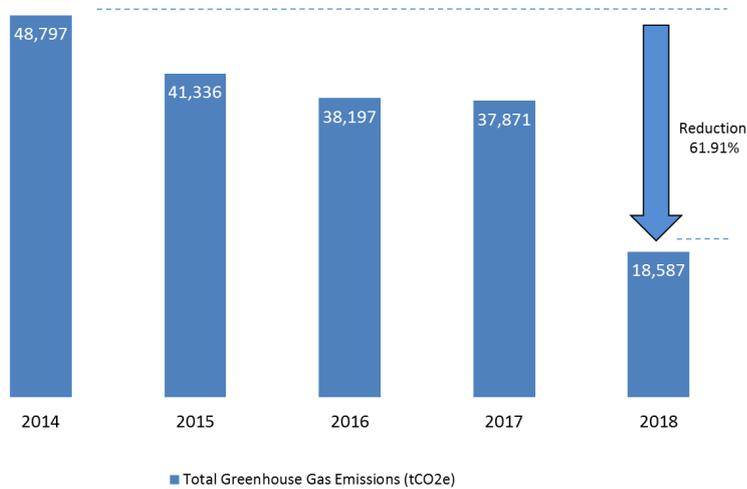


Figure 4: Total greenhouse gas emissions

Total GHG emissions have undergone a significant reduction of 61.91% since base year 2014 (Figure 4), while corresponding reductions in the emissions per employee and emissions by surface area amount to 59.70% and 55.40% respectively (Figure 5).

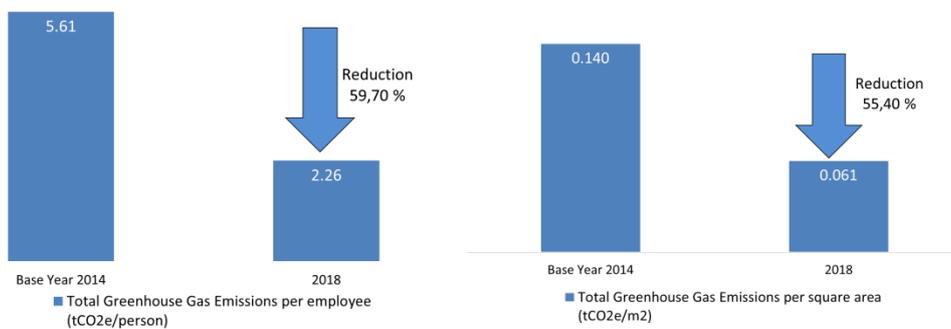


Figure 5: Comparison of total emissions per employee and by surface area with base year 2014

The significant decrease in emissions is due to a reduction in electricity consumption (indirect emissions-Scope 2) achieved by energy-saving measures in place, and to the large deviation in the Market-Based Method annual emission coefficients compared to the GHG Protocol coefficient used in the past.

It should be noted that the reduction targets for indirect (Scope 2) emissions and the sum of direct and indirect (Scope 1&2) emissions the Bank has set for 2020 have already been achieved to a great extent as a result of the implementation of the Energy Management System.

As part of the effort to reduce greenhouse gas emissions from the combustion of oil for heating purposes, we developed infrastructures to phase in the use of natural gas, resulting in a 3.38% reduction of the oil and gas emissions intensity ratio (tCO<sub>2</sub>e/kWh) since base year 2014.

The contribution of individual GHG (carbon dioxide-CO<sub>2</sub>, methane-CH<sub>4</sub>, nitrous oxide-N<sub>2</sub>O) to the total emissions is detailed in Appendix I of the report, along with the annual emissions of gaseous pollutants (sulphur dioxide-SO<sub>2</sub>, nitrogen oxides-NO<sub>x</sub> and airborne particles) released into the atmosphere from burning fossil fuels.

### 13. Water

Water is the most important natural resource of our times, and for this reason the Bank attaches great importance to its conservation. In 2018, water consumption was down 8.15% compared to 2017 (Figure 6) while the water use per employee amounted to 9.25 m<sup>3</sup>/person. This is near the target of stabilising water consumption at 9 m<sup>3</sup>/person, established by the Bank as part of rationalising water use (Figure 6).

Water flow stabilisers were installed in wash basins at the administration buildings in 2018 to limit consumption. These restrictors are equipped with flow control valves to limit maximum water use to 5 lt/min, at a low network pressure.

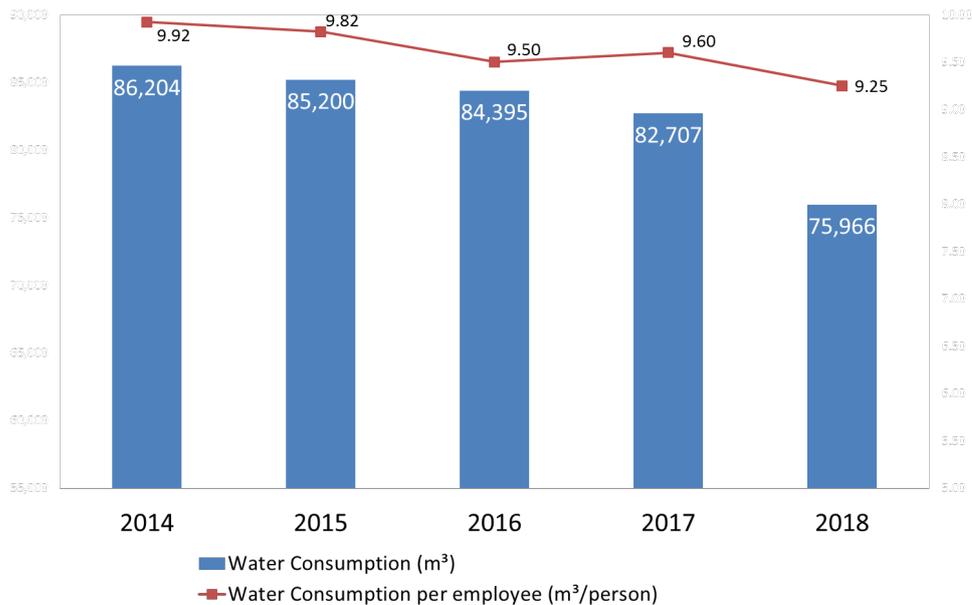


Figure 6: Water consumption and water consumption per employee



## 14. Paper

Paper is one of the major waste flows at financial institutions, and at Eurobank, the rationalisation and control of paper consumption is one of the Bank’s major environmental targets. In view of this, the annual paper supply for 2018 amounted to 314,488 kg and represents a 37.45% reduction (Figure 7), exceeding the target set for the year (425,000 kg). The respective amount per employee also dropped by 34.40% (Figure 7) as a result of an effort to automate branch customer service while reducing the branch’s environmental footprint. It should be noted that the entire supply of A4 paper is certified with the European Union Ecolabel.

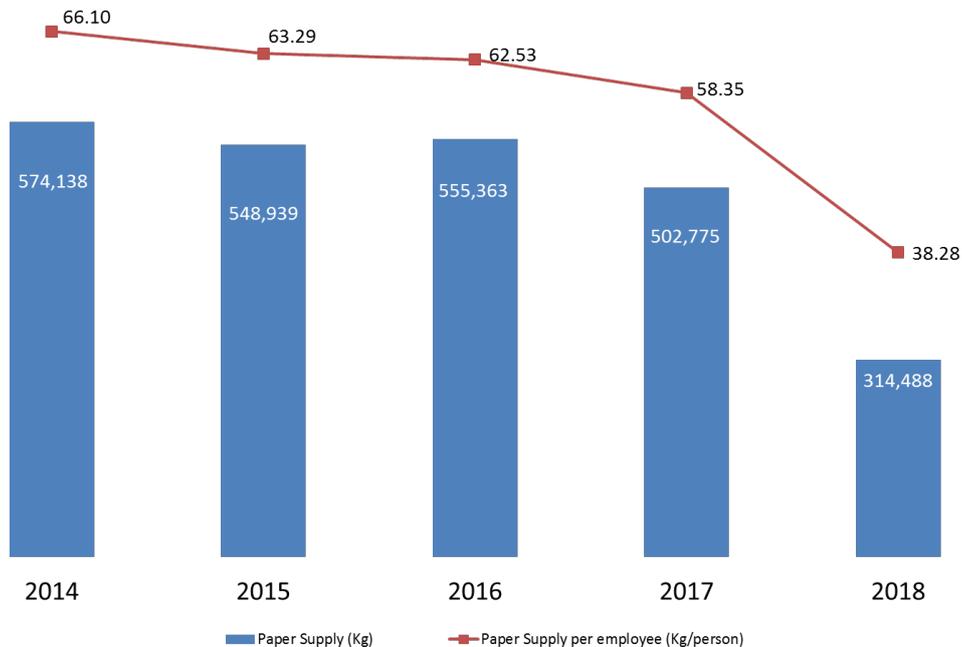


Figure 7: Paper supply and paper supply per employee

## 15. Solid Waste Management and Recycling

The Bank makes every possible effort to recycle and/or redirect all of the solid waste it generates. Depending on type, waste is collected in the appropriate bins or at designated areas, to be delivered either to the suppliers of the original materials, or to licensed waste management contractors, or to municipal waste management systems. Our effort begins with the prudent supply of materials whose waste has limited environmental impacts, such as dry batteries or asbestos-free refurbishing materials.



The Bank monitors waste streams to ensure their best possible management and the reduction of environmental impacts. The main types of waste for most financial institutions are paper and IT waste products.

The Bank monitors and manages the life cycle of the following materials within the organisation:

- Toner cartridges
- Paper and packaging materials
- Waste electrical & electronic equipment
- Lamps/Batteries
- Credit cards
- Plastic bottle caps

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

As part of this effort, in 2019 we plan to do away with all single-use plastic items (such as cups, plates, cutlery, stirrers, straws) included in the electronic catalogues and to replace them with paper or biodegradable products. The adoption of such initiatives demonstrates our Group's sensitivity to environmental issues in practical terms and spurs all employees to be part of this endeavour.

### Toner cartridges

Under the toner cartridge management programmes, all Bank locations have been included in Managed Printing Services (MPS) in cooperation with INTERSYS S.A. and XEROX, and as a result, the total annual supply of toner cartridges has been greatly reduced. The target to recycle 100% of toner cartridges was achieved in 2018. The aim remains to ensure the smooth implementation of the MPS programme all over the country, as well as the 100% safe management of empty cartridges.

### Paper and packaging materials recycling

The paper recycling programme was revised in 2014, the main change being the inclusion of the use of municipal recycling systems along with the choice of contractor for the management of paper and packaging materials. The total quantity recycled in 2018 by the

recycling contractor amounted to 121,440 kg, and accounted for 38.62% of the year's paper supply. Since the target to recycle paper at 100% of Bank locations was met for yet another year in 2018, the total quantity of paper recycled by Eurobank was significantly greater, given that a large portion of paper (relating to 70% of branches) is diverted to municipal recycling systems where it is not possible to obtain related data. Additionally, 214.6 kg of packaging materials (plastic, aluminium, paper) were recycled.

### Electrical and Electronic Equipment

In 2018, the Bank continued its programme for the safe disposal of decommissioned Electrical and Electronic Equipment (EEE) either through reuse within the Bank's facilities and donations to other organisations, or through recycling of devices that cannot be reused. EEE recycling is carried out in cooperation with the official system established by the Ministry of Environment and Energy, and its pertinent licensed associates. A total of 6,320 units were recycled in 2018 (Figure 8), amounting to 128,090 kg of equipment. This figure represents 100% of non-operational decommissioned EEE, thus achieving the annual target. Moreover, the Bank continued its successful electronic equipment donation programme, as part of an effort to manage the life cycle of the materials it purchases. In 2018, the Bank donated 1,645 pieces of electronic equipment.

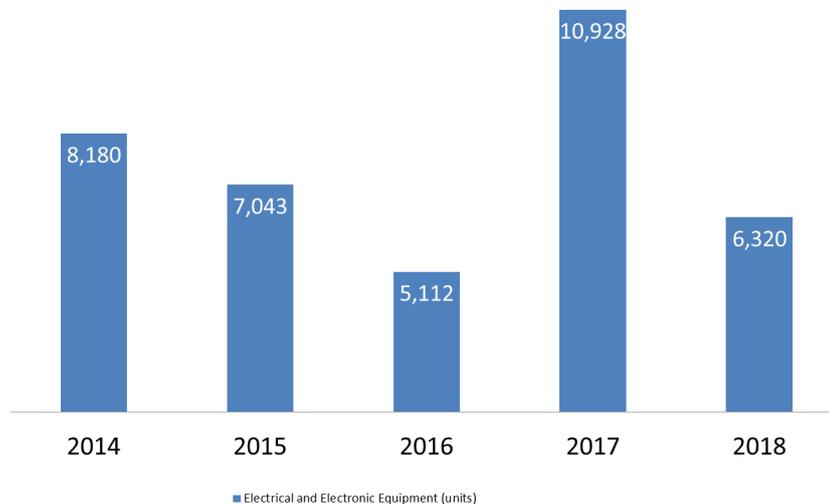


Figure 8: Recycling of Electrical and Electronic Equipment in units

### 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. The target to recycle 100% of spent lamps and batteries was achieved in 2018. Specifically, the Bank continued to work with its approved waste management agencies, and delivered a total of 539 kg of lamps for safe disposal. In addition, batteries weighing a total of 28,754 kg were delivered for safe management, including large/medium UPS batteries. And finally, portable batteries were also collected through the AFIS battery recycling company, and amounted to a total of 452 kg of batteries for recycling.

### Credit cards

In implementing the stringent environmental criteria of its Environmental Policy, Eurobank monitors the environmental aspects of its products throughout their life cycle. As such, it has established a programme to recycle credit cards whereby expired or cancelled credit cards that are returned to the Bank are recycled through approved disposal companies. Eurobank's goal is to properly dispose of all expired or cancelled credit cards returned by Bank customers.

### Plastic bottle caps

As part of its Environmental Policy and Corporate Responsibility, Eurobank implements a programme to recycle plastic bottle caps, which are delivered to a recycling company and the amount received is donated to charitable causes through the Group's We Share volunteer group. Under this programme, caps are collected in the Bank's storage area and are later collected by the recycling company which offers a cash incentive. The Bank aims to raise employee awareness, on one hand, and to support vulnerable social groups through the collected funds, on the other. More and more employees are embracing the programme and demonstrating their environmental-ecological conscience and desire to give by taking part in social awareness initiatives. In 2018, the Bank collected 1,140 kg of plastic bottle caps and the money was added to the corporate social action funds for "Collection of School Supplies 2018: Helping Institutions - Helping Families".

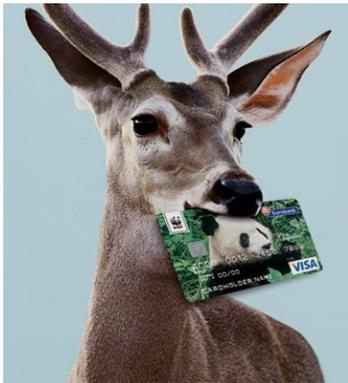
## 16. Noise

The Bank measures physical agents at all its facilities using instruments that are calibrated on an annual basis, and an annual report is prepared on all physical agents, including noise. The permissible noise level for intellectual work, according to the guidelines of international standard ISO 1996-1, is 55 dB(A). The noise recorded by Safety Technicians using special instruments in no way exceeds the minimum levels above which action must be taken, as stipulated by Greek legislation. It is noted that there are no direct sources of noise in our facilities. In most cases, the noise arises from customers talking, and the sounds/ringing of mobile or fixed phones due to the presence of large numbers of people, particularly on busy days/times at the branches. In special cases, such as in areas with numerous work stations and at call centres, noise measurements are further evaluated and, where necessary, corrective actions are taken in cooperation with the Technical Works Division (e.g. installation of sound absorbing panels, etc.). There may also be cases with large air conditioning installations where noise levels may exceed maximum allowable levels established by Presidential Decree 1180/81 (Government Gazette 293/A/6-10-1981). In these cases, regular inspections/maintenance are conducted of air conditioning units at Bank branches and buildings to ensure the installations are in good order. When it is determined that the noise emanating from the installations at a particular branch has exceeded the legally allowable maximum level, either after inspection by the Technical Works Division or following a complaint by an adjacent property, an on-site inspection is carried out by a mixed team of engineers and technicians to record noise levels in detail, to investigate the causes, ensure prompt repairs in the event of a malfunction, and conduct a follow-up measurement to ensure that allowable noise levels are not exceeded.

## 17. Green Banking Products & Services

Additionally, part of the effort to actively promote best practices and attain long-term sustainability, the Bank has developed a series of “green” products, namely banking products offering environmental benefits. These products build on the Bank's relations with its customers and the market, to provide tools and incentives that encourage environmentally friendly business activities.

### WWF Eurobank Visa - The first “green” banking product in Greece



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 Greece, which began in 2000. In 2018, the total number of active WWF Eurobank Visa cards was 21,284, while Eurobank paid WWF Greece the amount of €50,201.97, which resulted from:

- the one-off payments for each new card issuance or card renewal and
- the payment of a percentage on the value of purchases made by cardholders, without any charge to the latter.

Thus far, WWF Greece has received through WWF Eurobank Visa more than €1.6 million for the financing of environmental protection actions. For example, we have supported:

- 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.
- Actions to protect valuable natural habitats in Dadia Forest National Park, refuge and last breeding ground for some of the most rare and endangered birds of prey in the Balkans.
- Financing of important actions that provide scientific support to WWF's work in regard to environmental policy issues, as well as communication (maps that highlight the problem of forest fires, maps recording the location of lignite stations in Greece, ecological value of the coastal zone).
- Supporting the work of the organisation’s legal team The legal team consists of a group of volunteers from diverse scientific backgrounds (lawyers, engineers, environmentalists) who provide citizens with environmental information and advice in regard to environmental deterioration cases, such as industrial pollution, illegal logging, etc.
- Actions to protect Sekania beach in Zakynthos, a breeding ground for the *Caretta caretta* loggerhead turtle, including enhanced security for the beach, fire protection measures and others.

### **“Green” home loans**

Eurobank has significantly contributed to energy-saving actions, and specifically to making Greek homes more energy efficient, through its active participation in both the “Saving at Home” programme and the “Saving at Home II” programme.

During the first programme, the Bank funded almost 10,000 households to make their homes more energy efficient. During the second two-year period, the Bank took part in two interim “Saving at Home” programmes providing loans to customers who had not been included in the first programme, and funded more than 2,700 households. At the same time, the Bank was instrumental in the design of the new “Saving at Home II” programme, launched in March 2018, and in improving the procedure for submitting and managing applications through a new online platform, developed in collaboration with the Ministry of Environment and Energy and the Hellenic Fund for Entrepreneurship and Development (ETEAN). Under the new programme, the Bank makes a meaningful contribution by providing funding to new households so they can implement “green” improvements to their homes.

Finally, aside from its participation in the State-subsidised programme, Eurobank also offers a similar product, named the “Green Housing - Energy-Saving Loan”, for those who missed the opportunity to be included in the “Saving at Home” programme. This loan is granted with or without underwriting a mortgage, in order to finance any green energy-saving repairs a citizen needs to carry out in an owned property (ranging from the installation of photovoltaic systems for electricity generation at home [net metering] and the complete replacement of heating systems, to the complete refurbishment of homes for energy-saving purposes).

In conclusion, Eurobank’s invaluable experience and expertise in the field of “Green” loans provides a springboard for further initiatives, with the ultimate goal of actively contributing to both the achievement of the government's environmental targets and the protection of the overall environment. This can be achieved through the design of “green” banking products that offer the most beneficial financing solutions and cover all citizens' potential needs for “green” home improvements.

### **Financing projects for clean energy and other environment-friendly energy sources**

In the past few years, the Bank has shown an unwavering commitment to 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 PVs in business premises or rooftops, and PV parks and wind farms with installed capacities of up to 5 and 15 MW respectively. It also supports large RES investments through more complex banking products, with an emphasis on structured project financing.

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 goal for 2019 is to expand its project lending portfolio in the RES sector and continue supporting Greek and foreign investors engaged in this field.



### **e-Statement service**

The increase in the use of the e-Statement service was significant in 2018 as well, as 297,300 more e-Banking users chose to receive only electronic account statements. Since the start of the e-Statement service, 720,000 customers have discontinued postal delivery of more than 1,842,000 physical statements.

The most important actions that led to the discontinuation of physical statements were the targeted e-Banking “splash screen” and the inclusion of an option to discontinue hard copies during the e-Banking registration process for new users, which appeared to all e-Banking users who had never discontinued at least one physical statement.

Moreover, the Bank's savings from the discontinuation of statement deliveries through the post are also substantial and amount to more than €9.57 million since the service became available.

### **Participation in environmentally aware enterprises**

The Bank aims to selectively participate in companies with specific characteristics and strong growth prospects, emphasising openness and environmental awareness. At the same time, it offers advisory services and know-how to such enterprises in Greece and abroad so they can grow and expand.

To that end, the Bank has participated in the share capital of MESOGEOS S.A. since 2010, along with a co-investor, through SINDA Ltd. The MESOGEOS Group is one of the largest in Greece active in environmental protection, working in areas such as solid and liquid waste management, water resource management, rehabilitation of polluted soil, RES-generated energy and energy conservation.

The Bank also participates in the IBG HF III private equity fund which specialises in renewable energy sources, and particularly in installing and operating small to medium-sized PV parks and wind farms in Greece. The fund's portfolio includes wind farms and photovoltaic plants with a total power of 300MW in various stages of operation and development. The fund's share is 238 MW and the rest belongs to co-investors. The wind farms generate 94% of the total power, and the photovoltaic system, 6%. Eurobank is the third-largest shareholder in the fund.

## **18. Corporate Social Responsibility**

The Eurobank Group recognises Corporate Responsibility as a fundamental axis inextricably linked to its strategic planning, and therefore operates with sensitivity, respect and a strong

sense of corporate responsibility. It responds to the needs of today's changing environment by applying a Corporate Responsibility strategy aimed at actively contributing to improving the economic and social setting in which it operates. It employs responsible practices that promote transparency and business ethics and ensure the prosperity and sustainability of both the Bank and other stakeholders and society in general.



The key Corporate Responsibility and Sustainable Development Principles in Eurobank's modern corporate and social environment are linked to creating strong ties of trust, cooperation and mutual benefit for all stakeholders who are directly or indirectly affected by its activities.

Corporate Governance is applied using international best practices, while Eurobank's people represent its key priority and competitive advantage. Safeguarding mutual trust with customers and the continually improved quality of its services are also priorities. Particular emphasis is also placed on bolstering quality assurance of supplies, alongside effective and transparent cooperation with suppliers.

Eurobank is the bank of Greek entrepreneurship, as it elected years ago to consistently and responsibly invest in strategic initiatives to enhance the outward orientation of Greek businesses, with the aim of fostering healthy entrepreneurship and the qualitative upgrade of critical business sectors. Initiatives such as the Go International business delegations, the pioneering international trade portal Exportgate and the recognition of business excellence through the Growth Awards are some of Eurobank's main actions towards strengthening entrepreneurship and the Greek economy.

Eurobank also leads the way in initiatives supporting startups, helping to create prospects for sustainable employment for the country's human resources. The "egg" programme is in its 6th cycle and is a model for the startup entrepreneurship ecosystem, both in Greece and abroad.

In recognising the important role of education, since 2003 Eurobank has consistently run the "Big Moment for Education" programme, promoting excellence and highlighting timeless values such as learning, good sportsmanship and the effort needed to achieve one's goals.

Eurobank is not oblivious to the implications of the economic crisis for vulnerable social groups and undertakes a number of initiatives to provide relief, mainly in relation to child protection.

With its attention turned towards the future, the Bank supports important cultural events throughout Greece, while promoting sports and standing alongside athletes who, through their endeavours, set impressive examples of ethos, persistence and dedication.

These actions are detailed in the Corporate Responsibility Report, which is prepared in accordance with the new GRI Standards and its contents are directly linked to the UN Sustainable Development Goals. More information is also available on Eurobank's website, [www.eurobank.gr](http://www.eurobank.gr).

## Environmental Verifier's Declaration on Verification and Validation Activities

**TÜV HELLAS (TÜV NORD) SA**, certified by the Hellenic Accreditation System with EMAS environmental verifier registration number **EL-V-0004** accredited for the scope **1.61, 7 (except 7.21), 8.1, 8.91, 10, 11, 12, 13, 14.1, 14.3, 16, 18.1, 19, 20, 21, 22, 23, 24 (except 24.46), 25, 26.2, 26.8, 27, 28 (except 28.29, 28.96 and 28.99), 31, 32.3, 33, 36, 37, 38, 39, 41, 42, 43, 45, 46, 47, 49.42, 49.5, 52, 53, 55, 56, 58, 59.2, 61, 62, 63.1, 64, 65.1, 66.2, 68, 69.1, 70, 71.1, 72, 77.32, 79, 80, 81, 82.3, 84.11, 85, 86.23, 95, 96 (except 96.09)** (NACE code), declares to have verified whether the whole organisation as indicated in the updated environmental statement of the organisation Eurobank Ergasias Group S.A., with registration number EL-000080, meets all requirements of Regulation (EC) No 1221/2009 of the European Parliament and of the Council and Commission Regulation (EU) 2017/1505 of 28 August 2017 amending Annexes I, II and III to Regulation (EC) No 1221/2009 on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS).

By signing this declaration, I declare that:

- the verification and validation has been carried out in full compliance with the requirements of Regulation (EC) No 1221/2009 of the European Parliament and the Council and Commission Regulation (EU) 2017/1505 of 28 August 2017 amending Annexes I, II and III to Regulation (EC) No 1221/2009,
- the outcome of the verification and validation confirms that there is no evidence of non-compliance with applicable legal requirements relating to the environment,
- the data and information of the updated environmental statement of the organisation reflect a reliable, credible and correct image of the organisation's activities, within the scope mentioned in the environmental statement.

This document is not equivalent to EMAS registration. EMAS registration can only be granted by a Competent Body under Regulation (EC) No 1221/2009. This document shall not be used as a stand-alone piece of public communication.

Done at Athens on 16/07/2019

Signatures

V. Kazazi  
System Certification Manager  
TÜV HELLAS (TÜV NORD) SA

P. Ahladas  
Lead Verifier  
TÜV HELLAS (TÜV NORD) SA

## Required Registration Information

### ORGANISATION

|   |   |
|---|---|
| Name  | Eurobank Ergasias SA  |
| Address   | 8, Othonos St.  |
| Town  | Athens  |
| Postal Code   | 10557   |
| Country/land/region/Autonomous Community  | Greece  |
| Contact person  | Ioanna Koufogianni<br>Head of Group Sustainability/Environmental & Social Affairs<br>Division |
| Telephone   | +30 211 8809602   |
| Fax   | 211 8809775   |
| e-mail  | <a href="mailto:ikoufogianni@eurobank.gr">ikoufogianni@eurobank.gr</a>                        |
| Website   | <a href="http://www.eurobank.gr">www.eurobank.gr</a>  |
| Public access to the environmental statement or the updated environmental statement |   |
| a) printed form   | Group Sustainability/Environmental & Social Affairs Division                                  |
| b) electronic form  | <a href="http://www.eurobank.gr">www.eurobank.gr</a>  |
| Registration number   | EL-000080   |
| Registration date   | 11/03/2009  |
| Suspension date of registration   | -   |
| Deletion date of registration   | -   |
| Date of the next environmental statement  | -   |
| Date of the next updated environmental statement                                    | 6/2020  |
| Request for derogation pursuant to article 7<br>YES - NO                            | NO  |
| NACE code of activities   | 64 - Financial service activities, except insurance and pension funding                       |
| Number of employees   | 8,216   |
| Turnover or annual balance sheet  | -   |

### SITES

|   |   |
|---|---|
| Name  | Eurobank Ergasias SA  |
| Address   | 8 Othonos Street, 387 branches/buildings (see Appendix III)                                   |
| Town  | Athens  |
| Postal Code   | 10557   |
| Country/land/region/Autonomous Community  | Greece  |
| Contact person  | Ioanna Koufogianni<br>Head of Group Sustainability/Environmental & Social Affairs<br>Division |
| Tel.  | +30 211 8809602   |
| Fax   | 211 8809775   |
| e-mail  | <a href="mailto:ikoufogianni@eurobank.gr">ikoufogianni@eurobank.gr</a>                        |
| Website   | <a href="http://www.eurobank.gr">www.eurobank.gr</a>  |
| Public access to the environmental statement or the updated environmental statement |   |
| a) printed form   | Group Sustainability/Environmental & Social Affairs Division                                  |
| b) electronic form  | <a href="http://www.eurobank.gr">www.eurobank.gr</a>  |
| Registration number   | EL-000080   |
| Registration date   | 11/03/2009  |
| Suspension date of registration   | -   |
| Deletion date of registration   | -   |
| Date of the next environmental statement  | -   |
| Date of the next updated environmental statement                                    | 06/2020   |
| Request for derogation pursuant to article 7<br>YES - NO                            | NO  |
| NACE code of activities   | 64 - Financial service activities, except insurance and pension funding                       |
| Number of employees   | 8,216   |
| Turnover or annual balance sheet  | -   |

### ENVIRONMENTAL VERIFIER

|   |  |
|---|--|
| Name of environmental verifier                  | <b>TÜV HELLAS (TÜV NORD) SA</b>  |
| Address   | 282, Mesogeion Avenue  |
| Town  | Cholargos  |
| Postal Code                                     | 155 62   |
| Country/land/region/Autonomous Community        | Greece   |
| Tel.  | +30 210 6540195  |
| Fax   | +30 210 6528025  |
| E-mail  | www.tuvhellas.gr   |
| Registration number of accreditation or licence | EL-V-0004  |
| Scope or accreditation or license (NACE codes)  | 1.61, 7 (except 7.21), 8.1, 8.91, 10, 11, 12, 13, 14.1, 14.3, 16, 18.1, 19, 20, 21, 22, 23, 24 (except 24.46), 25, 26.2, 26.8, 27, 28 (except 28.29, 28.96 και 28.99), 31, 32.3, 33, 36, 37, 38, 39, 41, 42, 43, 45, 46, 47, 49.42, 49.5, 52, 53, 55, 56, 58, 59.2, 61, 62, 63.1, 64, 65.1, 66.2, 68, 69.1, 70, 71.1, 72, 77.32, 79, 80, 81, 82.3, 84.11, 85, 86.23, 95, 96 (except 96.09) |
| Accreditation or Licensing Body                 | Hellenic Accreditation System (ESYD)   |

Athens, 16/07/2019

Signature of the representative of the organisation

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 - Environmental Performance

### Normalisation indicators

|                     |                | Annual change (%) | 2018    | 2017    | 2016    | 2015    | 2014    |
|---------------------|----------------|-------------------|---------|---------|---------|---------|---------|
| Number of employees | persons        | -4.65%            | 8,216   | 8,617   | 8,882   | 8,674   | 8,692   |
| Surface area        | m <sup>2</sup> | -8.41%            | 303,842 | 331,724 | 343,515 | 348,006 | 355,755 |

### Energy

#### Fuel consumption

|                             |                    | Annual change (%) | 2018      | 2017      | 2016      | 2015      | 2014      |
|-----------------------------|--------------------|-------------------|-----------|-----------|-----------|-----------|-----------|
| Heating oil                 | lt                 | -27.35%           | 18,071    | 24,874    | 40,368    | 42,204    | 48,127    |
| Heating oil per employee    | lt/person          | -23.89%           | 2.20      | 2.89      | 4.54      | 4.87      | 5.54      |
| Heating oil by surface area | lt/m <sup>2</sup>  | -15.04%           | 0.06      | 0.07      | 0.12      | 0.12      | 0.14      |
| Natural gas                 | kWh                | -6.95%            | 3,084,405 | 3,314,743 | 3,435,925 | 2,619,114 | 2,510,195 |
| Natural gas per employee    | kWh/person         | -2.41%            | 375.41    | 384.67    | 386.84    | 301.95    | 288.79    |
| Natural gas by surface area | kWh/m <sup>2</sup> | -6.95%            | 52.51     | 56.43     | 65.85     | 50.19     | 48.11     |
| Petrol for vehicles         | lt                 | -12.31%           | 7,804     | 8,900     | 6,362     | 8,238     | -         |
| Diesel                      | lt                 | 23.76%            | 2,995     | 2,420     | 3,170     | 2,427     | -         |

#### Electricity consumption

|                                      |                    | Annual change (%) | 2018       | 2017       | 2016       | 2015       | 2014       |
|--------------------------------------|--------------------|-------------------|------------|------------|------------|------------|------------|
| Electricity                          | kWh                | -7.82%            | 49,579,366 | 53,783,795 | 54,204,951 | 59,005,476 | 66,553,823 |
| Electricity consumption per employee | kWh/person         | -3.32%            | 6,034      | 6,242      | 6,103      | 6,803      | 7,657      |
| Electricity by surface area          | kWh/m <sup>2</sup> | 0.64%             | 163.17     | 162.13     | 157.79     | 169.55     | 187.08     |

#### Energy consumption

|             |     | Annual change (%) | 2018    | 2017    | 2016    | 2015    | 2014    |
|-------------|-----|-------------------|---------|---------|---------|---------|---------|
| Heating oil | kWh | -27.35%           | 189,746 | 261,177 | 423,864 | 443,142 | 505,334 |

|  |                    | Annual change (%) | 2018       | 2017       | 2016       | 2015       | 2014       |
|--|--------------------|-------------------|------------|------------|------------|------------|------------|
| Natural gas                              | kWh                | -6.95%            | 3,084,405  | 3,314,743  | 3,435,925  | 2,619,114  | 2,510,195  |
| Petrol for vehicles                      | kWh                | -12.31%           | 72,030     | 82,146     | 58,721     | 76,036     | -          |
| Diesel                                   | kWh                | 23.76%            | 29,694     | 23,994     | 31,430     | 24,063     | -          |
| Electricity                              | kWh                | -7.82%            | 49,579,366 | 53,783,795 | 54,204,951 | 59,005,476 | 66,553,823 |
| Total energy consumption                 | kWh                | -7.85%            | 52,955,240 | 57,465,855 | 58,154,891 | 62,167,831 | 69,569,352 |
| Total energy consumption per employee    | kWh/person         | -3.35%            | 6,445.38   | 6,668.89   | 6,547.50   | 7,167.15   | 8,003.84   |
| Total energy consumption by surface area | kWh/m <sup>2</sup> | 0.61%             | 174.29     | 173.23     | 169.29     | 178.64     | 195.55     |

### **Transport**

#### **Business trips**

|                         |           | Annual change (%) | 2018      | 2017      | 2016      | 2015      | 2014      |
|-------------------------|-----------|-------------------|-----------|-----------|-----------|-----------|-----------|
| Air travel              | km        | -22.55%           | 2,388,192 | 3,083,459 | 2,761,219 | 3,141,421 | 2,574,432 |
| Air travel per employee | Km/person | -18.77%           | 290.68    | 357.83    | 310.88    | 362.17    | 296.18    |

#### **Greenhouse Gas (GHG) Emissions**

Since 2008, greenhouse gases (in CO<sub>2</sub> equivalents) have been measured based on the GHG protocol spreadsheets (Transport tool v2.6, Stationary combustion tool v4.1, Emissions from purchased electricity v4.8 and Global Warming Potential Values AR5). Also since 2018, the Bank has applied the Market-Based Method using annual CO<sub>2</sub> emission coefficients from electrical power providers for electricity use.

#### **Direct Emissions - Scope 1**

|                                 |                    | Annual change (%) | 2018   | 2017   | 2016   | 2015   | 2014   |
|---------------------------------|--------------------|-------------------|--------|--------|--------|--------|--------|
| From heating oil consumption    | tCO <sub>2</sub> e | -27.35%           | 48.65  | 66.97  | 113.73 | 118.9  | 134.92 |
| From natural gas consumption    | tCO <sub>2</sub> e | -6.95%            | 624.73 | 671.38 | 695.92 | 530.48 | 506.96 |
| From vehicle petrol consumption | tCO <sub>2</sub> e | -12.36%           | 17.72  | 20.22  | 14.45  | -      | -      |

|                         |                    |        |      |      |      |   |   |
|-------------------------|--------------------|--------|------|------|------|---|---|
| From diesel consumption | tCO <sub>2</sub> e | 23.70% | 8.02 | 6.48 | 8.48 | - | - |
|-------------------------|--------------------|--------|------|------|------|---|---|

Calculations of emissions from heating oil for 2017 were based on consumption in litres while in previous years, consumption in litres was converted to kWh.

#### Indirect Emissions - Scope 2

|                              |                    | Annual change (%) | 2018      | 2017      | 2016      | 2015      | 2014      |
|------------------------------|--------------------|-------------------|-----------|-----------|-----------|-----------|-----------|
| From electricity consumption | tCO <sub>2</sub> e | -52.02%           | 17,666.74 | 36,820.94 | 37,109.27 | 40,395.76 | 47,918.75 |

#### Other Indirect Emissions - Scope 3

|                 |                    | Annual change (%) | 2018   | 2017   | 2016   | 2015   | 2014   |
|-----------------|--------------------|-------------------|--------|--------|--------|--------|--------|
| From air travel | tCO <sub>2</sub> e | -22.55%           | 220.79 | 285.07 | 255.27 | 290.42 | 236.85 |

#### Total Emissions

|                                     |                                   | Annual change (%) | 2018      | 2017      | 2016      | 2015      | 2014      |
|-------------------------------------|-----------------------------------|-------------------|-----------|-----------|-----------|-----------|-----------|
| GHG emissions – Scope 1             | tCO <sub>2</sub> e                | -8.62%            | 699.12    | 765.04    | 832.58    | 649.38    | 641.9     |
| GHG emissions – Scope 2             | tCO <sub>2</sub> e                | -52.02%           | 17,666.74 | 36,820.94 | 37,109.27 | 40,395.76 | 47,918.75 |
| GHG emissions – Scope 3             | tCO <sub>2</sub> e                | -22.55%           | 220.79    | 285.07    | 255.27    | 290.42    | 236.85    |
| GHG emissions – Scope 1 & 2         | tCO <sub>2</sub> e                | -51.14%           | 18,365.86 | 37,585.98 | 37,941.86 | 41,045.14 | 48,560.65 |
| Total GHG emissions                 | tCO <sub>2</sub> e                | -50.92%           | 18,586.65 | 37,871.05 | 38,197.13 | 41,335.57 | 48,797.50 |
| Total GHG emissions per employee    | tCO <sub>2</sub> e/person         | -48.47%           | 2.26      | 4.39      | 4.3       | 4.77      | 5.61      |
| Total GHG emissions by surface area | tCO <sub>2</sub> e/m <sup>2</sup> | -46.34%           | 0.061     | 0.114     | 0.111     | 0.12      | 0.14      |

#### Emissions by greenhouse gas

|                                |                    | Annual change (%) | 2018      | 2017      | 2016      | 2015      | 2014      |
|--------------------------------|--------------------|-------------------|-----------|-----------|-----------|-----------|-----------|
| Carbon dioxide-CO <sub>2</sub> | tCO <sub>2</sub> e | -50.92%           | 18,584.51 | 37,868.67 | 38,194.40 | 41,333.30 | 48,797.43 |
| Methane-CH <sub>4</sub>        | tCO <sub>2</sub> e | -9.52%            | 1.74      | 1.92      | 0.077     | 1.77      | 0.0634    |
| Nitrous oxide-N <sub>2</sub> O | tCO <sub>2</sub> e | -13.48%           | 0.40      | 0.46      | 0.002     | 0.5       | 0.002     |
| Total GHG emissions            | tCO <sub>2</sub> e | -50.92%           | 18,586.65 | 37,871.05 | 38,197.13 | 41,335.57 | 48,797.50 |

#### Emission Intensity Ratios

|   |                        | Annual change (%) | 2018   | 2017                 | 2016   | 2015   | 2014   |
|---|------------------------|-------------------|--------|----------------------|--------|--------|--------|
| Carbon intensity  | tCO <sub>2</sub> e/€   | -49.52%           | 12.70  | 25.13 <sup>(1)</sup> | 23.31  | 27.85  | 42.07  |
| GHG emission intensity from heating oil and natural gas per kWh | tCO <sub>2</sub> e/kWh | -0.36%            | 0.2057 | 0.2065               | 0.2098 | 0.2121 | 0.2129 |

Carbon intensity is calculated as total GHG emissions over revenues in million euros

The GHG emission intensity from heating oil and natural gas is calculated as the quotient of total emissions from heating per kWh.

<sup>(1)</sup>The initial value of 19.93 was corrected after the annual report was published.

#### Emissions of Gaseous Pollutants

|                                 |   | Annual change (%) | 2018  | 2017  | 2016  | 2015  | 2014 |
|---------------------------------|---|-------------------|-------|-------|-------|-------|------|
| Sulphur dioxide-SO <sub>2</sub> | t | -23.53%           | 0.013 | 0.017 | 0.028 | 0.03  | 0.03 |
| Nitrogen oxides-NO <sub>x</sub> | t | -9.36%            | 0.455 | 0.502 | 0.555 | 0.45  | 0.45 |
| Airborne particles              | t | -10.71%           | 0.025 | 0.028 | 0.033 | 0.029 | 0.03 |

#### Water

|                                   |                                | Annual change (%) | 2018   | 2017   | 2016   | 2015   | 2014   |
|-----------------------------------|--------------------------------|-------------------|--------|--------|--------|--------|--------|
| Water consumption                 | m <sup>3</sup>                 | -8.15%            | 75,966 | 82,707 | 84,395 | 85,200 | 86,204 |
| Water consumption per employee    | m <sup>3</sup> /person         | -3.69%            | 9.25   | 9.6    | 9.5    | 9.82   | 9.92   |
| Water consumption by surface area | m <sup>3</sup> /m <sup>2</sup> | 0.41%             | 0.250  | 0.249  | 0.246  | 0.245  | 0.242  |

#### Paper

|                               |           | Annual change (%) | 2018    | 2017    | 2016    | 2015    | 2014    |
|-------------------------------|-----------|-------------------|---------|---------|---------|---------|---------|
| Paper supply                  | kg        | -37.45%           | 314,488 | 502,775 | 555,363 | 548,939 | 574,138 |
| Paper supply per employee     | Kg/person | -34.40%           | 38.28   | 58.35   | 62.53   | 63.29   | 66.05   |
| A4 paper supply with Ecolabel | %         | -                 | 100     | 100     | 100     | 100     | 100     |

#### Solid waste management and recycling

##### Ink/toner cartridges

|              |       | Annual change (%) | 2018 | 2017 | 2016 | 2015 | 2014  |
|--------------|-------|-------------------|------|------|------|------|-------|
| Toner supply | units | -45.33%           | 82   | 150  | 55   | 823  | 3,713 |

|                 |       |         |       |     |       |       |       |
|-----------------|-------|---------|-------|-----|-------|-------|-------|
| Toner recycling | units | 142.83% | 2,336 | 962 | 1,429 | 1,082 | 4,409 |
|-----------------|-------|---------|-------|-----|-------|-------|-------|

Toner supplies apply to printers outside the MPS system.

#### Paper and packaging materials

|  |    | Annual change (%) | 2018    | 2017       | 2016    | 2015    | 2014    |
|--|----|-------------------|---------|------------|---------|---------|---------|
| Quantity of recycled paper                             | Kg | -8.30%            | 121,440 | 132,426.50 | 124,689 | 117,879 | 173,401 |
| Percentage of recycled paper out of total paper supply | %  | 46.61%            | 38.62%  | 26.34%     | 22.45%  | 21.47%  | 30.20%  |
| Quantity of recycled packaging materials               | Kg | -4.62%            | 214.60  | 225.00     | 234     | 241     | 389     |

#### Electrical & Electronic Equipment (EEE)

|   |       | Annual change (%) | 2018    | 2017   | 2016   | 2015    | 2014    |
|---|-------|-------------------|---------|--------|--------|---------|---------|
| EEE recycling                                   | kg    | 51.39%            | 128,090 | 84,610 | 92,890 | 132,180 | 120,020 |
| EEE recycling                                   | units | -42.17%           | 6,320   | 10,928 | 5,112  | 7,043   | 8,180   |
| Electronic equipment donated                    | units | 75.56%            | 1,645   | 937    | 1,267  | 1,809   | 976     |
| Quantity of power generator lubricants replaced | kg    | -                 | 786     | 0      | 780    | 1,400   | 120     |

#### Lamps/Batteries

|                                 |       | Annual change (%) | 2018   | 2017  | 2016  | 2015  | 2014   |
|---------------------------------|-------|-------------------|--------|-------|-------|-------|--------|
| Battery recycling               | kg    | 1865.41%          | 28,754 | 1,463 | 2,751 | 2,767 | 4,219  |
| Recycling of portable batteries | kg    | -28.37%           | 452    | 631   | 536   | 465   | 562    |
| Lamp recycling                  | units | -                 |        |       | 4,458 | 2,036 | 12,472 |
|                                 | kg    | 19.78%            | 539    | 450   | 574.1 | 425   | 250.6  |

Since 2017, lamp recycling is recorded only in kg.

#### Staff training

|  |  | Annual change (%) | 2018 | 2017 | 2016 | 2015 | 2014 |
|--|--|-------------------|------|------|------|------|------|
|--|--|-------------------|------|------|------|------|------|

|                   |         |         |     |     |     |     |     |
|-------------------|---------|---------|-----|-----|-----|-----|-----|
| Employees trained | persons | 445.37% | 589 | 108 | 188 | 248 | 142 |
|-------------------|---------|---------|-----|-----|-----|-----|-----|

A total of 4,426 employees have received training on environmental issues since 2003

#### **e-Statement service**

|  |                    | Annual change (%) | 2018 | 2017 | 2016 | 2015 | Data prior to 2015 |
|--|--------------------|-------------------|------|------|------|------|--------------------|
| Number of physical statements discontinued                             | number (thousand)  | -                 | 756  | 409  | 99   | 166  | 413                |
| Number of new customers to register for e-Statement service            | persons (thousand) | -                 | 297  | 173  | 46   | 65   | 139                |
| Penetration rate of e-Statement service amongst active e-Banking users | %                  | -                 | 75   | 53   | 55   | 50   | -                  |
| Amount saved from discontinuing physical statements                    | € (million)        | -                 | 2.63 | 1.90 | 1.45 | 1.31 | 2.29               |

#### **Environmental sponsorships – Green products**

|                            |        |   | 2018 | 2017 | 2016 | 2015 | 2014 |
|----------------------------|--------|---|------|------|------|------|------|
| Environmental sponsorships | number | - | 0    | 0    | 3    | 2    | 3    |
| Active green products      | number | - | 6    | 6    | 6    | 6    | 6    |

## Appendix II - Technical Interventions

Specifically, the technical interventions by building during 2018 are as follows:

### Lighting

In 2018, new lighting fixtures with energy-saving technology (LED lamps) were installed at all the branches and premises that underwent extensive repair-construction works. The reduction in energy consumption for lighting is estimated to be at least 50%, compared to the type of lighting fixtures in use till now, and it could reach 80% in cases where they are replaced with lighting fixtures using HQI lamps. Conventional lamps were replaced with new-technology LED lamps at all branches where air conditioning units were replaced, including the 005 Gr. Lampraki, 052 Museum and 285 Megara branches, as well as the following buildings:

- Nea Ionia building complex, Building D, in Athens,
- 22 Omirou Str. building, in Athens and
- Bodosakis Building, in Athens.

### 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 on those premises by increasing ventilation in addition to covering cooling-heating needs. More specifically, the new air conditioning systems installed in 2018 concerned:

- Variable Refrigerant Flow (VRF) Systems, which were combined with air to air exchangers that enable the pre-cooling of external ("fresh") air with low energy consumption.
- Split-type autonomous air-conditioning units, with inverter controls and a high energy class (A+ or greater), using environment-friendly Freon R410a and Freon R32 and featuring high performance coefficients.

The systems were installed at branches: 219 Giannitsa, 738 Serres, 025 Othonos, 028 Ekali (new branch), 121 Lamia, 710 Kavala, 098 Pallini, 211 Analipseos, 257 Voulgari, 322 Edessa (new branch), 342 Argostoli (new branch), 060 Eptalofos, 258 Keratsini, 010 Faliro Delta, 044 Kallithea, 171 Sitia, 658 Nikaia, 377 Moudania, 131 Serres, 261 Argos, Agrinio Ring Road (1st floor above branch 265), Rhodes drop box (new branch belonging to 299), and the buildings below:

- Voukourestiou Street building, in Athens,
- 22 Omirou Str. building, in Athens and
- Replacement of air conditioning pipes with new polyethylene pipes at Filellinon Street building.

### Improving the performance of electrical installations

In 2018, the Bank carried out an inspection of the indoors electrical installations of its branch network and administration premises, in accordance with the ELOT HD 384 standard. Additionally, all timing mechanisms controlling the operation of illuminated signs at branches were inspected and adjusted.

### Other energy-saving measures

The following actions took place as part of the Shared Savings Energy Performance Contract with EPS for the Energy Efficiency Optimization of Eurobank's buildings and branches:

- Addition of 2 new annexes to the lease for the building at 2-6 Pezmazoglou Str., and at Branch 205 on Irakleiou Avenue.
- Tender process and award for project to upgrade the BMS at the building at 2-6 Pezmazoglou Str.
- Installation of an intermediate electricity meter at the building at 75 Thessalonikis Str. to separate and monitor consumption at the two buildings.
- Procurement and installation of a CoolMasterNet communication system to control VRF air conditioning units at the old Eslin building. The customised remote system for controlling older air conditioning units is being implemented on a pilot basis to operate the units according to energy criteria (regulating temperature, turning off when not needed, etc.).
- Additional installation of sensors and BMS programming related to controlling the air conditioning system at the Bodosakis building.

- Work to optimise control of heat pumps and air conditioning at the Nikaia 208 Branch, which included procurement and installation of rings and cables from the heat pump connection on the BMS panel, BMS programming to control air conditioning and the installation of a reset button on the BMS panel.
- Tender process for installation of inverter device in air conditioning units at the 5 Santaroza Str. building.
- Completion and provisional delivery of project “Installation of BMS at 4 Bank locations”:
  - 75 Thessalonikis Str. building,
  - 4 Athinas Str. building,
  - Branch 247, Othonos & Amalias Street, Patra,
  - Branch 328, Vrilissia.
- Corrective actions on timers in buildings and branches included in the project to control the operation of the air conditioning system, such as at Branch 019 in Alimos.
- By taking advantage of installed meters at buildings and branches of the project, it was possible to identify residual loads on non-business days and times (e.g. the building at 19 Kallirois Str., Branch 043 in Nea Kifissia and others) and equipment problems (e.g. building at 5 Santaroza Str., Branch 247 in Patra and others).
- With regard to the Nea Ionia building complex, the following were carried out:
  - Installation of energy metres at Building 5 of the Nea Ionia complex.
  - Correction to cables and temperature sensor locations related to the Data Centre free cooling system.
  - Work to reprogram the control of the Data Centre cooling systems allowing the 2 systems to operate alternately, instead of simultaneously, as had been the case. Stabilisation of the reduced number of sensible coolers in Area I and II through optimised configuration of detected temperatures in those spaces.

## Appendix III – Spaces of Activities

Total Spaces 31/12/2018: 387 (34 Buildings και 353 Branches)

### Branches

| Code | Name                            | Address                                    | Postcode | City         | Area          |
|------|---------------------------------|--|----------|--------------|---------------|
| 002  | KIFISSIAS AVE.<br>MAROUSSI      | 117, KIFISSIAS AVE.                        | 15124    | MAROUSSI     | ATTIKIS       |
| 005  | GR. LABRAKI<br>PIRAEUS          | 138, GR. LABRAKI ST.                       | 18535    | PIRAEUS      | ATTIKIS       |
| 006  | CHALANDRI                       | 8, DOUROU SQ.                              | 15234    | CHALANDRI    | ATTIKIS       |
| 008  | ILIOUPOLI                       | 124, EL. VENIZELOU ST.                     | 16345    | ILIOUPOLI    | ATTIKIS       |
| 009  | PERISTERI                       | 2, DIM. GOUNARI & 1<br>VAS. ALEXANDROU ST. | 12131    | PERISTERI    | ATTIKIS       |
| 010  | DELTA FALIROU                   | 350, SYGROU AVE.                           | 17674    | KALLITHEA    | ATTIKIS       |
| 014  | EL. VENIZELOU ST.<br>KALAMARIAS | 9, EL. VENIZELOU ST.                       | 55133    | KALAMARIA    | THESSALONIKIS |
| 015  | PATRA                           | 26, AG. ANDREOU &<br>KOLOKOTRONI ST.       | 26221    | PATRA        | ACHAIAS       |
| 017  | EGALEO                          | 280, I. ODOS & THIVON<br>ST.               | 12210    | EGALEO       | ATTIKIS       |
| 018  | VOLOS                           | 69, IASSONOS ST.                           | 38221    | VOLOS        | MAGNISIAS     |
| 019  | ALIMOS                          | 2, GEROULANOU ST. &<br>VOULIAGMENIS AVE.   | 16452    | ARGYROUPOLI  | ATTIKIS       |
| 020  | HERAKLION                       | MARTIRON 25th<br>AUGUST & KORONEOU<br>ST.  | 71202    | HERAKLION    | HERAKLIOU     |
| 024  | TOUMBA                          | ARTAKIS & 7, LEMESOU<br>ST.                | 54453    | THESSALONIKI | THESSALONIKIS |
| 025  | OTHONOS ST.<br>SYNTAGMA         | 8, OTHONOS ST.                             | 10557    | ATHENS       | ATTIKIS       |
| 026  | KEFALARI                        | 2, PATR. MAXIMOU &<br>DILIGIANNI ST.       | 14562    | KIFISSIA     | ATTIKIS       |
| 027  | MAROUSSI DELPHI<br>CENTER       | 56, KIFISSIAS AVE.                         | 15125    | MAROUSSI     | ATTIKIS       |
| 028  | EKALI                           | 67, THISEOS AVE.                           | 14671    | N. ERITHRAIA | ATTIKIS       |
| 028  | 20th Km ATHINON -<br>LAMIAS     | 20th Km ATHINON-<br>LAMIAS NATIONAL RD.    | 14565    | EKALI        | ATTIKIS       |
| 029  | SHIPPING BRANCH                 | 1-7 FLESSA & 83 AKTI<br>MIAOULI ST.        | 18538    | PIRAEUS      | ATTIKIS       |
| 030  | KAROLOU DIL                     | 13, KAROLOU DIL ST.                        | 54623    | THESSALONIKI | THESSALONIKIS |
| 031  | ESPERIDON<br>SQ.GLYFADA         | 3, ESPERIDON SQ.                           | 16674    | GLYFADA      | ATTIKIS       |

|     |                                    |  |       |                             |               |
|-----|------------------------------------|--|-------|-----------------------------|---------------|
| 033 | N. SMYRNI                          | 39, ELEFTHERIOU<br>VENIZELOU & ATTALIAS<br>ST. | 17123 | NEA SMYRNI                  | ATTIKIS       |
| 034 | PAGRATI                            | 28-30, EFTICHIDOU & 2<br>KRISILA ST.           | 11635 | ATHENS                      | ATTIKIS       |
| 035 | PALAIIO FALIRO                     | 24 POSIDONOS AVE.                              | 17561 | PALAIIO FALIRO              | ATTIKIS       |
| 036 | AG. VARVARAS<br>PSYCHIKO           | 340, KIFISSIAS AVE.                            | 15451 | PSYCHIKO                    | ATTIKIS       |
| 037 | DIAGONIOS                          | 114, TSIMISKI & D.<br>GOUNARI ST.              | 54622 | THESSALONIKI                | THESSALONIKIS |
| 039 | IR. POLITECHNIOU<br>ST. LARISSA    | 162, IROON<br>POLITECHNIOU ST.                 | 41223 | LARISSA                     | LARISSAS      |
| 040 | KOROPI                             | 228, VAS.<br>KONSTANTINOY ST.                  | 19400 | KOROPI                      | ATTIKIS       |
| 041 | VAS. OLGAS                         | VAS. OLGAS & 25th<br>MARCH ST.                 | 54646 | THESSALONIKI                | THESSALONIKIS |
| 042 | PORTO CENTER                       | 90, 26th OCTOBER ST.                           | 54627 | THESSALONIKI                | THESSALONIKIS |
| 043 | N. KIFISSIA                        | 17th Km ATHINON-<br>LAMIAS NATIONAL RD.        | 14564 | KIFISSIA                    | ATTIKIS       |
| 044 | KALLITHEA                          | 167, ELEFTHERIOU<br>VENIZELOU ST.              | 17672 | KALLITHEA                   | ATTIKIS       |
| 045 | AG. IOANNOY ST. -<br>AG. PARASKEVI | 45, AGIOY IOANNOY<br>ST.                       | 15342 | AGIA PARASKEVI              | ATTIKIS       |
| 046 | PATISSION ST.                      | 207, PATISSION ST.                             | 11253 | ATHENS                      | ATTIKIS       |
| 049 | N. FILADELFIA                      | 79, DEKELIAS AVE.                              | 14341 | NEA FILADELFIA              | ATTIKIS       |
| 050 | DIMOTIKO THEATRO<br>PIRAEUS        | 42-44, IROON<br>POLITECHNIOY AVE.              | 18535 | PIRAEUS                     | ATTIKIS       |
| 052 | MOUSSIO                            | 57, PATISSION ST.                              | 10432 | ATHENS                      | ATTIKIS       |
| 053 | MELISSIA                           | DIMOKRATIAS AVE. & 2,<br>A. PAPANDEYOY ST.     | 15127 | MELISSIA                    | ATTIKIS       |
| 055 | MOSCHATO                           | 67, MAKRYGIANNI ST.                            | 18345 | MOSCHATO                    | ATTIKIS       |
| 056 | ELEFSINA                           | 11, IROON<br>POLITECHNIOY ST.                  | 19200 | ELEFSINA                    | ATTIKIS       |
| 057 | PETROUPOLI                         | 80, 25th MARCH ST.                             | 13231 | PETROUPOLI                  | ATTIKIS       |
| 059 | AKTI KONDILI                       | 26-28, AKTI KONDILI ST.                        | 18545 | PIRAEUS                     | ATTIKIS       |
| 060 | EPTALOFOS                          | 27, M. ALEXANDROY<br>ST.                       | 56121 | AMPELOKIPI,<br>THESSALONIKI | THESSALONIKIS |
| 062 | OMONIA SQUARE                      | 60, STADIOY ST.                                | 10564 | ATHENS                      | ATTIKIS       |
| 063 | KANARI ST.                         | 23, KANARI ST.                                 | 10673 | ATHENS                      | ATTIKIS       |
| 065 | PERISTERI - TOWN<br>HALL           | 89, PANAGI TSALDARI<br>ST.                     | 12134 | PERISTERI                   | ATTIKIS       |
| 066 | CHAIIDARI                          | 187, ATHINON AVE.                              | 12461 | CHAIIDARI                   | ATTIKIS       |
| 067 | TAVROU                             | 226, PIREOS ST.                                | 17778 | TAVROS                      | ATTIKIS       |

|     |                           |   |       |                      |               |
|-----|---------------------------|---|-------|----------------------|---------------|
| 073 | N.IONIA METRO STATION     | DION. SOLOMOU & 1, PATR. IOAKIM ST.                 | 14234 | NEA IONIA            | ATTIKIS       |
| 074 | AG. ANARGIROI             | 62, AG. ANARGIRON ST.                               | 13561 | AGIOI ANARGIROI      | ATTIKIS       |
| 076 | VRIONI - PIRAEUS          | 99, IROON POLITECHNIΟΥ & 37 SACHTOURI ST.           | 18536 | PIRAEUS              | ATTIKIS       |
| 078 | DIMITRIADOS ST. VOLOS     | 171, DIMITRIADOS ST.                                | 38221 | VOLOS                | MAGNISIAS     |
| 083 | MAROUDA SQ. PATRA         | 32, KALAVRITON & CHRISOSTOMOU ST.                   | 26226 | PATRA                | ACHAIAS       |
| 092 | MYKONOS                   | MYKONOU-AERODROMIOU ST., DRAFAKI DISTRICT           | 84600 | MYKONOS              | CYCLADON      |
| 092 | MATOGIANNIA - MYKONOS     | MATTHAIΟΥ ANDRONIKOU & ARTEMIDOS, 21 MATOGIANNI ST. | 84600 | MYKONOS              | CYCLADON      |
| 093 | AG.STEFANOS               | 24, CHELMOU ST.                                     | 14565 | AGIOS STEFANOS       | ATTIKIS       |
| 094 | PEREA THESSALONIKI        | AMPELOKIPON & 25, ANTHEON ST.                       | 57019 | THESSALONIKI         | THESSALONIKIS |
| 095 | KIFISSIA                  | 271, KIFISSIAS AVE. & 1 IRODOU ATTIKOU ST.          | 14561 | KIFISSIA             | ATTIKIS       |
| 096 | NEA MAKRI                 | 100, MARATHONOS AVE.                                | 19005 | NEA MAKRI            | ATTIKIS       |
| 097 | NAFPLIO                   | 97, SIDIRAS MERARCHIAS & THES/KIS ST.               | 21100 | NAFPLIO              | ARGOLIDAS     |
| 098 | PALLINI                   | 52, MARATHONOS AVE.                                 | 15351 | PALLINI              | ATTIKIS       |
| 099 | ASKLIPIU ST. & ALEXANDRAS | 118, ALEXANDRAS AVE. & 191 ASKLIPIOU ST.            | 11471 | ATHENS               | ATTIKIS       |
| 101 | VOUKOURESTIOU             | 22, VOUKOURESTIOU & 3 VALAORITOU ST.                | 10671 | ATHENS               | ATTIKIS       |
| 102 | AMPELOKIPI                | 151, MICHALAKOPOULOU ST.                            | 11527 | ATHENS               | ATTIKIS       |
| 103 | ZOGRAFOU                  | 70, PAPAGOU AVE. & MARATOU ST.                      | 15771 | ZOGRAFOU             | ATTIKIS       |
| 107 | KORYDALLOS                | 123, GRIG. LAMBRAKI AVE.                            | 18120 | KORYDALLOS           | ATTIKIS       |
| 108 | RENTI                     | 89, KIFISSOU AVE.                                   | 18233 | AGIOS IOANNIS RENTIS | 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 |
| 125 | STAVROUPOLI                | 301, LAGADA ST.                              | 56430 | STAVROUPOLI   | THESSALONIKIS |
| 126 | TRIPOLI                    | 10, DARIOTOU & ETHN. ANTISTASEOS ST.         | 22100 | TRIPOLI       | ARKADIAS      |
| 128 | KALAMATA                   | SIDIRODROMIKOU STATHMOU AVE. & PAPAFLSSA SQ. | 24100 | KALAMATA      | MESSINIAS     |
| 130 | KILKIS                     | 21st JUNE & DIOGENOUS ST.                    | 61100 | KILKIS        | KILKIS        |
| 131 | EMPORIOU SQ. - SERRES      | 62, D. SOLOMOU ST.                           | 62124 | SERRES        | SERRON        |
| 134 | CHANIOPORTA HERAKLION      | 1, 62 MARTIRON AVE.                          | 71304 | HERAKLION     | HERAKLIOU     |
| 135 | CHANIA                     | EL. VENIZELOU & 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       | 104, AIGAIU ST.                              | 55133 | KALAMARIA     | THESSALONIKIS |
| 140 | KOMOTINI                   | 40, IRINIS SQUARE                            | 69100 | KOMOTINI      | RODOPIS       |
| 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    |
| 150 | SYKIES                     | 85, AL. PAPANASTASIOU ST.                    | 56625 | SYKIES        | THESSALONIKIS |
| 151 | ELLINOS STRATIOTOU - PATRA | 108, ELLINOS STRATIOTOU ST.                  | 26441 | PATRA         | ACHAIAS       |
| 152 | EGIOU                      | 17-19, MITROPOLEOS ST.                       | 25100 | EGIO          | ACHAIAS       |
| 153 | SPARTI                     | KON. PALEOLOGOU & KLEOMVROU ST.              | 23100 | SPARTI        | LAKONIAS      |
| 154 | AMALIADAS                  | 17, DELIGIANNI ST.                           | 27200 | AMALIADA      | ILIAS         |

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| 155 | MESSOLOGGI                | 2, DELIGIORGI & MAVROKORDATOU ST.      | 30200 | MESOLOGGI           | AITOLOAKARNANIAS |
| 159 | NEAPOLI VOLOS             | LARISSIS & 126, PAPAFLISSA ST.         | 38334 | VOLOS               | MAGNISIAS        |
| 160 | PALAIOCHORI               | PATRIARCHI VARTHOLOMAIOU A' ST.        | 63074 | PALAIOCHORI         | HALKIDIKIS       |
| 163 | FALIRAKI RHODES           | PLATANOS FALIRAKI RHODES               | 85100 | RHODES              | DODECANISSOU     |
| 164 | IERAPETRA                 | ELEFThERIAS SQ.                        | 72200 | IERAPETRA           | LASITHIOU        |
| 165 | LIMENAS HERSONISSOU       | 1, IOANNI KAPODISTRIA ST.              | 70014 | LIMENAS HERSONISSOU | HERAKLIOU        |
| 166 | ARKALOCHORI               | ARKALOCHORI HERAKLIOU KRITIS           | 70300 | ARKALOCHORI         | HERAKLIOU        |
| 167 | MALIA                     | 79A, EL. VENIZELOU ST.                 | 70007 | MALIA               | HERAKLIOU        |
| 168 | KNOSSOS AVE. - HERAKLION  | 96, KNOSSOS AVE.                       | 71307 | HERAKLION           | 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        |
| 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    |
| 178 | PIREOS ST.                | 9-11, PIREOS ST.                       | 10552 | 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, PRASINOY LOFOY ST.                  | 14121 | N. HERAKLIO         | ATTIKIS          |
| 189 | VARKIZA                   | 10, POSIDONOS AVE.                     | 16672 | VARKIZA             | ATTIKIS          |
| 190 | ALMIROS                   | 4, IASONOS ST.                         | 37100 | ALMIROS             | MAGNISIAS        |
| 191 | OREOKASTROU-THESSALONIKIS | 43, KOMNINON ST.                       | 57013 | THESSALONIKI        | THESSALONIKIS    |
| 192 | ORESTIADA                 | 246, KONSTANTINOYPOLEOS ST.            | 68200 | ORESTIADA           | EVROU            |
| 193 | KOLONOS                   | 122, LENORMAN ST.                      | 10444 | ATHENS              | ATTIKIS          |
| 195 | LOUTRAKI                  | 46, EL. VENIZELOU ST.                  | 20300 | LOUTRAKI            | KORINTHIAS       |
| 196 | SALAMINA AVE. - SALAMINA  | 270, SALAMINAS AVE.                    | 18900 | SALAMINA            | ATTIKIS          |

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| 197 | KASTORIA                               | 4, KIKNON AVE. & ATHINAS & LAZAROU RIZOU ST. | 52100 | KASTORIA     | KASTORIAS     |
| 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 | HERAKLIOU 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 1944 & 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     | EVIA          |
| 215 | VATHIS                                 | 29, CHALKOKONDYLI ST.                        | 10432 | ATHENS       | ATTIKIS       |
| 216 | MONASTIRIOU                            | 157, MONASTIRIOU ST.                         | 54627 | THESSALONIKI | THESSALONIKIS |
| 217 | LARISSA                                | M. ALEXANDROU & KOUMA ST.,                   | 41222 | LARISSA      | LARISSAS      |
| 218 | ERYTHROU STAVROU                       | 98, KIFISSIAS AVE. & ERYTHROU STAVROU ST.    | 11526 | ATHENS       | ATTIKIS       |
| 219 | GIANNITSA                              | 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       |
| 225 | EL. VENIZELOU ST.- KAVALA              | 10, VENIZELOU ST. & 10, HYDRAS ST.           | 65302 | KAVALA       | KAVALAS       |
| 226 | KARDITSA                               | 19, N. PLASTIRA ST.                          | 43100 | KARDITSA     | KARDITSAS     |
| 231 | VEROIA - MEG. ALEXANDROU               | 27, MEG. ALEXANDROU ST.                      | 59100 | VEROIA       | IMATHIAS      |
| 232 | AGIAS SOFIAS ST.                       | 46, AG. SOFIAS ST.                           | 54622 | THESSALONIKI | THESSALONIKIS |

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| 233 | TRIKALA                         | 14, KONDILI & ATH.<br>DIAKOU ST.             | 42100 | TRIKALA      | TRIKALON         |
| 234 | AGIA PARASKEVI                  | 439, MESOGEION AVE.                          | 15343 | ATHENS       | ATTIKIS          |
| 237 | MICHALAKOPOULOU                 | 35-37,<br>MICHALAKOPOULOU<br>ST.             | 11528 | ATHENS       | ATTIKIS          |
| 238 | N. PSYCHIKO                     | 5, SOLOMOU ST.                               | 15451 | ATHENS       | ATTIKIS          |
| 239 | KOZANI                          | 8, PAVLOU MELA ST.                           | 50100 | KOZANI       | KOZANIS          |
| 240 | KORAI                           | 7, KORAI & 37<br>PANEPISTIMIOU ST.           | 10564 | ATHENS       | ATTIKIS          |
| 243 | DIKITIRIOU                      | 18, DIKITIRIOU ST.                           | 54630 | THESSALONIKI | THESSALONIKIS    |
| 244 | ANO PATISSIA- AGIA<br>VARVARA   | 345A, PATISSION & 2<br>MAK MILAN ST.         | 11144 | ATHENS       | ATTIKIS          |
| 245 | GLYFADA                         | 6, ATHINON ST.                               | 16675 | ATHENS       | ATTIKIS          |
| 246 | FORMIONOS ST.                   | 77, FORMIONOS &<br>FILOLAOU ST.              | 16121 | ATHENS       | ATTIKIS          |
| 247 | AG. ANDREOU ST. -<br>PATRA      | OTTHONOS-AMALIAS &<br>1, PATREOS ST.         | 26221 | PATRA        | ACHAIAS          |
| 248 | PLAKA                           | 140, ADRIANOU & 29<br>TRIPODON ST.           | 10558 | ATHENS       | ATTIKIS          |
| 249 | ZAKYNTHOS                       | 4, DIMOKRATIAS AVE.<br>& ARCH. LATTA ST.     | 29100 | ZAKYNTHOS    | ZAKYNTHOUS       |
| 250 | DRAMA                           | 6, P. KAVDA & IPIROU<br>ST.                  | 66100 | DRAMA        | DRAMAS           |
| 251 | DAFNI                           | 186, VOULIAGMENIS<br>AVE.                    | 17235 | ATHENS       | ATTIKIS          |
| 252 | PAPAFI ST. -<br>TOUMPA          | 118-120, PAPAFI &<br>KLEANTHOUS ST.          | 54453 | THESSALONIKI | THESSALONIKIS    |
| 253 | GALATSI                         | 3, VEIKOU AVE.                               | 11146 | ATHENS       | ATTIKIS          |
| 255 | CHAROKOPOU                      | 2A, ARGYROUPOLEOS<br>ST.                     | 17676 | ATHENS       | ATTIKIS          |
| 257 | CON. KARAMANLI<br>AVE-VOULGARI  | 175, K. KARAMANLI<br>AVE.                    | 54249 | THESSALONIKI | THESSALONIKIS    |
| 258 | KERATSINI                       | 51-53, DIMOKRATIAS<br>AVE.                   | 18755 | ATHENS       | ATTIKIS          |
| 259 | ILION                           | 79, PROTESILAOU ST.                          | 13122 | ATHENS       | ATTIKIS          |
| 260 | ARTEMIDOS ST. -<br>KALAMATA     | ARTEMIDOS &<br>MESSINIS ST.                  | 24100 | KALAMATA     | MESSINIAS        |
| 261 | ARGOS                           | 6, VAS. SOFIAS & KORAI<br>ST.                | 21200 | ARGOS        | ARGOLIDAS        |
| 265 | AGRINIO                         | 9, DIMOKRATIAS SQ.                           | 30100 | AGRINIO      | AITOLOAKARNANIAS |
| 266 | PATRON ST. -<br>PYRGOS          | 59, PATRON ST.                               | 27100 | PYRGOS       | ILIAS            |
| 268 | AG. PARASKEVIS ST.<br>CHALANDRI | 94, AGIAS PARASKEVIS<br>& 91 PALAIOLOGOU ST. | 15234 | CHALANDRI    | ATTIKIS          |

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| 269 | DIMOKRATIAS AVE. -<br>ALEXANDROUPOLI | 288, DIMOKRATIAS<br>AVE.                          | 68100 | ALEXANDROUPOLI | EVROU            |
| 270 | IOANNINA                             | 23, 28th OCTOBER ST.                              | 45444 | IOANNINA       | IOANNINON        |
| 273 | MENIDI                               | 32, PHILADELFIAS &<br>PAPANIKA ST.                | 13673 | ATHENS         | ATTIKIS          |
| 274 | EKTHESI LAMIAS                       | 32, VASILIKON ST.                                 | 35100 | LAMIA          | FTHIOTIDAS       |
| 276 | LEOF.DIKEOSINIS -<br>HERAKLION       | 65, DIKAIOSINIS AVE.                              | 71202 | HERAKLION      | HERAKLIOU        |
| 277 | AG. SOSTIS                           | 194, SYGROU AVE.                                  | 17671 | KALLITHEA      | ATTIKIS          |
| 278 | ALIVERI                              | 25th MARCH &<br>PAPATHANASSIOU ST.                | 34500 | CHALKIDA       | EVIAS            |
| 279 | AGORAS<br>AMAROUSSIOU                | 69, VAS. SOPHIAS & 26<br>28th OCTOBER ST.         | 15124 | ATHENS         | ATTIKIS          |
| 281 | CHOLARGOS                            | 220, MESOGEION AVE.                               | 15561 | CHOLARGOS      | ATTIKIS          |
| 282 | KORDELIO                             | 17, A. PAPANDREOU &<br>28 KRITIS ST.              | 56334 | KORDELIO       | THESSALONIKIS    |
| 285 | MEGARA                               | 5, KOLOKOTRONI ST.                                | 19100 | MEGARA         | ATTIKIS          |
| 287 | SKALIDI ST. - CHANIA                 | 5, SKALIDI ST.                                    | 73131 | CHANIA         | CHANION          |
| 289 | KALOCHORI                            | 47, 28th OCTOBER ST.                              | 57009 | KALOCHORI      | THESSALONIKIS    |
| 292 | ARIDAIA                              | 10, CHRISOSTOMOU<br>SMIRNIS &<br>PAPADOPOULOU ST. | 58400 | ARIDAIA        | PELLIS           |
| 293 | LIVADIA                              | 1A, THESSALONIKIS ST.                             | 32100 | LIVADIA        | VIOTIAS          |
| 294 | ESTAVROMENOU<br>SQUARE - EGALEO      | 197, IERA ODOS ST.                                | 12241 | ATHENS         | ATTIKIS          |
| 295 | ALEXANDRAS AVE. -<br>CORFU           | 31, ALEXANDRAS AVE.                               | 49100 | CORFU          | KERKYRAS         |
| 299 | RHODES                               | 20, ETHN. MAKARIOU<br>ST.                         | 85100 | RHODES         | DODECANISSOU     |
| 302 | NAFPAKTOS                            | 85 TZAVELA ST.                                    | 30300 | NAFPAKTOS      | AITOLOAKARNANIAS |
| 303 | PANORMOU                             | 75, PANORMOU &<br>ACHAIAS ST.                     | 11524 | AMPELOKIPI     | ATTIKIS          |
| 304 | PALAMIDI - PIRAEUS                   | PALAMIDIOU & 61,<br>ETOLIKOU ST.                  | 18545 | PIRAEUS        | ATTIKIS          |
| 305 | VOULA                                | 82, VAS. PAVLOU AVE.                              | 16673 | VOULA          | ATTIKIS          |
| 311 | ARTA                                 | 74, N. SKOUFA &<br>VLACHOUTSI ST.                 | 47100 | ARTA           | ARTAS            |
| 312 | CHIOS                                | 22, AIGAIU AVE.                                   | 82100 | CHIOS          | CHIOU            |
| 314 | XANTHI                               | 14-16, MICH. VOGDOU<br>ST.                        | 67100 | XANTHI         | XANTHIS          |
| 315 | PEFKI                                | 15, IRINIS AVE.                                   | 15121 | PEFKI          | ATTIKIS          |
| 317 | MESSINI                              | 4, NIK. CHIOTI SQ.                                | 24200 | MESSINI        | MESSINIAS        |

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| 319 | MYTILINI                     | 39, KOUNTOURIOTOU & ERMOU ST.           | 81100 | MYTILINI        | LESVOU        |
| 320 | IRINIS AVE. ILIOUPOLI        | 44, IRINIS AVE.                         | 16345 | ILIOUPOLI       | ATTIKIS       |
| 322 | EDESSA                       | 13, EGNATIAS & DIMOKRATIAS 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. & KRINIS ST.          | 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 | HERAKLION       | 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                       | 40, VASILIKIS 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 | KEFALLONIA                   | 110, ANTONI TRITSI & ROKKOU VERGOTI ST. | 28100 | ARGOSTOLI       | KEFALLINIA    |
| 343 | FLORINA                      | 17, STEFANOY DRAGOUMI ST.               | 53100 | FLORINA         | FLORINAS      |
| 344 | AKROTIRIOY ZAROUCHEIKA 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       |

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| 349 | VIRONAS                          | 101, CHRISOSTOMOU<br>SMYRNIS & 16 AG.<br>SOFIAS ST. | 16231 | VIRONAS         | ATTIKIS       |
| 350 | SINDOS                           | IROON POLITECHNIOU<br>& CHRISOSTOMOU<br>SMYRNIS ST. | 57400 | THESSALONIKI    | THESSALONIKIS |
| 351 | STR. KALLARI - K.<br>PATISIA     | 40, ST. KALLARI &<br>PRETENTERI ST.                 | 11145 | ATHENS          | ATTIKIS       |
| 353 | EVELPIDON -<br>DIKASTIRIA        | 61-63, EVELPIDON ST.                                | 11362 | ATHENS          | ATTIKIS       |
| 354 | MARKOPOULO                       | DIMOSTHENOUS<br>SOTIRIOU SQ.                        | 19003 | MARKOPOULO      | ATTIKIS       |
| 355 | KRANIDI                          | 4, AG. DIMITRIOU ST.                                | 21300 | KRANIDI         | ARGOLIDOS     |
| 356 | KOS                              | ETHNIKIS ANTISTASEOS<br>& NYMFAIAS ST.              | 85300 | KOS             | DODECANISSOU  |
| 357 | ANNIS MARIAS<br>RHODES           | ETHN. ANTISTASIS &<br>LEMESOU ST.                   | 85100 | RHODES          | DODECANISSOU  |
| 358 | MEGALOPOLI                       | AG. NIKOLAOU & P.<br>KEFALA ST.                     | 22200 | MEGALOPOLI      | ARKADIAS      |
| 359 | PAROS                            | PROMPONA AREA,<br>PARIKIA                           | 84400 | PAROS           | CYCLADON      |
| 360 | SKALA LAKONIAS                   | 5th MAY ST.   | 23051 | SKALA LAKONIAS  | LAKONIAS      |
| 362 | SANTORINI                        | PLAKA MESARIA                                       | 84700 | THIRA           | CYCLADON      |
| 362 | FIRA - SANTORINI                 | FIRA SQUARE   | 84700 | THIRA           | CYCLADON      |
| 363 | SAMOS                            | 81, THEM. SOFOULI ST.                               | 83100 | SAMOS           | SAMOU         |
| 364 | VAS. SOFIAS- PIRGOS<br>ATHINON   | 2, FIDIPPIDOU ST.                                   | 11526 | ATHENS          | ATTIKIS       |
| 365 | DODONIS ST. -<br>IOANNINA        | 41, DODONIS & 2<br>LINAS TSALDARI ST.               | 45221 | IOANNINA        | IOANNINON     |
| 366 | PILEA THESSALONIKI               | 44, PROFITI ILIA & 2 I.<br>GIANNOUDI ST.            | 55535 | THESSALONIKI    | THESSALONIKIS |
| 367 | LIKOVRSI                         | S. VENIZELOU & 1,<br>CHALKIDAS ST.                  | 14123 | LIKOVRSI        | ATTIKIS       |
| 368 | KIPARISSIA                       | 50, 25th MARCH ST.                                  | 24500 | KIPARISSIA      | MESSINIAS     |
| 369 | KAMATERO                         | FILIS & 2-4,<br>KAMATEROU ST.                       | 13451 | KAMATERO        | ATTIKIS       |
| 371 | EGINAS                           | 6, DIMOKRATIAS AVE.                                 | 18010 | EGINA           | ATTIKIS       |
| 372 | ATALANTI                         | 21, ETHN.<br>ANTISTASEOS ST.                        | 35200 | ATALANTI        | FTHIOTIDAS    |
| 374 | CHOLARGOS -<br>PERIKLEOUS        | 47, PERIKLEOUS ST.                                  | 15561 | CHOLARGOS       | ATTIKIS       |
| 375 | THEOMITOROS -<br>AGIOS DIMITRIOS | 61, THEOMITOROS &<br>IPSILANTOU ST.                 | 17455 | AGIOS DIMITRIOS | ATTIKIS       |
| 376 | LAGADAS                          | 11, M. ALEXANDROU<br>ST.                            | 57200 | THESSALONIKI    | THESSALONIKIS |

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| 377 | N. MOUDANIA                         | 3, ZAFIRIOU & KYPROU ST.                        | 63200 | NEA MOUDANIA    | HALKIDIKIS    |
| 378 | RAFINA                              | 6, ARAFINIDON ALON ST.                          | 19009 | RAFINA          | ATTIKIS       |
| 379 | POLYKASTRO                          | 103, MEG. ALEXANDROU ST.                        | 61200 | POLYKASTRO      | KILKIS        |
| 380 | LEFKADA                             | 2, XEN. GRIGORI ST.                             | 31100 | LEFKADA         | LEFKADAS      |
| 381 | GLIKA NERA                          | 23 LAVRIOU AVE. & FLEMING ST.                   | 15351 | GLIKA NERA      | ATTIKIS       |
| 382 | ARTEMIDA                            | 47, ARTEMIDOS ST.                               | 19016 | ARTEMIDA        | ATTIKIS       |
| 383 | N. SMYRNI B' & EL VENIZELOU ST.     | ERATOUS & 190, EL. VENIZELOU ST.                | 17563 | NEA SMYRNI      | ATTIKIS       |
| 384 | FILOTHEI                            | 70, KAPODISTRIOU ST.                            | 15237 | FILOTHEI        | ATTIKIS       |
| 386 | ELEON SQ. - NEA KIFISSIA            | 29, ELEON & DIMITRAS ST.                        | 14564 | KIFISSIA        | ATTIKIS       |
| 387 | ISTIAIA - EVIA                      | 97, 28th OCTOBER ST.                            | 34200 | ISTIAIA         | EVIA          |
| 388 | NEA KRINI - THESSALONIKI            | 41, SMYRNI & VRIOULON ST.                       | 55132 | THESSALONIKI    | THESSALONIKIS |
| 390 | LECHAINA - ILIA                     | PRANTOUNA & KANARI ST.                          | 27053 | LECHAINA        | ILIAS         |
| 391 | CHRYSOUPOLI - 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      | EVIA          |
| 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        |
| 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       |
| 403 | N. ALIKARNASSOS - KRITI             | 26, IKAROU ST.                                  | 71601 | N. ALIKARNASSOS | HERAKLIOU     |
| 404 | DROSIA                              | 7, MARATHONOS AVE.                              | 14575 | DROSIA          | ATTIKIS       |
| 406 | AMFIALI                             | 28-30, P. TSALDARI ST.                          | 18757 | KERATSINI       | ATTIKIS       |
| 407 | SIDIROKASTRO                        | 31, EL. VENIZELOU ST.                           | 62300 | SERRES          | SERRON        |

|     |                      |   |       |                |                  |
|-----|----------------------|---|-------|----------------|------------------|
| 408 | AGIOS IEROTHEOS      | 95-97, AG. IEROTHEOU & ATRIDON & AGINOROS ST.     | 12135 | PERISTERI      | ATTIKIS          |
| 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           | NAFPLIOU ST. & OHE AVE.                           | 22100 | TRIPOLI        | ARKADIAS         |
| 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 | GIANNOULI LARISSA    | 3, 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            |
| 431 | AGRINIO C            | 47, AGRINIOU-ANTIRRIOU NATIONAL RD. LAGKADIA AREA | 30100 | AGRINIO        | AITOLOAKARNANIAS |
| 432 | KAMINIA              | 37, DODEKANISOU & AG. ELEFThERIOU ST.             | 18540 | PIRAEUS        | ATTIKIS          |
| 434 | PEFKA - THESSALONIKI | PAPANIKOLAOU AVE. & 9, SIKELIANOU ST.             | 57010 | THESSALONIKI   | THESSALONIKIS    |
| 436 | FARSALA              | 23, LARISSIS & THETIDOS ST.                       | 40300 | FARSALA        | LARISSAS         |
| 438 | KYPSELI SQUARE       | 3, KANARI SQ. & 1-3 KRISSIS & 4-6 FEDRIADON ST.   | 11364 | ATHENS         | ATTIKIS          |
| 439 | KATO ACHAIA          | PATRON-PIRGOU & OIVOTA ST.,                       | 25200 | KATO ACHAIA    | ACHAIAS          |
| 442 | XYLOKASTRO           | 13, AG. VLASIOU & 48 I. IOANNI ST.                | 20400 | XYLOKASTRO     | KORINTHIAS       |

|     |                                 |   |       |                 |               |
|-----|---------------------------------|---|-------|-----------------|---------------|
| 444 | VOULIAGMENI                     | 1, ERMOU & AGIOU PANTELEIMONOS ST.              | 16671 | VOULIAGMENI     | ATTIKIS       |
| 445 | CORFU III                       | CORFU-PALEOKASTRITSAS NATIONAL RD., SOLARI AREA | 49100 | CORFU           | KERKYRAS      |
| 446 | KOUFALIA THESSALONIKI           | 30, ETHN. ANTISTASEOS ST.                       | 57100 | KOUFALIA        | THESSALONIKIS |
| 449 | ANO LIOSIA                      | 1A, AIGAIU PELAGOUS ST.                         | 13341 | ANO LIOSIA      | ATTIKIS       |
| 451 | NEA MARINA - RHODES             | 82-84, AUSTRALIAS & 1 MAKRYGIANNI ST.           | 85100 | RHODES          | DODECANISSOU  |
| 452 | KARLOVASI SAMOU                 | GORGIRAS ST.                                    | 83200 | KARLOVASI       | SAMOU         |
| 458 | CHALKIDA C                      | CHAINA AVE. & 19, P. PATRON ST.                 | 34100 | CHALKIDA        | EVIAS         |
| 459 | SKYDRA PELLA                    | 18, MEG. ALEXANDROU ST.                         | 58500 | SKYDRA          | PELLIS        |
| 462 | AG. ELEOUSSA KALLITHEA          | 188, ELEFThERIOU VENIZELOU ST.                  | 17675 | KALLITHEA       | ATTIKIS       |
| 463 | KALLONI LESVOS                  | KALLONIS CENTRAL RD.                            | 81107 | MYTILINI        | LESVOU        |
| 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       |
| 523 | PANORAMA VOULA                  | 189, VOULIAGMENIS AVE.                          | 16674 | GLYFADA         | ATTIKIS       |
| 601 | NTT - AGIOI ANARGYROI           | 24, KYPROU & CHALKIDAS ST.                      | 13510 | AGIOI ANARGYROI | ATTIKIS       |
| 607 | NTT - DAFNI                     | 5, AG. DIMITRIOU & BOUBOULINAS ST.              | 17343 | DAFNI           | ATTIKIS       |
| 608 | NTT - ANO GLYFADA               | 17 ITHAKIS & 129, GOUNARI ST.                   | 16561 | GLYFADA         | ATTIKIS       |
| 613 | NTT - KOUKAKI                   | 16, VEIKOU ST.                                  | 11742 | ATHENS          | ATTIKIS       |
| 615 | NTT - ACHARNAI                  | 122, ACHARNON & KODRIGKTONOS ST.                | 11251 | ATHENS          | ATTIKIS       |
| 618 | NTT - NEA IONIA                 | 56-60, E.VENIZELOU ST.                          | 14231 | N.IONIA         | ATTIKIS       |
| 619 | NTT - N. SMIRNI                 | 4, K.PALAIOLOGOU ST.                            | 17110 | N.SMYRNI        | ATTIKIS       |
| 621 | YMITTOU ST.                     | 62, YMITTOU & KONONOS ST.                       | 11634 | ATHENS          | ATTIKIS       |
| 630 | NTT - PESMAZOGLOU               | 2-6, PESMAZOGLOU ST.                            | 10175 | ATHENS          | ATTIKIS       |

|     |                           |   |       |                |               |
|-----|---------------------------|---|-------|----------------|---------------|
| 633 | NTT - AGIA VARVARA        | 36, CHANION ST.                         | 12351 | AGIA VARVARA   | ATTIKIS       |
| 635 | NTT - AGIA PARASKEVI      | 427, MESOGION ST.                       | 15310 | AGIA PARASKEVI | ATTIKIS       |
| 636 | NTT - ANO ILISIA          | 63, GR. AFXENTIOU ST.                   | 15771 | ATHENS         | ATTIKIS       |
| 639 | NTT - PETRALONA           | MIRMIDONON & 8-10, TRION IERARHON ST.   | 11851 | PETRALONA      | ATTIKIS       |
| 640 | NTT - KAISARIANI          | 59-61, E.ANTISTASIS ST.                 | 16101 | KAISARIANI     | ATTIKIS       |
| 644 | NTT - PAPAGOU             | 24, KIPROU ST.                          | 15669 | PAPAGOU        | ATTIKIS       |
| 653 | NTT - ARGYROUPOLI         | 90, KYPROU AVE.                         | 16452 | ATHENS         | ATTIKIS       |
| 658 | NTT - NIKAIA              | 1 SOLOMOU & OLYMPOU ST.                 | 18450 | NIKAIA         | ATTIKIS       |
| 659 | NTT - PIRAEUS             | 121, KARAISKOU ST.                      | 18510 | PIRAEUS        | ATTIKIS       |
| 660 | NTT - NEAPOLI NIKAIAS     | 2, DIMOKRATIAS SQ.                      | 18402 | NIKAIA         | ATTIKIS       |
| 670 | NTT - PATRA               | 103, KANAKARI ST.                       | 26110 | PATRA          | ACHAIAS       |
| 679 | NTT - KARPENISI           | 37, ATH. KARPENISIOTI ST.               | 36100 | KARPENISI      | EVRYTANIAS    |
| 681 | NTT - PYRGOS              | 6, 28th OKTOVRIOU ST.                   | 27100 | PYRGOS         | ILIAS         |
| 683 | NTT - VEROIA              | 38, MITROPOLEOS ST. & AG. DIMITRIOU ST. | 59100 | VEROIA         | IMATHIAS      |
| 684 | NTT - HERAKLION           | 1, VIANNOU ST.-KORNAROU SQ.             | 71110 | HERAKLION      | HERAKLIOU     |
| 690 | NTT - THESSALONIKI        | 14, ARISTOTELOUS ST.                    | 54110 | THESSALONIKI   | THESSALONIKIS |
| 701 | DELTON ST. - THESSALONIKI | 74, DELTON ST. & ORESTOU ST.            | 54642 | THESSALONIKI   | THESSALONIKIS |
| 702 | NTT - ANO TOUMPA          | 200, GR. LAMBRAKI ST.                   | 54352 | THESSALONIKI   | THESSALONIKIS |
| 703 | NTT - DIOIKITIRIOU        | 95, AG. DIMITRIOU ST.                   | 54633 | THESSALONIKI   | THESSALONIKIS |
| 705 | NTT - EVOSMOS             | 25, 28TH OKTOVRIOU ST.                  | 56224 | EVOSMOS        | THESSALONIKIS |
| 707 | NTT - POLICHNI            | 6, AGIOU PANTELEIMONOS & VALTETSIU ST.  | 56533 | POLICHNI       | THESSALONIKIS |
| 708 | NTT - IOANNINA            | 10, MARKOU BOTSARI ST.                  | 45444 | IOANNINA       | IOANNINON     |
| 710 | NTT - KAVALA              | 34, ER. STAVROU ST.                     | 65110 | KAVALA         | KAVALAS       |
| 722 | NTT - LARISSA             | 6, ILIODOROU ST.                        | 41222 | LARISSA        | LARISSAS      |
| 725 | NTT - MYTILINI            | 49, KOUNTOURIOTOU & 68-70 ERMOU ST.     | 81100 | MYTILINI       | LESVOU        |
| 728 | NTT - NEA IONIA VOLOU     | 40, L. EIRINIS ST.                      | 38446 | VOLOS          | MAGNISIAS     |
| 730 | NTT - XANTHI              | 16, CHR.MPROKOUMI ST.                   | 67100 | XANTHI         | XANTHIS       |
| 733 | NTT - KATERINI            | 35, EIRINIS ST.                         | 60100 | KATERINI       | PIERIAS       |

|     |                 |   |       |           |             |
|-----|-----------------|---|-------|-----------|-------------|
| 738 | NTT - SERRES    | CHR.SMYRNIS & 1,<br>YPSILANTOU ST.            | 62100 | SERRES    | SERRON      |
| 739 | NTT - TRIKALA   | 6, VAS. OLGAS &<br>OTHONOS ST.                | 42100 | TRIKALA   | TRIKALON    |
| 744 | NTT - POLYGYROS | 1, MOUSIOU & IROON<br>POLITECHNIU ST.         | 63100 | POLYGYROS | CHALKIDIKIS |
| 746 | NTT - CHANIA    | 9-11, 1866 SQUARE                             | 73100 | CHANIA    | CHANION     |
| 760 | NTT - MENIDI    | 119, PARNITHOS AVE. &<br>166 ARISTOTELOUS ST. | 13674 | ACHARNAI  | ATTIKIS     |
| 767 | NTT - DRAMA     | 12, ETHNIKIS AMINIS<br>ST.                    | 66100 | DRAMA     | DRAMAS      |

### Buildings

| Code | Name                     | Address                          | Postcode | City         | Area          |
|------|--------------------------|----------------------------------|----------|--------------|---------------|
| 0201 | CENTRAL UNITS            | 36, PANEPISTIMIOU ST.            | 10679    | ATHENS       | ATTIKIS       |
| 2001 | CENTRAL UNITS            | 21, KALLIROIS ST.                | 11743    | ATHENS       | ATTIKIS       |
| 2024 | CENTRAL UNITS            | 5, IONOS DRAGOUMI ST.            | 54626    | THESSALONIKI | THESSALONIKIS |
| 2035 | CENTRAL UNITS            | OMIROU & 10, STADIOU ST.         | 10564    | ATHENS       | ATTIKIS       |
| 2038 | CENTRAL UNITS            | 34, PANEPISTIMIOU ST.            | 10679    | ATHENS       | ATTIKIS       |
| 2039 | CENTRAL UNITS            | 75, THESSALONIKIS & ATHINAS ST.  | 18346    | MOSCHATO     | ATTIKIS       |
| 2041 | CENTRAL UNITS            | FLORINIS & 75, THESSALONIKIS ST. | 18346    | MOSCHATO     | ATTIKIS       |
| 2043 | CENTRAL UNITS            | 4, ATHINAS ST.                   | 18346    | MOSCHATO     | ATTIKIS       |
| 2044 | CENTRAL UNITS            | 19, KALLIROIS ST.                | 11743    | ATHENS       | ATTIKIS       |
| 2045 | CENTRAL UNITS            | 40-44, PRAXITELOUS ST.           | 10561    | ATHENS       | ATTIKIS       |
| 2057 | CENTRAL UNITS            | 5, SANTAROZA ST.                 | 10564    | ATHENS       | ATTIKIS       |
| 2059 | CENTRAL UNITS            | 3, VALAORITOU ST.                | 10671    | 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       |
| 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            | 27 KYPROU & ARHIMIDOUS ST.       | 18346    | MOSCHATO     | ATTIKIS       |
| 2121 | CENTRAL UNITS            | 7, IONOS DRAGOUMI ST.            | 54625    | THESSALONIKI | THESSALONIKIS |

|       |                  |                                |       |                       |                   |
|-------|------------------|--------------------------------|-------|-----------------------|-------------------|
| 2124  | CENTRAL<br>UNITS | 16, LAODIKIAS ST.              | 11528 | ATHENS                | ATTIKIS           |
| 2125  | CENTRAL<br>UNITS | 15, 25th MARCH & TEO ST.       | 17778 | TAVROS                | ATTIKIS           |
| 2130  | CENTRAL<br>UNITS | 2-6, PESMAZOGLOU ST.           | 10175 | ATHENS                | ATTIKIS           |
| 2131  | CENTRAL<br>UNITS | 37, I.NIKA ST.                 | 13671 | ACHARNAI              | ATTIKIS           |
| 2132  | CENTRAL<br>UNITS | 22, OMIROU ST.                 | 10672 | KOLONAKI              | ATTIKIS           |
| 2134  | CENTRAL<br>UNITS | 4, OTHONOS ST.                 | 10557 | ATHENS                | ATTIKIS           |
| 2139  | CENTRAL<br>UNITS | 22, ARISTOTELOUS ST.           | 54623 | THESSALONIKI          | THESSALONIKI<br>S |
| 2147  | CENTRAL<br>UNITS | 2, SOFOKLEOUS ST.              | 10559 | ATHENS                | ATTIKIS           |
| 2641  | CENTRAL<br>UNITS | 20, IONOS DRAGOUMI ST.         | 54624 | THESSALONIKI          | THESSALONIKI<br>S |
| 2646  | CENTRAL<br>UNITS | VALAORITOU & 10, SYGROU<br>ST. | 54625 | THESSALONIKI          | THESSALONIKI<br>S |
| 10747 | CENTRAL<br>UNITS | ESLIN & 20, AMALIADOS ST.      | 11523 | AMPELOKIPI            | ATTIKIS           |
| 1333  | CENTRAL<br>UNITS | 131-133, PEIRAIOS ST.          | 18233 | AG. IOANNIS<br>RENTIS | ATTIKIS           |
| 2212  | CENTRAL<br>UNITS | 44, KIFISIAS ST.               | 15125 | MAROUSI               | ATTIKIS           |