

2019 Environmental Report



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1. Introduction

It is the Eurobank Group's duty to protect the environment. 2003 marked the Bank's first steps on the path to environmental protection by adopting its official Environmental Policy which sought to reduce its environmental impacts. The environmental policy has been implemented by putting in place and operating an Environmental Management System (EMS). In 2004 Eurobank was the first bank in Greece to obtain ISO 14001 certification for putting an Environmental Management System in place. The EMS is monitored each year by the independent certification body TÜV HELLAS. In 2009 the system took a further step towards maturity after the Bank was successfully entered in the European Energy Eco-Management and Audit System register held by the Ministry of the Environment and Energy (EMAS Reg. No. EL-000080) for enterprises which comply with the 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 Environmental Management. As stated in official European Commission documents, this transition contributes to improved environmental performance while also increasing the transparency and reliability of environmental management.

Sustainable development issues, including those of the environment, are considered to be of the utmost importance for Eurobank's Management team, which has assigned responsibility for them to the Group's Environment & Sustainable Development Committee, chaired by the Deputy CEO, Group Chief Operating Officer (COO) & International Activities. The Group's environmental activities and the promotion of sustainable development are coordinated by the Group Sustainability/Environmental & Social Affairs Division, with the main aim of ensuring that Environmental Policy is implemented and that the objectives deriving from that Policy are achieved.

Since 2005 Eurobank has been a member of the United Nations Environment Programme Finance Initiative (UNEP FI) on the promotion of Sustainable Development. From 2010 to 2014 Eurobank was a member of the UNEP FI Banking Commission Board and the Organisation's Global Steering Committee. During the same period the Bank also held the Chairmanship of the European Task Force, coordinating the campaign for the promotion of Sustainable Banking in the European Union, and was an active contributor to the publication of the first Sustainable Banking Guide at global level. In September 2019, Eurobank confirmed its commitment to taking an active role in the implementation of the United Nations' Sustainable Development Goals (SDGs) and the Paris Agreement on Climate Change, by signing the Principles for Responsible Banking, which were developed by the global community through the United Nations Environment Programme Finance Initiative (UNEP FI), and set the framework for the future development of a sustainable banking system with a strong positive impact on society and the environment.

The Bank is also a member of the standing Energy Efficiency Financial Institutions Group (EFFIG) established by the European Commission to finance energy efficiency. Eurobank also signed the UN Global Compact in 2008, and has participated ever since actively supporting and promoting the Compact's 10 principles for promoting sustainability and responsible business activity. Eurobank played a leading part in the establishment of the interbank Sustainable Development Committee of the Hellenic Bank Association, and continues to coordinate its work even today. The Committee monitors developments in the international and national regulatory/statutory framework and reviews issues related to environmental protection and sustainable development, and is an ambassador to the Sustainable Greece 2020 initiative, whose aim is to promote sustainable development and responsible entrepreneurship. It is also a member of the Hellenic Network for Corporate Social Responsibility (CSR Hellas) and Global Sustain.

In 2019 Eurobank participated in the issuing of the first certified 'green' bond loan on the Greek market, a move that is indicative of its philosophy and strategy in its investment policy to strengthen the 'green' economy. The next objective is to strengthen its strategy on climate change and the financing of green businesses.

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 services and Bank branches (Appendix 5).

As part of the EMAS requirements for environmental reporting to be approved each year, following an audit carried out by the certification body, this Environmental Report was prepared setting out the Bank's performance and results in order to provide Eurobank's environmental information to the public and anyone who may be interested. 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 for itself.

Date: 1/7/2020

S. Ioannou

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

I. Koufogianni

Head, Group
Sustainability/Environmental & Social
Affairs Division

The Eurobank Group is a dynamic financial organisation with a presence in six countries, total assets of € 64.8 billion and a workforce of 13,456 employees. It launched operations in 1990, and, following a dynamic process of growth and acquisitions 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 674 points of service in Greece and abroad, the Group provides a comprehensive range of financial products and services to its retail and corporate customers.

In Greece Eurobank operates via a wide retail network, specialised business service centres, a Private Banking network and award-winning electronic channels. Eurobank's philosophy focuses on providing top quality services to its clients, placing emphasis on their specialised and different needs.

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 following diagram:

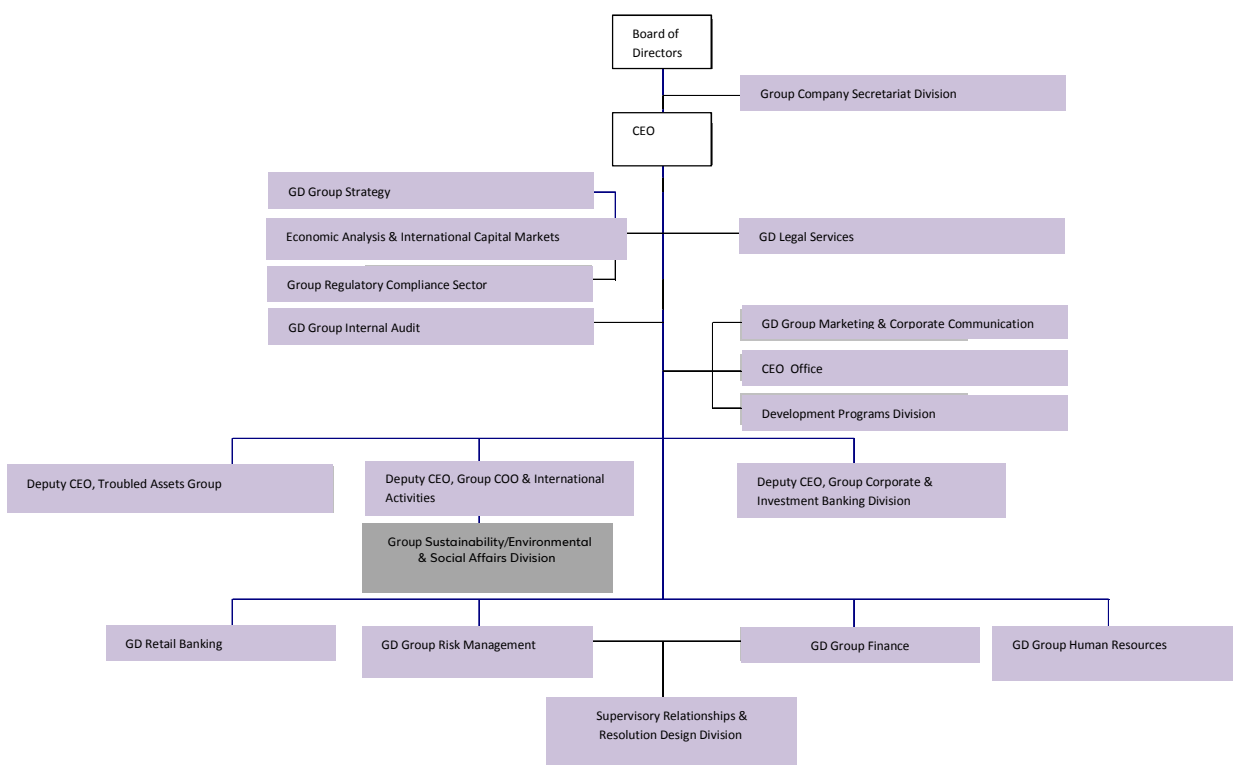


Figure 1: Eurobank organisational chart

3. Policies on Environment, Energy and Sustainable Development

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

- direct environmental impacts arising from its operations and
- indirect impacts from the activities of its clients and suppliers.

The [Environmental Policy](#) has been communicated to Bank personnel and is available to stakeholders since 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 operations. 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 ten 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, Legal Department
- General Manager, Retail Banking
- General Manager, Group Strategy
- General Manager, Group Marketing & Corporate Communication
- General Manager, Head of Operations
- Head of Group Human Resources General Division
- 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.

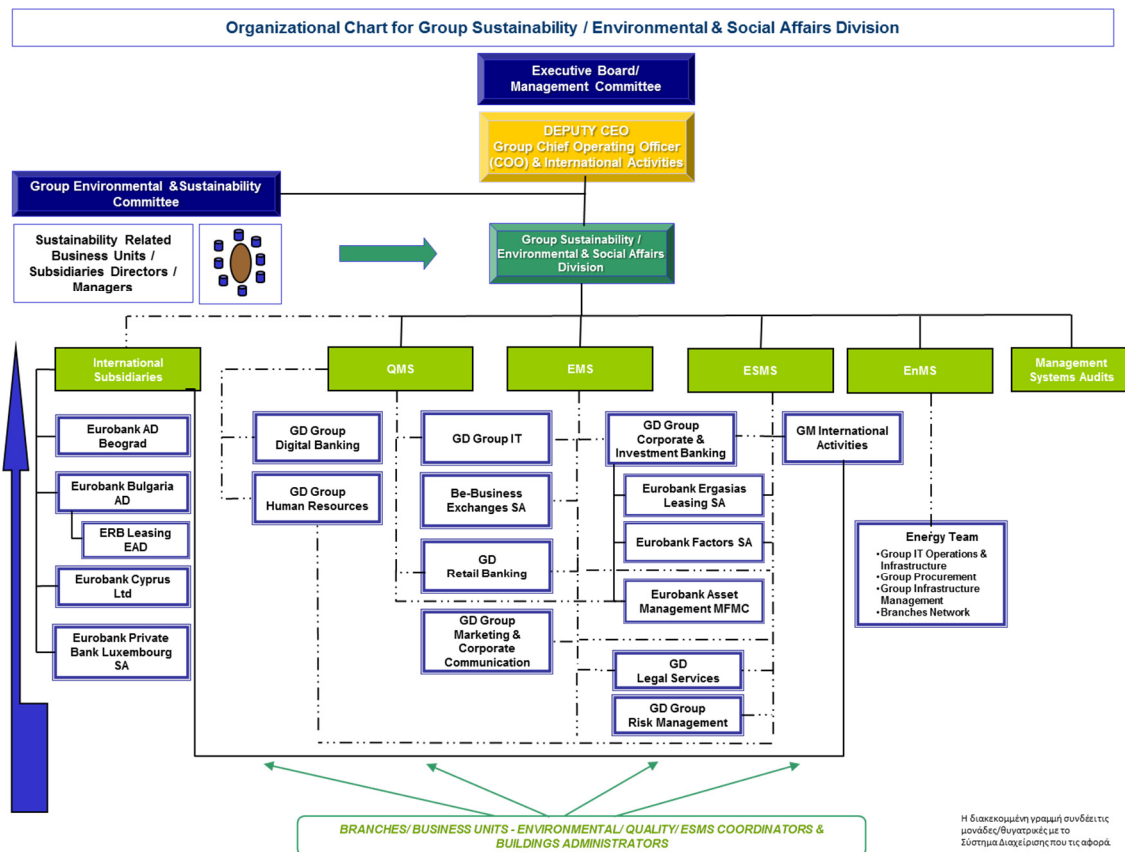


Figure 2: Eurobank organisational chart for Management Systems

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:

- Analysts & Investors: 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 Report 2019 - Business & Sustainability](#) on the website, www.eurobankholdings.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:

- the frequency/probability of aspect occurrence
- the severity of the impact
- the existence or otherwise of legislative or other requirements
- the 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 ranked based on impact assessment on a scale of importance and defined as significant, optional or insignificant. The ranking scale is as follows (maximum evaluation value 3):

Appraisal	Ranking	Energy
<1.2	Not Significant	Nothing needed to deal with
> 1.2% <2.1	Optional	Dealing with it if there is potential for improvement taking into account the cost and available technology or mechanism.
> 2.1%	Significant	Mandatory Action to deal with - management measures

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 aiming at the continued improvement of the organisation's environmental performance. The environmental aspects and impacts of Eurobank's activities, and related threats and opportunities (Appendix 1) were checked as part of verifying the data included in this report by the Certification Body in July 2020.

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 Eurobank's 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, Eurobank 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 laws. 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 so 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 takes serious account of 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 environmentally-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 environmentally-friendly products.

Development of 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 (Appendix 2 - Key legislation). In each Unit, 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 2019 in relation to set targets are presented in the tables below.

Natural resource conservation

Environmental Target	Environmental Programme	Implementation period	Target for 2020	Target for 2019	Performance
Reduction in electricity consumption	Energy Management System (ISO 50001), see page 17	31/12/2020	-4%	-2%	●
Annual Paper Supply	Paper saving programme, see page 23	31/12/2020	350 tons	250 tons	●

Reduction in Greenhouse Gas (GHG) Emissions

Environmental Target	Environmental Programme	Implementation period	Target for 2020	Performance
Reduction of Indirect GHG Emissions (Scope 2) compared to 2014*	Energy Management System (ISO 50001), see page 19	31/12/2020	31%	●
Reduction in GHG emissions (Scope 1 & 2) compared to 2014*	Energy Management System (ISO 50001), see page 19	31/12/2020	30%	●

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

Minimising waste

Environmental Target	Environmental Programme	Implementation period	Target for 2020	Target for 2019	Performance
Paper recycling at Bank points of presence	Paper & packaging materials recycling, see page 25	31/12/2020	100%	100%	●
Toner recycling	Printing Management System, see page 24	31/12/2020	100%	100%	●
Light bulb/battery recycling	Light bulb/battery recycling, see page 26	31/12/2020	100%	100%	●
Recycling of other waste electrical and electronic equipment (WEEE)	Recycling of WEEE, see page 25	31/12/2020	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, see page 32	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. The goal for 2020 is for training courses to be available via e-learning, open to all staff so that all employees can freely choose them in their learning plan.

Moreover, in relation to awareness raising and the active involvement of employees in how the energy system operates, information / communication on various environmental issues continued via the Connected Environment – Quality – Energy page, via email, updates from Connected and direct contact by phone or email.

Indicative issues posted to the connected party are: World Water Day. We are all participating in Earth Time, European Natura 2000 Day, Replacing disposable plastics, World Environment Day 2019, We are participating in European Waste Reduction Week.

Meanwhile, branches are evaluated on a semi-annual and annual basis and information is provided on their energy consumption through the “Energy Identity”.

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 at the organisation totalled 51,136 MWh and represents a 3.44% reduction compared to 2018, while compared to the 2014 base year, a 26.50% reduction was achieved (Figure 3). The corresponding indicators for energy consumption per employee and by surface area compared to 2018 rose by 0.06% and rose by 2.02% respectively. Overall energy consumption is mainly related to the use of electricity at Bank branches and buildings that dropped by 4.47% compared to 2018 (47,362,488 kWh compared to 49,579,366 kWh in 2018).

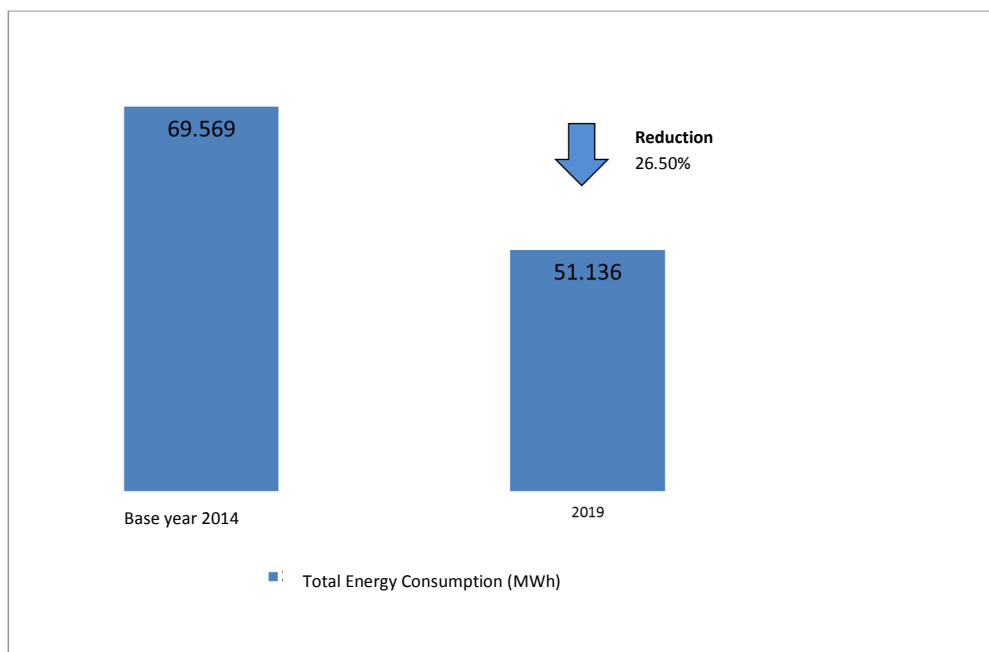


Figure 3: Energy consumption relative to base year 2014.

Electricity use for the Group in 2019 was 51,121,813 kWh while in 2018 the figure was 53,826,533 kWh, representing a drop of 5.02%.

In 2019 natural gas consumption for heating the Bank's buildings amounted to 3,551,430 kWh, representing an increase of 15.14% compared to 2018, and heating oil consumption was reduced by 20%. Additionally, total energy consumption from petrol and diesel used for three Bank vehicles was down by 3,390 litres from 2018.

Energy consumption details and the changes in respective consumption indices per employee and surface area from base year 2014 to 2019 are presented in Appendix 3 of this report.

Energy intensity ratio

The energy intensity ratio expresses the energy consumed by the Bank for all its operational revenues and is used to monitor its energy performance in relation to the scale of its operations. The ratio, combined with the absolute energy consumption, helps the Bank adjust its energy performance through its activities. The 2019 ratio was around 37.22 kWh/m€ and was up by 2.68% compared to 2018 (36.25 kWh/m€). The aim of the Bank is to reduce its energy needs compared to its activities in the coming years.

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;
- the 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. 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 higher 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 an Energy Services Company (ESCO) in the context of a model “Shared Savings Energy Performance Contract”.

Detailed technical interventions per building during 2019 are presented in Appendix 4 of this report.

Planned activities for 2020 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 lights;
 - installation of VRF air conditioning systems, and autonomous air-conditioning units, as well as installation of water-cooled 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 Infrastructure Division engineers;
- Certification of the Nea Ionia building complex to the Leadership in Energy & Environmental Design (LEED) standard;
- Replacement of central UPS – Data center of Nea Ionia, with new lower power and high efficiency (95%) ones;

- Installation of automated systems (Building Management System / BMS) at branches;

Leadership in Energy & Environmental Design (LEED) certification.

The Bank has begun work to certify the Nea Ionia building complex for LEED GOLD and expects to obtain certification in 2020.

This building complex will be the Bank's third office building with the relevant certification, thus demonstrating Eurobank's excellent working environment. Note that the building at the junction of 25th Martiou St. & Teo St. (in Tavros) has obtained LEED Platinum certification and the building at the junction of Kyprou St. and Archimidous St. (in Moschato) has obtained LEED Gold certification.

11. Business trips

Since 2003, the Bank has kept a record of total miles travelled for business trips taken both domestically and abroad. Where feasible, the Bank uses videoconferences/teleconferences to reduce business trips and greenhouse gas emissions (Scope 3).

12. Greenhouse Gases

Since 2008, the Bank has relied on the international Greenhouse Gas (GHG) Protocol (<https://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. In this context, energy consumption is recorded and allocated and direct and indirect greenhouse gas emissions are calculated. Direct (Scope 1) emissions resulting from Eurobank's operations 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 greenhouse gas emissions in carbon dioxide equivalent (tCO₂e) dropped by 6.55% in 2019 compared to 2018 and amounted to 17,369.71 tCO₂e (Figure 4), while the emissions per employee and by surface area came to 2.19 tCO₂e/person and 0.060 tCO₂e/m² respectively (Figure 5).

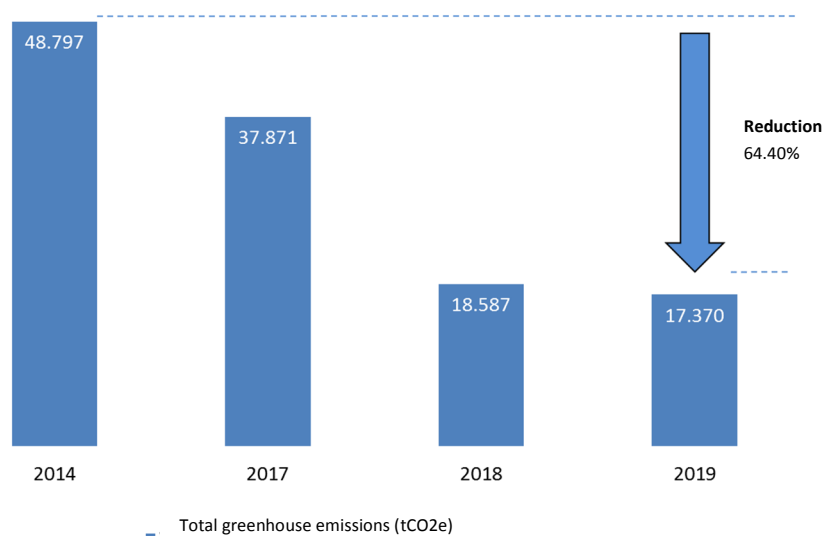


Figure 4: Total greenhouse gas emissions

Total greenhouse gas emissions have undergone a significant reduction of 64.40% compared to the 2014 base year (Figure 4), while corresponding reductions in the emissions per employee and emissions by surface area amount to 60.98% and 55.97% respectively (Figure 5).

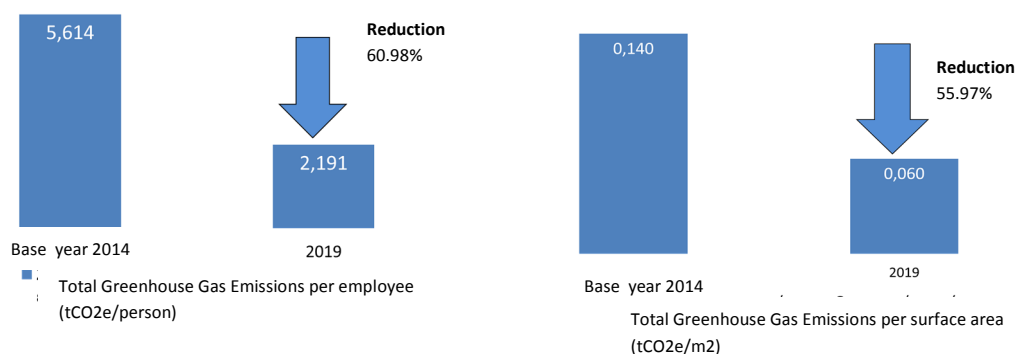


Figure 5: Comparison of total emissions per employee and by surface area with base year 2014.

It should be noted that the targets for reducing indirect emissions (Scope 2) and the sum of direct and indirect emissions (Scope 1 & 2) which the Bank has set for 2020 have been achieved to a large extent as a result of implementing 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 3.52% reduction of the oil and gas emissions intensity ratio (tCO₂e/kWh) since base year 2014.

In 2019, the Bank also obtained guarantees of origin for 89.36% of electricity consumed, confirming that it comes from renewable energy sources (RES).

The contribution of individual GHG (carbon dioxide-CO₂, methane-CH₄, nitrous oxide-N₂O) to the total emissions is detailed in Appendix III of the report, along with the annual emissions of gaseous pollutants (sulphur dioxide-SO₂, nitrogen oxides-NO_x and suspended particulates) released into the atmosphere from burning fossil fuels.

Lastly, the data on fluorinated gases released from the facilities the Bank uses in 2019 is as follows:

Είδος	GWP	kg	tn CO _{2e}
R-410A	2.088	52,3	109,202
R-407C	1.774	31,9	56,591
Totals		84,2	165,793

By significantly limiting greenhouse gas emissions from its operations, the Bank contributes to limiting climate change and helps achieve the global sustainable development goal for the climate (SDG13).

Water is the most important natural resource of our times, and for this reason the Bank attaches great importance to its conservation. In 2019 water consumption amounted to 75,973 m³ which corresponds to a 0.01% increase compared to 2018 (Figure 6), while at the same time the water use per employee was 9.58 m³/person, close to the target of stabilising water consumption at 9 m³/person established by the Bank as part of rationalising water use (Figure 6). In this context, the Nea Ionia building complex adjusted the flow of cisterns with a maximum water outflow at 5 lt per press.

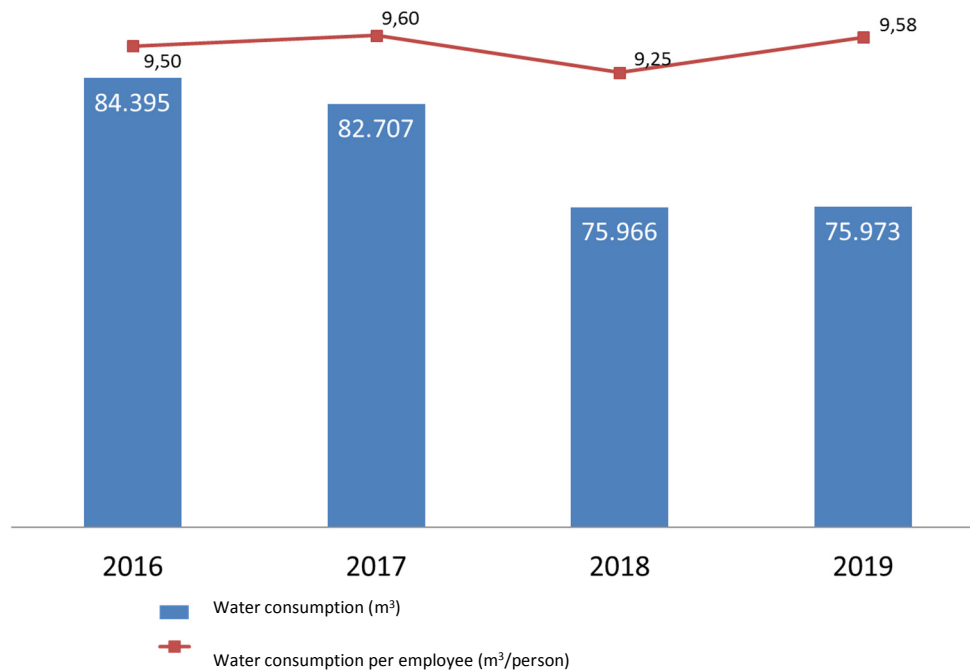


Figure 6: Water consumption and water consumption per employee

Moreover, in 2020 there are plans to install flow stabilisers on washbasin taps at buildings in Attica to reduce water consumption.



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 2019 amounted to 343,163 kilos, representing an increase of 9.12% compared to 2018, while the corresponding consumption per employee rose by 13.07% (Figure 7).

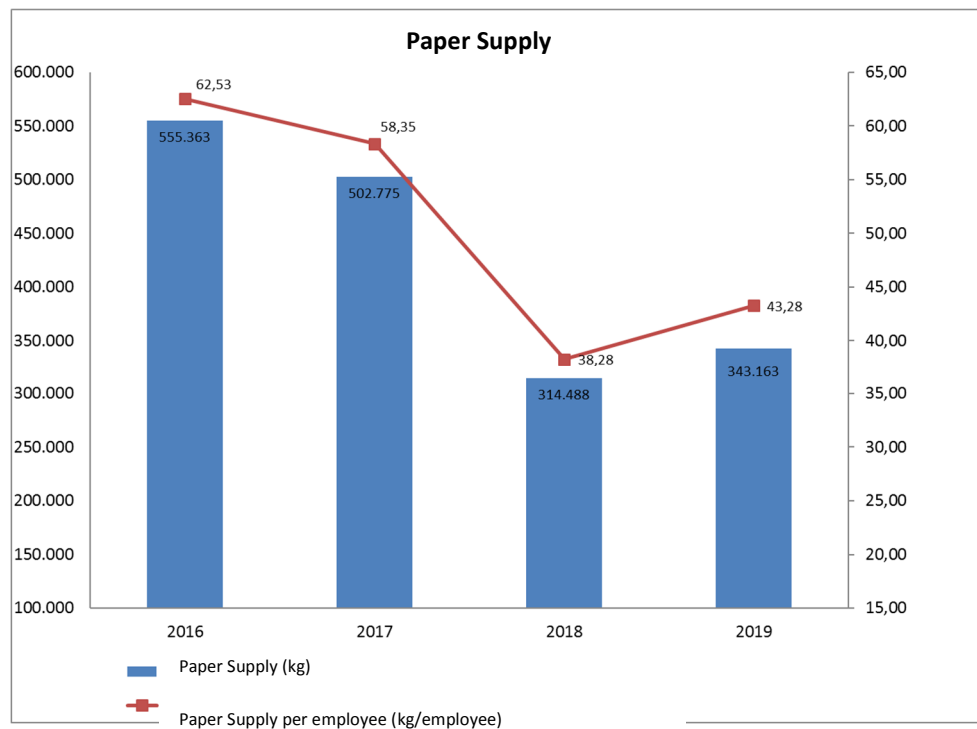


Figure 7: Paper supply and paper supply per employee

In 2019 demand for paper was higher than in 2018 due to additional needs which arose, meaning that the 2019 target for all paper supplies for the year was not achieved. However, the quantity continues to be low and controlled, following the process of normalising supplies which started/implemented in 2018. The annual change in paper supply compared to the 2014 base year is shown in the table below, which shows the major drop in recent years.

	2019	2018	2017	2016	2015	2014
Paper Supply (kg)	343.163	314.488	502.775	555.363	548.939	574.138
Annual change based on 2014 (%)	-40,23%	-45,22%	-12,43%	-3,27%	-4,39%	

It should be noted that the entire supply of A4 paper is certified with the European Union Ecolabel.

15. Solid Waste Recycling and Management

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 to this end 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 the main 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
- Light bulbs/batteries
- Credit Cards
- Plastic bottle caps

The Bank's unwavering goal 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 did away with all single-use plastic items (such as cups, plates, cutlery, stirrers, straws) included in the electronic catalogues and replaced 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.

Moreover, in the context of procurement of electronic equipment via tender procedures, the Bank also allows suppliers to submit a tender for refurbished equipment. In this way we can reduce electronic waste without affecting proper operation and efficiency.

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 2019. 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 schemes along with the choice of contractor for the management of paper and packaging materials. The total quantity of paper recycled by the recycling contractor in 2019 was 193,543 kg, which corresponds to 56.40% of the year's paper supply.

Since the target to recycle paper at 100% of Bank locations was met for yet another year in 2019, 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 scheme from which it is not possible to obtain related data.

Additionally, a total of 237.90 kg of packaging materials (plastic, aluminium, paper packaging) were recycled.

Electronic and electrical equipment

In 2019, 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. In 2019 a total of 3,923 items were recycled (Figure 8) corresponding to 105,150 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 2019, the Bank donated 2,400 pieces of electronic equipment.

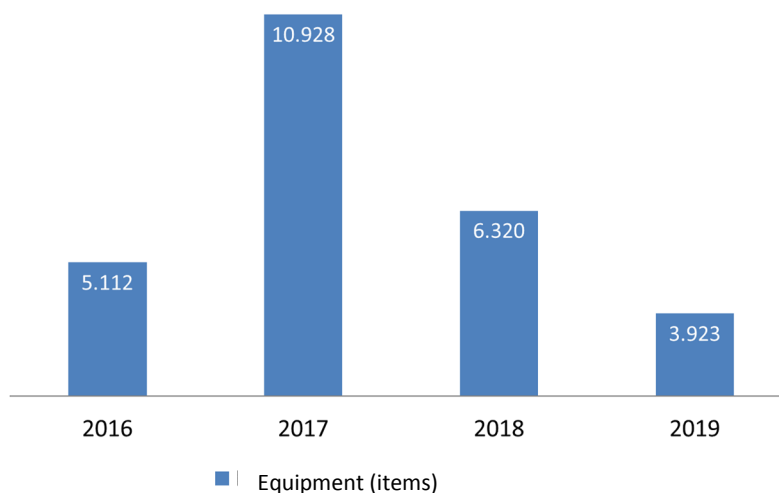


Figure 8: Recycling of Electrical and Electronic Equipment in units

Light bulbs/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 light bulbs and batteries was achieved in 2019. Specifically, the Bank continued to work with its approved waste management agencies, and delivered a total of 610.45 kg of light bulbs for safe disposal. In addition, batteries weighing a total of 24,124 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 455 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.

In 2020 the Bank will also be innovating in introducing a new generation of cards made of environmentally-friendly, biodegradable materials, adopting international environmental protocols on banking operations, including the services and products it offers. From 2020 all new Eurobank debit cards for individuals and businesses, and all debit cards which are renewed or re-issued, will be made from biodegradable materials which require lower energy consumption and generate significantly lower greenhouse gas emissions. The aim is to implement the Bank's environmental strategy in practice to significantly reduce its environmental footprint and to bolster sustainable development practices.

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 2019 the Bank collected and recycled 840 kg of plastic bottle caps.

16. Noise

The Bank measures physical factors at all its facilities using instruments that are calibrated on an annual basis, and an annual report is prepared on all physical factors, 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 should be noted that there are no direct sources of noise at our facilities.

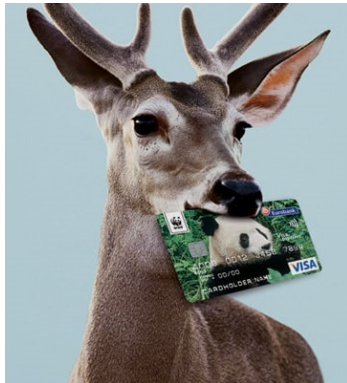
In most cases, the noise arises from customers talking, and the sounds/ringing of mobile or fixed phones due to the presence of large numbers of people, particularly on busy days/times at the branches. In special cases, such as in areas with numerous work stations and at call centres, noise measurements are further evaluated and, where necessary, corrective actions (such as the installation of sound absorbing panels, etc.) are taken in cooperation with the Technical Works Division. There may also be cases with large air conditioning installations where noise levels may exceed maximum allowable levels established by Presidential Decree 1180/1981 (Government Gazette 293/A/6-10-1981). In these cases, regular inspections are conducted and maintenance work carried out on 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 permissible 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 permissible noise levels are not exceeded.

In 2019 the Bank sound-proofed the mechanical equipment in the outdoor area at the back of the branch at 21 Kallirois St. Following that, the necessary sound measurements were taken to determine the level of noise emitted to the environment by the mechanical equipment after those technical interventions and the sound level emitted was found to be within the statutory limits.

17. Green banking products and 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 2019 the total number of active WWF Eurobank Visa cards was 18,443, while Eurobank paid WWF Greece € 50,544.63 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 more than €1.6 million through WWF Eurobank Visa for the financing of environmental protection actions. For example, we have supported:

- Maintenance and technical support of both the Greek and English versions of Oikoskopion web application, for its enrichment 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 last two years, 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 Development Bank (HDB, which was until recently the Hellenic Fund for Entrepreneurship and Development (ETEAN)). In the new programme currently under way, the Bank has been making a dynamic contribution, having financed more than 2,400 new households from the start of the programme to date to 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 I or II” programmes. This loan is granted with or without a mortgage prenotation, 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 -known as 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 environmentally-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 developed loan products to finance investments in RES for businesses such as photovoltaic and wind farms with low installed capacity.

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 environmentally 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 2019 as well, as 207,600 more e-Banking users chose to receive only electronic account statements. Since the start of the e-Statement service, 928,000 customers have discontinued postal delivery of more than 2,300,000 physical statements.

The most important steps which led to the discontinuation of physical statements in 2019 were inclusion of the option to discontinue physical copies during the e-Banking registration process for new users and the relaunch of the e-Banking “splash screen”. The option to discontinue physical copies has also been affected by the major increase in use of this channel and the simplicity of the Digital On Boarding system which became available (it allows for autonomous remote activation of e-Banking for the Bank’s customer). The e-Banking “splash screen” relaunched in December 2019 (it pops up on screen for any existing e-Banking user who could still have a least one physical statement that could be discontinued and replaced by an e-statement).

Moreover, the Bank’s savings from the discontinuation of statement deliveries through the post are also substantial and amount to more than € 12 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 private sector 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. In 2019, MESOGIOS participated in a joint venture which signed a PPP agreement to finance, design, build and operate for a 25-year period the Ileia waste management plant with a capacity of 80,000 tons of municipal solid waste per year. 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 parks with a total power of 225MW in various stages of operation and development. The fund’s share is 191 MW and the rest belongs to co-investors. The wind farms generate 92% of the total power, and the photovoltaic system, 8%. Eurobank is the third-largest shareholder in the fund.

18. Corporate Social Responsibility

As an organisation with a strong sense of responsibility about promoting progress and achieving sustainability, the main criterion Eurobank has employed in planning its business activities over the years has been how it can contribute to society.

Efficient management of financial resources, ongoing modernisation of technological means, and a people-focused philosophy, are the basis of social development initiatives, and its actions are constantly being adapted to the needs of society and the economy, while at the same time promoting values and principles governing the organisation's operation and philosophy over time.

The key Corporate Responsibility and Sustainable Development principles in Eurobank's modern corporate and social environment are associated with the establishment of strong trust-based, partnership and mutual benefit ties with all stakeholders directly or indirectly affected by its activities.

Corporate Governance is implemented in line with international best practices, while the key priority and competitive advantage for Eurobank are its people. Safeguarding the mutual trust we have built up with customers and constantly improving the quality of services provided are priorities. Particular emphasis is placed on improving the quality of supplies, coupled with effective, transparent collaboration with suppliers.

Eurobank is the bank of Greek entrepreneurship, since it has for years been opting to consistently invest in strategic initiatives to bolster the outward-looking approach of Greek businesses, with the aim of supporting healthy entrepreneurship and improving the quality of key business sectors. Initiatives such as the "Go International" business delegations, the pioneering international trade portal Exportgate, as well as the Family Business scheme, 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 (enter•grow•go) programme is in its 7th cycle and is a model for the startup entrepreneurship ecosystem, both in Greece and abroad. The egg programme is constantly evolving, offering funding opportunities, mentoring, commercial activity, networking and outward-looking, through two distinct and complementary platforms supporting entrepreneurship: the Start-Up platform and the Scale Up platform.

Acknowledging that education, knowledge and excellence are key values for achieving individual fulfilment and promoting collective progress, over the last 17 years, Eurobank has been implementing The "Great Moment for Education" Programme, a programme of social responsibility and high symbolism which rewards top-class students from all over Greece.

Eurobank has not overlooked the impacts of the economic crisis on vulnerable social groups in the population and has taken a series of relief initiatives which primarily relate to the protection of children.

Looking to the future, the Bank supports major cultural events in Greece, and promotes sports and stands by Greek athletes who, through their struggles, provide impressive examples of morality, persistence and dedication.

More specifically, the actions are presented in the [Annual Report 2019 - Business & Sustainability](#) which is prepared in accordance with the new GRI Standards and its content is directly tied into the United Nations' Global Sustainable Development Goals, and on the Eurobank portal www.eurobank.gr.



19. Environment-related actions 2019

Cleaning the beach at Saronida in cooperation with the “Young Volunteers in Action” association

20 Team Up volunteers gathered on 19 May 2019 at Saronida Beach, helping clean it to actively ensure a coastline free of micro-plastics and garbage.

At their side they had the ‘Young Volunteers in Action’ group. The team shared information about the local area and the importance of the aquatic environment for its residents.

Within 2 hours volunteers managed to collect 35 bags of rubbish, cleaning 600 m of coastline. The importance of this move can be easily understood if one considers that 1.25 million pieces of plastic per square kilometre have been identified in the Mediterranean Sea, with Greece being among the five main countries of origin for plastic garbage, according to a WWF survey.

Outdoor Renovation of the Panagia Eleousa Old People’s Home

On 26.6.2019 24 Team Up volunteers gathered at the Panagia Eleousa Old People's Home in Nea Ionia, helping to renovate outdoor areas while also keeping the old people resident there company.

The volunteers and members of their families arrived at the old people’s home full of appetite and desire to freshen up the grounds. In particular, they painted the church, the railings and the benches there, while at the same time under the supervision of a horticulturist, they cleaned the garden and planted herbs, thereby introducing a fresh hint of greenery to the area.

Within just 2 hours the volunteers managed to paint over 47 m² of walls, 6 benches and over 40 m of railings. At the same time, 38 herbs were planted; they not only made the grounds more beautiful but also allow meals to be produced at the old people’s home using produce straight from its own garden. Volunteers handed over the revamped grounds to the residents during a short celebratory ceremony, while at the same time chatting to the old people and keeping them company.

Creation of a vegetable patch at the Kesariani 6th Primary School

On Wednesday, 25 September 2019, 19 Team Up volunteers gathered in the yard of the Kesariani 6th Primary School to revamp the school’s vegetable patch, encouraging children to come into contact with nature, learn to look after and respect the land, and enjoy its produce.

Within 3 hours under the supervision of a horticulturist and the school teacher who had asked for the garden to be revamped, volunteers managed to paint the walls and railings which demarcate the vegetable patch while also installing wooden dividing walls and new supports; to clear the garden of dry grass; to dig, plant and water new fruit and vegetables (seasonal vegetables and herbs); and to install a greenhouse and compost bin.

Our volunteers also prepared and painted 300 packets of seasonal vegetable and herb seeds, which were offered as a gift to school pupils and teachers, along with the exhortation that they plant them.

All these actions were carried out in collaboration with the NGO “ethelon”.

Environmental Verifier's Declaration on Verification and Validation Activities

TÜV HELLAS (TÜV NORD) S.A., 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 that it has 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, Commission Regulation (EU) 2017/1505 of 28 August 2017 and Commission Regulation (EU) 2018/2026 of 19 December 2018 amending Annexes I, II, III and IV of 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 and Commission Regulation (EU) 2018/2026 of 19 December 2018 amending Annexes I, II, III and IV 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 must not be used as a stand-alone piece of public communication.

Athens, _____

Signatures

V. Kazazi
System Certification Manager
TÜV HELLAS (TÜV NORD) S.A.

P. Achladas
Lead Verifier
TÜV HELLAS (TÜV NORD) S.A.

Required Registration Information

ORGANISATION

Name	Eurobank S.A.
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
Telephone	214 4057301
Fax	211 8809625
Email	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
Entry date	11/3/2009
Suspension date of registration	-
Deletion date of registration	-
Date of next environmental statement	-
Date of next updated environmental statement	7/2020
Request for derogation pursuant to article 7 YES - NO	NO
NACE code of activities	64 - Financial service activities, except insurance and pension funding
No. of employees	7,929
Turnover or annual balance sheet	€ 1,374 million

SITES

Name	Eurobank S.A.
ADDRESS	8 Othonos St., 390 branches / buildings (see Appendix 5)
Town	Athens,
Postal code	10557
Country/land/region/Autonomous Community	Greece
Contact person:	Ioanna Koufogianni Head of Group Sustainability/Environmental & Social Affairs Division
Tel.	214 4057301
Fax	211 8809625
Email	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
Entry date	11/3/2009
Suspension date of registration	-
Deletion date of registration	-
Date of next environmental statement	-
Date of next updated environmental statement	07/2020
Request for derogation pursuant to article 7 YES - NO	NO
NACE code of activities	64 - Financial service activities, except insurance and pension funding
No. of employees	7,929
Turnover or annual balance sheet	million € 1,374

ENVIRONMENTAL VERIFIER

Name of environmental verifier	TÜV HELLAS (TÜV NORD) S.A.
ADDRESS	282 Mesogeion Ave.
Town	Holargos
Postal code	155 62
Country/land/region/Autonomous Community	Greece
Tel.	210 6540195
Fax	210 6528025
Email	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 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)
Accreditation or Licensing Body	Hellenic Accreditation System HAS

Athens, 01/07/2020

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
Eurobank Management Representative

Appendix 1 - Environmental Aspects

Direct Environmental Aspects

Task	Environmental aspect	Environmental impact	Evaluation	Threat	Opportunity	Management measures
Renovation of buildings						
Replacement of mechanical, electrical equipment.	Disposal of solid, hazardous and non-hazardous waste - Noise Risk of fire	Pollution from hazardous and non-hazardous waste. Noise pollution. Reduction in biodiversity	2.06	Collection of volume of difficult-to-manage waste. Risk to employees' lives, risk to the environment.	Recycling of appliances.	Work by contractors / maintenance men under a project agreement (timeframes, coverage of environmental issues). Measurements of environmental factors taken by the Safety Technician. Implementation of fire safety and fire protection measures, building fire safety certificates, fire prevention and fire control measures and equipment.
Changes in layout, compartmentalisation and small-scale building work.	Disposal of solid, hazardous and non-hazardous waste - Disposal of paints - Noise - Risk of fire	Pollution from hazardous and non-hazardous waste. Noise pollution. Reduction in biodiversity	2.02	Collecting large volumes of difficult-to-manage / difficult-to-store waste – debris. Risk to employees' lives, risk to the environment.	Management of inert materials (debris)	Work by contractors / maintenance men under a project agreement (timeframes, coverage of environmental issues). Selective demolition, removal and management of hazardous waste (such as asbestos). No uncontrolled dumping into the environment, no mixing of ordinary waste with hazardous waste, selective demolition, removal of hazardous materials, use of other materials. Disposal of inert materials (debris) in approved areas. Sound insulation and sound protection of buildings. Use of paints free of hazardous substances manufactured in an environmentally friendly manner. Implementation of fire safety and fire protection measures, building fire safety certificates, fire prevention and fire control measures and equipment.
Equipment-fixed asset management/storage						
Storage of equipment (electronic / electrical, furniture / other office equipment)	Disposal of solid hazardous and non-hazardous waste. Risk of fire.	Pollution from hazardous and non-hazardous waste. Reduction in biodiversity	2.44	Collecting large volumes of difficult-to-manage / difficult-to-store waste. Risk to employee life, risk to the environment	Re-use, donations, recycling – cash incentives.	Separation / sorting of electronic waste from other waste. Delivery to an alternative management scheme or approved collector – cash incentives. We manage all office equipment. Any furniture which cannot be re-used is initially collected in a central warehouse until a suitable partner is found who can recycle it or ensure it is donated. Implementation of fire safety and fire protection measures, building fire safety certificates, fire prevention and fire control measures and equipment.
Operation of offices and branches						
Use of paper	Disposal of solid non-hazardous waste. Natural resources consumption.	Waste pollution. Natural resource depletion.	2.13	Increase in the cost of supply due to printing requirements. Creation of a large volume of physical files. Problem in management (storage, safekeeping, destruction, recycling).	Measures to reduce printing, introduction of e-signatures, etc.	Use of new technology (multi-function devices, digital banking, etc.).
Use of aluminium & plastic	Disposal of solid non-hazardous waste.	Waste pollution.	2			No uncontrolled dumping, separate collection and recycling. Small quantities
Use of ink cartridges and printing inks	Disposal of solid non-hazardous waste.	Waste pollution.	1.99	Contributing to pollution of surface and ground waters due to discharge without management measures having been taken.	Managed Printing System - MPS. Total ink recycling or total refilling.	No mixing with hazardous waste, separate collection and proper management (return to supplier or delivery to licensed waste recycling subcontractor).
Use of batteries / accumulators	Disposal of solid hazardous waste.	Pollution from hazardous waste.	1.92	Collecting large volumes of difficult-to-manage / difficult-to-store waste.		100% of batteries are recycled using special recyclers.
Use of electricity to operate equipment (e.g. air-conditioning units, lighting, devices)	Natural resources consumption. Greenhouse gases	Non-renewable natural resource depletion. Air pollution.	1.88	Problems due to power outage for a long time. Contribution to climate change (CO ₂ and other greenhouse gas emissions).	Reducing greenhouse gas emissions. Reducing consumption costs. Collaboration with electricity suppliers using a mix of fuel produced with a low carbon footprint and/or where the energy supplied comes to a large extent from use of RES.	Use of uninterrupted power supply systems for computer or telecommunications equipment / UPS and generators. Installation of non-energy-intensive systems, energy design for each building, issuing of a report showing building energy data, energy inspections by special inspectors. Energy criteria set out in tender documentation for selection of energy provider and in the tender documentation for selecting equipment (e.g. LED light bulbs).
Heating oil usage / operation of heating burner	Natural resources consumption. Oil spills. Greenhouse gases	Non-renewable natural resource depletion. Water - soil pollution. Air pollution.	1.92	Non-Availability of oil Oil price increase. High pollutant emissions. Risk to employee life, risk to the environment	Reduced operating costs. Examination of alternative heating methods such as natural gas.	Limited use Maintenance of burners by a licensed technician. Issuance of a maintenance - setting adjustment report by a technician which includes measurement of the burner's gaseous pollutant emissions. Checking the leak collection tank.

Task	Environmental aspect	Environmental impact	Evaluation	Threat	Opportunity	Management measures
Use of natural gas / operation of heating burner	Natural resources consumption. Greenhouse gases Risk of fire.	Non-renewable natural resource depletion. Air pollution. Reduction in biodiversity	1.92	Increased pollutants. Risk to employee life, risk to the environment	Economic, clean and environmentally-friendly solution (e.g. in relation to oil).	Maintenance of burners by a licensed technician. Issuance of a maintenance - setting adjustment report by a technician which includes measurement of the burner's gaseous pollutant emissions. Implementation of fire safety and fire protection measures, building fire safety certificates, fire prevention and fire control measures and equipment.
Environmental emergency.	Risk of fire.	Reduction in biodiversity Air pollution.	1.37	Risk to employee life, risk to the environment		Taking of safety measures: digital CCTV, barrier installation - fire compartments. Fire protection measures (detection, active fire protection systems, fire fighting systems).
Maintenance of buildings and equipment						
Electrical tasks	Disposal of solid hazardous waste.	Pollution from hazardous waste.	1.81	Collection of volume of difficult-to-manage waste.		Work under a project contract which also covers environmental issues.
Maintenance of lifts	Disposal of solid hazardous waste.	Pollution from hazardous waste.	1.6	Collection of volume of difficult-to-manage waste.		Maintenance contracts (time schedules, environmental coverage).
Maintenance of generators (M/T mineral oils)	Natural resources consumption. Disposal of solid hazardous waste.	Non-renewable natural resource depletion. Pollution from hazardous waste.	1.74	An increase in the organisation's overall gas emissions.	Use of new technology generators with reduced fuel consumption resulting in reduced emissions	The Bank's generators relate to backup power plants and are exempted from the need to obtain an installation and operating permit. Recycling is done by maintenance men, maintenance agreements (timeframes, environmental coverage).
Maintenance of air-conditioners (use freon and other air-conditioner consumables)	Chemical waste. Risk of spillage. Greenhouse gases Noise.	Toxic effects on biodiversity. Water - soil pollution. Air pollution. Noise pollution.	1.71	Soil pollution. Increased toxicity levels due to leakage of maintenance materials for air-conditioning units. Poor operation, problems with air-conditioning in workplaces. Complaints from residents about noise from our facilities.	Use of ecological refrigerants (R32) with lower toxicity. Replacement of old air-conditioners with new cutting-edge equipment.	Maintenance agreements – leakage control for freon / fluorocarbons (timeframes, environmental coverage). Regular maintenance of air-conditioning and use of ecological refrigerants. Safety technicians take measurements of physical factors at all facilities using measuring devices which are calibrated each year. Regular inspections/maintenance of air-conditioning facilities at Bank branches/buildings are carried out to eliminate and minimise any noise so that the facilities are in good condition.
UPS maintenance	Disposal of solid hazardous waste.	Pollution from hazardous waste.	1.74	Collection of volume of difficult-to-manage waste (appliances - batteries).		Separate collection and delivery to licensed management unit. Maintenance contracts (time schedules, environmental coverage).
Maintenance of illuminated signs / light bulbs	Disposal of solid hazardous waste.	Pollution from hazardous waste.	1.6		Use of LED light bulbs with increased useful life resulting in a reduction in such waste.	Separate collection and delivery to licensed management unit. Maintenance contracts (time schedules, environmental coverage).
Supplies						
Supply of electrical and electronic equipment	Natural resources consumption.	Natural resource depletion.	1.95	Non-availability from supplier.	Use of products which have an eco-label or which meet statutory environmental standards. Product energy class.	Ecological materials and products which have an eco-label (energy class) and meet statutory environmental standards.
Paper supply	Natural resources consumption.	Natural resource depletion.	1.19	Use of non-green paper.	Use of paper which has an eco-label or which meet statutory environmental standards.	Ecological materials and products which have an eco-label and meet statutory environmental standards.
Transport						
Maintenance of company trucks.	Disposal of solid hazardous waste.	Pollution from hazardous waste.	2.3	Financial burden for the organisation via fines for increased emissions identified during vehicle inspections as a result of inadequate or poor maintenance.	Collaboration with approved collectors to re-use or recycle waste consumables (mineral oils, batteries, tyres). Reduced operating costs due to better vehicle performance	Regular maintenance, battery / tyre checks at an authorised body shop. Regular checks of oil – mineral oils at an authorised body shop. Use of low viscosity lubricants and low rolling resistance air conditioners.

Indirect Environmental Aspects

Activity	Environmental aspect	Environmental impact	Threat	Opportunity	Management measures
CARDS (issuing & management of credit cards, etc.)	Indirect environmental aspect	Indirect impact.	Credit cards do not create environmental risk. Any products – credit cards – which are not used due to expiry or other technical reasons for example, are solid waste which we suitably manage.	Development of special products in cooperation with NGOs which will finance specific environmental actions (e.g. tree planting schemes). These products pay a certain amount towards environmental protection and promote the Bank's image as an environmentally aware organisation. Use of special card manufacturing materials such as biodegradable cards.	The Bank has developed the 'green' VISA card product in collaboration with WWF. Cards not in use are destroyed and suitably recycled. Issuing biodegradable debit cards.
Loans for projects / initiatives with a clear environmental benefit	Indirect environmental aspect	Indirect impact.	The specific loans do not entail environmental risk.	The development of new loan products which will encourage environmental protection projects (natural gas, wind farms, landfill sites, environmental management systems, the purchase of equipment to protect the environment) will (a) have a positive impact on the environment and (b) constitute a good business opportunity for the Bank's growth and development. These projects may relate to all categories of businesses.	
Loans to projects and major investments	Indirect environmental aspect	Indirect impact.	Loans to businesses with high or medium risk activities entail increased financial risk because there is an increased likelihood of an environmental accident occurring at those businesses. Such an accident would seriously affect the businesses' ability to meet its financial obligations and would put at risk the problem-free servicing of the loan. Lastly, the Bank's reputation is at risk – high risk (reputational risk).		The Bank has implemented responsible environmental and social practices in its credit procedures via the Environmental & Social Management System (ESMS). ESMS is a methodology for identifying, recognising, evaluating, managing (preventing, avoiding, improving or limiting) and monitoring environmental and social risks which could arise from borrowers' business activities.

Appendix 2 - List of legislation

- **Presidential Decree 1180/ 81(Government Gazette 293/A/6-10-1981)** Regulation of issues relating to the establishment and operation of large and small industries, all manner of mechanical facilities and warehouses and environmental protection in general.
- **(Government Gazette 1976/22.05.2020)** Procedure and supporting documents for commissioning of backup power plants
- **Commission Regulation (EU) 2018/2026** of 19 December 2018 amending Appendix IV to Regulation (EC) No 1221/2009 of the European Parliament and of the Council on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS).
- **Decision No. Φ.Β1/Ε2.1/244/6/5.1.2011:** Call for the “Savings at Home” programme
- **Law 2939/2001 (Government Gazette 179/A):** Packaging and alternative management of packaging and other products.
- **Directives 2002/95 and 2002/96:** Measures, terms and conditions and programme for alternative management of waste electrical and electronic equipment.
- **Decision No. 50910/2727/2003:** Measures and conditions for managing solid waste
- **Decision No. Η.Π.23615/651/Ε.103/2014:** Laying down rules, terms and conditions for alternative management of waste electrical and electronic equipment (WEEE).
- **Directive 2008/98/EC** of the European Parliament and of the Council of 19 November 2008 on waste and repealing certain Directives
- **Decision 406/2009/EC:** on the effort of Member States to reduce their greenhouse gas emissions to meet the Community’s greenhouse gas emission reduction commitments up to 2020
- **Regulation (EU) No 517/2014** on reduction in anthropogenic greenhouse gases (fluorinated gases).
- **Decision No. 189533/2011** Regulation of matters related to the operation of fixed burners for the heating of buildings and water.
- **Decision No. 37411/ Government Gazette 1827/2007:** Designation of competent authorities, measures and procedures for implementing Regulation (EC) No 2037/2000 of the European Parliament and of the Council of 29 June 2000 on substances that deplete the ozone layer.
- **Regulation (EU) No 2020/852** on the establishment of a framework to facilitate sustainable investment, and amending Regulation (EU) 2019/2088.
- **Bank of Greece Governor’s Act No. 2577/2006** framework of operating principles and evaluation criteria for the organisation and internal audit systems of credit and financial institutions and related competences of their management bodies.
- **Commission Decision 344/2005/EC:** establishing ecological criteria for the award of the Community eco-label to all-purpose cleaners and cleaners for sanitary facilities
- **Regulation (EC) No 66/2010:** On the EU Ecolabel.
- **Law 4403/2016:** Transposition of the provisions of Articles 19, 20, 29, 30, 33, 35, 40 to 46 of Directive 2013/34/EU on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 189 of 29 June 2013) and the provisions of Directive 2014/95/EU of the European Parliament and of the Council (OJ L 330/1 of 15 November 2014) amending Directive 2013/34/EU as regards the disclosure of non-financial information and information on diversity by certain large undertakings and the groups into Greek law, and other provisions within the remit of the Ministry of Economy, Development & Tourism.
- **Decision No. 41624/2010** Measures, terms and conditions and programme for alternative management of waste accumulators and batteries
- **Directive 2006/66/EC** of the European Parliament and of the Council of 6 September 2006 on batteries and accumulators and waste batteries and accumulators and repealing Directive 91/157/EEC.
- **Directive 2012/27/EU** of the European Parliament and of the Council on energy efficiency, amending Directives 2009/125/EC and 2010/30/EU and repealing Directives 2004/8/EC and 2006/32/EC
- **Decision No. 5825/2010** Approval of the Building Energy Performance Regulations
- **Commission Regulation (EU) 2017/1505** of 28 August 2017 amending Annexes I, II and III to Regulation (EC) No 1221/2009 of the European Parliament and of the Council on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS)
- **Presidential Decree 41/2018** Building fire protection regulations
- **Ministerial Decision 3275 Φ.700.17/2016 (Government Gazette 388/B/19.2.2016)** Office fire protection measures and equipment
- **Law 4342/2015 (Government Gazette 143/A/9.11.2015)** Pension provisions, transposition of Directive 2012/27/EU of the European Parliament and of the Council of 25 October 2012 on energy efficiency, amending Directives 2009/125/EC and 2010/30/EU and repealing Directives 2004/8/EC and 2006/32/EC as amended by Council Directive 2013/12/EU of 13 May 2013 adapting Directive

2012/27/EU of the European Parliament and of the Council on energy efficiency by reason of the accession of the Republic of Croatia into Greek law, and other provisions.

- **Fire decree No. 14/2014 (Government Gazette 2434/B/12.9.2014):** Organisation, training and briefing of staff at undertakings – facilities on fire protection issues.
- **Fire decree No. 15/2014 (Government Gazette 3149/B/24.11.2014):** Approval of Fire Service Decree No. 15/2014 on: Specifications for the design, planning and installation of portable, permanent and other preventative and suppressive measures and means of the applicable fire protection legislation.
- **Fire decree 12 (Government Gazette 1794/B/6.6.2012):** Introduction of a maintenance and proper operation control log for active fire protection equipment at businesses – facilities.
- **Ministerial Decision No. 18694 (Government Gazette 1232/B/11.4.2012):** Designation of competent authorities, measures and procedures for implementing Regulation (EC) No 842/2006 of the European Parliament and of the Council of 17 May 2000 on certain fluorinated greenhouse gases and the Regulations adopted pursuant thereto.
- **Decision No. Φ.50/503/168 19.4.2011:** Amendment of Decision No. 115239/25702/3627 of 21 December 1965/11 Jan. 1966 (Government Gazette 8/B) of the Minister of Industry on interpretation of the provisions of Law 4483/65.
- **Regulation (EU) No 305/2011** of the European Parliament and of the Council of 9 March 2011 laying down harmonised conditions for the marketing of construction products and repealing Council Directive 89/106/EEC.
- **Decision No. 1603/4.10.2010:** Implementation of the Building Energy Performance Regulations
- **Decision No. Δ6/Φ1/οικ.8786 (Government Gazette 646/B/14.5.2010).** Implementation of the RES and high-efficiency co-generation electricity Guarantee System and its safeguard mechanism.
- **Ministerial Decision No. 3015/30/06/2009 (Government Gazette 536/B/23.3.2009):** Setting of security requirements for branches of credit institutions.
- **(Government Gazette 1498/B/8.12.2000)** Power generation and supply licence regulations

Appendix 3 - Environmental Performance

Normalisation Indicators

		Annual change %	2019	2018	2017	2016	2015	2014
No. of employees	persons	-3.49%	7,929	8,216	8,617	8,882	8,674	8,692
Surface area	m ²	-5.35%	287,601	303,842	331,724	343,515	348,006	355,755

Energy

Fuel consumption

		Annual change %	2019	2018	2017	2016	2015	2014
Heating oil	lt	-15.27%	15,311	18,071	24,874	40,368	42,204	48,127
Surface area of oil-heated areas	m ²	-61.56%	5,885	15,311	15,311	16,065	18,090	18,090
Heating oil per surface area	lt/ m ²	120.43%	2.60	1.18	1.62	2.51	2.33	2.66
Natural gas	kWh	15.14%	3,551,430	3,084,405	3,314,743	3,435,925	2,619,114	2,510,195
Surface area of gas-heated areas	m ²	27.22%	74,729	58,740	58,740	52,180	52,180	52,180
Natural gas per surface area	kWh/m ²	-9.49%	47.52	52.51	56.43	65.85	50.19	48.11
Petrol for vehicles	lt	-31.89%	5,315	7,804	8,900	6,362	8,238	
Diesel	lt	-30.10%	2,093	2,995	2,420	3,170	2,427	

Electricity consumption

		Annual change %	2019	2018	2017	2016	2015	2014
Electricity	kWh	-4.47%	47,362,488	49,579,366	53,783,795	54,204,951	59,005,476	66,553,823
Electricity consumption per employee	kWh/person	-1.01%	5,973	6,034	6,242	6,103	6,803	7,657
Electricity consumption by surface area	kWh/m ²	0.92%	164.68	163.17	162.13	157.79	169.55	187.08

Energy Consumption

		Annual change %	2019	2018	2017	2016	2015	2014
Heating oil	kWh	-20.00%	151,804	189,746	261,177	423,864	443,142	505,334
Natural gas	kWh	15.14%	3,551,430	3,084,405	3,314,743	3,435,925	2,619,114	2,510,195
Petrol for vehicles	kWh	-31.89%	49,059	72,030	82,146	58,721	76,036	-
Diesel	kWh	-30.10%	20,755	29,694	23,994	31,430	24,063	-
Electricity	kWh	-4.47%	47,362,488	49,579,366	53,783,795	54,204,951	59,005,476	66,553,823
Total energy consumption	kWh	-3.44%	51,135,536	52,955,240	57,465,855	58,154,891	62,167,831	69,569,352
Total energy consumption per employee	kWh/person	0.06%	6,449.18	6,445.38	6,668.89	6,547.50	7,167.15	8,003.84
Total energy consumption per surface area	kWh/m ²	2.02%	177.80	174.29	173.23	169.29	178.64	195.55

Transport
Business trips

		Annual change %	2019	2018	2017	2016	2015	2014
Air travel	Km	-2.78%	2,321,884	2,388,192	3,083,459	2,761,219	3,141,421	2,574,432
Air travel per employee	Km/person	0.74%	292.83	290.68	357.83	310.88	362.17	296.18

Facilities
Cooling medium

		Annual change %	2019	2018	2017	2016	2015	2014
R-410A	kg		52.30	-	-	-	-	-
R-407C	kg		31.90	-	-	-	-	-

Greenhouse gases

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 %	2019	2018	2017	2016	2015	2014
From heating oil consumption	tCO ₂ e	-15.27%	41.22	48.65	66.97	113.73	118.9	134.92
From natural gas consumption	tCO ₂ e	15.14%	719.32	624.73	671.38	695.92	530.48	506.96
From vehicle petrol consumption	tCO ₂ e	-31.86%	12.07	17.72	20.22	14.45		-
From diesel consumption	tCO ₂ e	-30.10%	5.60	8.02	6.48	8.48		-

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

		Annual change %	2019	2018	2017	2016	2015	2014
Fluorinated gases from refrigerants	tCO ₂ e		165.79	-	-	-	-	-

Indirect emissions - Scope 2

		Annual change %	2019	2018	2017	2016	2015	2014
From electricity consumption	tCO ₂ e	-7.30%	16,376.83	17,666.74	36,820.94	37,109.27	40,395.76	47,918.75

Other Indirect emissions - Scope 3

		Annual change %	2019	2018	2017	2016	2015	2014
From air travel	tCO ₂ e	-2.78%	214.66	220.79	285.07	255.27	290.42	236.85

Total emissions

		Annual change %	2019	2018	2017	2016	2015	2014
GHG emissions – Scope 1	tCO ₂ e	11.31%	778.22	699.12	765.04	832.58	649.38	641.9
GHG emissions – Scope 2	tCO ₂ e	-7.30%	16,376.83	17,666.74	36,820.94	37,109.27	40,395.76	47,918.75

GHG emissions – Scope 3	tCO ₂ e	-2.78%	214.66	220.79	285.07	255.27	290.42	236.85
GHG emissions – Scope 1 & 2	tCO ₂ e	-6.59%	17,155.05	18,365.86	37,585.98	37,941.86	41,045.14	48,560.65
Total GHG emissions	tCO ₂ e	-6.55%	17,369.71	18,586.65	37,871.05	38,197.13	41,335.57	48,797.50
Total GHG emissions per employee	tCO ₂ e/person	-3.16%	2.19	2.26	4.39	4.3	4.77	5.61
Total GHG emissions by surface area	tCO ₂ e/m ²	-1.27%	0.060	0.061	0.114	0.111	0.12	0.14

Emissions by greenhouse gas

		Annual change %	2019	2018	2017	2016	2015	2014
Carbon dioxide CO ₂	tCO ₂ e	-6.55%	17,367.33	18,584.51	37,868.67	38,194.40	41,333.30	48,797.43
Methane CH ₄	tCO ₂ e	11.96%	1.95	1.74	1.92	0.077	1.77	0.0634
Nitrous oxide N ₂ O	tCO ₂ e	7.28%	0.43	0.40	0.46	0.002	0.5	0.002
Total GHG emissions	tCO ₂ e	-6.55%	17,369.71	18,586.65	37,871.05	38,197.13	41,335.57	48,797.50

Emission intensity ratios

		Annual change %	2019	2018	2017	2016	2015	2014
Carbon intensity	tCO ₂ e/million €	-0.63%	12.64	12.72	25.13	23.21	27.85	42.07
Energy intensity	kWh/million €	2.68%	37.22	36.25	38.13	35.33	41.89	59.97
GHG emission intensity from heating oil and natural gas per kWh	tCO ₂ e/kWh	-0.14%	0.2054	0.2057	0.2065	0.2098	0.2121	0.2129
Operating income	(€ m)	-5.95%	1,374	1,461	1,507	1,646	1,484	1,160

Carbon intensity is calculated as total GHG emissions over revenues in millions of euro.

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 figure of 19.93 was corrected after the annual report was issued.

Emissions of Gaseous Pollutants

		Annual change %	2019	2018	2017	2016	2015	2014
Sulphur dioxide (SO ₂)	t	-17.56%	0.011	0.013	0.017	0.028	0.03	0.03
Nitrogen oxides (NO _x)	t	12.47%	0.512	0.455	0.502	0.555	0.45	0.45
Suspended particulates	t	7.95%	0.027	0.025	0.028	0.033	0.029	0.03

Water

		Annual change %	2019	2018	2017	2016	2015	2014
Water consumption	m ³	0.01%	75,973	75,966	82,707	84,395	85,200	86,204
Water consumption per employee	m ³ /person	3.63%	9.58	9.25	9.6	9.5	9.82	9.92
Water consumption by surface area	m ³ /m ²	5.66%	0.264	0.250	0.249	0.246	0.245	0.242

Paper

		Annual change %	2019	2018	2017	2016	2015	2014
Paper supply	kg	9.12%	343,163	314,488	502,775	555,363	548,939	574,138
Paper supply per employee	Kg/person	13.07%	43.28	38.28	58.35	62.53	63.29	66.05
Supply of A4 ecolabel paper	%	-	100	100	100	100	100	100

Solid Waste Recycling and Management
Ink cartridges - toners

		Annual change %	2019	2018	2017	2016	2015	2014
Toner supply	Items	-69.51%	25	82	150	55	823	3,713
Toner recycling	Items	-4.58%	2,229	2,336	962	1,429	1,082	4,409

The toner supply relates to printers outside the MPS system.

Paper and packaging materials

		Annual change %	2019	2018	2017	2016	2015	2014
Quantity of paper recycled	kg	59.37%	193,543	121,440	132,427	124,689	117,879	173,401
Percentage of recycled paper out of total paper supply	%	46.06%	56.40%	38.62%	26.34%	22.45%	21.47%	30.20%
Quantity of packaging materials recycled	kg	10.86%	237.90	214.60	225.00	234	241	389

Electrical & electronic equipment

		Annual change %	2019	2018	2017	2016	2015	2014
EEE recycling	kg	-17.91%	105,150	128,090	84,610	92,890	132,180	120,020
EEE recycling	Items	-37.93%	3,923	6,320	10,928	5,112	7,043	8,180
Electronic equipment donated	Items	45.90%	2,400	1,645	937	1,267	1,809	976
Quantity of power generator lubricants replaced	Kg	-	1226	786	0	780	1,400	120

Light bulbs/batteries

		Annual change %	2019	2018	2017	2016	2015	2014
Battery recycling	Kg	-16.10%	24,124	28,754	1,463	2,751	2,767	4,219
Recycling of portable batteries	Kg	0.66%	455	452	631	536	465	562
Light bulb recycling	Items	-				4,458	2,036	12,472
	kg	13.26%	610.45	539	450	574.1	425	250.6

Since 2017, light bulb recycling has only been recorded in kg.

Staff Training

		Annual change %	2019	2018	2017	2016	2015	2014
Employees trained	persons	-100.00%	0	589	108	188	248	142

The total number of employees who have been trained on environmental issues since 2003 is 4,426.

e-Statement service

		Annual change %	2019	2018	2017	2016	2015	Data before 2015
No. of physical statements discontinued	No. (in thousands)	-	457.6	756	409	99	166	413
Number of new customers to register for e-Statement service	people (in thousands)	-	207	297	173	46	65	139
Penetration rate of e-Statement service amongst active e-Banking users	%	-	75.86	75	53	55	50	-
Amount saved from discontinuing physical statements	€ (million)	-	3.42	2.63	1.90	1.45	1.31	2.29

Environmental sponsorships – Green products

		Annual change %	2019	2018	2017	2016	2015	2014
Environmental sponsorships	number	-	3	0	0	3	2	3
Active Green Products	number	-	6	6	6	6	6	6

Detailed technical interventions per building during 2019 are presented below:

Air-conditioning

Air-conditioning systems have been installed at the Bank's network of branches and office buildings, with energy savings and at the same time increased possibilities for improving the conditions of the respective areas, which contribute in particular to ventilation of the areas beyond the need for cooling and heating. More specifically, the new air-conditioning systems installed in 2019 relate to:

- 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 the following branches:

- 027 DELPHI CENTRE
- 092 MYKONOS
- 094 PEREA
- 095 KIFISSIA
- 099 ASKLIPIOU
- 118 I. DRAGOUMI
- 126 TRIPOLI
- 130 KILKIS
- 155 MESOLONGI
- 178 PIREOS
- 216 MONASTIRIOU
- 220 MOSCHATO
- 226 KARDITSA
- 231 VERIA
- 233 TRIKALA
- 237 MICHALAKOPOULOU
- 259 ILION
- 261 ARGOS
- 299 RHODES
- 328 VRILISSIA
- 329 ELASSONA
- 335 ASPROPYRGOS
- 356 KOS
- 359 PAROS
- 415 TRIPOLI B
- 449 ANO LIOSSIA

and the following buildings:

- BUILDING AT 9-11 PIREOS ST.
- NEA IONIA BUILDING A
- NEA IONIA BUILDING B
- NEA IONIA BUILDING C
- ATHENS 21 KALLIROIS ST.
- TAVROS JUNCTION OF TEO ST. AND THESSALONIKIS ST.
- ATHENS 34 PANEPISTIMIOU ST.
- MOSCHATO 75 THESSALONIKIS ST.

Lighting

In 2019, new lighting fixtures with energy-saving technology (LED light bulbs) 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 until now, and it could reach 80% in cases where they are replaced with lighting fixtures using HQI light bulbs. Light bulbs were replaced with new LED technology at all branches where air-conditioning units were replaced and are referred to above and at the following branches:

- 040 KOROPi
- 102 AMBELOKIPI

- 338 NAXOS
- 421 KALYMNOS
- 479 PERAMA

and the following buildings:

- BUILDING AT 9-11 PIREOS ST.
- NEA IONIA BUILDINGS A, B AND C
- ATHENS 21 KALLIROIS ST., 22 VOUKOURESTIOU ST., 36 PANEPISTIMIOU ST.
- TAVROS JUNCTION OF TEO ST. AND THESSALONIKIS ST.

Improving the performance of electrical installations

In 2019, the Bank carried out an inspection of the indoors electrical installations of its branch network and management facilities, in accordance with the ELOT HD 384 standard. Additionally, all timing mechanisms controlling the operation of illuminated signs at branches were inspected and adjusted.

A BMS system was also installed at branch 027 Delphi Centre and at the building at 36 Panepistimiou St.

Other energy-saving measures

In the context of the Shared Savings Energy Performance Contract with CPS for Optimising the Energy Performance of Buildings and branches, the following steps were taken in 2019:

- The system of meters installed at the project buildings and branches were utilised, and remaining loads on non-working days and hours (e.g. 00043 - Nea Kifissia, etc.) as well as equipment problems (e.g. 00247 - Patra, etc.) were detected.
- Work was carried out to optimise the operation/control of heat pumps and air-conditioning at branch 00208 - Nikea. The works included the supply and installation of a new UPS Eaton 650VA to ensure uninterrupted power supply to the BMS controller, in order to avoid problems when implementing air-conditioning operating schedules.
- The BMS operating system was upgraded at building 02060 – 8 Othonos St. to v4 Desigo CC to remove certain bugs. In parallel with the upgrade, corrections were made to the BMS schedules.
- Work was carried out to enable the BMS in building 02060 – 8 Othonos St. to communicate with the Siemens' advanced cloud-based Navigator platform (Cloud Facility Improvement Measures - CloudFIMs) which can collect data from the equipment being monitored and process it using specially designed algorithms to highlight targeted corrective measures that are needed, such as correcting the AHUs fan intake/return schedules (implemented).
- Using measurement equipment, remaining loads were identified in the air-conditioning system at branch 00247 - junction of Othonos St. & Amalias St., Patra. These loads are due to bypassing the operating schedules caused by a problem with the air-conditioning system's temperatures, and is a matter that requires further investigation.
- Inverter devices were supplied and installed on air-conditioning unit fans at building 02057 – 5 Santaroza St. The inverter devices were incorporated into the building's upgraded BEMS system, and now the four fans of the two AHUs are in operation, driven by the respective inverters.
- 6 new wall-mounted light switches (along the necessary cables) were installed and integrated into the upgraded BMS system to switch off and turn on all lighting on the relevant floor at branch 02130 – Pesmazoglou St.
- Temperature sensors were supplied and installed on the collector on the flat roof and the BMS was programmed to enable better control of the air-conditioning system at building 02111 – Bodosakis Building.
- Sensors were supplied and installed at WCs in building 02111 – Bodosakis Building.
- A tender procedure was launched to install Inverter devices on air-conditioning units at building 02057 – 5 Santaroza St.
- The following steps were taken in relation to the building complex in Nea Ionia:
 - Short circuits for cold/hot water connections in the air-conditioning units at building D at the Nea Ionia complex were identified and measurements of temperature on the air-conditioning (return) network at building D were taken as confirmation.
 - Interconnecting cables between the BMS ACP and the Carrier Control Panel were installed to enable it to check the cooling system and to rapidly load tanks so that reprogramming work on the control and operation of the data centre cooling systems could be carried out to ensure safe operation of the system (not yet completed).
 - Heat meters were installed at the Nea Ionia building complex and integrated into the BMS.

Appendix 5 - Sites of Activities

Total No. of sites on 31.12.2019: 390 (37 buildings and 353 branches)

Branches

CODE	NAME	ADDRESS	POSTCODE	TOWN	PREFECTURE
002	MAROUSI KIFISSIAS AVE.	117 Kifissias Ave.	15124	MAROUSI	ATTICA
005	GR. LAMBRAKI ST., PIRAEUS	138 GR. LAMBRAKI ST.	18535	PIRAEUS	ATTICA
006	HALANDRI	8 DOUROU SQ.	15234	HALANDRI	ATTICA
008	ILIOUPOLI	124 EL. VENIZELOU ST.	16345	ILIOUPOLI	ATTICA
009	PERISTERI	JUNCTION OF 2 D. GOUNARI ST. & 1 VAS. ALEXANDROU ST.	12131	PERISTERI	ATTICA
010	DELTA FALIROU	350 SYNGROU AVE.	17674	KALLITHEA	ATTICA
014	KALAMARIA	9 EL. VENIZELOU ST.	55133	KALAMARIA	THESSALONIKI
015	PATRA	JUNCTION OF 26 AGIOU ANDREOU ST. & KOLOKOTRONI ST.	26221	PATRA	ACHAIA
017	AEGALEO	JUNCTION OF 280 IERA ODOS ST. & THIVON ST.	12210	AEGALEO	ATTICA
018	VOLOS	69 IASONOS ST.	38221	VOLOS	MAGNESIA
019	ALIMOS	JUNCTION OF 2 GEROULANOU ST. & VOULIAGMENIS AVE.	16452	ARGYROUPOLI	ATTICA
020	HERAKLION	JUNCTION OF MARTYRON 25TH AVGOUSTOU ST. & KORONEOU ST.	71202	HERAKLION	HERAKLION
024	TOUMBA	JUNCTION OF 7 ARTAKIS & LEMESSOU ST.	54453	THESSALONIKI	THESSALONIKI
025	OTHONOS ST., SYNTAGMA SQ.	8 OTHONOS ST	10557	ATHENS	ATTICA
026	KEFALARI	JUNCTION OF 2 PATRIARCHOU MAXIMOU ST. & DILIGIANNI ST.	14562	KIFISSIA	ATTICA
027	MAROUSI - DELPHI CENTER	56 KIFISSIAS AVE.	15125	MAROUSI	ATTICA
028	EKALI	67 THISSEOS AVE.	14671	N. ERITHREA	ATTICA
028	20TH KM ATHENS – LAMIA ROAD - PO BOX	20th KM ATHENS-LAMIA ROAD	14565	EKALI	ATTICA
029	PIRAEUS SHIPPING BRANCH	JUNCTION OF 1-7 FLESSA ST. & 83 MIAOULI ST.	18538	PIRAEUS	ATTICA
030	KAROLOU DIL	13 KAROLOU DIL ST.	54623	THESSALONIKI	THESSALONIKI
031	ESPERIDON SQ., GLYFADA	3 ESPERIDON SQ.	16674	GLYFADA	ATTICA
033	NEA SMYRNI	JUNCTION OF 39 EL. VENIZELOU ST. & ATTALEIAS ST.	17123	NEA SMYRNI	ATTICA
034	PAGRATI	28-30 EFTYCHIDOU ST. & 2 KRISILA ST.	11635	ATHENS	ATTICA

CODE	NAME	ADDRESS	POSTCODE	TOWN	PREFECTURE
035	PALEO FALIRO	24 POSEIDONOS AVE.	17561	PALEO FALIRO	ATTICA
036	AG. VARVARAS – PSYCHIKO	340 KIFISSIAS AVE.	15451	NEO PSYCHIKO	ATTICA
037	DIAGONIOU	JUNCTION OF 114 TSIMISKI ST. & D. GOUNARI ST.	54622	THESSALONIKI	THESSALONIKI
039	IROON POLYTECHNIOU ST. LARISSA	162 IROON POLYTECHNIOU ST.,	41223	LARISSA	LARISSA
040	KOROPI	228 VAS. KONSTANTINOY ST.	19400	KOROPI	ATTICA
041	VAS. OLGAS	JUNCTION OF VAS. OLGAS & 25TH MARTIOU ST.	54646	THESSALONIKI	THESSALONIKI
042	PORTO CENTER	90 26TH OKTOVRIOU ST.	54627	THESSALONIKI	THESSALONIKI
043	NEA KIFISSIA	17TH KM ATHENS – LAMIA NATIONAL ROAD	14564	KIFISSIA	ATTICA
044	KALLITHEA	167 EL. VENIZELOU ST.	17672	KALLITHEA	ATTICA
045	AGIOS IOANNOY St. -AGIA PARASKEVI	45 AGIOY IOANNOY ST.	15342	AGIA PARASKEVI	ATTICA
046	PATISSION ST.	207 PATISSION ST.	11253	ATHENS	ATTICA
049	NEA PHILADELPHIA	79 DEKELIAS AVE.	14341	NEA PHILADELPHIA	ATTICA
050	PIRAEUS MUNICIPAL THEATRE	42-44 IROON POLYTECHNIOU ST.	18535	PIRAEUS	ATTICA
052	MUSEUM	57 PATISSION ST.	10432	ATHENS	ATTICA
053	MELISSIA	JUNCTION OF DIMOKRATIAS AVE. & 2 A. PAPANDREOU ST.	15127	MELISSIA	ATTICA
055	MOSCHATO	67 MAKRYGIANNI ST.	18345	MOSCHATO	ATTICA
056	ELEFSINA	11 IROON POLYTECHNIOU ST.	19200	ELEFSINA	ATTICA
057	PETROUPOLI	80 25TH MARTIOU ST.	13231	PETROUPOLI	ATTICA
059	AKTI KONDYLI ST.	26-28 AKTI KONDYLI ST.	18545	PIRAEUS	ATTICA
060	EPTALOFOS	27 M. ALEXANDROY ST.	56121	THESSALONIKI	THESSALONIKI
062	OMONIA SQ.	60 STADIOY ST.	10564	ATHENS	ATTICA
063	KANARI ST.	23 KANARI ST.	10673	ATHENS	ATTICA
065	PERISTERI TOWN HALL	89 PANAGI TSALDARI ST.	12134	PERISTERI	ATTICA
066	HAIDARI	187 ATHINON AVE.	12461	HAIDARI	ATTICA
067	TAVROS	226 PIREOS ST.	17778	TAVROS	ATTICA
073	NEA IONIA STATION	JUNCTION OF DION. SOLOMOY ST. & 1 PATRIARCHOY IOAKIM ST.	14234	NEA IONIA	ATTICA
074	AGII ANAGYRI	62 AGION ANAGYRON ST.	13561	AGII ANAGYRI 2ND BRANCH	ATTICA

CODE	NAME	ADDRESS	POSTCODE	TOWN	PREFECTURE
076	VRIONI - PIRAEUS	JUNCTION OF 99 IROON POLYTECHNIU ST. & 37 SACHTOURI ST.	18536	PIRAEUS	ATTICA
078	DIMITRIADOS ST., VOLOS	171 DIMITRIADOS ST.	38221	VOLOS	MAGNESIA
083	MAROUDA PATRON SQ.	JUNCTION OF 32 KALAVRITON ST. & CHRYSOSTOMOU ST.	26226	PATRA	ACHAIA
092	MYKONOS	MYKONOS – AIRPORT ROAD, DRAFAKI AREA	84600	MYKONOS	CYCLADES
092	MATOGIANNIA MYKONOS - PO BOX	JUNCTION OF MATTHEOU ANDRONIKOU ST. & 21 ARTEMIDOS ST. MATOGIANNI	84600	MYKONOS	THE CYCLADES
093	AGIOS STEFANOS	24 HELMOU ST.	14565	AGIOS STEFANOS	ATTICA
094	PEREA THESSALONIKI	JUNCTION OF AMBELOKIPON ST. & 25 ANTHEON ST.	57019	THESSALONIKI	THESSALONIKI
095	KIFISSIA	JUNCTION OF 271 KIFISSIAS AVE. & 1 IRODOU ATTIKOU ST.	14561	KIFISSIA	ATTICA
096	NEA MAKRI	100 MARATHONOS AVE.	19005	NEA MAKRI	ATTICA
097	NAFPLIO	JUNCTION OF 97 SIDIRAS MERARCHIAS ST. & THESSALONIKIS ST.	21100	NAFPLIO	ARGOLIDA
098	PALLINI	52 MARATHONOS AVE.	15351	PALLINI	ATTICA
099	JUNCTION OF ASKLIPIOU ST. & ALEXANDRAS ST.	JUNCTION OF 118 ALEXANDRAS AVE. & 191 ASKLIPIOU ST.	11471	ATHENS	ATTICA
101	VOUKOURESTIOU ST.	JUNCTION OF 22 VOUKOURESTIOU ST. & 3 VALAORITOU ST.	10671	ATHENS	ATTICA
102	AMBELOKIPI	151 MICHALAKOPOULOU ST.	11527	ATHENS	ATTICA
103	ZOGRAFOU	JUNCTION OF 70 PAPAGOU AVE. & MARATOS ST.	15771	ZOGRAFOU	ATTICA
107	KORYDALLOS	123 GR. LAMBRAKI AVE.	18120	KORYDALLOS	ATTICA
108	RENTIS	89 KIFISOU AVE.	18233	AGIOS IOANNIS RENTIS	ATTICA
110	NEA ERYTHREA	JUNCTION OF 334 KIFISSIAS AVE. & IONIAS ST.	14671	NEA ERYTHREA	ATTICA
112	CORINTH	26 ETHNIKIS ANTISTASEOS ST.	20100	CORINTH	CORINTH
113	PTOLEMAIDA	25 25TH MARTIOU ST.	50500	PTOLEMAIDA	KOZANI
115	IGOUMENITSA	10 ETHNIKIS ANTISTASEOS ST.	46100	IGOUMENITSA	THESSALOTIA
116	CORFU	JUNCTION OF 97 EV. VOULGAREOS ST. & AG. SOFIAS ST.	49100	CORFU	CORFU
118	IONOS DRAGOUMI ST.	22 IONOS DRAGOUMI ST.	54624	THESSALONIKI	THESSALONIKI
121	LAMIA	JUNCTION OF KOLOKOTRONI ST. & TZAVELLA ST.	35100	LAMIA	FTHIOTIDA

CODE	NAME	ADDRESS	POSTCODE	TOWN	PREFECTURE
122	AG. TRIADA THESSALONIKI	46 VAS. GEORGIOU ST.	54640	THESSALONIKI	THESSALONIKI
125	STAVROUPOLI	301 LANGADA ST.	56430	STAVROUPOLI	THESSALONIKI
126	TRIPOLI	JUNCTION OF 10 DARIOTOU ST. & ETHNIKI ANTISTASEOS ST.	22100	TRIPOLI	ARCADIA
128	KALAMATA	JUNCTION OF SIDIRODROMIKOU STATHMOU AVE. & PAPAFLESSA SQ.	24100	KALAMATA	MESSINIA
130	KILKIS	JUNCTION OF 21ST IOUNIOU ST. & DIOGENOUS ST.	61100	KILKIS	KILKIS
131	EMPORIOU SQ., SERRES	62 D. SOLOMOU ST.	62124	SERRES	SERRES
134	HANIOPORTA HERAKLION	1 62 MARTYRON AVE.	71304	HERAKLION	HERAKLION
135	HANIA	JUNCTION OF EL. VENIZELOU ST. & ARCHONTAKI ST.	73100	HANIA	HANIA
136	RETHYMNON	JUNCTION OF 78 KOUNDOURIOTOU ST. & V. KALLERGI ST.	74100	RETHYMNON	RETHYMNON
137	APOLTARIAS – HIOS	60 APLOTARIAS ST.	82100	HIOS	HIOS
139	AIGAIU ST. KALAMARIA	104 AIGAIU ST.	55133	KALAMARIA	THESSALONIKI
140	KOMOTINI	40 IRINIS SQ.	69100	KOMOTINI	RHODOPIS ST.
142	KALAMAKI	JUNCTION 31 POSEIDONOS AVE. & 2-4 G. AVXENTIOU ST.	17455	KALAMAKI	ATTICA
146	THIVA	JUNCTION OF 100 PINDAROU ST. & G. TSEVAS ST.	32200	THIVA	VIOTIA
147	NEOS MARMARAS	IOANNI KARRA ST.	63081	NEOS MARMARAS	HALKIDIKI
150	SYKIES	85 A. PAPANASTASIOU ST.	56625	SYKIES	THESSALONIKI
151	ELLINOS STRATIOTOU - PATRA	108 ELLINOS STRATIOTOU ST.	26441	PATRA	ACHAIA
152	AEGIO	17-19 MITROPOLEOS ST.	25100	AIGIO	ACHAIA
153	SPARTA	JUNCTION OF K. PALAIOLOGOU ST. & KLEOMVROTOU ST.	23100	SPARTA	LACONIA
154	AMALIADA	17 DELIGIANNI ST.	27200	AMALIADA	ILEIA
155	MESOLONGI	JUNCTION OF 2 DELIGIANNI ST. & MAVROKORDATOU ST.	30200	MESOLONGI	ETOLOAKARNANIA
159	NEAPOLI VOLOS	JUNCTION OF LARISSIS & 126 PAPAFLESSA ST.	38334	VOLOS	MAGNESIA
160	PALEOHORI	PATRIARCHI VARTHOLMEOU 1ST ST.	63074	PALEOHORI	HALKIDIKI
163	FALIRAKI RHODES	PLATANOS ST. FALIRAKI RHODES	85100	RHODES	DODECANESE
164	IERAPETRA	ELEFThERIAS SQ.	72200	IERAPETRA	LASITHI

CODE	NAME	ADDRESS	POSTCODE	TOWN	PREFECTURE
165	LIMENAS HERSONISSOS	1 IOANNI KAPODISTRIA St.	70014	LIMENAS HERSONISSOS	HERAKLION
166	ARKALOHORI	ARKALOHORI, HERAKLION, CRETE	70300	ARKALOHORI	HERAKLION
167	MALIA	79A EL. VENIZELOU ST.	70007	MALIA	HERAKLION
168	KNOSSOU AVE., HERAKLION	96 KNOSSOU AVE.	71307	HERAKLION	HERAKLION
169	AGIOS NIKOLAOS	9 I. KOUNDOUROU ST.	72100	AGIOS NIKOLAOS	LASITHI
171	SITIA	27 EL. VENIZELOU ST.	72300	SITIA	LASITHI
172	MIRES	87 25TH MARTIOU ST.	70400	MIRES	HERAKLION
173	METSOVO	TOWN HALL	44200	METSOVO	IOANNINA
175	HELLINIKON	54 IASONIDOU ST.	16777	HELLINIKON	ATTICA
176	EVOSMOS	JUNCTION OF 124 KARAOLI DIMITRIOU ST. & SALAMINOS ST.	56224	EVOSMOS	THESSALONIKI
178	PIREOS ST.	9-11 PIREOS ST.	10552	ATHENS	ATTICA
182	METAMORFOSI	23 G.PAPANDREOU Ave.	14452	METAMORFOSI	ATTICA
183	NEAPOLI, THESSALONIKI	66-68 PAPANDREOU AVE.	56728	THESSALONIKI	THESSALONIKI
185	AMFITHEAS AVE.	70 AMFITHEAS AVE.	17564	PALEO FALIRO	ATTICA
186	NEO IRAKLIO	3 PRASINOU LOFOU ST.	14121	NEO IRAKLIO	ATTICA
189	VARKIZA	10 POSIDONOS AVE.	16672	VARKIZA	ATTICA
190	ALMYROS	4 IASONOS ST.	37100	ALMYROS	MAGNESIA
191	OREOKASTRO - THESSALONIKI	43 KOMNINON ST.	57013	THESSALONIKI	THESSALONIKI
192	ORESTIADA	246 KONSTANTINOUPOLE OS ST.	68200	ORESTIADA	EVROS
193	KOLONOS	122 LENORMAN ST.	10444	ATHENS	ATTICA
195	LOUTRAKI	46 EL. VENIZELOU ST.	20300	LOUTRAKI	CORINTH
196	SALAMINA AVE., SALAMINA	270 SALAMINAS AVE.	18900	SALAMINA	ATTICA
197	KASTORIA	JUNCTION OF 4 KYKNON AVE. & LAZAROU RIZOU ST.	52100	KASTORIA	KASTORIA
202	TSAMADOU St. – PIRAEUS	7 TSAMADOU ST.	18531	PIRAEUS	ATTICA
203	TSIMISKI	27 TSIMISKI ST.	54624	THESSALONIKI	THESSALONIKI
204	KALAMIOU ST.	3 KALAMIOU ST.	10563	ATHENS	ATTICA
205	IRAKLIOU AVE. – NEA IONIA	332 IRAKLIOU AVE.	14231	NEA IONIA	ATTICA
206	LEONTOS SOFOU ST.	18 LEONTOS SOFOU ST.	54626	THESSALONIKI	THESSALONIKI
207	NEOS KOSMOS	19 KALLIROIS ST.	11743	ATHENS	ATTICA
208	NIKEA	JUNCTION OF 34 7TH MARTIOU 1944 ST. & 1 MOUGLON ST.	18450	NIKEA	ATTICA

CODE	NAME	ADDRESS	POSTCODE	TOWN	PREFECTURE
209	PELASGIAS ST- PERISTERI	5 PELASGIAS ST.	12131	PERISTERI	ATTICA
210	ETHNIKIS ANTISTASEOS St. – KATERINI	1 ETHNIKIS ANTISTASEOS ST.	60100	KATERINI	PIERIA
211	JUNCTION OF ANALIPSEOS ST. & VAS. OLGAS AVE. – THESSALONIKI	135 VAS. OLGAS AVE.	54645	THESSALONIKI	THESSALONIKI
213	HALKIDA	JUNCTION OF 3 KRIEZOTOU ST. & FARMAKIDOU ST.	34100	HALKIDA	EVIA
215	VATHIS SQ.	29 HALKOKONDYLI ST.	10432	ATHENS	ATTICA
216	MONASTIRIOU ST.	157 MONASTIRIOU ST.	54627	THESSALONIKI	THESSALONIKI
217	LARISSA	JUNCTION OF M. ALEXANDROU ST. & KOUMA ST.	41222	LARISSA	LARISSA
218	RED CROSS	JUNCTION OF 98 KIFISSIAS AVE. & ERYTHROU STAVROU ST.	11526	ATHENS	ATTICA
219	GIANNITSA	JUNCTION OF APOSTOLOU LOUKA ST & 1 PRONIAS ST.	58100	GIANNITSA	PELLA
220	CENTRAL MARKET MOSCHATO	66 PIREOS ST.	18346	MOSCHATO	ATTICA
221	AGIOU ALEXANDROU ST. – P. FALIRO	JUNCTION OF POSIDONOS AVE. & 2 AGIOU ALEXANDROU ST.	17561	PALEO FALIRO	ATTICA
222	EVRIPIDOU ST.	JUNCTION OF 5 EVRIPIDOU ST. & 40-44 PRAXITELOUS ST.	10561	ATHENS	ATTICA
225	EL. VENIZELOU St., KAVALA	JUNCTION OF 10 VENIZELOU ST. & 10 HYDRAS ST.	65302	KAVALA	KAVALA
226	KARDITSA	19 N. PLASTIRA ST.	43100	KARDITSA	KARDITSA
231	VERIA - MEGALOU ALEXANDROU St.	27 MEG. ALEXANDROU ST.	59100	VERIA	IMATHIA
232	AGIAS SOFIAS ST.	46 A. SOFIAS ST.	54622	THESSALONIKI	THESSALONIKI
233	TRIKALA	JUNCTION OF 14 KONDYLI ST. & A. DIAKOU ST.	42100	TRIKALA	TRIKALA
234	AGIA PARASKEVI	439 MESOGEION AVE.	15343	AGIA PARASKEVI	ATTICA
237	MICHALAKOPOULOU St.	35-37 MICHALAKOPOULOU ST.	11528	ATHENS	ATTICA
238	NEO PSYCHIKO	5 SOLOMOU ST.	15451	NEO PSYCHIKO	ATTICA
239	KOZANI	8 PAVLOU MELA ST.	50100	KOZANI	KOZANI
240	KORAI Sq. GOVERNMENT HOUSE	JUNCTION OF 7 KORAI SQ & 37 PANEPISTIMIOU ST.	10564	ATHENS	ATTICA
243		18 DIOIKITRIOU ST.	54630	THESSALONIKI	THESSALONIKI
244	ANO PATISIA - AGIA VARVARA	JUNCTION OF 345A PATISSION ST. & 2 MAK MILAN ST.	11144	ATHENS	ATTICA
245	GLYFADA	6 ATHINON ST.	16675	GLYFADA	ATTICA

CODE	NAME	ADDRESS	POSTCODE	TOWN	PREFECTURE
246	FORMIONOS ST.	JUNCTION OF 77 FORMIONOS ST. & FILOLAOU ST.	16121	ATHENS	ATTICA
247	AG. ANDREOU ST., PATRA	JUNCTION OF OTHONOS-AMALIAS ST. & 1 PATREOS ST.	26221	PATRA	ACHAIA
248	PLAKA	JUNCTION OF 140 ADRIANIOU ST. & 29 TRIPODON ST.	10558	ATHENS	ATTICA
249	ZAKYNTHOS	JUNCTION OF 4 DIMOKRATIAS AVE. & ARCH. LATTA ST.	29100	ZAKYNTHOS	ZAKYNTHOS
250	DRAMA	JUNCTION OF 6 P. KAVDA & IPIROU ST.	66100	DRAMA	DRAMA
251	DAFNI	186 VOULIAGMENIS AVE.	17235	DAFNI	ATTICA
252	PAPAFI St. - TOMBA	JUNCTION OF 118-120 PAPAFI ST. & KLEANTHOS ST.	54453	THESSALONIKI	THESSALONIKI
253	GALATSI	3 VEIKOU AVE.	11146	GALATSI	ATTICA
255	HAROKOPOU	2A ARGYROUPOLIOS ST.	17676	KALLITHEA	ATTICA
257	JUNCTION OF KONSTANTINOU KARAMANLI AVE. & VOULGARIS ST.	175 K. KARAMANLI AVE.	54249	THESSALONIKI	THESSALONIKI
258	KERATSINI	51-53 DIMOKRATIAS AVE.	18755	KERATSINI	ATTICA
259	ILION	79 PROTESILAOU ST.	13122	ILION	ATTICA
260	ARTEMIDOS ST. - KALAMATA	JUNCTION OF ARTEMIDOS ST. & MESSINIS ST.	24100	KALAMATA	MESSINIA
261	ARGOS	JUNCTION OF 6 VAS. SOFIAS AVE. & KORAI ST.	21200	ARGOS	ARGOLIDA
265	AGRINIO	9 DIMOKRATIAS SQ.	30100	AGRINIO	ETOLO-AKARNANIA
266	PATRON ST. - PYRGOS	59 PATRON ST.	27100	PYRGOS	ILEIA
268	AGIAS PARASKEVIS ST. - HALANDRI	JUNCTION OF 94 AGIAS PARASKEVIS ST. & 91 PALEOLOGOU ST.	15234	HALANDRI	ATTICA
269	DIMOKRATIAS AVE. - ALEXANDROUPOLI	288 DIMOKRATIAS AVE.	68100	ALEXANDROUPOLI	EVROS
270	IOANNINA	23 28TH OKTOVRIOU ST.	45444	IOANNINA	IOANNINA
273	MENIDI	JUNCTION OF 32 FILADELPHIAS ST. & PAPANIKA ST.	13673	MENIDI	ATTICA
274	LAMIA EXHIBITION CENTRE	32 VASILIKON ST.	35100	LAMIA	FTHIOTIDA
276	DIKEOSINIS AVE. - HERAKLION	65 DIKAIOSYNIS AVE.	71202	HERAKLION	HERAKLION
277	AGIOS SOSTIS	194 SYNGROU AVE.	17671	KALLITHEA	ATTICA
278	ALIVERI	JUNCTION OF 25TH MARTIOU ST. & PAPATHANASIOU ST.	34500	ALIVERI	EVIA

CODE	NAME	ADDRESS	POSTCODE	TOWN	PREFECTURE
279	MAROUSI MARKET	JUNCTION OF 69 VAS. SOFIAS ST. & 26 28TH OKTOVRIOU ST.	15124	MAROUSI	ATTICA
281	HOLARGOS	220 MESOGION AVE.	15561	HOLARGOS	ATTICA
282	KORDELIO	JUNCTION OF 17 A. PAPANDREOU ST. & 28 KRITIS ST.	56334	KORDELIO	THESSALONIKI
285	MEGARA	5 KOLOKOTRONI ST.	19100	MEGARA	ATTICA
287	SKALIDI ST.- HANIA	5 SKALIDI ST.	73131	HANIA	HANIA
289	KALOHORI	47 28TH OKTOVRIOU ST.	57009	KALOHORI	THESSALONIKI
292	ARIDEA	JUNCTION OF 10 CHRYSOSTOMOS SMYRNIS ST. & PAPADOPOULOU ST.	58400	ARIDEA	PELLA
293	LIVADIA	1A THESSALONIKIS ST.	32100	LIVADIA	VIOTIA
294	AEGALEO – ESTAVROMENOU SQ.	197 IERA ODOUS ST.	12241	AEGALEO	ATTICA
295	ALEXANDRAS AVE. - CORFU	31 ALEXANDRAS AVE.	49100	CORFU	CORFU
299	RHODES	20 ETHNARCHOU MAKARIOU ST.	85100	RHODES	DODECANESE
302	NAFPAKTOS	85 TZAVELLA ST.	30300	NAFPAKTOS	ETOLO-AKARNANIA
303	PANORMOU ST.	JUNCTION OF 75 PANORMOU ST. & ACHAIAS ST.	11524	AMBELOKIPI	ATTICA
304	PALAMIDIOU ST. – PIRAEUS	JUNCTION OF 61 PALAMIDIOU ST. & ETOLIKOU ST.	18545	PIRAEUS	ATTICA
305	VOULA	82 VAS. PAVLOU ST.	16673	VOULA	ATTICA
311	ARTA	JUNCTION OF 74 N. SKOUFA ST. & VLACHOUTSI ST.	47100	ARTA	ARTA
312	HIOS	22 AIGIOU AVE.	82100	HIOS	HIOS
314	XANTHI	14-16 MICH. VOGDOU ST.	67100	XANTHI	XANTHI
315	PEFKI	15 IRINIS AVE.	15121	PEFKI	ATTICA
317	MESSINI	4 N. HIOTI SQ.	24200	MESSINI	MESSINIA
319	MYTILINI	JUNCTION OF 39 KOUNDOURIOTOU ST. & ERMOU ST.	81100	MYTILINI	LESVOS
320	IRINIS AVE. - ILIOUPOLI	44 IRINIS AVE.	16345	ILIOUPOLI	ATTICA
322	EDESSA	JUNCTION OF 13 EGNATIAS ST. & DIMOKRATIAS ST.	58200	EDESSA	PELLA
323	SEPOLIA	62 DYRACHIOU ST.	10443	ATHENS	ATTICA
324	KIATO	23 ETHNIKIS ANTISTASEOS ST.	20200	KIATO	CORINTH
326	VOTSI - KALAMARIA	JUNCTION OF 54 ETHNIKIS ANTISTASEOS ST. & 9 KAZAZI ST.	55133	KALAMARIA	THESSALONIKI
327	ATHINON AVE. – HAIDARI	JUNCTION OF 364 ATHINON AVE. & KRINIS ST.	12462	HAIDARI	ATTICA
328	VRILISSIA	JUNCTION OF KYPROU ST. & 52 PENTELIS AVE.	15235	VRILISSIA	ATTICA

CODE	NAME	ADDRESS	POSTCODE	TOWN	PREFECTURE
329	ELASSONA	7 PANOU ZIDROU ST.	40200	ELASSONA	LARISSA
330	GIOFYRI	183 62 MARTYRON AVE.	71500	HERAKLION	HERAKLION
331	E. PORTALIOU AVE. – RETHYMNO	23 EM. PORTALIOU AVE.	74100	RETHYMNON	RETHYMNON
334	SPATA	JUNCTION OF 166 VAS. PAVLOU ST. & AESCHYLOU ST.	19004	SPATA	ATTICA
335	ASPROPYRGOS	JUNCTION OF DIMOKRATIAS AVE. & 2 M. BOTSARI ST.	19300	ASPROPYRGOS	ATTICA
336	THERMI	40 VASILIKIS TAVAKI ST.	57001	THERMI	THESSALONIKI
337	GREVENA	EMILIANOU SQ.	51100	GREVENA	GREVENA
338	NAXOS	NAXOS COASTAL AVE.	84300	NAXOS	CYCLADES
340	SYROU	JUNCTION OF ETHNIKIS ANTISTASEOS ST. & EPTANISOU ST.	84100	SYROS - ERMROUPOLI	CYCLADES
341	KARAISKAKI Sq. – ATHENS	55-59 DELIGIORGI ST.	10437	ATHENS	ATTICA
342	CEPHALLONIA	JUNCTION OF 110 ANTONI TRITSI ST. & ROKKOU VERGOTI ST.	28100	ARGOSTOLI	CEPHALLONIA
343	FLORINA	17 STEFANOU DRAGOUMI ST.	53100	FLORINA	FLORINA
344	AKROTIRIOU ST. - ZAROUCHLEIKA PATRA	167 AKROTIRIOU ST.	26334	PATRA	ACHAIA
345	NAOUSSA	9 DIONYSIOU SOLOMOU ST.	59200	NAOUSSA	IMATHIA
346	PREVEZA	JUNCTION OF EL. VENIZELOU ST. & KOLOVOU ST.	48100	PREVEZA	PREVEZA
348	LAMBRINI	JUNCTION OF 2 NARKISSOU ST. & FOKAS ST.	11146	GALATSI	ATTICA
349	VYRONAS	JUNCTION OF 101 CHRYSOSTOMOS SMYRNIS ST. & 16 AGIAS SOFIAS ST.	16231	VYRONAS	ATTICA
350	SINDOS	JUNCTION OF IROON POLYTECHNIOU ST. & CHRYSOSTOMOS SMYRNIS ST.	57400	THESSALONIKI	THESSALONIKI
351	STRATIGOU KALLARI ST. - KATO PATISSIA	JUNCTION OF 40 STRATIGOU KALLARI ST. & PRETENTERI ST.	11145	ATHENS	ATTICA
353	EVELPIDON - COURTS	61-63 EVELPIDON ST.	11362	ATHENS	ATTICA
354	MARKOPOULO	DIMOSTHENOUS SOTIROU SQ.	19003	MARKOPOULO	ATTICA
355	KRANIDI	4 AGIOU DIMITRIOU ST.	21300	KRANIDI	ARGOLID
356	KOS	JUNCTION OF ETHNIKIS ANTISTASEOS ST. & NYMFEAS ST.	85300	KOS	DODECANESE

CODE	NAME	ADDRESS	POSTCODE	TOWN	PREFECTURE
357	ANNIS MARIA RHODES	JUNCTION OF ETHNIKIS ANTISTASEOS ST. & LEMESSOU ST.	85100	RHODES	DODECANESE
358	MEGALOPOLI	JUNCTION OF AG. NIKOLAOU ST. & P. KEFALA ST.	22200	MEGALOPOLI	ARCADIA
359	PAROS	PROBONA, PARIKIA	84400	PAROS	CYCLADES
360	SKALA LACONIA	5TH MAIOU ST.	23051	SKALA LACONIA	LACONIA
362	SANTORINI	PLAKA MESARIA	84700	THIRA	CYCLADES
362	FIRA - PO BOX	FIRA MUNICIPAL SQ.	84700	THIRA	CYCLADES
363	SAMOS	81 THEM. SOFOULI ST.	83100	SAMOS	SAMOS
364	VAS. SOFIAS AVE. - ATHENS TOWER	2 FIDIPPIDOU ST.	11526	ATHENS	ATTICA
365	DODONI ST. - IOANNINA	JUNCTION OF 41 DODONI ST. & 2 LINAS TSALDARI ST.	45221	IOANNINA	IOANNINA
366	PYLEA - THESSALONIKI	JUNCTION OF 44 PROFITIS ILIA ST. & 2 I. GIANNOUDI ST.	55535	THESSALONIKI	THESSALONIKI
367	LYKOVRYSI	JUNCTION OF 1 S. VENIZELOU ST. & HALKIDAS ST.	14123	LYKOVRYSI	ATTICA
368	KYPARISSIA	50 25TH MARTIOU ST.	24500	KYPARISSIA	MESSINIA
369	KAMATERO	JUNCTION OF 2-4 FYLIS ST. & KAMATEROU ST.	13451	KAMATERO	ATTICA
371	AEGINA	6 DIMOKRATIAS AVE.	18010	AEGINA	ATTICA
372	ATALANTI	21 ETHNIKIS ANTISTASEOS ST.	35200	ATALANTI	FTHIOTIDA
374	HOLARGOS - PERIKLEOUS ST.	47 PERIKLEOUS ST.	15561	HOLARGOS	ATTICA
375	AGIOS DIMITRIOS- THEOMITOROS ST.	JUNCTION OF 61 THEOMITOROS ST. & IPSILANTOU ST.	17455	AGIOS DIMITRIOS	ATTICA
376	LANGADA	11 MEGALOU ALEXANDROU ST.	57200	LANGADA	THESSALONIKI
377	NEA MOUDANIA	JUNCTION OF 3 ZAFIROU ST. & KYPROU ST.	63200	NEA MOUDANIA	HALKIDIKI
378	RAFINA	6 ARAFINIDON ALON ST.	19009	RAFINA	ATTICA
379	POLYKASTRO	103 MEGALOU ALEXANDROU ST.	61200	POLYKASTRO	KILKIS
380	LEFKADA	2 XEN. GRIGORI ST.	31100	LEFKADA	LEFKADA
381	GLYKA NERA	JUNCTION OF 23 LAVROU ST. & FLEMING ST.	15351	GLYKA NERA	ATTICA
382	ARTEMIDA	47 ARTEMIDOS ST.	19016	ARTEMIDA	ATTICA
383	N. SMYRNI 2ND BRANCH - 190 EL. VENIZELOU ST.	JUNCTION OF ERATOUS ST. & 190 EL. VENIZELOU ST.	17563	NEA SMYRNI	ATTICA
384	FILOTHEI	70 KAPODISTRIOU ST.	15237	FILOTHEI	ATTICA
386	ELEON SQ., NEA KIFISSIA	JUNCTION OF 29 ELEON ST. & DIMITRAS ST.	14564	KIFISSIA	ATTICA

CODE	NAME	ADDRESS	POSTCODE	TOWN	PREFECTURE
387	ISTIAIA - EVIA	97 28TH OKTOVRIOU ST.	34200	ISTIAIA	EVIA
388	N. KRINI - THESSALONIKI	JUNCTION OF 41 SMYRNIS ST. & VRYOULON ST.	55132	THESSALONIKI	THESSALONIKI
390	LECHAINA - ILEIA	JUNCTION OF PRANTOUNA ST. & KANARI ST.	27053	LECHAINA	ILEIA
391	CHRYSOUPOLI - KAVALA	JUNCTION OF THOUKIDIDOU ST. & SOFOKLI ST.	64200	CHRYSOUPOLI	KAVALA
392	GERAKAS - ATTICA	JUNCTION OF KLEISTHENOUS & MAKARIOU ST.	15344	GERAKAS	ATTICA
393	N. ARTAKI - EVIA	101 ETHNIKIS ANTISTASEOS ST.	34600	NEA ARTAKI	EVIA
394	THE MALL ATHENS - MAROUSI	35 ANDREA PAPANDREOU ST., PSALIDI	15121	MAROUSI	ATTICA
395	COSMOS MEDITERRANEAN- THESSALONIKI	11 KM THESSALONIKI – NEA MOUDANIA NATIONAL ROAD	55535	THESSALONIKI	THESSALONIKI
396	LEMNOS	IPSIPILI SQ. (OTE)	81400	MYRINA - LEMNOS	LESVOS
398	NEAPOLI - LARISSA	JUNCTION OF 6 KARAOLI DIMITRIOU ST. & BOUBOULINAS ST.	41334	LARISSA	LARISSA
399	KALAMBAKA	30 TRIKALON ST.	42200	KALAMBAKA	TRIKALA
400	NEA PENDELI	20 IROON POLYTECHNIOU ST.	15236	NEA PENDELI	ATTICA
403	NEA ALIKARNASSOS - Crete	26 IKAROU ST.	71601	NEA ALIKARNASSOS	HERAKLION
404	DROSIA	7 MARATHONOS AVE.	14575	DROSIA	ATTICA
406	AMFIALI	28-30 P.TSALDARI ST.	18757	KERATSINI	ATTICA
407	SIDIROKASTRO	31 EL. VENIZELOU ST.	62300	SERRES	SERRES
408	AGIOS IEROTHOS	95-97 AGIOS IEROTHOU ST. & ATREIDON & AGINOROS St.	12135	PERISTERI	ATTICA
410	SKIATHOS	LOUTRAKI - AMMOUDIA	37002	SKIATHOS	MAGNESIA
413	SERVIA KOZANI	JUNCTION OF 117 ETHNOMARTIRON ST. & FLEMING ST.	50500	SERVIA	KOZANI
414	ALEXANDRIA - IMATHIA	Junction of DIMITRIOU VETSOPOULOU St. & T. SOFOULI St.	59300	ALEXANDRIA	IMATHIA
415	TRIPOLI 2ND BRANCH	JUNCTION OF NAFPLIOU ST. & OHE (UN) AVE.	22100	TRIPOLI	ARCADIA
417	AMFISSA	JUNCTION OF SALONON ST. & 10 I. GIDOGIANNI ST.	33100	AMFISSA	FOKIDA
419	NIGRITA	4 GARDIKA ST.	62200	NIGRITA	SERRES
420	NEA MICHANIONA	2 KANARI ST.	57004	NEA MICHANIONA	THESSALONIKI

CODE	NAME	ADDRESS	POSTCODE	TOWN	PREFECTURE
421	KALYMNOS	POTHIA KALYMNOS	85200	KALYMNOS	DODECANESE
422	GIANNOULI - LARISSA	JUNCTION OF 3 KOZANIS ST. & HAROKOPOU ST.	41500	LARISSA	LARISSA
423	SCHIMATARI	24 TANAGRAS ST.	32009	SCHIMATARI	VIOTIA
424	LAVRIO	JUNCTION OF ATHINON AVE. & 1 LAVRIOU ST.	19500	LAVRIO	ATTICA
425	ANDROS	JUNCTION OF G. K. EMPIRIKOU ST. & 25TH MARTIOU ST.	84500	ANDROS	CYCLADES
426	TINOS	PLAKA, TINOS	84200	TINOS	CYCLADES
427	THASSOS	4 THEAGENOUS ST.	64004	THASSOS	KAVALA
428	DIDIMOTICHO	6-8 VENIZELOU ST.	68300	DIDIMOTICHO	EVROS
431	AGRINIO 3RD BRANCH	47TH KM AGRINIO - ANTIRRIO NATIONAL ROAD, LANGADIA	30100	AGRINIO	ETOLO-AKARNANIA
432	KAMINIA	JUNCTION OF 37 DODEKANISOU ST. & AGIOU ELEFTHERIOU ST.	18540	PIRAEUS	ATTICA
434	PEFKA - THESSALONIKI	JUNCTION OF PAPANIKOLAOU AVE. & 9 SIKELIANOU ST.	57010	THESSALONIKI	THESSALONIKI
436	FARSALA	JUNCTION OF 23 LARISSIS ST. & THETIDOS ST.	40300	FARSALA	LARISSA
438	KYPSELI SQ.	JUNCTION OF 3 KANARI SQ. & 1-3 KRISSIS & 4-6 FEDRIADON ST.	11364	ATHENS	ATTICA
439	KATO ACHAIA	JUNCTION OF PATRA - PYRGOS ROAD. & OIVOTA ST.	25200	KATO ACHAIA	ACHAIA
442	XYLOKASTRO	JUNCTION OF 13 AGIOU VLASIOU & 48 I. IOANNI ST.	20400	XYLOKASTRO	CORINTH
444	VOULIAGMENI	JUNCTION OF 1 ERMOU ST. & AGIOU PANTELEIMONOS ST.	16671	VOULIAGMENI	ATTICA
445	CORFU 3RD BRANCH	CORFU – PALEOKASTRITSA National Road, SOLARI	49100	CORFU	CORFU
446	KOUFALIA - THESSALONIKI	30 ETHNIKIS ANTISTASEOS ST.	57100	KOUFALIA	THESSALONIKI
449	ANO LIOSSIA	1A EGEU PELAGOUS ST.	13341	ANO LIOSSIA	ATTICA
451	NEA MARINA RHODES	JUNCTION OF 82-84 AFSTRALIAS ST. & 1 MAKRYGIANNI ST.	85100	RHODES	DODECANESE
452	KARLOVASI SAMOS	GORGYRAS ST.	83200	KARLOVASI	SAMOS
458	HALKIDA 3RD BRANCH	JUNCTION OF HAINA AVE. & 19 P. PATRON ST.	34100	HALKIDA	EVIA
459	SKYDRA - PELLA	18 MEGALOU ALEXANDROU ST.	58500	SKYDRA	PELLA
462	AGIA ELEOUSA - KALLITHEA	188 EL. VENIZELOU ST.	17675	KALLITHEA	ATTICA
463	KALLONI - LESVOS	MAIN STREET, KALLONI	81100	MYTILINI	LESVOS

CODE	NAME	ADDRESS	POSTCODE	TOWN	PREFECTURE
471	SARONIDA	JUNCTION OF 41 SARONIDAS ST. & KEFALLINIAS ST.	19013	ANAVYSOS	ATTICA
472	KISSAMOU ST. - HANIA	JUNCTION OF KISSAMOS & 12 I. MOUSTERAKI ST.	73131	HANIA	HANIA
474	PATRIARCHOU IOAKIM ST. - KOLONAKI	41 PATRIARCHOU IOAKIM ST.	10674	ATHENS	ATTICA
479	PERAMA	111 IRINIS AVE.	18863	PERAMA	ATTICA
523	PANORAMA - VOULA	189 VOULIAGMENIS AVE.	16674	GLYFADA	ATTICA
601	NTT – AGII ANARGYRI	JUNCTION OF 24 KYPROU ST. & HALKIDAS ST.	13510	AGII ANARGYRI	ATTICA
607	NTT – DAFNI	JUNCTION OF 5 AGIOU DIMITRIOU ST. & BOUBOULINAS ST.	17343	DAFNI	ATTICA
608	NTT - ANO GLYFADA	JUNCTION OF 17 ITHAKIS ST. & 129 GOUNARI ST.	16561	GLYFADA	ATTICA
613	NTT- KOUKAKI	16 VEIKOU ST.	11742	ATHENS	ATTICA
615	NTT - ACHARNES	JUNCTION OF 122 ACHARNON ST. & KODRINGTONOS ST.	11251	ATHENS	ATTICA
618	NTT - NEA IONIA	56-60 EI. VENIZELOU ST.	14231	NEA IONIA	ATTICA
619	NTT - NEA SMYRNI	4 KON. PALEOLOGOU ST.	17110	NEA SMYRNI	ATTICA
621	IMITTIOU ST.	JUNCTION OF 62 IMITTOU ST. & KONONOS ST.	11634	ATHENS	ATTICA
630	NTT - KK PESMAZOGLOU St.	2-6 PESMAZOGLOU ST.	10175	ATHENS	ATTICA
633	NTT – AGIA VARVARA	36 HANION ST.	12351	AGIA VARVARA	ATTICA
635	NTT – AGIA PARASKEVI	427 MESOGION AVE.	15310	AGIA PARASKEVI	ATTICA
636	NTT - ANO LIOSSIA	63 GR. AFXENTIOU ST.	15771	ATHENS	ATTICA
639	NTT - PETRALONA	JUNCTION OF MYRMIDONON & 8-10 TRION IERARCHON ST.	11851	PETRALONA	ATTICA
640	NTT – KESARIANI	59-61 ETHNIKIS ANTISTASEOS ST.	16121	KESARIANI	ATTICA
644	NTT – PAPAGOU	24 KYPROU ST.	15669	PAPAGOU	ATTICA
653	NTT - ARGYROUPOLI	90 KYPROU AVE.	16452	ARGYROUPOLI	ATTICA
658	NTT – NIKEA	JUNCTION OF 1 SOLOMOU ST. & OLYMPOU ST.	18450	NIKEA	ATTICA
659	NTT – PIRAEUS	121 KARAISKOU ST.	18510	PIRAEUS	ATTICA
660	NTT – NEAPOLI - NIKEA	2 DIMOKRATIAS AVE.	18402	NIKEA	ATTICA
670	NTT - PATRA	103 KANAKARI ST.	26110	PATRA	ACHAIA
679	NTT - KARPENISSI	37 A. KARPENISIOTI ST.	36100	KARPENISSI	EVRYTANIA
681	NTT – PYRGOS ILEIA	6 28TH OKTOVRIOU ST.	27100	PYRGOS	ILEIA

CODE	NAME	ADDRESS	POSTCODE	TOWN	PREFECTURE
683	NTT - VERIA	JUNCTION OF 38 MITROPOLEOS ST. & AGIOU DIMITRIOU ST.	59100	VERIA	IMATHIA
684	NTT – HERAKLION	1 VIANNOU ST., KORNAROU SQ.	71110	HERAKLION	HERAKLION
690	NTT - KK THESSALONIKI	14 ARISTOTELOUS ST.	54110	THESSALONIKI	THESSALONIKI
701	DELPHON ST. – THESSALONIKI	JUNCTION OF 74 DELFON ST. & ORESTOU ST.	54642	THESSALONIKI	THESSALONIKI
702	NTT - ANO TOUMBA	200 G. LAMBRAKI ST.	54352	THESSALONIKI	THESSALONIKI
703	NTT - DIOIKITIRIOU	95 AGIOU DIMITRIOU ST.	54633	THESSALONIKI	THESSALONIKI
705	TT - EVOSMOS	25 28TH OKTOVRIOU ST.	56224	EVOSMOS	THESSALONIKI
707	NTT - POLICHNI	JUNCTION OF 6 AGIOU PANTELEIMONOS ST. & VALTETSIU ST.	56533	POLICHNI	THESSALONIKI
708	NTT – IOANNINA	10 MARKOU BOTSARI ST.	45444	IOANNINA	IOANNINA
710	NTT - KAVALA	34 ERYTHROU STAVROU ST.	65110	KAVALA	KAVALA
722	NTT - LARISSA	6 ILIODOROU ST.	41222	LARISSA	LARISSA
725	NTT - MYTILENE	JUNCTION OF 49 KOUNTOURIOTI ST. & 68-70 ERMOU ST.	81100	MYTILINI	LESVOS
728	NTT - NEA IONIA, VOLOS	40 IRINIS AVE.	38446	VOLOS	MAGNESIA
730	NTT – XANTHI	16 BROKOUMI ST.	67100	XANTHI	XANTHI
733	NTT – KATERINI	35 IRINIS ST.	60100	KATERINI	PIERIA
738	NTT – SERRES	JUNCTION OF C. SMYRNIS ST. & 1 IPSILANTOU ST.	62100	SERRES	SERRES
739	NTT - TRIKALA	JUNCTION OF 6 VAS. OLGAS ST. & OTHONOS ST.	42100	TRIKALA	TRIKALA
744	NTT – POLYGYROS	JUNCTION OF 1 MOUSIOU ST. & IROON POLYTECHNIOU ST.	63100	POLYGYROS	HALKIDIKI
746	NTT – HANIA	9-11 1866 SQ.	73100	HANIA	HANIA
760	NTT - MENIDI	JUNCTION OF 119 PARNITHOS AVE.. & 166 ARISTOTELOUS ST.	13674	MENIDI	ATTICA
767	NTT - DRAMA	12 ETHNIKIS AMYNAS ST.	66100	DRAMA	DRAMA

Buildings

Code	Name	ADDRESS	Postcode	Town	Prefecture
10201	CENTRAL SERVICES	36 PANEPISTIMIOU ST.	10679	ATHENS	ATTICA
2001	CENTRAL SERVICES	21 KALLIROIS ST.	11743	ATHENS	ATTICA
2024	CENTRAL SERVICES	5 IONOS DRAGOUMI ST.	54626	THESSALONIKI	THESSALONIKI
2035	CENTRAL SERVICES	JUNCTION OF 10 OMIROU & STADIOU ST.	10564	ATHENS	ATTICA
2038	CENTRAL SERVICES	34 PANEPISTIMIOU ST.	10679	ATHENS	ATTICA
2039	CENTRAL SERVICES	75 THESSALONIKIS ST. & ATHINAS ST.	18346	MOSCHATO	ATTICA
2041	CENTRAL SERVICES	JUNCTION OF FLORINIS ST. & 75 THESSALONIKIS ST.	18346	MOSCHATO	ATTICA
2043	CENTRAL SERVICES	4 ATHINAS ST.	18346	MOSCHATO	ATTICA
2044	CENTRAL SERVICES	19 KALLIROIS ST.	11743	ATHENS	ATTICA
2045	CENTRAL SERVICES	40-44 PRAXITELIOUS ST.	10561	ATHENS	ATTICA
2057	CENTRAL SERVICES	5 SANTAROZA ST.	10564	ATHENS	ATTICA
2059	CENTRAL SERVICES	3 VALAORITOU ST.	10671	ATHENS	ATTICA
2060	CENTRAL SERVICES	8-10 OTHONOS ST.	10557	ATHENS	ATTICA
2063	CENTRAL SERVICES	10 FILELLINON ST.	10557	ATHENS	ATTICA
2065	CENTRAL SERVICES	7 SANTAROZA ST.	10564	ATHENS	ATTICA
2069	CENTRAL SERVICES	JUNCTION OF 8 XENOFONTOS ST. & FILELLINON ST.	10557	ATHENS	ATTICA
2102	CENTRAL SERVICES	190 SYNGROU AVE	17671	KALLITHEA	ATTICA
2107	NEA IONIA BUILDING COMPLEX	8 IOLKOU ST.	14234	N. IONIA	ATTICA
2111	ADMINISTRATION	JUNCTION OF AMALIAS AVE. & SOURIS ST.	10557	ATHENS	ATTICA
2152	CENTRAL SERVICES	JUNCTION OF 27 KYPROU ST. & ARCHIMIDOUS ST.	18346	MOSCHATO	ATTICA
2121	CENTRAL SERVICES	7 IONOS DRAGOUMI ST.	54625	THESSALONIKI	THESSALONIKI
2124	CENTRAL SERVICES	16 LAODIKIAS ST.	11528	ATHENS	ATTICA
2125	CENTRAL SERVICES	JUNCTION OF 15 25TH MARTIOU ST. & TEO ST.	17778	TAVROS	ATTICA
2130	CENTRAL SERVICES	2-6 PESMAZOGLOU ST.	10175	ATHENS	ATTICA
2131	CENTRAL SERVICES	37 I. NIKA ST.	13671	ACHARNES	ATTICA
2132	CENTRAL SERVICES	22 OMIROU ST.	10672	KOLONAKI	ATTICA
2134	CENTRAL SERVICES	4 OTHONOS ST	10557	ATHENS	ATTICA
2139	CENTRAL SERVICES	22 ARISTOTELOUS ST.	54623	THESSALONIKI	THESSALONIKI
2147	CENTRAL SERVICES	2 SOFOKLEOUS ST.	10559	ATHENS	ATTICA
2641	CENTRAL SERVICES	20 IONOS DRAGOUMI ST.	54624	THESSALONIKI	THESSALONIKI
2126	CENTRAL SERVICES	JUNCTION OF VALAORITOU ST. & 10 SYNGROU AVE.	54625	THESSALONIKI	THESSALONIKI

10747	CENTRAL SERVICES	JUNCTION OF ESLIN ST. & 20 AMALIADOS ST.	11523	AMBELOKIPI	ATTICA
2164	CENTRAL SERVICES	131-133 PIREOS ST.	18233	AGIOS IOANNIS RENTIS	ATTICA
	REGIONAL SERVICES	6 THERISSOU ST.	71304	HERAKLION	CRETE
	REGIONAL SERVICES	ETHNIKIS ANTISTASIS SQ. – VLACHOUTSI	47100	ARTA	EPIRUS
	REGIONAL SERVICES	9 VLACHLEIDOU ST.	45332	IOANNINA	EPIRUS
	REGIONAL SERVICES	3 EL. VENIZELOU ST.	65302	KAVALA	KAVALA