



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

I. Koufogianni

Head, Group Sustainability/Environmental &
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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:

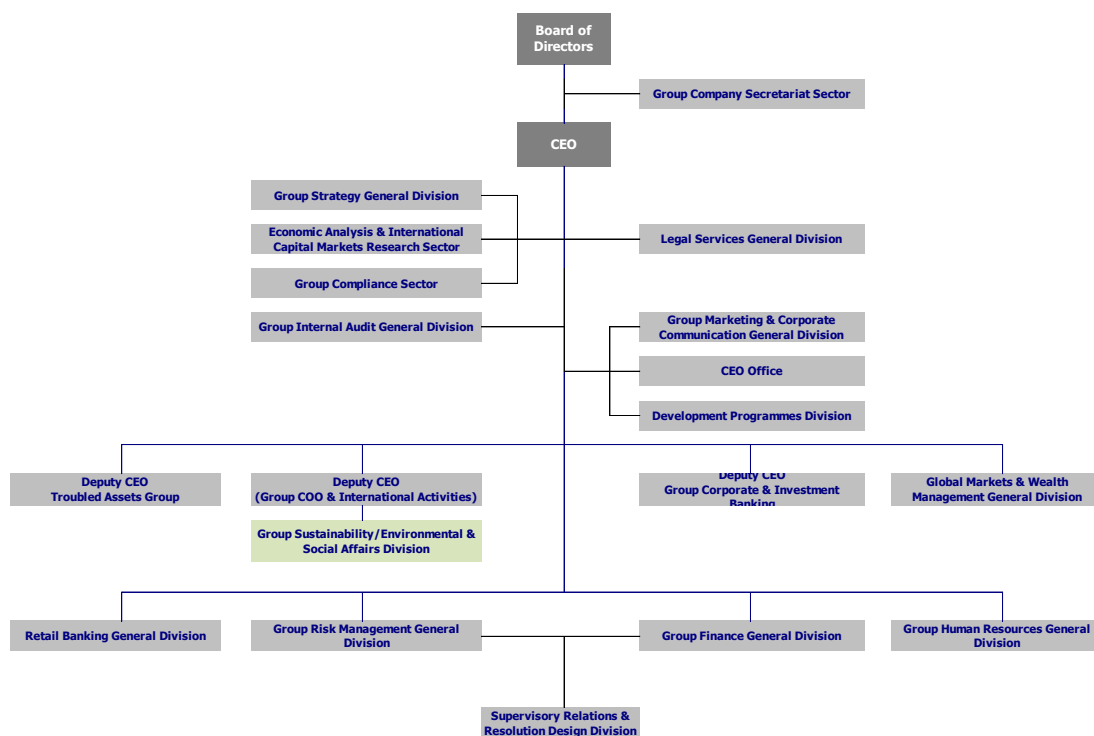


Figure 1: Eurobank Organisational Chart

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. 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. 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.

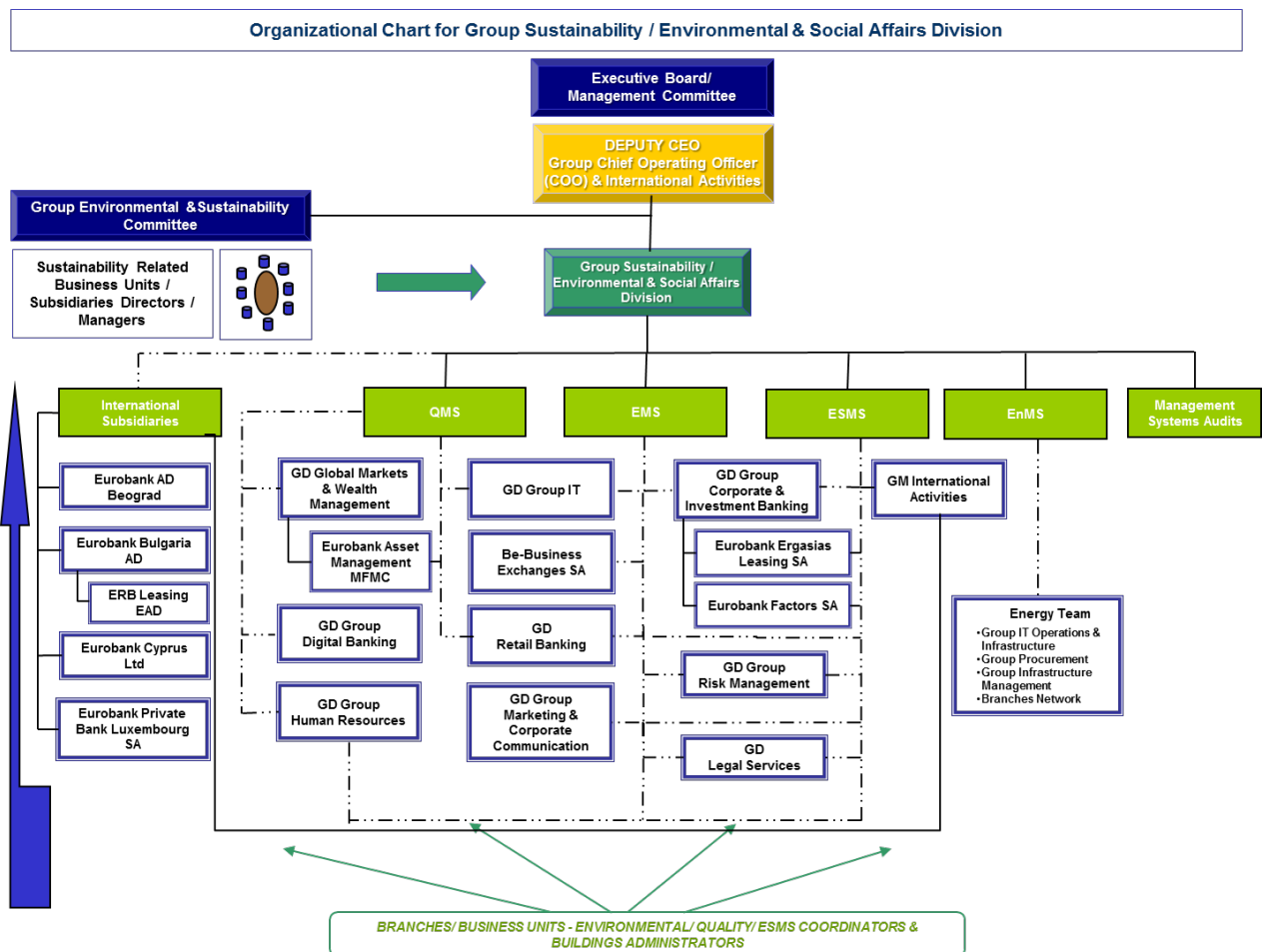


Figure 2: Eurobank Organisational Chart relative to Management Systems.

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.

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.

<i>Natural resource conservation</i>					
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	●

<i>Reduction in Greenhouse Gas (GHG) Emissions</i>				
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%	●
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* 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).

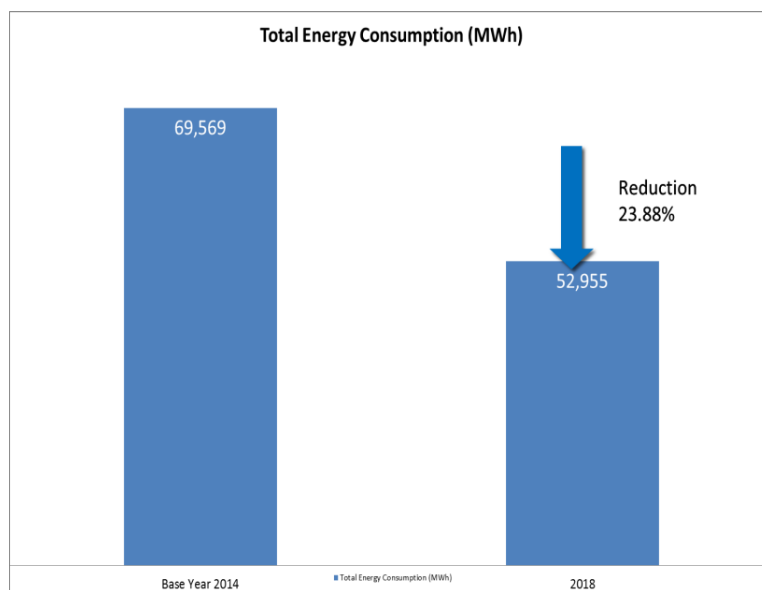


Figure 3: Energy consumption relative to base year 2014.

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) 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 CO₂ 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 (tCO₂e) dropped by 50.92% in 2018 compared to 2017, and amounted to 18,587 tCO₂e (Figure 4), while emissions per employee and by surface area came to 2.26 tCO₂e/person and 0.061 tCO₂e/m² respectively (Figure 5).

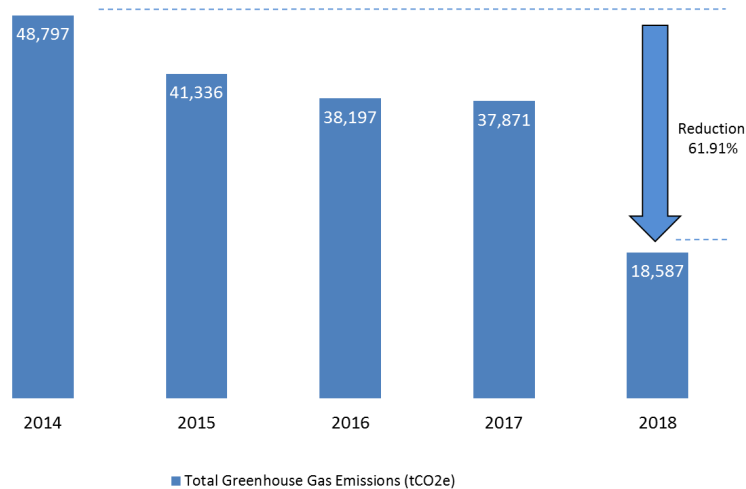


Figure 4: Total greenhouse gas emissions

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).

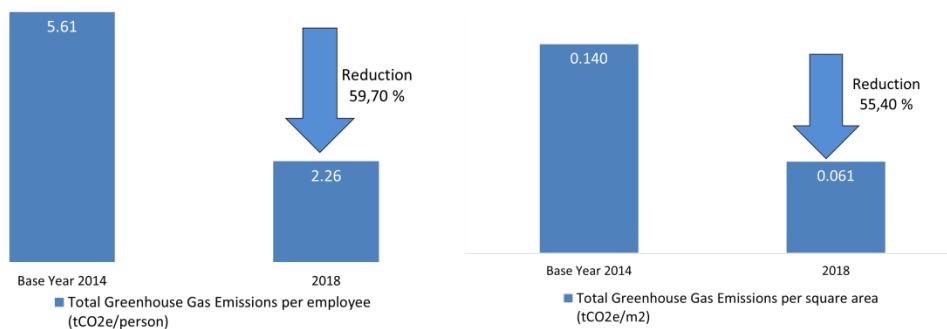


Figure 5: Comparison of total emissions per employee and by surface area with base year 2014

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 (tCO₂e/kWh) since base year 2014.

The contribution of individual GHG (carbon dioxide-CO₂, methane-CH₄, nitrous oxide-N₂O) to the total emissions is detailed in Appendix I of the report, along with the annual emissions of gaseous pollutants (sulphur dioxide-SO₂, nitrogen oxides-NO_x 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 m³/person. This is near the target of stabilising water consumption at 9 m³/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.

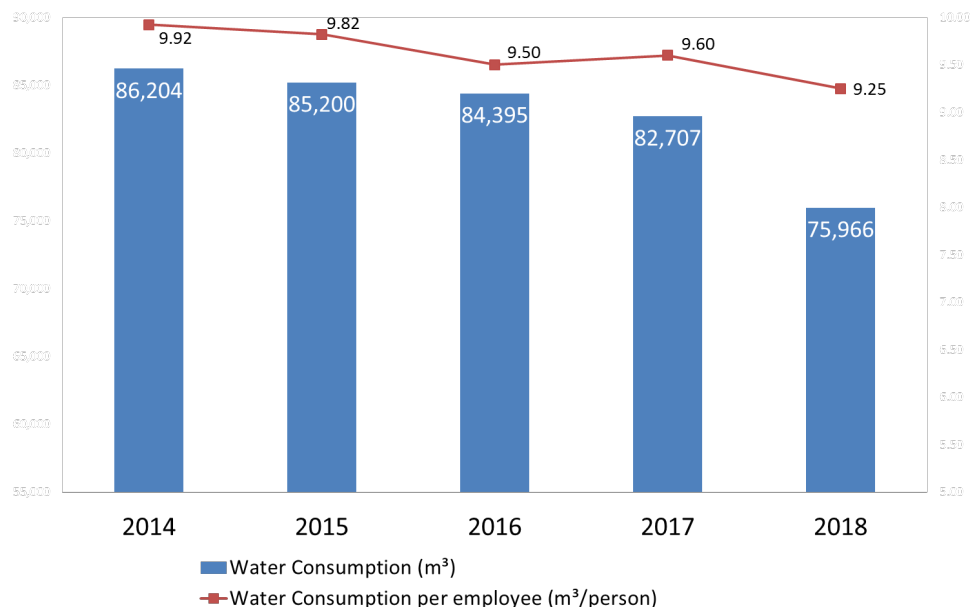


Figure 6: Water consumption and water consumption per employee



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.

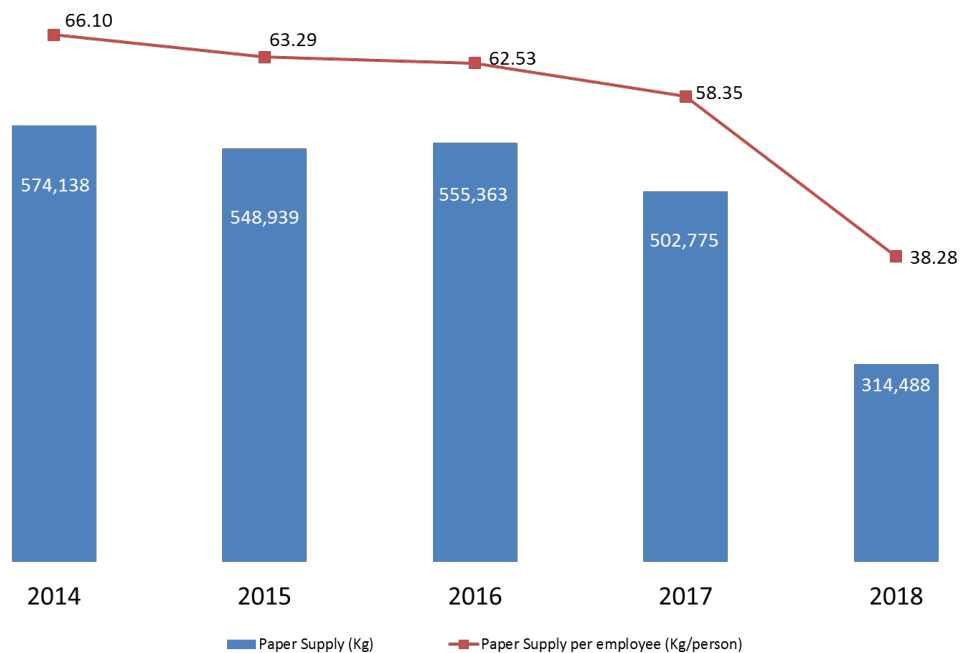


Figure 7: Paper supply and paper supply per employee

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.

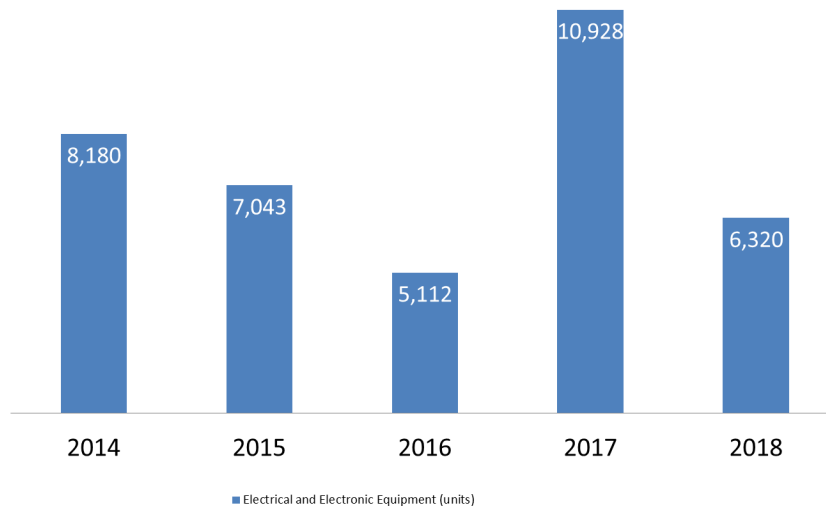


Figure 8: Recycling of Electrical and Electronic Equipment in units

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.

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 Head of Group Sustainability/Environmental & Social Affairs Division
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Fax	211 8809775
e-mail	ikoufogianni@eurobank.gr
Website	www.eurobank.gr
Public access to the environmental statement or the updated environmental statement	
a) printed form	Group Sustainability/Environmental & Social Affairs Division
b) electronic form	www.eurobank.gr
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 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 Head of Group Sustainability/Environmental & Social Affairs Division
Tel.	+30 211 8809602
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e-mail	ikoufogianni@eurobank.gr
Website	www.eurobank.gr
Public access to the environmental statement or the updated environmental statement	
a) printed form	Group Sustainability/Environmental & Social Affairs Division
b) electronic form	www.eurobank.gr
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 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	TÜV HELLAS (TÜV NORD) SA
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Country/land/region/Autonomous Community	Greece
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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 ²	-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 ²	-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 ²	-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 ²	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 ²	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 CO₂ 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 CO₂ 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 ₂ e	-27.35%	48.65	66.97	113.73	118.9	134.92
From natural gas consumption	tCO ₂ e	-6.95%	624.73	671.38	695.92	530.48	506.96
From vehicle petrol consumption	tCO ₂ e	-12.36%	17.72	20.22	14.45	-	-

From diesel consumption	tCO ₂ e	23.70%	8.02	6.48	8.48	-	-
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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 ₂ 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 ₂ 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 ₂ e	-8.62%	699.12	765.04	832.58	649.38	641.9
GHG emissions – Scope 2	tCO ₂ e	-52.02%	17,666.74	36,820.94	37,109.27	40,395.76	47,918.75
GHG emissions – Scope 3	tCO ₂ e	-22.55%	220.79	285.07	255.27	290.42	236.85
GHG emissions – Scope 1 & 2	tCO ₂ e	-51.14%	18,365.86	37,585.98	37,941.86	41,045.14	48,560.65
Total GHG emissions	tCO ₂ e	-50.92%	18,586.65	37,871.05	38,197.13	41,335.57	48,797.50
Total GHG emissions per employee	tCO ₂ e/person	-48.47%	2.26	4.39	4.3	4.77	5.61
Total GHG emissions by surface area	tCO ₂ e/m ²	-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 ₂	tCO ₂ e	-50.92%	18,584.51	37,868.67	38,194.40	41,333.30	48,797.43
Methane-CH ₄	tCO ₂ e	-9.52%	1.74	1.92	0.077	1.77	0.0634
Nitrous oxide-N ₂ O	tCO ₂ e	-13.48%	0.40	0.46	0.002	0.5	0.002
Total GHG emissions	tCO ₂ 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 ₂ e/€	-49.52%	12.70	25.13 ⁽¹⁾	23.31	27.85	42.07
GHG emission intensity from heating oil and natural gas per kWh	tCO ₂ 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.

⁽¹⁾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 ₂	t	-23.53%	0.013	0.017	0.028	0.03	0.03
Nitrogen oxides-NO _x	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 ³	-8.15%	75,966	82,707	84,395	85,200	86,204
Water consumption per employee	m ³ /person	-3.69%	9.25	9.6	9.5	9.82	9.92
Water consumption by surface area	m ³ /m ²	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
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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
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Employees trained	persons	445.37%	589	108	188	248	142
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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 a 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. MAROUSSI	117, KIFISSIAS AVE.	15124	MAROUSSI	ATTIKIS
005	GR. LABRAKI 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 VAS. ALEXANDROU ST.	12131	PERISTERI	ATTIKIS
010	DELTA FALIROU	350, SYGROU AVE.	17674	KALLITHEA	ATTIKIS
014	EL. VENIZELOU ST. KALAMARIAS	9, EL. VENIZELOU ST.	55133	KALAMARIA	THESSALONIKIS
015	PATRA	26, AG. ANDREOU & KOLOKOTRONI ST.	26221	PATRA	ACHAIAS
017	EGALEO	280, I. ODOS & THIVON ST.	12210	EGALEO	ATTIKIS
018	VOLOS	69, IASSONOS ST.	38221	VOLOS	MAGNISIAS
019	ALIMOS	2, GEROULANOU ST. & VOULIAGMENIS AVE.	16452	ARGYROUPOLI	ATTIKIS
020	HERAKLION	MARTIRON 25th AUGUST & KORONEOU ST.	71202	HERAKLION	HERAKLIOU
024	TOUMBA	ARTAKIS & 7, LEMESOU ST.	54453	THESSALONIKI	THESSALONIKIS
025	OTHONOS ST. SYNTAGMA	8, OTHONOS ST.	10557	ATHENS	ATTIKIS
026	KEFALARI	2, PATR. MAXIMOU & DILIGIANNI ST.	14562	KIFISSIA	ATTIKIS
027	MAROUSSI DELPHI CENTER	56, KIFISSIAS AVE.	15125	MAROUSSI	ATTIKIS
028	EKALI	67, THISEOS AVE.	14671	N. ERITHRAIA	ATTIKIS
028	20th Km ATHINON - LAMIAS	20th Km ATHINON- LAMIAS NATIONAL RD.	14565	EKALI	ATTIKIS
029	SHIPPING BRANCH	1-7 FLESSA & 83 AKTI MIAOULI ST.	18538	PIRAEUS	ATTIKIS
030	KAROLOU DIL	13, KAROLOU DIL ST.	54623	THESSALONIKI	THESSALONIKIS
031	ESPERIDON SQ.GLYFADA	3, ESPERIDON SQ.	16674	GLYFADA	ATTIKIS

033	N. SMYRNI	39, ELEFThERIOU VENIZELOU & ATTALIAS ST.	17123	NEA SMYRNI	ATTIKIS
034	PAGRATI	28-30, EFTICHIDOU & 2 KRISILA ST.	11635	ATHENS	ATTIKIS
035	PALAI0 FALIRO	24 POSIDONOS AVE.	17561	PALAI0 FALIRO	ATTIKIS
036	AG. VARVARAS PSYCHIKO	340, KIFISSIAS AVE.	15451	PSYCHIKO	ATTIKIS
037	DIAGONIOS	114, TSIMISKI & D. GOUNARI ST.	54622	THESSALONIKI	THESSALONIKIS
039	IR. POLITECHNIOU ST. LARISSA	162, IROON POLITECHNIOU ST.	41223	LARISSA	LARISSAS
040	KOROI	228, VAS. KONSTANTINOI ST.	19400	KOROI	ATTIKIS
041	VAS. OLGAS	VAS. OLGAS & 25th MARCH ST.	54646	THESSALONIKI	THESSALONIKIS
042	PORTO CENTER	90, 26th OCTOBER ST.	54627	THESSALONIKI	THESSALONIKIS
043	N. KIFISSIA	17th Km ATHINON- LAMIAS NATIONAL RD.	14564	KIFISSIA	ATTIKIS
044	KALLITHEA	167, ELEFThERIOU VENIZELOU ST.	17672	KALLITHEA	ATTIKIS
045	AG. IOANNOI ST. - AG. PARASKEVI	45, AGIOI IOANNOI 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 PIRAEUS	42-44, IROON POLITECHNIOI AVE.	18535	PIRAEUS	ATTIKIS
052	MOUSSIO	57, PATISSION ST.	10432	ATHENS	ATTIKIS
053	MELISSIA	DIMOKRATIAS AVE. & 2, A. PAPANDREOU ST.	15127	MELISSIA	ATTIKIS
055	MOSCHATO	67, MAKRYGIANNI ST.	18345	MOSCHATO	ATTIKIS
056	ELEFSINA	11, IROON POLITECHNIOI ST.	19200	ELEFSINA	ATTIKIS
057	PETROUPOLI	80, 25th MARCH ST.	13231	PETROUPOLI	ATTIKIS
059	AKTI KONDILI	26-28, AKTI KONDILI ST.	18545	PIRAEUS	ATTIKIS
060	EPTALOFOS	27, M. ALEXANDROU ST.	56121	AMPELOKIPI, THESSALONIKI	THESSALONIKIS
062	OMONIA SQUARE	60, STADIOI ST.	10564	ATHENS	ATTIKIS
063	KANARI ST.	23, KANARI ST.	10673	ATHENS	ATTIKIS
065	PERISTERI - TOWN HALL	89, PANAGI TSALDARI ST.	12134	PERISTERI	ATTIKIS
066	CHAIIDARI	187, ATHINON AVE.	12461	CHAIIDARI	ATTIKIS
067	TAVROI	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 POLITECHNIOU & 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	MATTHAIU 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. & PAPAFLESSA 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 & KLEOMVROTOU ST.	23100	SPARTI	LAKONIAS
154	AMALIADAS	17, DELIGIANNI ST.	27200	AMALIADA	ILIAS

155	MESSOLOGGI	2, DELIGIORGI & MAVROKORDATOU ST.	30200	MESOLOGGI	AITOLOAKARNANIAS
159	NEAPOLI VOLOS	LARISSIS & 126, PAPAFLISSA ST.	38334	VOLOS	MAGNISIAS
160	PALAIIOCHORI	PATRIARCHI VARTHOLOMAIOU A' ST.	63074	PALAIIOCHORI	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 HERSONISOU	HERAKLIOU
166	ARKALOECHORI	ARKALOECHORI HERAKLIOU KRITIS	70300	ARKALOECHORI	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	METAMORFOSSEOS	23, G. PAPANDREOU AVE.	14452	METAMORFOSI	ATTIKIS
183	NEAPOLI THESSALONIKI	66-68, PAPANDREOU AVE.	56728	THESSALONIKI	THESSALONIKIS
185	AMFITHEAS AVENUE	70, AMFITHEAS AVE.	17564	PALAIIO FALIRO	ATTIKIS
186	N. HERAKLIO	3, PRASINOU LOFOU 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, KONSTANTINOUPOLEOS 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

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	KALAMIOU ST.	3, KALAMIOU 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

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

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

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	CHaidARI	364, ATHINON AVE. & KRINIS ST.	12462	CHaidARI	ATTIKIS
328	VRILISSIA	KYPROU ST. & 52, PENTELIS AVE.	15235	VRILISSIA	ATTIKIS
329	ELASSONA	7, PANOU ZIDROU ST.	40200	LARISSA	LARISSAS
330	GIOFYRI	183, 62 MARTIRON AVE.	71500	HERAKLION	HERAKLIOU
331	E. PORTALIOU AVE. RETHYMNO	23, EMM. PORTALIOU AVE.	74100	RETHYMNO	RETHYMNOU
334	SPATA	166, VAS. PAVLOU & ESCHIOU ST.	19004	SPATA	ATTIKIS
335	ASPROPIRGOS	DIMOKRATIAS AVE. & 2, M. BOTSARI ST.	19300	ASPROPIRGOS	ATTIKIS
336	THERMI	40, VASILIKIS TAVAKI ST.	57001	THERMI	THESSALONIKIS
337	GREVENA	AIMILIANOU SQ.	51100	GREVENA	GREVENON
338	NAXOS	PARALIAKI AVE. NAXOU	84300	NAXOS	CYCLADON
340	SYROS	ETHNIKIS ANTISTASEOS & EPTANISOU ST.	84100	SYROS-ERMOUPOLI	CYCLADON
341	KARAISKAKI SQ. ATHENS	55-59, DELIGIORGI ST.	10437	ATHENS	ATTIKIS
342	KEFALLONIA	110, ANTONI TRITSI & ROKKOU VERGOTI ST.	28100	ARGOSTOLI	KEFALLINIA
343	FLORINA	17, STEFANOU DRAGOURI ST.	53100	FLORINA	FLORINAS
344	AKROTIRIOU ZAROUCHLEIKA PATRA	167, AKROTIRI ST.	26334	PATRA	ACHAIAS
345	NAOUSA	9, DIONISIOU SOLOMOU ST.	59200	NAOUSA	IMATHIAS
346	PREVEZA	EL. VENIZELOU & KOLOVOU ST.	48100	PREVEZA	PREVEZAS
348	LAMBRINI	2, NARKISSOU & FOKA ST.	11146	GALATSI	ATTIKIS

349	VIRONAS	101, CHRISOSTOMOU SMYRNI & 16 AG. SOFIAS ST.	16231	VIRONAS	ATTIKIS
350	SINDOS	IROON POLITECHNIU & CHRISOSTOMOU SMYRNI ST.	57400	THESSALONIKI	THESSALONIKIS
351	STR. KALLARI - K. PATISIA	40, ST. KALLARI & PRETENTERI ST.	11145	ATHENS	ATTIKIS
353	EVELPIDON - DIKASTIRIA	61-63, EVELPIDON ST.	11362	ATHENS	ATTIKIS
354	MARKOPOULO	DIMOSTHENOUS SOTIRIOU SQ.	19003	MARKOPOULO	ATTIKIS
355	KRANIDI	4, AG. DIMITRIOU ST.	21300	KRANIDI	ARGOLIDOS
356	KOS	ETHNIKIS ANTISTASEOS & NYMFAIAS ST.	85300	KOS	DODECANISSOU
357	ANNIS MARIAS RHODES	ETHN. ANTISTASIS & LEMESOU ST.	85100	RHODES	DODECANISSOU
358	MEGALOPOLI	AG. NIKOLAOU & P. KEFALA ST.	22200	MEGALOPOLI	ARKADIAS
359	PAROS	PROMPONA AREA, 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 ATHINON	2, FIDIPPIDOU ST.	11526	ATHENS	ATTIKIS
365	DODONIS ST. - IOANNINA	41, DODONIS & 2 LINAS TSALDARI ST.	45221	IOANNINA	IOANNINON
366	PILEA THESSALONIKI	44, PROFITI ILIA & 2 I. GIANNOUDI ST.	55535	THESSALONIKI	THESSALONIKIS
367	LIKOVRI	S. VENIZELOU & 1, CHALKIDAS ST.	14123	LIKOVRI	ATTIKIS
368	KIPARISSIA	50, 25th MARCH ST.	24500	KIPARISSIA	MESSINIAS
369	KAMATERO	FILIS & 2-4, KAMATEROU ST.	13451	KAMATERO	ATTIKIS
371	EGINAS	6, DIMOKRATIAS AVE.	18010	EGINA	ATTIKIS
372	ATALANTI	21, ETHN. ANTISTASEOS ST.	35200	ATALANTI	FTHIOTIDAS
374	CHOLARGOS - PERIKLEOUS	47, PERIKLEOUS ST.	15561	CHOLARGOS	ATTIKIS
375	THEOMITOROS - AGIOS DIMITRIOS	61, THEOMITOROS & IPSILANTOU ST.	17455	AGIOS DIMITRIOS	ATTIKIS
376	LAGADAS	11, M. ALEXANDROU ST.	57200	THESSALONIKI	THESSALONIKIS

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 PAPANDREOU 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 PENTELI	20, IROON POLITECHNIU ST.	15236	NEA PENTELI	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	DELFON ST. - THESSALONIKI	74, DELFON ST. & ORESTOU ST.	54642	THESSALONIKI	THESSALONIKIS
702	NTT - ANO TOUMPA	200, GR. LAMBRAKI ST.	54352	THESSALONIKI	THESSALONIKIS
703	NTT - DIOKITIRIOU	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.SMVRNIS & 1, YPSILANTOU ST.	62100	SERRES	SERRON
739	NTT - TRIKALA	6, VAS. OLGAS & OTHONOS ST.	42100	TRIKALA	TRIKALON
744	NTT - POLYGYROS	1, MOUSIOU & IROON POLITECHNIOU ST.	63100	POLYGYROS	CHALKIDIKIS
746	NTT - CHANIA	9-11, 1866 SQUARE	73100	CHANIA	CHANION
760	NTT - MENIDI	119, PARNITHOS AVE. & 166 ARISTOTELOUS ST.	13674	ACHARNAI	ATTIKIS
767	NTT - DRAMA	12, ETHNIKIS AMINIS 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	THESSALONIKI S
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	THESSALONIKI S

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