

Environmental Report 2020



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EMAS

**ΕΠΑΛΗΘΕΥΜΕΝΗ
ΠΕΡΙΒΑΛΛΟΝΤΙΚΗ
ΔΙΑΧΕΙΡΙΣΗ
EL-000080**

1. Introduction

The Eurobank Group sees environmental protection as a duty and it has adopted its official Environmental Policy with the aim of mitigating its environmental impacts. The Environmental Policy is implemented through the introduction and operation of an Environmental Management System (EMS). Eurobank has been certified to the international ISO 14001 standard for its EMS, which is reviewed annually by TÜV HELLAS, an independent certification body. The Bank has been listed in the European Eco-Management and Audit Scheme (EMAS) Register held by the Ministry of Environment and Energy (registration no EL-000080) for enterprises that 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 the European Commission's official documents, this transition facilitates the improvement of environmental performance, and increases the transparency and reliability of environmental management.

Sustainability issues, including those related to the environment, are deemed crucial by the Management of the Eurobank Group, and have been entrusted to the Group Environmental & Sustainability Committee, chaired by the Deputy Chief Executive Officer, Group Chief Operating Officer (COO) & International Activities. The Group's environmental activities and the promotion of Sustainability are coordinated by the Group Sustainability/Environmental & Social Affairs Division, with the main aim of ensuring that the Environmental Policy is implemented and that the objectives deriving from that Policy are achieved.

Eurobank is aligned with the ECB's credit and environmental guidelines and is committed to the UNEP FI Principles for Responsible Banking, reaffirming its intention to take on an active role in implementing the UN Sustainable Development Goals (SDGs) and the Paris Agreement on climate change.

Eurobank has set in place a major Environmental Social Governance (ESG) programme, which includes, amongst other things, the mapping and specification of climate risks and their incorporation in all forms of risk assessed by the Bank. By implementing a structured sustainable financing framework, Eurobank will offer its customers "sustainable" loans for specific sustainable purposes or to fund companies whose main revenue stream is from sustainable activities. The Bank has also launched a Green Bond framework that will allow the issue of such bonds in the near future.

The Bank is also a member of the Energy Efficiency Financial Institutions Group (EEFIG) established by the European Commission for energy efficiency financing. In 2008, Eurobank signed the UN Global Compact and has since actively supported its 10 principles for promoting sustainability and responsible business activities.

Eurobank is a member of the Hellenic Bank Association's interbank Sustainable Development Committee, whose object is to monitor developments in the international and national regulatory framework and review issues related to environmental protection and sustainable development.

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).

This report, which includes the Bank's performance-related data and results, has been drawn up, validated, and verified following the annual audit by the accordingly accredited certification body, as part of the fulfilment of the EMAS requirements, and in



order to provide the public and all stakeholders with credible environmental information about Eurobank. The information included in this report refers to the environmental policy, environmental impacts, performance, documentation of threats/risks and opportunities, and Eurobank's results concerning the total of its locations, based on the environmental targets it has set.

Date: 1/11/2021

S. Ioannou

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

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2. About Eurobank

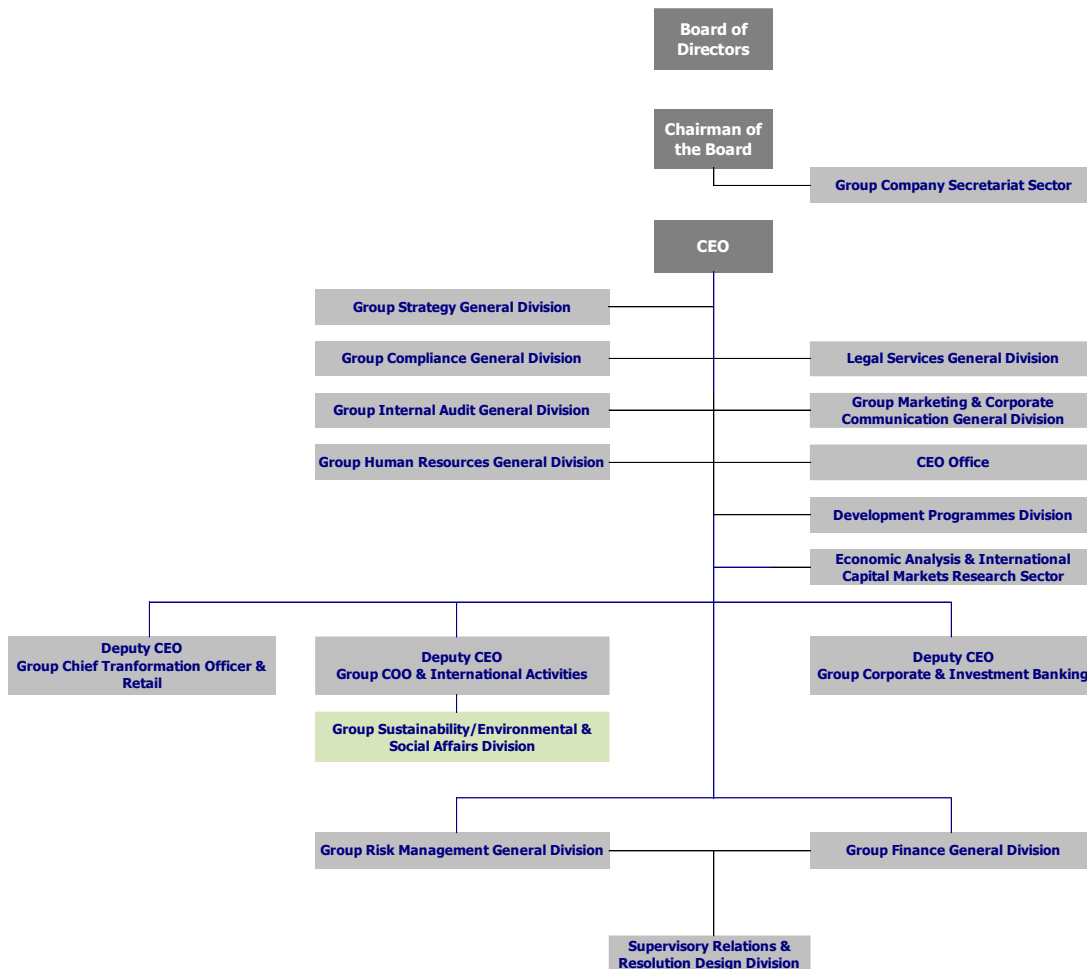
The Eurobank Group, consisting of Eurobank S.A. (Eurobank) and its subsidiaries, is a strong banking group active in six countries, with total assets of €67.7 billion and 11,394 employees. The Eurobank Group's parent company is Eurobank Ergasias Services and Holdings S.A. (Eurobank Holdings).

With a total network of 625 branches in Greece and abroad, Eurobank offers a comprehensive range of financial products and services to its retail and corporate customers. In Greece, Eurobank operations encompass a retail banking network, dedicated business centres, a Private Banking network and a dynamic digital presence. Eurobank also has presence in 5 countries: Bulgaria, Serbia, Cyprus, Luxembourg and the United Kingdom (London).

The Eurobank Group's philosophy focuses on providing top-quality services to its customers, with an emphasis on their specialised and diverse needs.

In addition to its core business activities, Eurobank consistently designs actions relating to social and environmental issues, adopting responsible practices that promote transparency and business ethics. Eurobank links its business decisions to environmental sustainability, social responsibility and corporate governance (ESG).

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



Data as of: 31 December 2020. For more information, visit www.eurobank.gr

3. Policies on Environment, Energy and Sustainable Development

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

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

The [Environmental Policy](#) is communicated to Bank personnel, and is made available to stakeholders through its website www.eurobank.gr. Since 2015, Eurobank has had in place 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](#) statement 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. Like the Energy Management Policy, it is available on the Bank's official website, www.eurobank.gr.



4. Environmental Management System

Eurobank's Environmental Management System (EMS) is an integrated system for the total and sound management of all environmental issues that arise, or may arise, from the Bank's operation. The EMS implemented by Eurobank is based on the Eco-Management and Audit Scheme (EMAS) guidelines, and aims at ensuring compliance with the Environmental Policy within the scope of the Bank's operations. Moreover, it is based on a specific structure and organisation, as well as on established procedures for monitoring, measuring and recording environmental performance in both the immediate and the wider environment within which the Bank operates. In this respect, Eurobank Management has appointed the Deputy CEO, Group Chief Operating Officer (COO) & International Activities as its representative on environmental issues in order to ensure the coordinated and responsible promotion and implementation of the Environmental Policy and the EMS in all Bank locations and units.

The Group Environmental & Sustainability Committee (GESC) is responsible for providing strategic guidance for Sustainable Development initiatives, monitoring performance of key sustainability indicators, ensuring proper implementation of relevant management system policies and procedures (Quality, Environment and Energy), and adopting best practices to reduce the impact of the Organisation's activities on people, the environment and society.

The Chairman of the Committee is the Deputy CEO, Group Chief Operating Officer (COO) & International Activities, and its members are senior executives whose area of expertise includes Risk Management, Public Relations, Operations, Legal and HR, amongst others.

Depending on topics that arise, other Bank staff are invited to attend Committee meetings by arrangement with the Committee Chairman.

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 1.

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.

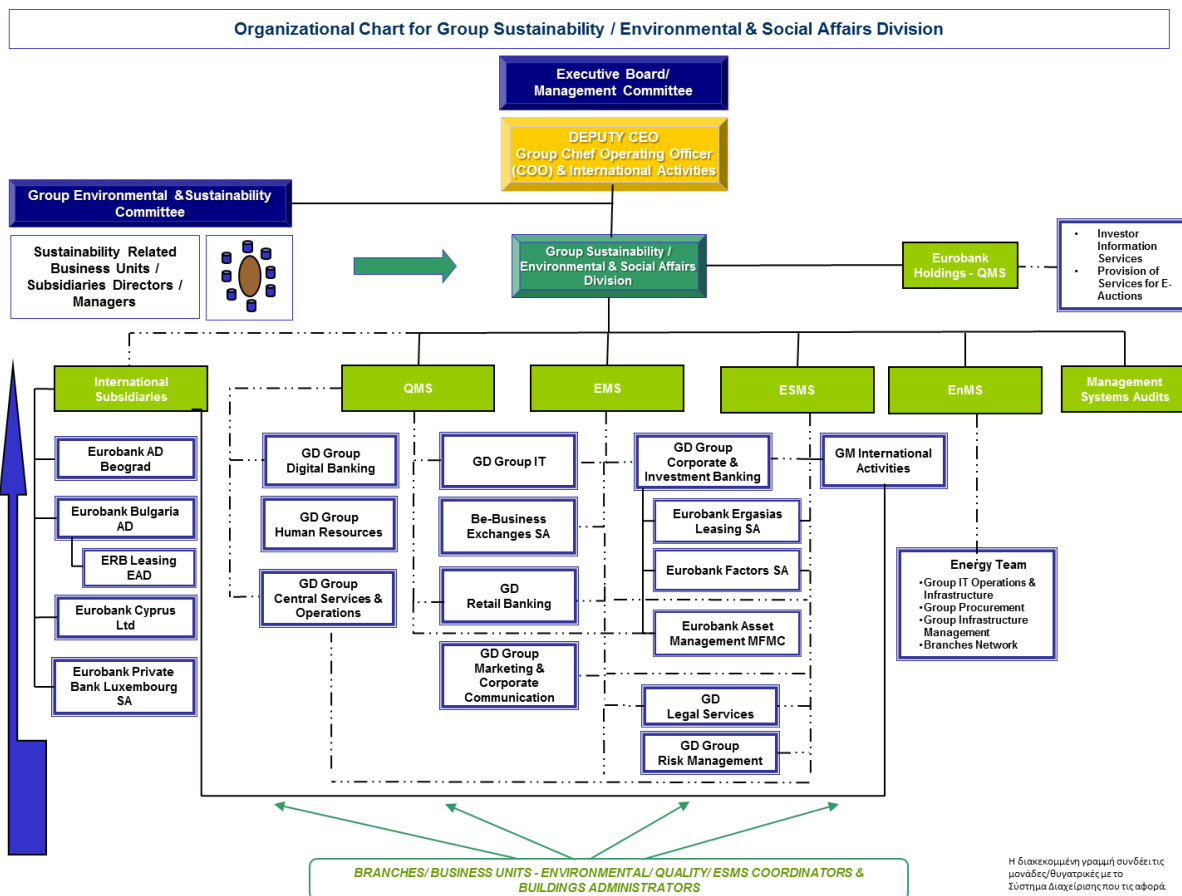


Figure 1: Eurobank Organisational Chart relative to Management Systems.

Operating Context - Internal and External Environment

As part of evaluating issues that could affect the Bank's ability to achieve the expected results of its Environmental Management System (Environmental Policy), Eurobank monitors and takes into account any internal or external issues that could have a positive or negative impact on its operation (Appendix 1).

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 and promotes dialogue with all stakeholders, both natural and legal entities, who are directly or indirectly associated with Eurobank and affect its operations and activities or are affected by them (Appendix 1).

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

- Investors & Investment Analysts: Timely reporting of accurate and complete information on the Group's performance and strategy
- Business Community: Mutual cooperation and open communication, with a view to safeguarding the interests of the business community
- Employees: Communication with a view to continuously promote skills acquisition and development
- Government & Regulatory Authorities: Communication to ensure full compliance with the regulatory and legislative framework
- Media: Cooperation with the Media to ensure optimum and effective promotion of the Bank and its products and services
- Non-Governmental Organisations & Associations: Continuous promotion and support of actions with social impact
- Young Entrepreneurs: Promotion of new enterprises and of research efforts on the basis of specific criteria and transparent procedures

- Customers: Responsible information, customer service and provision of products and services with a sense of respect and transparency
- Suppliers: Cooperation based on transparent procedures and specific criteria to achieve mutually beneficial outcomes
- Local Communities: Supporting local communities with a view to highlighting local diversity

Eurobank monitors and reviews information related to its stakeholders and their requirements, shaping a specific framework of cooperation and approach to communication in each case. Detailed information regarding stakeholders and modes of communication and dialogue is available in the [Annual Report 2020 - Business & Sustainability](#) on the Bank's website, www.eurobank.gr.

5. Environmental Aspects and Impacts

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

- Direct environmental aspects

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

- Indirect environmental aspects

These environmental aspects are associated with the Bank's business activities and apply to customer financing, which may affect the environment, and to relations with suppliers. Indirect environmental aspects have to do with procured products/materials, the operation of suppliers/subcontractors, products and the risk involved in customer financing which relates to capital investments and lending. These products are listed in the Annual Report Business and Sustainability (<https://www.eurobank.gr/-/media/holding/omilos/annual-reports-english/2020/annual-report.pdf>), pages 84-93.

Eurobank has identified and defined environmental aspects as they arise from all of the Bank's activities so that, by evaluating the importance of the respective environmental impacts, the organisation's environmental targets can be established.

The documentation of all environmental aspects and the assessment of their environmental impacts is accomplished on the basis of the EMS procedure "Identification and Response to New Direct and Indirect Environmental Aspects". As part of this procedure, the identified direct environmental aspects are assessed on the basis of criteria such as:

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

Additionally, indirect environmental aspects are assessed on the basis of criteria related to corporate products and their impacts.

Direct environmental aspects are rated based on impact assessment on a scale of importance and defined as significant, optional or insignificant.

The rating scale is as follows (maximum value: 3):

Assessment	Rating	Action
<1.2	Insignificant	No action required.
>1.2 <2.1	Optional	Action taken if there is potential for improvement, taking into account the cost and available technology or mechanism.
>2.1	Significant	Action-management measures are mandatory.

Eurobank examines environmental aspects by activity and by their environmental impacts; they are evaluated as to importance, and management measures are taken based on their associated environmental threats and opportunities aimed at the continued improvement of the organisation's environmental performance. The environmental aspects and impacts of Eurobank's activities, and related threats and opportunities (Appendix 1) were checked as part of verifying the data included in this Report by the Certification Body in September 2021.

6. Mechanisms for Identifying and Documenting Threats and Opportunities

As part of addressing undesirable outcomes (threats) and enhancing desirable outcomes (opportunities) (Appendix 1), Eurobank has established the following mechanisms:

Risk and Control Self-Assessment System

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

Environmental and Social Management System

The participation of major institutional investors in the Bank's share capital marked the upgrade of existing and the incorporation of new environmental and social risk management mechanisms in the Bank's financing and investment operations.

To that end, Eurobank implements a specific ERB Group Environmental and Social Policy in a manner that minimises potential disturbances in its business operations. The policy is applied through the Bank's Environmental & Social Management System (ESMS), which 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 relevant national, EU and international legislation. The aim is to reduce exposure to potential environmental and social risks arising from the behaviour of the enterprises that are financed by the Bank. Thus far, the Bank's portfolio has been reviewed in its entirety in relation to Environmental and Social matters, while the sectors presenting the greatest potential exposure have been identified. The ESMS has been fully integrated into the approval and monitoring processes that the Bank applies in its financing operations and is fully supported by Bank Management, as the adoption of environmental and social criteria can lead to sustainable operating models and, by extension, better credit ratings.

Business Continuity Plan

In the event of an emergency, including environmental incidents, Eurobank implements a Business Continuity Plan, which includes planning and preparations to ensure that the Bank can continue to operate in the event of a serious incident or disaster, and that it will be in a position to restore normal operations within a reasonably short time when responding to typical disastrous events involved in ongoing business activity (natural disasters such as fires or flooding, accidents, server crashes or virus infections, insolvent key 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 the utmost 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 environment-friendly products and services, without causing disturbances and unfair competition. Adherence to environmental legislation is an explicit provision in all contractor agreements. The Procurement Policy includes special environmental provisions to promote good environmental behaviour amongst suppliers and ensure, whenever possible, the selection of environment-friendly products.

e-Banking services

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

Extraordinary external factor impacting operations: The COVID-19 pandemic

The effort to contain the spread of the COVID-19 pandemic, which appeared in Greece in March 2020, included government-imposed special measures to suspend business operations, limit movement and travel, etc.

Due to these emergency conditions, the Bank also introduced special working guidelines and adopted measures such as teleworking, with fewer personnel working on-site at its facilities.

All of these conditions in 2020 affected the Bank's Environmental Management and Energy Management systems, with a direct impact on supplies procurement, recycling, water and energy consumption, and business travel.

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, as it relates to the Bank's activities and products, is collated, reviewed, evaluated, applied and updated, 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 2020/2021 and performance for 2020 in relation to set targets are presented in the tables below.

Natural resource conservation

Environmental Target	Environmental Programme	Implementation Period	2021 target	2020 target	Performance 2020
Reduction in electricity consumption	Energy Management System (ISO 50001), see page 17	31/12/2021	-5%	-4%	-7.79%
Annual paper supply	Paper saving programme, see page 23	31/12/2021	225 tons	350 tons	247 tons

Reduction in Greenhouse Gas (GHG) Emissions

Environmental Target	Environmental Programme	Implementation Period	2021 target	2020 target*	Performance 2020
Reduction of Indirect GHG Emissions (Scope 2)	Energy Management System (ISO 50001), see page 19	31/12/2021	-5%	-31%	-69.13
Reduction of GHG Emissions (Scope 1 & 2)	Energy Management System (ISO 50001), see page 19	31/12/2021	-5%	-30%	-67.79

* Compared to 2014 - the base year for GHG emission reduction targets up to 2020.

Minimising waste

Environmental Target	Environmental Programme	Implementation Period	2021 target	2020 target	Performance 2020
Paper recycling at all Bank locations	Paper and packaging materials recycling, see page 25	31/12/2021	100%	100%	147.1 tons
Toner recycling	Managed Print Services, see page 24	31/12/2021	100%	100%	3,787 pieces
Lamp/accumulator/battery recycling	Lamp/accumulator/battery recycling, see page 26	31/12/2021	100%	100%	27,428 kg

Recycling of other waste electrical and electronic equipment (WEEE)	WEEE Recycling, see page 25	31/12/2021	100%	100%	59,510 kg
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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	31/12/2020

9. Personnel Training, Communication and Awareness

In implementing the Environmental Management and Energy Management systems, Eurobank makes every effort to train its employees on issues related to the environment, energy and climate change, and the application of sound practices.

A total of 4,569 employees have received training on environmental issues since 2003. The goal for 2021 is to make all training courses available via e-learning and open to all personnel so that employees can freely select them as part of their learning plan.

To raise awareness and encourage active participation of employees in the operation of the energy system, communication of information on various environmental issues was continued through the “Environment - Quality - Energy” page in Connected, via e-mail, via announcements in Connected and by direct telephone or e-mail communication.

Some of the topics posted on Connected include: “World Environment Day”, “Our Commitment to the Environment - EU Green Week”, the “European Week for Waste Reduction”, “The Most Sustainable Companies in Greece 2020”, “Instructions for Paper and Packaging Materials Recycling” and “Recycling makes a Comeback at the Office”.

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

By offering focused training courses for its employees, the Bank contributes to achieving the Sustainable Development Goal for quality education (SDG 4).

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.

In 2020, the measures adopted in response to the COVID-19 pandemic, particularly the ability for Bank personnel to work remotely, with a corresponding reduction of their physical presence in the workplace (administrative buildings and branches), impacted the Bank's overall electricity consumption. Especially during the months in which a large number of activities were suspended (lockdown), there was a sharp decrease in consumption compared to 2019. For example, for the administrative buildings, there was:

- an average decrease of 13% in April
- an average decrease of 8% in May

Similar deviations were noted in the remaining months of the year, so that total energy consumption for 2020 at the Bank totalled 47,784 MWh, i.e. a 6.55% reduction from 2019, while the decrease from base year 2014 was 31.31% (Figure 3). The corresponding indicators for energy consumption per employee and by surface area compared to 2019 showed an increase of 3.04% and a decrease of 5.44%, respectively.

Overall energy consumption is mainly due to the use of electricity at Bank branches and buildings, which dropped by 7.79% from 2019 (43,674,273 kWh compared to 47,362,488 kWh in 2019).

The percentage of electricity consumed as a proportion of total energy for 2020 is 91.4%.

Electricity use for the Group in 2020 was 45,557,134 kWh, while in 2019, it was 51,121,813 kWh, registering a 10.89% drop.

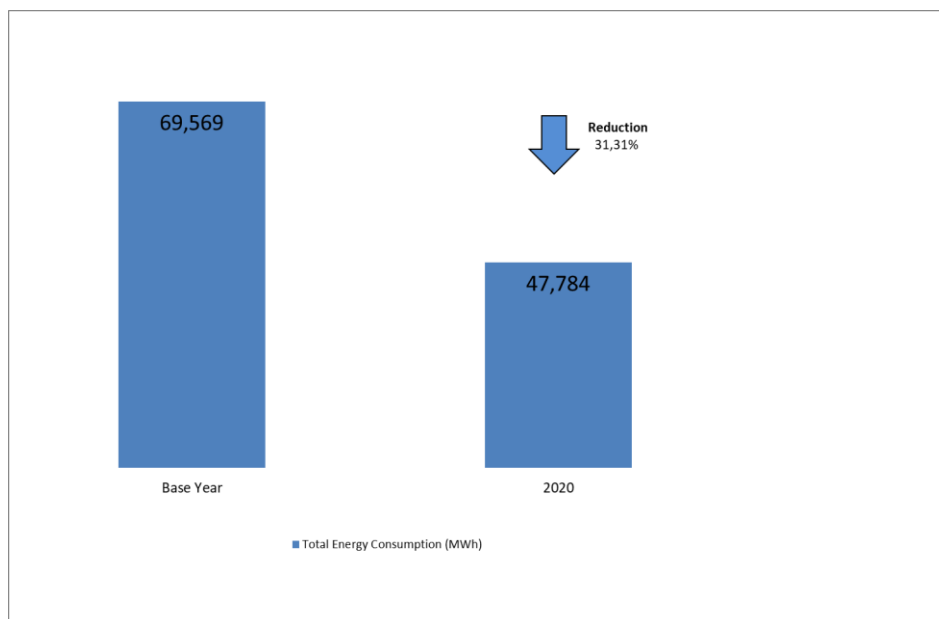


Figure 3: Energy consumption relative to base year 2014.

In 2020, natural gas consumption to heat Bank buildings amounted to 3,818,807 kWh, up from 2019 by 7.53%. Similarly, heating oil consumption increased by 46%.

Natural gas use for the Group in 2020 was 4,094,411 kWh, while in 2019, it was 3,934,459 kWh, registering a 4% increase.

The increase in natural gas and heating oil consumption was affected by weather conditions and the special guidelines for operating air conditioning systems as a result of the COVID-19 pandemic. In this regard, instructions were handed down:

- to building users to air out spaces regularly, where feasible, so that windows remained open for long periods of time.
- to building maintenance technicians to increase the intake of fresh air by central air conditioning units in the buildings to the maximum rate of fresh air

These instructions resulted in more energy being required to heat the spaces, thereby increasing relative consumption.

Additionally, total energy consumption from petrol and diesel used for three Bank vehicles was slightly down by 86 litres from 2019.

Energy consumption breakdowns and the changes in respective consumption indices per employee and surface area from base year 2014 through 2020 are presented in Appendix 3 of this Report.

Energy Intensity Ratio

The energy intensity ratio expresses the amount of energy the Bank consumes divided by the total of its operating income and is used to monitor its energy performance relative to the scale of its activities. Combined with the absolute energy consumption, this ratio helps the Bank adjust its energy performance to its activities. The ratio for 2020 is at 30.99 MWh/m€ and is down by 16.74% from 2019 (37.22 MWh/m €). The Bank aims to reduce its energy needs in relation to its activities over the coming years.

Energy Management

Eurobank implements an ISO 50001 certified Energy Management System (EMS) in applying the respective Management Policy to ensure responsible energy management at all Bank facilities (branches and administration buildings), with the aim of minimising:

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

As part of its EMS, Eurobank communicates the “energy identity” of its branches annually. The evaluation of each branch’s annual performance is achieved by:

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

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

The technical interventions by building during 2020 are detailed in Appendix 4 of this Report.

Planned activities for 2021 include the following:

- Continuation of the following actions at all of the Bank's new branches and office spaces, as well as all areas where extensive refurbishment works are implemented:
 - installation of new LED technology light fixtures;
 - installation of VRF air conditioning systems and autonomous air-conditioning units, as well as installation of air-cooled water air-conditioning systems, with a minimum energy class of A+;
 - installation of a heat recovery ventilation system.
- Energy audits as part of renovation works by engineers in the Technical Works Division.
- Certification of the Nea Ionia building complex as meeting Leadership in Energy & Environmental Design (LEED) requirements.

Leadership in Energy & Environmental Design (LEED) Certification

The Bank has embarked on the process of obtaining certification for the building complex in Nea Ionia as LEED Gold, expected within 2021.

This will be the Bank's third office building to earn such a certification, highlighting Eurobank's excellent working environment. The building at 25th Martiou St. & Teo St. (Tavros) has been certified LEED Platinum and the building at Kyprou St. & Archimidous St. (Moschato) has been certified LEED Gold.

11. Business travels

Since 2003, the Bank has kept a record of total miles travelled for business trips taken both domestically and abroad. Where feasible, the Bank makes use of video conferencing/teleconferencing to reduce the amount of business travel and associated greenhouse gas emissions. Additionally, COVID-19-related measures, such as travel restrictions, reduced air travel to absolutely essential trips and in 2020 resulted in a decrease of 81.62% from 2019 (in 2020, travel totalled 426,782 km, compared to 2,321,884 km in 2019). Similarly, greenhouse gas emissions (Scope 3) also dropped to 39.46 tCO₂e from 214.66 tCO₂e in 2019 (an 81.62% decrease).

12. Greenhouse Gases

Since 2008, the Bank has relied on the international Greenhouse Gas (GHG) Protocol (www.ghgprotocol.org), to monitor and decrease its environmental footprint, and to help reduce greenhouse gas emissions. Additionally, to reduce electricity use, since 2018, the Bank has applied the Market-Based Method using annual CO₂ emission coefficients from electrical power providers.

This methodology provides a framework for recording and allocating energy consumption, as well as for calculating direct and indirect greenhouse gas emissions. Direct (Scope 1) emissions resulting from Eurobank's operations reflect GHG emissions released by burning oil and natural gas to heat buildings, and the use of diesel and petrol by Bank vehicles for transfers within Attica. Indirect emissions are those released by the consumption of electricity (Scope 2) and those associated with air travel for employee business trips (Scope 3).

Total GHG emissions in carbon dioxide equivalents (tCO₂e) dropped by 9.72% in 2020 compared to 2019, and amounted to 15,681.14 tCO₂e (Figure 4), while emissions per employee and by surface area came to 2.18 tCO₂e/person and 0.055 tCO₂e/m² respectively (Figure 5).

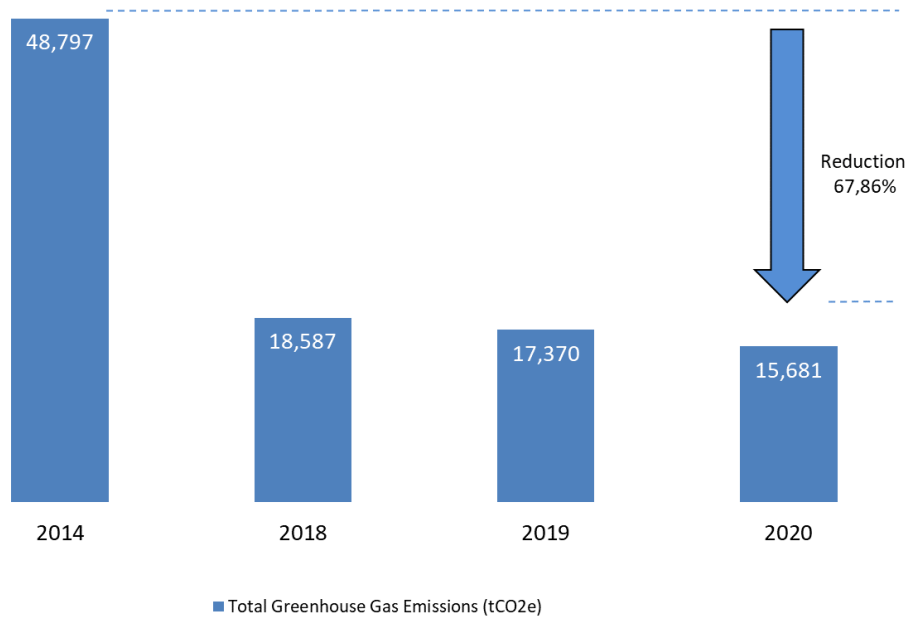


Figure 4: Total greenhouse gas emissions

Total GHG emissions have undergone a significant reduction of 67.86% compared to the 2014 base year (Figure 4), while corresponding reductions in the emissions per employee and emissions by surface area amount to 61.16% and 59.78% respectively (Figure 5).

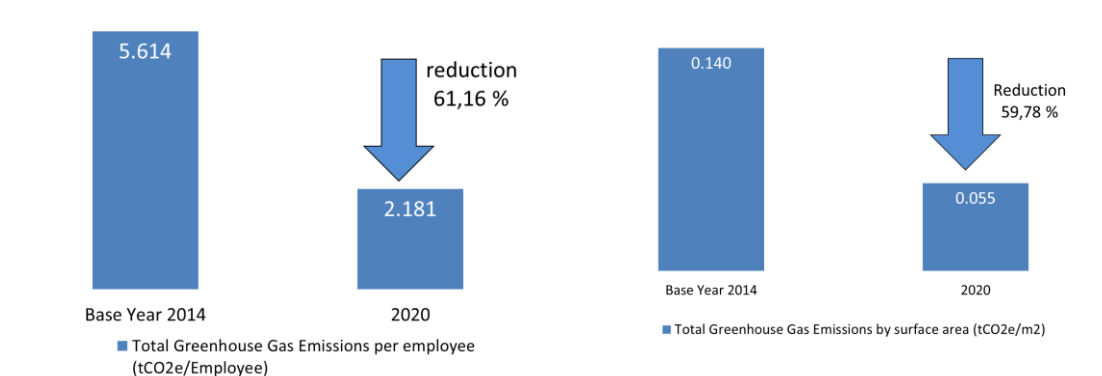


Figure 5: Comparison of total emissions per employee and by surface area with base year 2014

It should be noted that the targets for reducing indirect (Scope 2) emissions and the sum of direct and indirect emissions (Scope 1 & 2) that the Bank has set for 2020, relative to base year 2014, have already been achieved as a result of implementing the Energy Management System.

Target-setting for greenhouse gas emissions is now performed annually and these targets have been recorded in section “8 Environmental Targets - Programmes and Performance”.

As part of the effort to reduce greenhouse gas emissions from the combustion of heating oil, infrastructures have been developed to phase in the use of natural gas, resulting in a 3.07% reduction of the oil and gas emissions intensity ratio (tCO₂e/kWh) since base year 2014. Similarly, the overall carbon intensity ratio for 2020 is at 10.17 tCO₂e/m€ and is down by 19.56% from 2019 (12.64 tCO₂e/m€).

At the same time, in 2020 the Bank obtained, through its electricity provider, Guarantees of Origin for 93.89% of the electricity consumed by the Group from the Renewable Energy Sources Operator & Guarantees of Origin (DAPEEP SA), verifying that it came from Renewable Energy Sources (RES).

Total energy for the Bank (47,784 MWh) in 2020 came to 41,772 MWh from RES, and 6,012 MWh from non-RES.

A carbon offset was also secured from 3Degrees for the greenhouse gas emissions from natural gas consumption at the Nea Ionia building complex. This means that approximately 52% (430 tCO₂e) of the greenhouse gas emissions from the Group’s total emissions due to natural gas consumption is offset (Green).

The contribution of individual GHG (carbon dioxide-CO₂, methane-CH₄, nitrous oxide-N₂O) to the total emissions is detailed in Appendix 3 of the Report, along with the annual emissions of gaseous pollutants (sulphur dioxide-SO₂, nitrogen oxides-NO_x and particulate matter) released into the atmosphere from burning fossil fuels.

Lastly, the data on fluorinated gases (F-gases) released by the air conditioning installations the Bank used for 2020 are as follows:

Type	GWP	kg	tn CO ₂ -eq
R-410A	2,088	190	396.72
R-407C	1,774	90.5	160.547
R-438A	2,265	8	18.12
Total		289	575.387

A breakdown of the data by scope (Scope 1, 2, 3) and year is shown in Appendix 3, p. 48.

By significantly limiting greenhouse gas emissions from its operations, the Bank contributes to limiting climate change and helps achieve the global Sustainable Development Goals for affordable and clean energy (SDG 7) and climate action (SDG 13).

13. Water

Water is the most important natural resource of our times, and for this reason the Bank attaches great importance to its conservation. In 2020, water consumption amounted to 54,691 m³, reflecting a decrease of 28% from 2019 (Figure 6), while water use per employee was 7.61 m³/person. This is below the target of stabilising water consumption at 9 m³/person set by the Bank as part of rationalising water use.

In 2020, water flow restrictors were installed in sink taps at the Nea Ionia building complex, and low-pressure toilet tanks were adjusted to require a lower volume of water.

The reduction in consumption was also due to a decrease in Bank personnel working on-site due to teleworking, as part of the COVID-19 pandemic response measures.

For 2021, there are plans to install a special system that processes wastewater from some outflows (e.g. washbasins) for reuse in toilets on a pilot basis at a particular branch.

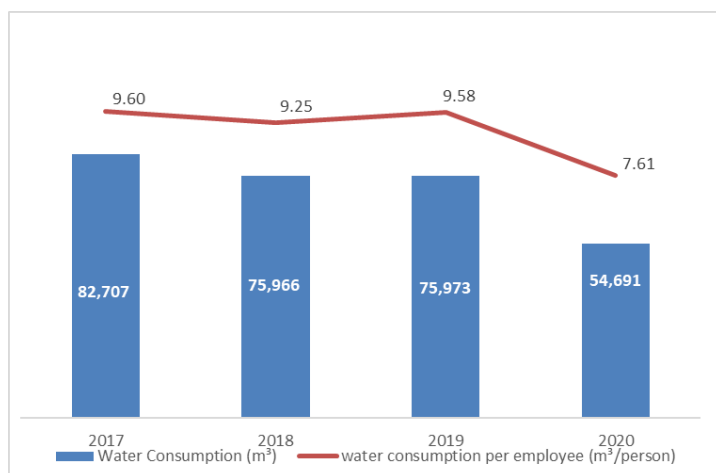


Figure 6: Water consumption and



Note that data on consumption are derived from unified EYDAP water company bills for Attica and related estimates for the rest of Greece.

14. Paper

Limiting paper consumption is one of the Bank's major environmental targets and falls under actions to digitise its operations, such as:

- Using tablets at branches: Most transactions that take place at our branches are now carried out without hard copies of supporting documents.
- Printer replacement: Already underway is the process of replacing all Bank printers with cutting-edge technology machines that consume less energy and have the capacity to export detailed statistical data that will allow us take prompt corrective action where increased printing volumes are detected.
- Reduced hard-copy bank statements: The Bank encourages all our customers to select the option of receiving their bank statements electronically through e-Banking.

In addition, procedural interventions and a number of promotional activities were implemented to encourage adoption of a digital culture.

Actions (computerising and procedural) are also continuing with the aim of achieving full digitisation of product transactions that customers currently conduct at our Bank branches (e.g. opening accounts, issuing debit cards, receiving e-banking codes, etc.).

Lastly, the decrease of Bank personnel at the workplace due to reliance on teleworking, as part of the response to the COVID-19 pandemic, also reduced the number of printed documents, particularly at the Bank's central services; this had a direct impact on paper supplies.

As a result, in 2020, the supply of A4 & A3 paper was at 247 tons, down from 2019 by 27.97%, which helped achieve the target of 350 tons. Consumption per employee was also down as a result, by 20.58% (Figure 7).

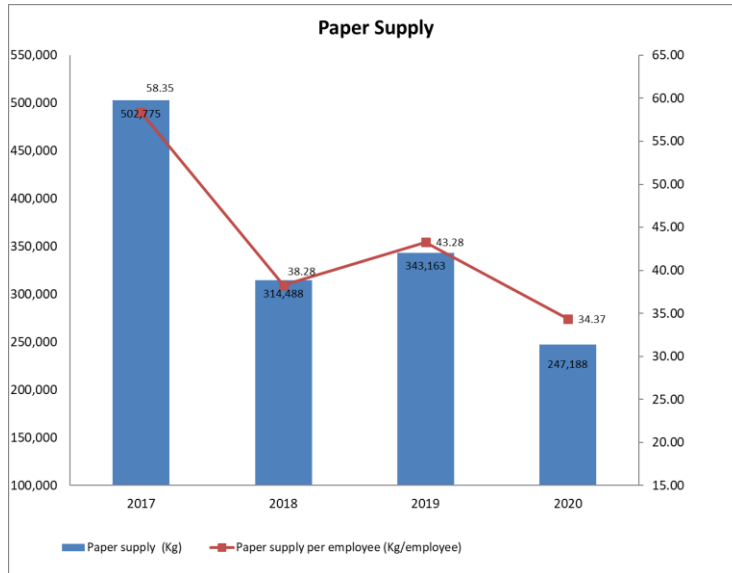


Figure 7: Paper supply and paper supply per employee

The annual change in the supply of A4 & A3 paper compared to the 2014 base year is shown in the table below, where a marked decrease of about 57% is noted over recent years.

	2020	2019	2018	2017	2016	2015	2014
Paper Supply (Kg)	247,188	343,163	314,488	502,775	555,363	548,939	574,138
Annual Change compared to base year 2014 (%)	-56.95	-40.23	-45.22	-12.43	-3.27	-4.39	

As one of the Bank's aims is to automate its in-person teller transactions and adopt a digital culture, it achieved a 22% reduction in hard-copy supporting document pages (A5) in 2020 from 2019.

It should be noted that the entire supply of A4 & A3 paper is certified with the EU Ecolabel.

Detailed figures on paper supply and related indicators from base year 2014 up to 2020 are presented in Appendix 3 of this Report.

e-Statement service

The increase in the use of the e-Statement service was significant in 2020 as well, as approximately 320,000 more e-Banking users chose to receive only electronic account statements, resulting in the additional discontinuation of approximately another 940,000 hard-copy statements. Since the e-Statement service was introduced, approximately 1.25 million customers have discontinued postal delivery of about 3.2 million hard-copy statements.

The most important steps that led to the discontinuation of hard-copy statements are:

- The inclusion since 2019 of the option to forego hard copies when registering for e-Banking for new users, which is influenced by the significantly increased use of

the channel and the ease of Digital Onboarding which became available and allows for autonomous remote activation of e-Banking for Bank customers. Another factor was the relaunch of the e-Banking “splash screen” in December 2019, which pops up on screen for any existing e-Banking user who has the capability of discontinuing even one hard-copy statement.

- (b) The general increase in the use of Digital Channels by new users with the outbreak of the pandemic and thereafter (March 2020).

Moreover, the Bank’s savings from the discontinuation of statement deliveries through the post are also substantial and amount to more than €18 million since the service became available (Q4 2009).

15. Solid Waste Management and Recycling

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



The Bank monitors 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
- Lamps/Accumulators/Batteries
- Credit cards
- Plastic bottle caps
- Excavation, construction and demolition waste (ECDW)

The Bank's unwavering goal is to continue expanding its recycling programmes in order to ensure the safe management of all outgoing recyclable materials.

The Bank stopped using single-use plastics (such as cups, plates, cutlery, stirrers and straws) in 2019 and has replaced them with paper or biodegradable items in its electronic supply catalogues. 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, as part of procuring electronic equipment via the tender process, the Bank also allows suppliers to submit bids for refurbished equipment. This helps to reduce electronic waste without affecting the proper function and performance of equipment.

The impact of measures to prevent the spread of COVID-19 on solid waste management and recycling resulted in the suspended operation of the recycling company, which works with the Bank and is responsible for collecting recycling (used paper and packaging materials), from mid-March to the beginning of May.

In response, after assessing the new conditions and generated volume, the task of collecting recycling from the buildings and branches in the Attica recycling programme was assigned to a transport company until the recycling company could resume operations. The result was:

- the continuation of the recycling process
- prevention of material build-up in the Bank's buildings and branches within Attica
- safeguarding public health

The remaining recycling processes during this particular period were not affected by this factor.

The quantities relating to recycling of solid waste are also smaller due to Bank personnel working remotely during the year.

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 recycling programme for paper (A4 & A3) and packaging materials at branches makes use of municipal recycling systems and employs the services of a dedicated recycling contractor at the buildings and service points where there are no municipal recycling bins. The total amount of paper recycled by the contractor in 2020 was 147,105 kg and accounted for 59.51% of the annual paper supply.

Since the target to “recycle paper at 100% of Bank locations” was met for yet another year in 2020, the total quantity of paper recycled by Eurobank was significantly greater, as the quantity of paper from approximately 90% of branches is diverted to municipal recycling systems, where it is not possible to obtain relevant data.

Additionally, a total of 133.30 kg of packaging materials (plastic, aluminium, paper) were also recycled.

Electrical and Electronic Equipment

In 2020, 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 2020, a total of 3,592 pieces (Figure 8) were recycled, corresponding to 59,512 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 2020, the Bank donated 2,001 pieces of electronic equipment.

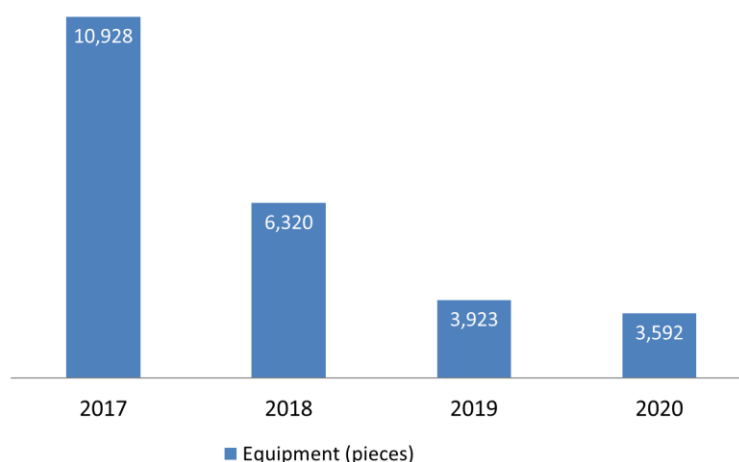


Figure 8: Recycling of Electrical and Electronic Equipment in pieces

Lamps/Accumulators/Batteries

Spent lamps and accumulators/batteries are types of waste that are regulated by the applicable environmental legislation. Their safe disposal prevents the risk of polluting both the soil and aquifer with heavy metals and other hazardous substances. The target to recycle 100% of spent lamps and accumulators/batteries was met in 2020. More specifically, the Bank continued to work with its approved waste management agencies, and delivered a total of 197.40 kg of lamps for safe disposal. In addition, accumulators/batteries weighing a total of 26,831 kg were delivered for safe disposal, including waste large/medium UPS batteries. Lastly, portable batteries were also collected through the AFIS battery recycling company, with a total of 400 kg being recycled.

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 May 2020, Eurobank became the first bank on the Greek market to introduce a new generation of cards made from an environmentally friendly, biodegradable material, adopting international environmental protocols on banking, including the services and products it offers. This product is distributed on the Greek market exclusively through Eurobank and demonstrates the Bank's long-term commitment to promoting an environmental culture.



Now, all newly issued Eurobank debit cards for retail and business customers, and any [debit](#) cards that are renewed or reissued, are made of a biodegradable material which is 82% polylactic acid (PLA), a petroleum-free, non-toxic plastic substitute. Production of this material requires less energy and generates significantly lower greenhouse gas emissions, compared to PVC, which is not biodegradable and emits toxic gas when incinerated.

Eurobank selected a widely used product like the debit card (more than 2.5 million), which is now an inextricable part of our daily lives, as the ideal vehicle to make good on its promise and further cultivate in its customers the value of being environmentally conscious. Now all new cards are printed on the new biodegradable material, and 285,000 cards have already been printed on the new “green” material, with all cards being gradually replaced.

Furthermore the forms, envelopes and letterhead being used to send out the new cards bear the certification and seal of the international non-profit FSC organisation, thus providing a guarantee that the paper goods come from responsibly managed forests, controlled sources, recycled materials or a combination of these.

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 "WeShare" 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.

Excavation, construction and demolition waste (ECDW)

Excavation, construction and demolition waste (ECDW) derives from the renovation of buildings and comprises materials such as reinforced concrete, iron, bricks, plaster, wood, glass, metals, plastics, asbestos and soil—materials which can be recycled. The European Union has identified ECDW as a priority waste stream for management. There is high potential for recycling and reuse of ECDW, as some of these materials are high-value. The Bank has introduced procedures for such projects whereby contractors must submit a certificate of proper ECDW management.

16.Noise

The Bank measures physical agents at all its facilities using instruments that are calibrated on an annual basis, and an annual report is prepared on all physical agents, including noise. The permissible noise level for intellectual work, according to the guidelines of international standard ISO 1996-1, is 55 dB(A). The noise recorded by Safety Technicians using special instruments in no way exceeds the minimum levels above which action must be taken, as stipulated by Greek legislation. It is noted that there are no direct sources of noise in our facilities.

In most cases, the noise arises from customers talking, and the sounds/ringing of mobile or fixed phones due to the presence of large numbers of people, particularly on busy days/times at the branches. In special cases, such as in areas with numerous work stations and at call centres, noise measurements are further evaluated and, where necessary, corrective actions are taken in cooperation with the Technical Works Division (e.g. installation of sound absorbing panels, etc.). There may also be cases with large air conditioning installations where noise levels may exceed maximum allowable levels established by Presidential Decree 1180/81 (Government Gazette 293/A/6-10-1981). In these cases, regular inspections/maintenance of air conditioning units at Bank branches and buildings are conducted to ensure the installations are in good order. When it is determined that the noise emanating from the installations at a particular branch has exceeded the legally allowable maximum level, either after inspection by the Technical Works Division or following a complaint by an adjacent property, an on-site inspection is carried out by a mixed team of engineers and technicians to record noise levels in detail, to investigate the causes, ensure prompt repairs in the event of a malfunction, and conduct a follow-up measurement to ensure that allowable noise levels are not exceeded.

As part of this effort, the Bank in 2020:

- Installed sound insulation on mechanical equipment on the roof of branch 327 on Athinon-Haidari Avenue.
- Installed anti-vibration cables in the fan on the mezzanine of branch 383 in Nea Smyrni to halt the transmission of sound through the support cables to the flat located above the branch.

The necessary sound measurements were then taken to determine the level of noise emitted to the environment from this mechanical equipment after the technical modifications and the sound level was found to be within legal limits.

17. Environmental Actions in 2020

Under the particularly difficult conditions prevailing during 2020 due to the COVID-19 pandemic, the Bank's volunteer "Team up" group did not carry out actions related to the environment.

This period of time was used to inform and raise awareness of employees in relation to climate change and environmental risks through a broad set of topics covering ESG factors.

The following actions were carried out to inform employees and raise awareness:

1. Special feature to observe EU Green Week in October 2020 over the organisation's intranet (Connected), with articles and information on climate change and environmental risks.
2. Focus on World Environment Day in June 2020 and sharing of information on Eurobank's initiatives concerning actions to reduce its environmental footprint.

Environmental Verifier's Declaration on Verification and Validation Activities

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

By signing this declaration, I declare that:

- the verification and validation has been carried out in full compliance with the requirements of Regulation (EC) No 1221/2009 of the European Parliament and 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 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 all the organisation's activities, within the scope mentioned in the environmental statement.

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

Done at Athens, on 1/11/2021

Signatures

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

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

Information Requirements for Registration

ORGANISATION

Name	Eurobank SA
Address	8, Othonos St.
Town	Athens
Postal Code	10557
Country/land/region/Autonomous Community	Greece
Contact person	P. Papadimitriou Head of Group Sustainability/Environmental & Social Affairs
Telephone	2144057332
Fax	
E-mail	panpapadimitriou@eurobank.gr
Website	www.eurobank.gr
Public access to the environmental statement or the updated environmental statement	
(a) printed form	Group Sustainability/Environmental & Social Affairs Division
(b) electronic form	www.eurobank.gr
Registration number	EL-000080
Registration date	11/3/2009
Suspension date of registration	-
Deletion date of registration	-
Date of the next environmental statement	-
Date of the next updated environmental statement	9/2022
Request for derogation pursuant to Article 7 YES – NO	NO
NACE Code of activities	64 - Financial service activities, except insurance and pension funding
Number of employees	7,929
Turnover or annual balance sheet	€1,374 million

SITES

Name	Eurobank SA
Address	8 Othonos Street, 390 branches/buildings (see Appendix 5)
Town	Athens
Postal Code	10557
Country/land/region/Autonomous Community	Greece
Contact person	P. Papadimitriou Head of Group Sustainability/Environmental & Social Affairs
Telephone	2144057332
Fax	
E-mail	panpapadimitriou@eurobank.gr
Website	www.eurobank.gr
Public access to the environmental statement or the updated environmental statement	
(a) printed form	Group Sustainability/Environmental & Social Affairs Division
(b) electronic form	www.eurobank.gr
Registration number	EL-000080
Registration date	11/03/2009
Suspension date of registration	-
Deletion date of registration	-
Date of the next environmental statement	-
Date of the next updated environmental statement	09/2022
Request for derogation pursuant to Article 7 YES – NO	NO
NACE Code of activities	64 - Financial service activities, except insurance and pension funding
Number of employees	7,929
Turnover or annual balance sheet	€1,374 million

ENVIRONMENTAL VERIFIER

Name of environmental verifier	TÜV HELLAS (TÜV NORD) SA
Address	282, Mesogeion Avenue
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Registration number of accreditation or licence	EL-V-0004
Scope of 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 SA (ESYD)

Done at Athens, on 1/11/2021

Signature of the representative of the Organisation

S. Ioannou

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

Appendix 1 - Environmental Aspects, Operating Context, Stakeholders, Threats & Opportunities

Direct Environmental Aspects

Task	Environmental Aspect	Environmental Impact	Threat Assessment		Opportunity	Management Measures
Building Renovation						
Replacement of mechanical, electrical equipment.	Disposal of hazardous/non-hazardous solid waste Noise Fire risk	Pollution from hazardous/non-hazardous waste. Noise pollution. Reduced biodiversity.	2.06	Collection of large volume of waste with problems of handling. Risk to life of workers, risk for surrounding area.	Device recycling.	Contractor/maintenance work with works contract (time lines, addressing environmental issues). Safety Technician measures environmental factors. Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment.
Spatial planning changes, partitioning/small-scale construction works.	Disposal of hazardous/non-hazardous solid waste Disposal of paint containers Noise Fire risk	Pollution from hazardous/non-hazardous waste. Noise pollution. Reduced biodiversity.	2.02	Collection of high volume of waste-building materials with problems of handling, storage. Risk to life of workers, risk for surrounding area.	Management of inert materials (building materials).	Contractor/maintenance work with works contract (time lines, addressing environmental issues). Selective demolition, removal and management of hazardous waste (e.g. asbestos). Avoid uncontrolled disposal into the environment, not mixing with hazardous waste, selective demolition, removal of hazardous waste, exploitation of other materials. Disposal of inert (building) materials in approved spaces. Soundproofing and protection of building facilities. Use of paints without harmful substances, manufactured with environmentally friendly methods. Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment.
Management / Storage of equipment-fixtures						
Storage of equipment (electronic/electrical, furniture, other office equipment).	Disposal of hazardous/non-hazardous solid waste. Fire risk.	Pollution from hazardous/non-hazardous waste. Reduced biodiversity.	2.44	Collection of high volume of waste with problems of handling, storage. Risk to life of workers, risk to surrounding area.	Reuse, donation, recycling-reciprocal benefit.	Separation/sorting of electronic waste from other waste. Delivery to alternative management system or approved collector-reciprocal benefit. We manage 100% of office equipment; furniture which cannot be reused is initially stored in the central warehouse until a suitable partner can be found to recycle it or it is donated. Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment.
Office and branch operation						
Paper use	Disposal of non-hazardous solid waste. Natural resource consumption.	Pollution from waste. Natural resource depletion.	2.13	Increase in supply cost due to printing requirements. Generation of large volume of paper records. Problem in handling (storage, safe-keeping, destruction, recycling).	Measures to reduce printing, introduction of electronic signature, etc.	Use of new technology (all-in-one printers, digital banking, etc.).
Use of aluminium & plastic	Disposal of non-hazardous solid waste.	Pollution from waste.	2.00			Avoiding uncontrolled disposal, separate collection and recycling. Small quantities
Use of ink cartridges and printing inks	Disposal of non-hazardous solid waste.	Pollution from waste.	1.99	Contributes to pollution of surface water and groundwater due to disposal without management measures.	Managed print service (MPS). Total recycling of ink cartridges or refilling.	Not mixed with hazardous waste, collected separately and properly handled (return to provider or delivery to licensed waste recycling subcontractor).
Use of accumulators/batteries.	Disposal of hazardous solid waste.	Pollution from hazardous waste.	1.92	Collection of high volume of waste with problems of handling, storage.		100% of accumulators are recycled through special recyclers.
Use of electricity to operate equipment (e.g. air conditioning units, lighting, devices)	Natural resource consumption. Gas emissions.	Non-renewable natural resource depletion. Air pollution.	1.88	Problems due to extended power outages. Contribute to climate change (emissions of CO ₂ and other greenhouse gases).	Reduction of greenhouse gas emissions. Reduction of consumption cost. Cooperation with power providers using a fuel mix for electricity production with a small carbon footprint and/or where the energy largely originates from the use of RES.	Use of uninterrupted operation systems in IT or telecommunication equipment with UPS units and generators. Installation of low-energy consumption systems, energy survey for every building, issue of building energy report, energy inspections by special inspectors. Energy criteria in tenders to select energy provider and in tenders for selecting equipment (e.g. LED lamps).
Use of heating oil/burner operation	Natural resource consumption. Oil leakage. Gas emissions. Fire risk.	Non-renewable natural resource depletion. Water-ground pollution. Air pollution. Reduced biodiversity.	1.92	Non-availability of oil. Increase in oil prices. Highly polluting. Risk to life of workers, risk to surrounding area.	Reduction in operating costs. Consideration of alternative heating method, e.g. natural gas.	Limited use. Burner maintenance by appropriately licensed technician. Issue of maintenance-adjustment log sheet by technician to include measurement of flue gases. Inspection of leakage collection tank. Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment.

Task	Environmental Aspect	Environmental Impact	Threat Assessm		Opportunity	Management Measures
Use of natural gas/heating burner operation	Natural resource consumption. Gas emissions. Fire risk.	Non-renewable natural resource depletion. Air pollution. Reduced biodiversity.	1.92	Increased pollution. Risk to life of workers, risk to surrounding area	Lower cost, clean and environmentally friendly solution (e.g. compared to oil).	Burner maintenance by appropriately licensed technician. Issue of maintenance-adjustment log sheet by technician to include measurement of flue gases. Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment.
Environmental emergency.	Fire risk.	Reduced biodiversity. Air pollution.	2.27	Risk to life of workers, risk to surrounding area.		Taking safety measures: digital CCTV, placement of barriers –fire-resistant compartments. Taking fire protection measures (fire detectors, active fire protection systems, fire extinguishing systems).
Maintenance of buildings and equipment						
Electrical works	Disposal of hazardous solid waste.	Pollution from hazardous waste.	1.81	Collection of large volume of waste with problems of handling.		Works with contract that covers environmental issues.
Lift maintenance	Disposal of hazardous solid waste.	Pollution from hazardous waste.	1.60	Collection of large volume of waste with problems of handling.		Maintenance contracts (time lines, addressing environmental issues).
Generating set maintenance (medium-voltage oils)	Natural resource consumption. Disposal of hazardous solid waste.	Non-renewable natural resource depletion. Pollution from hazardous waste.	1.74	Increase in Organisation's overall gas emissions.	Use of new-technology generating sets with lower fuel consumption to reduce emissions	The Bank's generators are auxiliary power plants and are exempt from installation and operating permits. Maintenance technicians undertake recycling, maintenance contracts (time lines, addressing environmental issues).
Maintenance of A/C units (use of freon and other consumables in the units).	Chemical waste. Risk of leakage. Gas emissions. Noise.	Toxic effects on biodiversity. Water-ground pollution. Air pollution. Noise pollution.	1.71	Ground pollution. Increased toxicity due to leakage of materials used to maintain A/C units. Poor operation, air conditioning problems in workspaces. Neighbours complain of noise from our facilities.	Use of environmentally friendly refrigerants type R32 with lower toxicity. Replacement of old A/C units with new cutting-edge technology machines.	Maintenance contracts - inspection of freon/fluorochlorocarbon leakage (time lines, addressing environmental issues). Regular A/C maintenance and use of environmentally friendly refrigerants. Safety Technicians measure physical factors at all facilities with instruments that are calibrated annually. To eliminate-minimise potential noise, regular inspections/maintenance are conducted on A/C units at Bank branches and buildings to ensure the installations are in good order.
Maintenance of UPS units	Disposal of hazardous solid waste.	Pollution from hazardous waste.	1.74	Collection of large volume of waste (devices-batteries) with problems of handling.		Separate collection and delivery to licensed handling facility. Maintenance contracts (time lines, addressing environmental issues).
Maintenance of illuminated signs/lamps	Disposal of hazardous solid waste.	Pollution from hazardous waste.	1.60		Use of LED lamps with increased shelf life to help reduce this type of waste.	Separate collection and delivery to licensed handling facility. Maintenance contracts (time lines, addressing environmental issues).
Procurements						
Procurement of electrical and electronic equipment.	Natural resource consumption.	Natural resource depletion.	1.95	Not available from supplier.	Use of products with Ecolabel and/or meeting established environmental specifications. Product energy class.	Environmentally friendly materials and products with Ecolabel (energy class) and meeting established environmental specifications.
Paper supply.	Natural resource consumption.	Natural resource depletion.	1.19	Use of non-environmental paper.	Use of paper with Ecolabel and/or meeting established environmental specifications.	Environmentally friendly materials and products with Ecolabel and which meet established environmental specifications.
Transport						
Maintenance of company trucks.	Disposal of hazardous solid waste.	Pollution from hazardous waste.	2.09	Financial burden on organisation from fines for increased emissions found during vehicle roadworthiness checks, as a result of deficient or poor maintenance.	Cooperation with approved collectors for reuse or recycling of spent consumables (oils, accumulators, tyres). Reduced operating costs due to better vehicle performance resulting from diligent maintenance.	Regular maintenance, battery/tyres checked at authorised garage. Regular oil-lubricant checks at authorised garage. Use of low-viscosity lubricants and A/C of low rolling resistance.

Indirect Environmental Aspects

Activity	Environmental Aspect	Environmental Impact	Threat	Opportunity	Management Measures
CARDS (credit card issue & management, etc.)	Indirect environmental aspect.	Indirect impact.	Credit cards do not create a direct environmental risk. The product (credit card) which is no longer used, e.g. because it has expired or other technical reasons, is solid waste which we manage accordingly.	Development of special products in cooperation with an NGO which will fund specific environmental actions (e.g. tree planting). These products have a reciprocal benefit for the environment and highlight the Bank's environmental consciousness. Use of special materials to manufacture cards. E.g. biodegradable cards.	The Bank has developed a "green" VISA card in cooperation with WWF. Deactivated cards are destroyed and recycled accordingly. Issue of biodegradable debit cards
Loans for projects/initiatives with clear environmental benefit	Indirect environmental aspect.	Indirect impact.	These loans do not entail environmental risk.	The development of new funding products that will encourage projects to protect the environment (photovoltaics, natural gas, wind farms, environmental management systems, purchase of equipment for environmental protection, electric cars) will have a positive impact on the environment, on the one hand, and represent a good business opportunity for the Bank's growth on the other. These projects may apply to all categories of businesses.	Loans for photovoltaic parks and wind farms.
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 business' ability to meet its financial obligations and would put at risk the problem-free servicing of the loan. In addition, there is inherent responsibility for environmental and social (E&S) damages caused by the customer/investor in the event a "guarantee" comes into the Bank's possession, requiring that E&S damages be restored - the polluter pays. Lastly, it creates negative publicity and places the Bank's reputation at risk --high reputational risk.		The Bank has implemented responsible E&S practices in its credit procedures through 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.

Operating Context

OPERATING CONTEXT					
Influencing factor	Type	Date	Subject	Potential impact	Management measures
Economy	EXTERNAL FACTOR	1/7/2021	Investments in new technologies	Competitive advantage, attracting new customers, e.g. Gen Z.	Cooperation with large technology companies (e.g. Microsoft, CISCO).
Economy	EXTERNAL FACTOR	1/7/2021	Cost of energy or availability	Increased operating expenses	Tender for electricity provider (financial and energy assessment). Low-cost electricity.
Society	EXTERNAL FACTOR	1/7/2021	Greenhouse gas emissions.	Increase in climate risk from our operations/activities.	Cooperation with power providers using a fuel mix for electricity production with a small carbon footprint and/or where the energy largely originates from the use of RES. Energy criteria included in tender process to select energy provider. Guarantees of origin (RES). Reduction of greenhouse gas emissions (from: electricity, natural gas, oil, petrol, travel/transport).
Society	EXTERNAL FACTOR	1/7/2021	Noise from our sites of operation (branches, buildings) from the use of equipment.	Complaints from neighbours.	Controlled noise from our sites of operation, in compliance with current legislation. Measurements, measures to address possible noise, use of new technology in equipment.
Society	EXTERNAL FACTOR	1/7/2021	Protecting surrounding area from our activities.	Protecting biodiversity.	Management of solid waste (paper, plastic, ink cartridges, lamps, batteries, electrical equipment, etc.) generated by operation. Recycling procedures. Minimising waste, reuse, recycling through licensed companies.
Technology	EXTERNAL FACTOR	1/7/2021	Use of new technology in our transactions with customers (digital/mobile banking).	Increased direct contact between customers and Bank and reduction in operating costs.	Digital internet platform (digital banking), mobile telephone (mobile banking), etc.
Technology	EXTERNAL FACTOR	1/7/2021	Use of new technologies in equipment in use (electronic, electro-mechanical).	Reduction in operating costs.	Installation of VRF air conditioning, new technology (LED) light fixtures, conducting energy audits as part of renovations, etc.
Society	INTERNAL FACTOR	1/7/2021	Management of natural resources (oil, natural gas) and use of electricity by focusing on source of consumption & cost.	Protecting biodiversity.	Application of Energy Management System. Energy consultant - Shared Benefit Energy Performance Contract. Reduction in use of oil, rationalised use of natural gas and electricity. Low cost of use. Securing guarantees of origin (RES) for electricity.
Society	INTERNAL FACTOR	1/7/2021	Equal opportunities for all employees. Training employees on management system issues.	Raising employee awareness of management system issues.	E-learning training programmes on management systems (Quality - Environment - Energy). Environmental actions in cooperation with Internal Relations Division. Information via e-mail.
Activities	INTERNAL FACTOR	1/7/2021	Organisational structure.	Involvement of several units in implementing environmental & energy objectives and targets.	Environmental & Sustainable Development Committee (consultation on significant issues).

Stakeholders / Threats & Opportunities

STAKEHOLDERS						
STAKEHOLDER	POSITION	NAME	NEED OR EXPECTATION	MANAGEMENT MEASURES	COMMUNICATION	CONTRACTUAL OBLIGATION
Government & Regulatory Authorities	OUTSIDE ORGANISATION	Ministry for the Environment and Energy.	Compliance with environmental and energy-related legislation. Energy surveys – entry into Ministry application. Monitoring F-gases & ODS. Waste management.	Application of procedure for “Management of Environmental Legislation and Drawing up of Compliance Proposal”. Environmental Management System and Energy Management System. Energy surveys for subsidiary companies, entry into Ministry application. Data on A/C unit maintenance regarding F-gases. Entry into Ministry application.	Online communication.	YES
Government & Regulatory Authorities	OUTSIDE ORGANISATION	Ministry for the Environment and Energy. Ministry of Health, Greek National Public Health Organisation, World Health Organisation	Expects demonstration of compliance with EMAS regulation (voluntary participation). Observance or compliance with directives to mitigate the pandemic (e.g. on issues related to the use of A/C units).	EMAS Environmental Report, verification by certification body.	Submission of EMAS Environmental Report to Ministry of Energy (annually). Online communication.	YES
Government & Regulatory Authorities	OUTSIDE ORGANISATION	Hellenic Accreditation System (ESYD).	Acceptance of ESYD assessor presence during certification body’s survey of management systems set in place by the Bank.		Presence on Bank premises.	YES
Shareholder	OUTSIDE ORGANISATION	International Financial Corporation (IFC).	Application of ESMS on new lending agreements - Contractual obligation.	Annual report - data from lending departments. Use of consultant for special environmental and social risk assessment of enterprises (before lending and during funding).	Online communication. IFC meetings with units, companies.	YES
Shareholder	OUTSIDE ORGANISATION	European Bank of Reconstruction and Development (EBRD).	Application of ESMS to new lending agreements.	Annual report - data from lending departments. Use of consultant for special environmental and social risk assessment of enterprises (before lending and during funding).	Online communication.	YES
Shareholder	WITHIN ORGANISATION	Management - Board of Directors	Expects the Organisation to demonstrate sound operation in Environmental and Energy areas.	Certifications to ISO, participation in sustainable development issues and mitigation of climate change. Reports to Management. Review by Management. Environmental & Sustainable Development Committee. In cases of special circumstances/problems (e.g. pandemic), informing Management about the continuation of its function is done by the Crisis Management Team with frequent meetings of its members and additional participation by competent individuals depending on importance of each issue. The result of the meetings is the issue of a special “Business Continuity for Day-to-Day Operations” report describing decisions and measures for continuing operations and their relative progress.	Online communication.	
Non-Governmental Organisation & Association	OUTSIDE ORGANISATION	WWF HELLAS.	Promotion of WWF Visa, with revenues going to environmental actions.	Promotion by branches, measurement indicators, reference in annual EMAS Environmental Report.	Cooperation with “Card Issue & Loyalty” Department.	
Customer	OUTSIDE ORGANISATION	Customer list.	Customers expect service in an environment with appropriate lighting, climate control, etc. Creating special measures for serving customer, in case of possible impact of exogenous factors-pandemic, such as the implementation of restrictions by the Government. Use of new technological solutions as part of a model to provide services and products under special conditions - pandemic.	(except Health & Safety Management System): Maintenance timetable for A/C, lighting systems, etc. Solid waste management (paper, plastic, ink cartridges, lamps, batteries, etc.). Special instructions for Customers/visitors to Bank branches and buildings due to pandemic. Informing customers of new service/product platforms.	Customer complaints. Informing personnel on issues related to service and special operating circumstances (e.g. pandemic) via e-mail/Connected. Encouraging new customers to use new platforms.	
Supplier	OUTSIDE ORGANISATION	ISO standard certifying company - TUV Hellas.	Expects demonstrated compliance with certification to ISO standards (9001, 14001, 50001, 18001, 20000, 22301). Compliance with body’s inspection procedure.	Application of Environmental Management System. Policies/procedures/guidelines, internal inspections, management system reviews, etc.	Internal and external inspections of Bank units, meetings, Online communication. Use of new communication technologies.	YES
Supplier	OUTSIDE ORGANISATION	ISO standard issuer.	Expects that most standards applicable to the object will be implemented.	Implementation of ISO 9001, 14001, 50001, 45001, 20000, 22301, 27001.	Cooperation with certification body.	
Employees - Association	WITHIN ORGANISATION	Employees - personnel.	Expect to work in an environment with potential for handling materials-waste generated by Bank activities.	Management of key solid waste (paper, plastic, ink cartridges, etc.) generated by operation. Recycling procedures.	Online communication.	
Local Community	OUTSIDE ORGANISATION	City of Athens.	Abiding by the City of Athens sanitation regulation.	Recycling procedure for paper and packaging materials.	Keeping branches informed.	YES
Entrepreneurship Body	OUTSIDE ORGANISATION	UNEP FI	As one of the founding banks, in September 2019, Eurobank reaffirmed its commitment to assume an active role in implementing the United Nations Sustainable Development Goals (SDGs) and the Paris Agreement on climate change by signing the Principles of Responsible Banking. These were formulated by the global community through the United National Environment Programme Finance Initiative (UNEP FI) and they establish the framework for the future development of a sustainable banking system with a strongly positive stance on society and the environment.	Project with PWC consultants.		YES

THREATS - OPPORTUNITIES				
INVOLVES	THREAT	THREAT MANAGEMENT	OPPORTUNITY	OPPORTUNITY EXPLOITATION
Material Resources Management (Equipment & Technology, IT Systems).	Poor or insufficient operation - problems with equipment. Operational risks due to exogenous factors - pandemic (e.g. inability to serve customers).	Application of Energy Management System. Monitoring energy consumption by site (branch, building) and by use (air conditioning, lighting, etc.). Measures to reduce or limit use where possible. SLAs with providers, maintenance for good operation, etc. Improved systems/platforms. Development and introduction of new digital service channels.	Energy savings. Carbon Neutral Bank. Financial benefit from potentially lower rates of the Weighted Average Market Price of electricity (from the Independent Power Transmission Operator rate schedule). Redesign of operations & automation of procedures. Use of digital platforms.	Technical upgrades. Use of less energy-consuming systems/devices. Use of new digital communication platforms (CITRIX, WEBEX, MICROSOFT TEAM). Use of energy from RES, purchase of origin guarantees.
Recycling	Inability to continue the functions of the recycling system (e.g. regular collections, exceptional collections), due to exogenous factors-pandemic.	Investigation of alternative way of continuing the recycling system functions, cooperation with alternative outside partners (e.g. transport companies), transfer of recyclable materials to the Bank's temporary storage sites, etc.	Improved collection flows. Improved use of recycling bins (proper method of sorting at source)/educating personnel.	Harmonisation of related procedures/guidelines and incorporation in RFPs.
All unit processes and processes of certified units.	Limited capacity for performing tasks (including management systems) in Bank area, mainly due to exogenous factors-pandemic (e.g. force majeure, emergency operating directives, special restrictions). Poor service, potential operating cost. Ineffective management of operational risks.	Business Continuity Plan & Disaster Site procedure. Use of alternative workplace depending on the case/decision. Option of working at home. Annual BCP review. Risk & Control Self-Assessment implementation. Depending on assessment, implement the related action. Internal and External inspections.	Develop and optimise applications, systems and procedures. Activate Crisis Team, create synergies.	Document impacts. Crisis Team reports, outcomes of measures. Cooperation with BCP unit to provide information on new systems in relation to Business Continuity Plan & Disaster Site. Procedures, guidelines. Use of new digital communication platforms (CITRIX, WEBEX, MICROSOFT TEAM).
Supplier Management	Poor service. Faulty criteria for selecting suppliers, partners. Non-existent or non-renewal of SLAs for long periods of time. Not possible for suppliers to deliver and provide services at the company's physical premises due to extraordinary circumstances, e.g. pandemic.	Updated SLAs to begin association with suppliers, partners. Assess based on specific criteria in each tender. Flexible modes of communication with suppliers.	Synergies in tenders. Organised method of supplier cooperation - receiving service - RFP/RFQ texts.	Supplier evaluation. Market survey. Visits to suppliers. Communication and receipt of documents via e-mail (invoices, contracts, verification of services rendered, etc.).
Electricity Management	Problematic or poor operation of electricity meters at facilities (site of operation).	Monitoring of good operation through BEMS systems, regular maintenance. Checks of meter readings with calibrated amp clamp by an energy consultant.	Daily, direct monitoring of energy consumption (365 days). Checks of proper function of installations (air conditioning, lighting, etc.). Direct detection and resolution of problems/issues. Monthly comparison of electricity measurements with electricity bills from energy provider should not diverge.	Cooperation with energy consultant. BEMS systems.
Energy Management	Failure to monitor baseline or deviation from it. Erroneous selection of denominator in electricity indicator (reason for energy consumption, e.g. square area, persons, degree days). Erroneous definition of system's geographical boundaries. Possible exceptions.	Monthly monitoring with energy data, depending on type of energy (electric, thermal). As part of the energy review, the indicator (denominator) is selected that adds weight to the reason for consumption. The Energy Management System covers all of the sites of operation the Bank uses itself (branches, buildings). Monitoring of changes at sites of operation (relocations, new facilities).	Energy savings. Measurement extension. Cooperation with providers to align metrics.	Energy saving actions. Staff training. Measurements and analysis of energy issues throughout Group.
Energy System	Improper staffing of the Energy Management Team.	Staffing Energy Team with appropriately trained personnel. Selection of suitable companies/maintenance technicians.		Selection of personnel, taking into account knowledge of energy issues. Training.
Application of new legislation/regulations. All unit processes.	Failure to identify & meet compliance obligations. Potential harm to reputation and fines (mostly related to public proposals).	Development of process for effective identification of new legislation. Presence of units within the Bank which are kept informed of regulatory changes and in cooperation with the Compliance Division/Regulatory Unit/Financial Services, information is forwarded as appropriate to other units which may be required to implement such changes.		

Appendix 2 - List of Legislation

Heading	Main Requirements	Management	Documentation
Government Gazette 4832 (22/9/2021): Transposition of Directive , 2006/66/EC on batteries and accumulators and waste batteries and accumulators and Directive 2012/19/EU on waste electrical and electronic equipment (WEEE) (L 150), as it applies to the recasting of Directive 2012/19/EU on WEEE - amendment of JMD Ref. no.: 23615/651/E.103/2014 (B/1184). This Decision defines the rules, terms and conditions for alternative management of waste electrical and electronic equipment (WEEE).	For instance: a) priority given to preventing or reducing the negative impacts of generating and managing waste electrical and electronic equipment (WEEE), b) limiting overall impacts of resource use and improving efficiency by recovery of secondary raw materials, c) improving the environmental performance of all entities involved in the life cycle of electrical and electronic equipment (WEEE).	Centralised collection/sorting of WEEE at main warehouse (number of units). Disposal of unused items in special container. Collection by approved partner, receipt of weigh ticket. Spent lamps that are replaced are separated from other waste and are either collected at specific locations to be picked up by an authorised company, or they are collected and picked up by licensed electrical installation maintenance workers who perform maintenance tasks.	The annual EMAS-required Environmental Report, posted on the Bank's website, details the manner in which waste is managed and includes respective measurements.
ECB (27/11/2020): Guide on climate-related and environmental risks. Supervisory expectations in regard to management and disclosure of related risks.	Publication of data on climate-related and environmental risks.	Inclusion of related topics in Bank's annual reporting.	The annual reports published on the Bank's website, such as the Management Report, the Business & Sustainable Development Report and the EMAS Environmental Report, include data on the environment and climate change.
Presidential Decree 4710/2020: Promotion of electromobility and other provisions	For instance: Article 22 Installation of electric vehicle (EV) recharging infrastructure at existing buildings (pars. 2, 3, 5 and 6 of Article 8 of Directive (EU) 2018/844). At existing buildings not intended for residential use and which have more than 20 parking spaces, the installation of at least 1 parking space with an EV recharging point is mandatory for every 20 spaces by 1/1/2023.	Installation of EV recharging infrastructure at buildings meeting the requirements of the legislation (Technical Works).	Acceptance of Technical Works. The application of the legislation (e.g. presence of installation, scheduled technical works/specifications) is checked during internal reviews of building Environmental & Energy management systems.
Government Gazette 4825 (24/12/2019): Installation of residual current devices.	For instance: Article 1 of Ministerial Decision Φ A/50/12081/642/2006 (B/1222) "Matters of Safety related to Indoor Electrical Installations (IE)..." replaced as follows: Article 1 Protection against electrocution with installation of residual current device or devices (RCD). Article 2 The Licensed Electrician Certification form from the Annex of Decision no. Φ.50/503/168/19.04.2011 (B/844), is replaced by the Licensed Electrician Certification form from the Annex hereof, which is an integral part of it.	The Bank fulfils the specifications in standard HD384 with the amendment hereof, taking appropriate measures with the electrical installations of its branches and buildings.	The existence of both a residual current device and Licensed Electrician Certification is checked during internal reviews of the Environmental & Energy management systems.
Φ.50/503/168 19.4.2011: Amendment of Decision no. 115239/25702/3627 of 21 Dec. 1965/11 Jan. 1966 (GovGaz B/8) by the Minister of Industry on interpreting the provisions of Law 4483/65.	The Annex of the MD includes templates of the Licensed Electrician Certification form. Aside from technical requirements, it establishes a follow-up inspection to be conducted at regular intervals, as specified in Article 5 of Decision Φ.75/1816/88/27.02.04 (GovGaz 470/05.03.2004). For instance: a) every 14 years for residences and common-use area in multi-residential buildings, b) every 7 years for food, beverage and tobacco trade, offices, hotels, c) every 2 years for beverage industries, general warehouses, and d) every year for petrol stations, private & public buildings open to the public and outdoor business premises.	The Bank fulfils the specifications in standard HD384 with the amendment hereof, taking appropriate measures with the electrical installations of its branches and buildings.	The application of this particular legislation (e.g. valid Licensed Electrician Certification for the building/branch), is checked during internal reviews of the Environmental & Energy management systems.
Law 4403/2016: Adaptation of Greek legislation to provisions of articles 19, 20, 29, 30, 33, 35, 40 through 46 of Directive 2013/34/EC regarding 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...	Publication of non-financial data.	Inclusion of related topics in Bank's annual reporting.	The annual reports published on the Bank's website, such as the Management Report and the Business & Sustainable Development Report, include non-financial data referring to the environment and the impact on climate change.

Heading	Main Requirements	Management	Documentation
MD 3275 Φ.700.17/2016 (GovGaz 388/B/19.2.2016): Office fire protection measures and equipment.	Fire protection studies.	Application of related legislation from date it enters into force.	The application of this particular legislation (e.g. fire protection certificates for a building/branch) is checked during internal reviews of the Environmental & Energy management systems.
Law 4342 (GovGaz 143/A/9.11.2015): 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, and other provisions.	Provision for standardising the procedure for providing energy services for both the public and private sector (tender document templates, energy efficiency agreements, etc.). Adoption of a national indicative target for energy efficiency and drawing up of a National Energy Efficiency Action Plan. Promoting the Energy Services market and enterprise access to it. Placement of "smart" energy meters in all new buildings.	Submission of data to Ministry of Energy.	Submission of Bank/subsidiary data to Ministry of Energy.
Fire Protection Decree 15/2014 (GovGaz 3149/B/24.11.2014): Approval of Fire Protection Decree 15/2014 on: Specifications for the design, planning and installation of portable, permanent and other preventive and suppressive measures and equipment in current fire protection legislation.	For instance: When the competent technicians refer to materials and/or active fire protection equipment systems while preparing fire protection designs and technical specifications for permanent and/or portable and other fire protection measures and equipment, they are required to follow national standards transposing European standards (ELOT EN), international standards (ISO), or reference systems from European standardisation organisations.	Application of legislation	The application of this particular legislation (e.g. fire protection design, building/branch evacuation plans) is checked during internal reviews of the Environmental & Energy management systems.
Fire Protection Decree 14/2014 (GovGaz 2434/B/12.9.2014): Organisation, training and briefing of staff at enterprises-facilities on fire protection issues.	It is the duty of the owner-operator, employer or other legally responsible person for the enterprise-facility to organise, train and inform the Fire Protection Team. The obligations of the person responsible for the enterprise-facility are outlined in Article 6 hereof.	Training/certification of Bank safety personnel by the Fire Service Academy.	Such a training programme for employees and its outcomes are checked during internal reviews of the Environment & Energy management systems.
517/2014: Reduction of anthropogenic greenhouse gases (fluorinated gases)	The aim of this regulation is to protect the environment by reducing fluorinated greenhouse gas emissions.	A system to detect refrigerant leakages has been installed in 2 cooling units and is connected to the BMS of the Nea Ionia building complex.	Annually scheduled air conditioning maintenance takes place at buildings/branches and includes checks for leakages. There is also a central system for recording failures that includes failures in air conditioning systems so they can be remedied.
Fire Protection Decree 12 (GovGaz B/1794/6.6.2012): Introduction of active fire protection equipment maintenance log at enterprises-facilities.	Active fire protection equipment maintenance log.	All branches have a fire protection certificate with instructions on making entries in the Red Book. The Fire Protection Equipment Log Book, or Red Book, should be filled out/stamped/signed by the Bank's active fire protection equipment maintenance technicians when carrying out scheduled maintenance.	The application of this particular legislation (e.g. properly filled out Red Book) is checked during internal reviews of the Environmental & Energy management systems.
Ministerial Decision Ref. No. 18694 (GovGaz 1232/B/11.4.2012): Determination of competent authorities, measures and procedures for implementing Regulation (EC) 842/2006 of the European Parliament and of the Council of 17 May 2006 on certain fluorinated greenhouse gases, and regulations issued for its implementation.	For instance: Natural or legal persons under public or private law, ... who use fluorinated gases listed in Regulation (EC) 842/2006 when operating stationary refrigeration, air conditioning and heat pump equipment, as well as fire protection systems, are required, in accordance with Article 3 of Regulation (EC) 842/2006: a) to prevent leakages and to repair any detected leakages as soon as possible, b) to ensure that checks are carried out regularly and to install leakage detection systems when necessary, and c) assign repairs and checks to certified personnel or companies who comply with the requirements of Article 5 hereof.	Collecting data from maintenance technicians, measuring quantities of recovered fluorinated greenhouse gas.	Annual submission of data online to the Ministry of Energy's "F-Gases & ODS" IT monitoring system.

Heading	Main Requirements	Management	Documentation
Int. Ref. No.: 189533/2011: Regulation of issues relative to operation of fixed burners for heating buildings and water.	For instance: For facilities under Article 1(a), maintenance-adjustment should be made at least once a year. For facilities under Article 1 with total installed capacity greater or equal to 400 kW, flue gases should be checked and measured at least once a month and the measurements entered in a properly validated logbook. Those responsible for the installations should carefully keep the records required by Article 5(3) for maintenance-adjustment of the installation and inspection reports by the competent inspection services for five years.	The required maintenance and adjustments to burners-boilers-chimneys should be carried out annually. Flue gases from heating burners should be measured monthly where required.	The application of this particular legislation (e.g. checks of building burner measurements) is checked during internal reviews of the Environmental & Energy management systems.
41624/2010: Measures, terms and conditions and programme for alternative management of waste batteries and accumulators.	Specifically, this decision introduces: 1. rules relative to placing batteries and accumulators on the market, and particularly the banning of placing batteries and accumulators containing hazardous substances on the market, and 2. special rules and procedures for collecting, processing, recycling and disposing of waste batteries and accumulators.	Spent accumulators which are replaced are separated from other waste and picked up by a licensed company. Monitoring through environmental indicators (semi-annually and annually).	The annual EMAS-required Environmental Report, posted on the Bank's website, details the manner in which waste is managed and includes respective measurements.
Δ6/Φ1/οικ.8786 (GovGaz B/646/14.05.2010): Implementation of the RES and high-efficiency cogeneration electricity (CHP) Guarantee System and its safeguard mechanism.	The supplier has a contractual obligation to provide the customer with proof or verification that confirms part or all of the electricity mix provided to the Customer was generated by RES or CHP, as specified in Ministerial Decision no. Δ6/Φ1/οικ. 8786/ 2010 (GovGaz B/646/2010).	The supplier provides a certificate that the electricity supplied to the Customer was generated by RES or CHP.	Provided annually, guarantees of origin from supplier/electricity provider.
66/2010/EC: on the EU Ecolabel.	This regulation applies to any goods or services which are supplied for distribution, consumption or use on the Community market whether in return for payment or free of charge (hereinafter "products").	Use of Ecolabel products wherever feasible, through supplier agreements.	The use of green products at Bank branches and units is checked during internal reviews for the EMS.
Ministerial Decision 3015/30.06.2009 (GovGaz 536/B/23.3.2009): Laying down of security requirements at credit institution branches.	The provisions of this decision are applied at all credit institution branches, as defined in Article 2 of Law 3601/2007, which operate or will be operating throughout Greece. Security conditions: straight lines, time delay on safes, digital CCTV, interlocking doors, bill traps, in-wall placement/lighting/alarms at ATMs, placement of physical obstacles.	The required security measure certificates are kept at the branch and the essential specifications and requirements of the legislation are observed.	The application of this particular legislation (e.g. security systems, interlocking doors for building/branch) is checked during internal reviews of the Environmental & Energy management systems.
50910/2727/2003: Measures and terms and conditions for solid waste management.	Drawing up of national and regional waste management plan, involving mainly collective bodies, without direct link to production procedures. Principles of solid waste management, special licensing for those who collect, transport, temporarily store, transfer, exploit and dispose of solid waste, obligations of waste owners.	There is a partnership in place with a paper and packaging material recycling company as part of the "Facility Management" of Bank facilities. For handling toners, the Bank works with companies which provide printing services and therefore manage their waste (toner).	The annual EMAS-required Environmental Report, posted on the Bank's website, details the manner in which waste is managed and includes respective measurements.

Appendix 3 - Environmental Performance

Normalisation indicators

		Annual change (%)	2020	2019	2018	2017
Number of employees (year average)	persons	-9.31%	7191	7,929	8,216	8,617
Surface area	m ²	-1.18%	284,216	287,601	303,842	331,724

Energy

Fuel consumption

		Annual change (%)	2020	2019	2018	2017
Heating oil	lt	46.14% *	22,376	15,311	18,071	24,874
Surface area of spaces heated by oil	m ²	-	5,885	5,885	15,311	15,311
Heating oil by surface area	lt/m ²	46.14%	3.80	2.60	1.18	1.62
Natural gas	kWh	7.53% *	3,818,807	3,551,430	3,084,405	3,314,743
Surface area of spaces heated by natural gas	m ²	-	74,729	74,729	58,740	58,740
Natural gas by surface area	kWh/m ²	7.53%	51.10	47.52	52.51	56.43
Petrol for vehicles	lt	4.73%	5,566	5,315	7,804	8,900
Diesel	lt	-16.09%	1,757	2,093	2,995	2,420

(*) The increase in natural gas and heating oil consumption was affected by weather conditions as well as specific guidelines for operating air conditioning systems as a result of the COVID-19 pandemic.

Electricity consumption

		Annual change (%)	2020	2019	2018	2017
Electricity	kWh	-7.79%	43,674,273	47,362,488	49,579,366	53,783,795
Electricity consumption per employee	kWh/person	1.68%	6,073	5,973	6,034	6,242
Electricity by surface area	kWh/m ²	-6.69%	153.67	164.68	163.17	162.13

Energy consumption

		Annual change (%)	2020	2019	2018	2017
Heating oil	kWh	46.14%	221,851	151,804	189,746	261,177
Natural gas	kWh	7.53%	3,818,807	3,551,430	3,084,405	3,314,743
Petrol for vehicles	kWh	4.73%	51,377	49,059	72,030	82,146
Diesel	kWh	-16.09%	17,416	20,755	29,694	23,994
Electricity	kWh	-7.79%	43,674,273	47,362,488	49,579,366	53,783,795
Total energy consumption	kWh	-6.55%	47,783,724	51,135,536	52,955,240	57,465,855
Total energy consumption per employee	kWh/person	3.04%	6,644.93	6,449.18	6,445.38	6,668.89
Total energy consumption by surface area	kWh/m ²	-5.44%	168.12	177.80	174.29	173.23

Transport
Business trips

		Annual change (%)	2020	2019	2018	2017
Air travel	km	-81.62%	426,782	2,321,884	2,388,192	3,083,459
Air travel per employee	km/person	-79.73%	59.35	292.83	290.68	357.83

Greenhouse Gas Emissions

Since 2008, greenhouse gases (in CO₂ equivalents) have been measured based on the GHG protocol spreadsheets (Transport tool v2.6, Stationary combustion tool v4.1, Emissions from purchased electricity v4.8 and Global Warming Potential Values AR5). Also since 2018, the Bank has applied the Market-Based Method using annual CO₂ emission conversion coefficients from electrical power providers for electricity use.

Direct Emissions - Scope 1

		Annual change (%)	2020	2019	2018	2017
From heating oil consumption	tCO ₂ e	46.14%	60.24	41.22	48.65	66.97
From natural gas consumption	tCO ₂ e	7.53%	773.47	719.32	624.73	671.38
From vehicle petrol consumption	tCO ₂ e	4.72%	12.64	12.07	17.72	20.22
From diesel consumption	tCO ₂ e	-16.10%	4.70	5.60	8.02	6.48

Calculations of emissions from heating oil since 2017 have been based on consumption in litres, while in previous years, they were calculated by converting litres to kWh.

Indirect Emissions - Scope 2

		Annual change (%)	2020	2019	2018	2017
From electricity consumption	tCO ₂ e	-9.69%	14,790.62	16,376.83	17,666.74	36,820.94

Other Indirect Emissions - Scope 3

		Annual change (%)	2020	2019	2018	2017
From air travel	tCO ₂ e	-81.62%	39.46	214.66	220.79	285.07

Total Emissions

		Annual change (%)	2020	2019	2018	2017
GHG emissions – Scope 1	tCO ₂ e	9.36%	851.06	778.22	699.12	765.04
GHG emissions – Scope 2	tCO ₂ e	-9.69%	14,790.62	16,376.83	17,666.74	36,820.94
GHG emissions – Scope 3	tCO ₂ e	-81.62%	39.46	214.66	220.79	285.07
GHG emissions – Scope 1 & 2	tCO ₂ e	-8.82%	15,641.68	17,155.05	18,365.86	37,585.98
Total GHG emissions	tCO ₂ e	-9.72%	15,681.14	17,369.71	18,586.65	37,871.05
Total GHG emissions per employee	tCO ₂ e/person	-0.46%	2.18	2.19	2.26	4.39
Total GHG emissions by surface area	tCO ₂ e/m ²	-8.65%	0.055	0.060	0.061	0.114

Emissions by greenhouse gas

		Annual change (%)	2020	2019	2018	2017
Carbon dioxide CO ₂	tCO ₂ e	-9.72%	15,678.50	17,367.33	18,584.51	37,868.67
Methane CH ₄	tCO ₂ e	10.59% *	2.15	1.95	1.74	1.92
Nitrous oxide N ₂ O	tCO ₂ e	15.46% *	0.49	0.43	0.40	0.46
Total GHG emissions	tCO ₂ e	-9.72%	15,681.14	17,369.71	18,586.65	37,871.05

(*) Methane and nitrous oxide emissions originate from natural gas and heating oil consumption and annual changes follow fluctuations in the respective consumption.

Emission Intensity Ratios

		Annual change (%)	2020	2019	2018	2017
Carbon intensity	tCO ₂ e/million €	-19.56%	10.17	12.64	12.72	25.13
Energy Intensity	MWh/million €	-16.74%	30.99	37.22	36.25	38.13

GHG emission intensity from heating oil and natural gas per kWh	tCO ₂ e/kWh	0.47%	0.2063	0.2054	0.2057	0.2065
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Operating income	(€ m)	12.23%	1,542	1,374	1,461	1,507
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Carbon intensity is calculated as total GHG emissions over revenues in EUR million.

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

Emissions of Gaseous Pollutants

		Annual change (%)	2020	2019	2018	2017
Sulphur dioxide-SO ₂	t	49.29% *	0.016	0.011	0.013	0.017
Nitrogen oxides-NO _x	t	10.02% *	0.563	0.512	0.455	0.502
Particulate matter	t	14.87% *	0.031	0.027	0.025	0.028

(*) Gaseous pollutant emissions originate from natural gas and heating oil consumption and annual changes follow fluctuations in the respective consumption.

Facilities

Refrigerants

		Annual change (%)	2020	2019	2018	2017
R-410A	kg	-	190.00	52.30	-	-
R-407C	kg	-	90.50	31.90	-	-
R-438A	kg	-	8.00	-	-	-
Fluorinated gases from refrigerants	tCO ₂ e	247.06% *	575.39	165.79	-	-

(*) The increase in refrigerants is due to an increase in the number of locations of air conditioning units where a replacement of refrigerants was needed, in accordance with the maintenance schedule and malfunctions that occurred.

Water

		Annual change (%)	2020	2019	2018	2017
Water consumption	m ³	-28.01%	54,691	75,973	75,966	82,707
Water consumption per employee	m ³ /person	-20.62%	7.61	9.58	9.25	9.6
Water consumption by surface area	m ³ /m ²	-27.15%	0.192	0.264	0.250	0.249

Paper

		Annual change (%)	2020	2019	2018	2017
Paper supply	kg	-27.97%	247,188	343,163	314,488	502,775
Paper supply per employee	kg/person	-20.58%	34.37	43.28	38.28	58.35

A4 paper supply with environmental labelling	%	-	100	100	100	100
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Solid waste management and recycling

The Bank manages all of the solid waste generated by its operations in an environmentally friendly manner, regardless of the quantity of waste in each period (i.e. 100% recycling). As a result, the annual change (%) is left blank.

Ink/toner cartridges

		Annual change (%)	2020	2019	2018	2017
Toner supply	units	-	1	25	82	150
Toner recycling	units	-	3,787	2,229	2,336	962

Toner supplies refer to printers outside the Managed Printing Services system.

Paper and packaging materials

		Annual change (%)	2020	2019	2018	2017
Quantity of recycled paper	kg	-	147,105	193,543	121,440	132,427
Percentage of recycled paper out of total paper supply	%	-	59.51%	56.40%	38.62%	26.34%
Quantity of recycled packaging materials	kg	-	133.30	237.90	214.60	225.00

Electrical & Electronic Equipment (EEE)

		Annual change (%)	2020	2019	2018	2017
EEE recycling	kg	-	59,510	105,150	128,090	84,610
EEE recycling	pieces	-	3,592	3,923	6,320	10,928
Electronic equipment donated	pieces	-	2,001	2,400	1,645	937
Quantity of power generator lubricants replaced	kg	-	847	1,226	786	0

Lamps/Batteries

		Annual change (%)	2020	2019	2018	2017
Battery recycling	kg	-	26,831	24,124	28,754	1,463
Recycling of portable batteries	kg	-	400	455	452	631
Lamp recycling	units	-				

kg - 197.40 610.45 539 450

Since 2017, lamp recycling is recorded only in kg.

e-Statement service

		Annual change (%)	2020	2019	2018	2017
Number of physical statements discontinued	number (in thousands)	105.11%	938.6	457.6	756	409
Number of new customers to register for e-Statement service	persons (in thousands)	54.59%	320	207	297	173
Penetration rate of e-Statement service amongst active e-Banking users	%	10.73%	84	75.86	75	53
Amount saved from discontinuing physical statements	€ (in million)	37.45%	4.70	3.42	2.63	1.90

Serving Customers at Branches - paper savings

		Annual change (%)	2020	2019	2018	2017
Number of printed customer supporting documents in-branch (A5), in pages	number	-22.06%	12,310,831	15,794,683	21,620,000	-
Number of printed customer product transactions in-branch (A4), in pages	number	24.03% *	8,977,898	7,238,280	10,658,000	-
Number of bank statements sent (A4), in pages	number	-25.68%	31,213,650	42,000,000	42,000,000	-

(*) The increase in printed customer product transactions is due to an increase in sales of consumer, housing, business and insurance credit products. Work is also continuing to gradually digitise these products.

Staff training

		Annual change (%)	2020	2019	2018	2017
Employees trained	persons	-	143	0 *	589	108

(*) In 2019, there was a transition to a new HR Management system (SAP_SuccessFactor), so that these particular eLearning training modules were not prioritised.

A total of 4,569 employees have received training on environmental issues since 2003

WWF Credit Cards

		Annual change (%)	2020	2019	2018	2017
Number of new credit cards supporting WWF issued during the year	number	-	173	94		
Amount given per year to WWF from use of credit cards (€)	€	-	47,399	50,545		
Total number of active WWF credit cards	number	-	19,843	18,443		

Environmental Sponsorships - Participation in actions

		Annual change (%)	2020	2019	2018	2017
Environmental sponsorships	number	-	2	3	0	0
Amount of environmental sponsorships (€)	€	-	118,980	597,832		
Number of volunteer actions for the environment	number	-	0	3		
Number of staff taking part in volunteer actions with environmental organisations	number	-	0	67		
Hours volunteered by staff taking part in volunteer actions with environmental organisations	hours	-	0	157		

Number of environmentally related communications from the bank to other agencies (external communication, e.g. press releases)	number	-	6	16
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Number of sites inspected for environmental issues	number		58	163
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Appendix 4 – Technical Interventions

Detailed technical interventions by type for 2020 are as follows:

Air conditioning

The branch network and office buildings of the Bank have been fitted with energy-saving air conditioning systems, which can also improve conditions on those premises by increasing ventilation in addition to covering cooling-heating needs. More specifically, the new air conditioning systems installed in 2020 concerned:

- Variable Refrigerant Flow (VRF) Systems, which were combined with air-to-air exchangers that enable the pre-cooling of outside ("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 R32 and featuring a high efficiency rating.

The systems were installed at the following branches:

- 015 PATRAS
- 041 VAS. OLGAS STREET
- 045 AG. IOANNOU STREET-AGIA PARASKEVI
- 049 NEA PHILADELPHIA
- 159 NEAPOLI, VOLOS
- 207 NEOS KOSMOS (NEW GOLDEN VISA OFFICE ON 1ST FLOOR OF BUILDING)
- 239 KOZANI (MOVED TO NEW PREMISES)
- 245 GLYFADA
- 249 ZAKYNTHOS
- 311 ARTA
- 351 STR. KALLARI (MOVED TO NEW PREMISES)
- 353 EVELPIDON-COURTS
- 357 ANNIS MARIAS-RHODES
- 527 HYGEIA PO BOX (NEW BRANCH IN NEW PREMISES)
- 851 TSAMADOU (SHIPPING BRANCH ON 1ST FLOOR)

and at the following buildings:

- PATRAS, 26 AGIOU ANDREOU & KOLOKOTRONI (ABOVE BRANCH 015)
- 7 I. DRAGOUMI & OPLOPOIOU (3RD FLOOR)
- 20 I. DRAGOUMI (CLASSROOM, 1ST FLOOR)
- 22 I. DRAGOUMI (VIRTUAL BANKING)
- MONASTIRIOU (CLASSROOM, 1ST FLOOR)
- NEA IONIA DATA CENTER (REPLACEMENT OF AIR CONDITIONING UNITS IN NETWORKING AREA)

Lighting

In 2020, new lighting fixtures with energy-saving technology (LED lamps) were installed at all the branches and premises that underwent extensive modifications-renovations. The reduction in energy consumption for lighting is estimated to be at least 50%, compared to lighting with older types of fixtures in use to date, and it could reach 80% in cases where they are replaced with lighting fixtures using HQI lamps. Conventional lamps were replaced with new LED technology lamps at all branches where air conditioning units were replaced, as listed above, as well as at the following branches:

- 059 AKTI KONDYLI
- 103 ZOGRAFOU
- 142 KALAMAKI
- 168 KNOSSOU STREET
- 192 VARKIZA
- 196 SALAMINA
- 205 NEA IONIA
- 207 NEOS KOSMOS

and at the following buildings:

- 34 PANEPITIMIOU STREET
- 5 SANTAROZA STREET

Improving the performance of electrical installations

In 2020, the Bank inspected the indoor electrical installations of its branch network and administration premises, in accordance with the ELOT HD 384 standard. Additionally, all timing mechanisms controlling the operation of illuminated signs at branches were inspected and adjusted.

Lastly, the main UPS at the Bank's Data Center in Nea Ionia were replaced with new units with a lower power rating and greater efficiency.

Appendix 5 - Sites

Total No of sites at 31/12/2020: 339 (36 buildings and 303 branches)

Branches

CODE	BRANCH NAME	ADDRESS	POSTC ODE	CITY	PREFECTURE
002	KIFISSIAS AVE., MAROUSI	117 KIFISSIAS AVE.	15124	MAROUSI	ATTICA
005	GR. LAMBRAKI, PIRAEUS	138 GR. LAMBRAKI ST.	18535	PIRAEUS	ATTICA
006	HALANDRI	8 DOUROU SQUARE	15234	HALANDRI	ATTICA
008	ILIOUPOLI	124 ELEFThERIOU VENIZELOU ST.	16345	ILIOUPOLI	ATTICA
009	PERISTERI	2 DIM. GOUNARI & 1 VAS. ALEXANDROU STREETS	12131	PERISTERI	ATTICA
010	DELTA FALIROU	350 SYNGROU AVE.	17674	KALLITHEA	ATTICA
014	KALAMARIA	9 ELEFThERIOU VENIZELOU ST.	55133	KALAMARIA	THESSALONIKI
015	PATRAS	26 AGIOU ANDREOU & KOLOKOTRONI STREETS	26221	PATRAS	ACHAIA
017	AEGALEO	280 IERA ODOS & THIVON STREETS	12210	AEGALEO	ATTICA
018	VOLOS	69 IASONOS ST.	38221	VOLOS	MAGNESIA
019	ALIMOS	2 GEROULANOU ST. & VOULIAGMENIS AVE.	16452	ARGYROUPOLI	ATTICA
020	HERAKLION	MARTYRON 25TH AVGOUSTOU & KORONEOU STREETS	71202	HERAKLION	HERAKLION
024	TOUMBA	ARTAKIS & 7 LEMESOU STREETS	54453	THESSALONIKI	THESSALONIKI
025	OTHONOS STREET, SYNTAGMA	8 OTHONOS ST.	10557	ATHENS	ATTICA
026	KEFALARI	2 PATR. MAXIMOU & DILIGIANNI STREETS	14562	KIFISSIA	ATTICA
027	MAROUSI - DELPHI CENTER	56 KIFISSIAS AVE.	15125	MAROUSI	ATTICA
028	EKALI	67 THISEOS AVE.	14671	N. ERYTHREA	ATTICA
028	20TH KM ATHENS-LAMIA NATIONAL ROAD - PO BOX	20TH KM ATHENS-LAMIA NATIONAL ROAD	14565	EKALI	ATTICA
029	PIRAEUS SHIPPING BRANCH	1-7 FLESSA & 83 MIAOULI STREETS	18538	PIRAEUS	ATTICA

CODE	BRANCH NAME	ADDRESS	POST CODE	CITY	PREFECTURE
030	DIAGONIOU	114 TSIMISKI & D. GOUNARI	54622	THESSALONIKI	THESSALONIKI
031	ESPERIDON SQUARE, GLYFADA	3 ESPERIDON SQUARE	16674	GLYFADA	ATTICA
033	NEA SMYRNI	39 ELEFTHERIOU VENIZELOU & ATTALEIAS STREETS	17123	NEA SMYRNI	ATTICA
034	PAGRATI	28-30 EFTYCHIDOU & 2 KRISILA STREETS	11635	ATHENS	ATTICA
035	PALEO FALIRO	24 POSEIDONOS AVE.	17561	PALEO FALIRO	ATTICA
036	AG. VARVARAS, PSYCHIKO	340 KIFISSIAS AVE.	15451	NEO PSYCHIKO	ATTICA
039	IROON POLYTECHNIOU STREET, LARISSA	162 IROON POLYTECHNIOU ST.	41223	LARISSA	LARISSA
040	KOROPI	228 VAS. KONSTANTINOY ST.	19400	KOROPI	ATTICA
041	VAS. OLGAS	VAS. OLGAS & 25TH MARTIOU STREETS	54646	THESSALONIKI	THESSALONIKI
042	MONASTIRIOU	157 MONASTIRIOU ST.	54627	THESSALONIKI	THESSALONIKI
043	NEA KIFISSIA	17TH KM ATHENS-LAMIA NATIONAL ROAD	14564	KIFISSIA	ATTICA
044	KALLITHEA	167 ELEFTHERIOU VENIZELOU ST.	17672	KALLITHEA	ATTICA
045	AG. IOANNOY STREET, AGIA PARASKEVI	45 AGIOY IOANNOY ST.	15342	AGIA PARASKEVI	ATTICA
046	PATISSION STREET	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	DIMOKRATIAS AVENUE & 2 A. PAPANDEYOY 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	26-28 AKTI KONDYLI ST.	18545	PIRAEUS	ATTICA
060	EPTALOFOS	27 M. ALEXANDROY ST.	56121	THESSALONIKI	THESSALONIKI

062	OMONIA SQUARE	60 STADIOU ST.	10564	ATHENS	ATTICA
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CODE	BRANCH NAME	ADDRESS	POST CODE	CITY	PREFECTURE
063	KANARI STREET	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	DION. SOLOMOU & 1 PATR. IOAKEIM STREETS	14234	NEA IONIA	ATTICA
074	AGIOI ANARGYRI	62 AG. ANARGYRON ST.	13561	AGIOI ANARGYRI	ATTICA
076	VRYONI, PIRAEUS	99 IROON POLYTECHNIU & 37 SACHTOURI STREETS	18536	PIRAEUS	ATTICA
078	DIMITRIADOS STREET, VOLOS	171 DIMITRIADOS ST.	38221	VOLOS	MAGNESIA
083	MAROUDA SQUARE, PATRAS	32 KALAVRYTON & CHRYSOSTOMOU STREETS	26226	PATRAS	ACHAIA
092	MYKONOS	MYKONOS- AIRPORT ROAD, DRAFAKI DISTRICT	84600	MYKONOS	CYCLADES
092	MATOGIANNIA, MYKONOS - PO BOX	MATTHEOU ANDRONIKOU & ARTEMIDOS, 21 MATOGIANNI	84600	MYKONOS	CYCLADES
093	AGIOS STEFANOS	24 CHELMOU ST.	14565	AGIOS STEFANOS	ATTICA
094	PEREA, THESSALONIKI	AMBELOKIPON & 25 ANTHEON STREETS	57019	THESSALONIKI	THESSALONIKI
095	KIFISSIA	271 KIFISSIAS AVE. & 1 IRODOU ATTIKOU ST.	14561	KIFISSIA	ATTICA
096	NEA MAKRI	100 MARATHONOS AVE.	19005	NEA MAKRI	ATTICA
097	NAFPLIO	97 SIDIRAS MERARCHIAS & THESSALONIKIS STREETS	21100	NAFPLIO	ARGOLIDA
098	PALLINI	52 MARATHONOS AVE.	15351	PALLINI	ATTICA
099	ASKLIPIOU & ALEXANDRAS STREETS	118 ALEXANDRAS AVE. & 191 ASKLIPIOU ST.	11471	ATHENS	ATTICA

101	VOUKOURESTIOU	22 VOUKOURESTIOU & 3 VALAORITOU STREETS	10671	ATHENS	ATTICA
102	AMBELOKIPI	151 MICHALAKOPOULOU ST.	11527	ATHENS	ATTICA

CODE	BRANCH NAME	ADDRESS	POST CODE	CITY	PREFECTURE
103	ZOGRAFOU	70 PAPAGOU AVE & MARATOU ST.	15771	ZOGRAFOU	ATTICA
107	KORYDALLOS	123 GRIG. LAMBRAKI ST.	18120	KORYDALLOS	ATTICA
108	RENTIS	89 KIFISOU AVE.	18233	AGIOS IOANNIS RENTIS	ATTICA
110	NEA ERYTHREA	334 KIFISSIAS AVE. & IONIAS ST.	14671	NEA ERYTHREA	ATTICA
112	CORINTH	26 ETHN. ANTISTASEOS ST.	20100	CORINTH	KORINTHIA
113	PTOLEMAIDA	25 25TH MARTIOU ST.	50500	PTOLEMAIDA	KOZANI
115	IGOUMENITSA	10 ETHNIKIS ANTISTASEOS ST.	46100	IGOUMENITSA	THESPROTIA
116	CORFU	97 EVG. VOULGAREOS & AG. SOFIAS STREETS	49100	CORFU	CORFU
118	IONOS DRAGOUMI STREET	22 IONOS DRAGOUMI ST.	54624	THESSALONIKI	THESSALONIKI
121	LAMIA	KOLOKOTRONI & TZAVELLA STREETS	35100	LAMIA	FTHIOTIDA
122	AG. TRIADA, THESSALONIKI	46 VAS. GEORGIOU ST.	54640	THESSALONIKI	THESSALONIKI
125	STAVROUPOLI	301 LANGADA ST.	56430	STAVROUPOLI	THESSALONIKI
126	TRIPOLI	10 DARIOTOU & ETHN. ANTISTASEOS STREETS	22100	TRIPOLI	ARCADIA
128	KALAMATA	SIDIRODROMIKOU STATHMOU AVENUE & PAPAFLSSA SQUARE	24100	KALAMATA	MESSINIA
130	KILKIS	21ST IOUNIOU & DIOGENOUS STREETS	61100	KILKIS	KILKIS
131	EMPORIOU SQUARE, SERRES	62 D. SOLOMOU ST.	62124	SERRES	SERRES
134	CHANIOPORTA, HERAKLION	1 62 MARTYRON AVE.	71304	HERAKLION	HERAKLION
135	CHANIA	EL. VENIZELOU & ARCHONTAKI	73100	CHANIA	CHANIA
136	RETHYMNO	78 KOUNTOURIOTOU & V. KALLERGI STREETS	74100	RETHYMNO	RETHYMNO
137	APLOTARIAS, CHIOS	60 APLOTARIAS ST.	82100	CHIOS	CHIOS

139	AIGAIΟΥ STREET, KALAMARIA	104 AIGAIΟΥ ST.	55133	KALAMARIA	THESSALONIKI
140	KOMOTINI	40 IRINIS SQUARE	69100	KOMOTINI	RODOPI

CODE	BRANCH NAME	ADDRESS	POSTC ODE	CITY	PREFECTURE
142	KALAMAKI	31 POSEIDONOS AVE. & 2-4 GR. AFXENTIOU ST.	17455	KALAMAKI	ATTICA
146	THIVA	100 PINDAROU & G. TSEVA STREETS	32200	THIVA	VIOTIA
147	NEOS MARMARAS	IOANNI KARRA	63081	NEOS MARMARAS	HALKIDIKI
151	ELLINOS STRATIOTOU, PATRAS	108 ELLINOS STRATIOTOU ST.	26441	PATRAS	ACHAIA
152	AEGIO	17-19 MITROPOLEOS ST.	25100	AEGIO	ACHAIA
153	SPARTI	KON. PALAIOLOGOU & KLEOMVROTOU STREETS	23100	SPARTI	LACONIA
154	AMALIADA	17 DELIGIANNI ST.	27200	AMALIADA	ILEIA
155	MESOLONGI	2 DELIGIORGI & MAVROKODATOU STREETS	30200	MESOLONGI	AITOLOAKARNANIA
159	NEAPOLI, VOLOS	LARISSIS & 126 PAPAFLISSA STREETS	38334	VOLOS	MAGNESIA
163	FALIRAKI, RHODES	PLATANOS, FALIRAKI, RHODES	85100	RHODES	DODECANESE
164	IERAPETRA	ELEFThERIAS SQUARE	72200	IERAPETRA	LASITHI
165	LIMENAS HERSONISOS	1 IOANNI KAPODISTRIA ST.	70014	LIMENAS HERSONISOS	HERAKLION
167	MALIA	79A EL. VENIZELOU ST.	70007	MALIA	HERAKLION
168	KNOSSOU AVENUE, 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	MOIRES	87 25TH MARTIOU ST.	70400	MOIRES	HERAKLION
175	ELLINIKO	54 IASONIDOU ST.	16777	ELLINIKO	ATTICA
176	EVOSMOS	124 KARAOLI DIMITRIOU & SALAMINOS STREETS	56224	EVOSMOS	THESSALONIKI
178	PIREOS STREET	9-11 PIREOS ST.	10552	ATHENS	ATTICA

182	METAMORFOSI	23 G. PAPANDREOU ST.	14452	METAMORFOSI	ATTICA
183	NEAPOLI, THESSALONIKI	66-68 PAPANDREOU AVE.	56728	THESSALONIKI	THESSALONIKI
185	AMFITHEAS AVENUE	70 AMFITHEAS AVE.	17564	PALEO FALIRO	ATTICA

CODE	BRANCH NAME	ADDRESS	POST CODE	CITY	PREFECTURE
186	N. IRAKLIO	3 PRASINOU LOFOU ST.	14121	NEO IRAKLIO	ATTICA
189	VARKIZA	10 POSEIDONOS AVE.	16672	VARKIZA	ATTICA
190	ALMYROS	4 IASONOS ST.	37100	ALMYROS	MAGNESIA
191	OREOKASTRO, THESSALONIKI	43 KOMNINON ST.	57013	THESSALONIKI	THESSALONIKI
192	ORESTIADA	246 KONSTANTINOUPOL EOS ST.	68200	ORESTIADA	EVROS
193	KOLONOS	122 LENORMAN ST.	10444	ATHENS	ATTICA
195	LOUTRAKI	46 EL. VENIZELOU ST.	20300	LOUTRAKI	KORINTHIA
196	SALAMINAS AVENUE, SALAMINA	270 SALAMINAS AVE.	18900	SALAMINA	ATTICA
197	KASTORIA	4 KYKNON AVE. & ATHINAS & LAZAROU RIZOU ST.	52100	KASTORIA	KASTORIA
202	TSAMADOU STREET, PIRAEUS	7 TSAMADOU ST.	18531	PIRAEUS	ATTICA
203	27 TSIMISKI STREET	27 TSIMISKI ST.	54624	THESSALONIKI	THESSALONIKI
204	KALAMIOTOU STREET	3 KALAMIOTOU ST.	10563	ATHENS	ATTICA
205	IRAKLIOU AVE., NEA IONIA	332 IRAKLIOU AVE.	14231	NEA IONIA	ATTICA
206	LEONTOS SOFOU STREET	18 LEONTOS SOFOU ST.	54626	THESSALONIKI	THESSALONIKI
207	NEOS KOSMOS	19 KALLIROIS ST.	11743	ATHENS	ATTICA
208	NIKEA	34 7TH MARTIOU 1944 & 1 MOUGLON STREETS	18450	NIKEA	ATTICA
209	PELASGIAS STREET, PERISTERI	5 PELASGIAS ST.	12131	PERISTERI	ATTICA
210	ETHN. ANTISTASEOS STREET, KATERINI	1 ETHN. ANTISTASEOS ST.	60100	KATERINI	PIERIA
211	ANALIPSEOS-VAS. OLGAS, THESSALONIKI	135 VAS. OLGAS AVE.	54645	THESSALONIKI	THESSALONIKI
213	HALKIDA	KRIEZOTOU & 3 FARMAKIDOU STREETS	34100	HALKIDA	EVIA

217	LARISSA	M. ALEXANDROU & KOUMA	41222	LARISSA	LARISSA
218	ERYTHROS STAVROS	98 KIFISSIAS AVE. & ERYTHROU STAVROU ST.	11526	ATHENS	ATTICA
219	GIANNITSA	APOST. LOUKA & 1 PRONOIAS STREETS	58100	GIANNITSA	PELLA

CODE	BRANCH NAME	ADDRESS	POST CODE	CITY	PREFECTURE
220	CENTRAL MARKET, MOSCHATO	66 PIREOS ST.	18346	MOSCHATO	ATTICA
221	AG. ALEXANDROU STREET, P. FALIRO	POSEIDONOS AVENUE & 2 AG. ALEXANDROU ST.	17561	PALEO FALIRO	ATTICA
225	EL. VENIZELOU STREET, KAVALA	10 VENIZELOU & 10 YDRAS STREETS	65302	KAVALA	KAVALA
226	KARDITSA	19 N. PLASTIRA ST.	43100	KARDITSA	KARDITSA
231	VERIA, MEG. ALEXANDROU STREET	27 MEG. ALEXANDROU ST.	59100	VERIA	IMATHIA
232	AGIAS SOFIAS STREET	46 AG. SOFIAS ST.	54622	THESSALONIKI	THESSALONIKI
233	TRIKALA	14 KONDYLI & ATH. DIAKOU STREETS	42100	TRIKALA	TRIKALA
234	AGIA PARASKEVI	439 MESOGEION AVE.	15343	AGIA PARASKEVI	ATTICA
237	MICHALAKOPOULOU	35-37 MICHALAKOPOULOU ST.	11528	ATHENS	ATTICA
238	N. PSYCHIKO	5 SOLOMOU ST.	15451	NEO PSYCHIKO	ATTICA
239	KOZANI	3 K. KARAMANLI (3-5 VERMIU) ST.	50100	KOZANI	KOZANI
240	KORAI	7 KORAI & 37 PANEPISTIMIOU STREETS	10564	ATHENS	ATTICA
243	DIOIKITIRIOU	18 DIOIKITIRIOU ST.	54630	THESSALONIKI	THESSALONIKI
244	ANO PATISSIA - AG. VARVARA	345A PATISSION & 2 MAK MILAN STREETS	11144	ATHENS	ATTICA
245	GLYFADA	6 ATHINON ST.	16675	GLYFADA	ATTICA
246	FORMIONOS STREET	77 FORMIONOS & FILOLAOU STREETS	16121	ATHENS	ATTICA
247	AG. ANDREOU STREET - PATRAS	OTHONOS-AMALIAS & 1 PATREOS STREETS	26221	PATRAS	ACHAIA
249	ZAKYNTHOS	4 DIMOKRATIAS AVE & ARCH. LATTA ST.	29100	ZAKYNTHOS	ZAKYNTHOS
250	DRAMA	6 P. KAVDA & IPIROU STREETS	66100	DRAMA	DRAMA

251	DAFNI	186 VOULIAGMENIS AVE.	17235	DAFNI	ATTICA
252	PAPAFI STREET - TOUMBA	118-120 PAPAFI & KLEANTHOUS STREETS	54453	THESSALONIKI	THESSALONIKI
253	GALATSI	3 VEIKOU AVE.	11146	GALATSI	ATTICA
255	HAROKOPOU	2A ARGYROUPOLEOS ST.	17676	KALLITHEA	ATTICA

CODE	BRANCH NAME	ADDRESS	POST CODE	CITY	PREFECTURE
257	KON. KARAMANLI AVENUE-VOULGARIS	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 STREET - KALAMATA	ARTEMIDOS & MESSINIS STREETS	24100	KALAMATA	MESSINIA
261	ARGOS	6 VAS. SOFIAS & KORAI STREETS	21200	ARGOS	ARGOLIDA
265	AGRINIO	9 DIMOKRATIAS SQUARE	30100	AGRINIO	AITOLOAKARNANIA
266	PATRON STREET - PYRGOS	59 PATRON ST.	27100	PYRGOS	ILIA
268	AG. PARASKEVIS ST. - HALANDRI	94 AGIAS PARASKEVIS & 91 PALAIOLOGOU STREETS	15234	HALANDRI	ATTICA
269	DIMOKRATIAS AVENUE - ALEXANDROUPOLI	288 DIMOKRATIAS AVE.	68100	ALEXANDROUPOLI	EVROS
270	IOANNINA	23 28th OKTOVRIOU ST.	45444	IOANNINA	IOANNINA
273	MENIDI	32 FILADELFIAS & PAPANIKA STREETS	13673	MENIDI	ATTICA
274	LAMIA EXHIBITION CENTRE	32 VASILIKON ST.	35100	LAMIA	FTHIOTIDA
276	DIKEOSINIS AVENUE - HERAKLION	65 DIKEOSINIS AVE.	71202	HERAKLION	HERAKLION
277	AGIOS SOSTIS	194 SYNGROU AVE.	17671	KALLITHEA	ATTICA
278	ALIVERI	25TH MARTIOU & PAPATHANASIOU STREETS	34500	ALIVERI	EVIA
279	MAROUSI MARKET	69 VAS. SOFIAS & 26 28th OKTOVRIOU STREETS	15124	MAROUSI	ATTICA
281	HOLARGOS	220 MESOGEION AVE.	15561	HOLARGOS	ATTICA

282	KORDELIO	17 A. PAPANDREOU & 28 KRITIS STREETS	56334	KORDELIO	THESSALONIKI
285	MEGARA	5 KOLOKOTRONI ST.	19100	MEGARA	ATTICA
287	SKALIDI STREET - CHANIA	5 SKALIDI STR.	73131	CHANIA	CHANIA
289	KALOHORI	47 28TH OKTOVRIOU ST.	57009	KALOHORI	THESSALONIKI

CODE	BRANCH NAME	ADDRESS	POST CODE	CITY	PREFECTURE
292	ARIDEA	10 CHRYSOSTOMOU SMYRNIS & PAPADOPOULOU STREETS	58400	ARIDEA	PELLA
293	LIVADIA	1A THESSALONIKIS ST.	32100	LIVADIA	VIOTIA
294	AEGALEO - ESTAVROMENU SQUARE	197 IERA ODOS ST.	12241	AEGALEO	ATTICA
295	ALEXANDRAS AVENUE - CORFU	31 ALEXANDRAS AVE.	49100	CORFU	CORFU
299	RHODES	20 ETHNARCHOU MAKARIOU ST.	85100	RHODES	DODECANESE
302	NAFPAKTOS	85 TZAVELA ST.	30300	NAFPAKTOS	AITOLOAKARNANIA
303	PANORMOU STREET	75 PANORMOU & ACHAIAS STREETS	11524	AMBELOKIPI	ATTICA
304	PALAMIDIOU - PIRAEUS	PALAMIDIOU & 61 ETOLIKOU STREETS	18545	PIRAEUS	ATTICA
305	VOULA	82 VAS. PAVLOU AVE.	16673	VOULA	ATTICA
311	ARTA	74 N. SKOUFA & VLACHOUTSI STREETS	47100	ARTA	ARTA
312	CHIOS	22 AEGAIU AVE.	82100	CHIOS	CHIOS
314	XANTHI	14-16 MICH. VOGDOU ST.	67100	XANTHI	XANTHI
315	PEFKI	15 IRINIS AVE.	15121	PEFKI	ATTICA
319	MYTILINI	39 KOUNTOURIOTOU & ERMOU STREETS	81100	MYTILINI	LESVOS
320	IRINIS AVENUE - ILIOUPOLI	44 IRINIS AVE.	16345	ILIOUPOLI	ATTICA
322	EDESSA	13 EGNATIAS & DIMOKRATIAS STREETS	58200	EDESSA	PELLA
323	SEPOLIA	62 DYRACHIOU ST.	10443	ATHENS	ATTICA

324	KIATO	23 ETHN. ANTISTASEOS ST.	20200	KIATO	KORINTHIA
326	VOTSI - KALAMARIA	54 ETHNIKIS ANTISTASEOS & 9 KAZAZI STREETS	55133	KALAMARIA	THESSALONIKI
327	ATHINON AVENUE - HAIDARI	364 ATHINON AVE. & KRINIS ST.	12462	HAIDARI	ATTICA
328	VRILISSIA	KYPROU & 52 PENTELIS AVE.	15235	VRILISSIA	ATTICA
329	ELASSONA	7 PANOU ZIDROU ST.	40200	ELASSONA	LARISSA

CODE	BRANCH NAME	ADDRESS	POST CODE	CITY	PREFECTURE
330	GIOFYRI	183 62 MARTYRON AVE.	71500	HERAKLION	HERAKLION
331	E. PORTALIOU AVENUE - RETHYMNO	23 EMM. PORTALIOU AVE.	74100	RETHYMNO	RETHYMNO
335	ASPROPYRGOS	DIMOKRATIAS AVE. & 2 M. BOTSARI ST.	19300	ASPROPYRGOS	ATTICA
336	THERMI	40 VASILIKIS TAVAKI ST.	57001	THERMI	THESSALONIKI
337	GREVENA	EMILIANOU SQUARE	51100	GREVENA	GREVENA
338	NAXOS	PARALIAKI LEOFOROS NAXOU	84300	NAXOS	CYCLADES
340	SYROS	ETHNIKIS ANTISTASEOS & EPTANISOU STREETS	84100	SYROS - ERMOUPOLI	CYCLADES
341	KARAISKAKI SQUARE - ATHENS	55-59 DELIGIORGI ST.	10437	ATHENS	ATTICA
342	KEFALONIA	110 ANTONI TRITSI & ROKKOU VERGOTI STREETS	28100	ARGOSTOLI	KEFALONIA
343	FLORINA	17 STEFANOU DRAGOUMI ST.	53100	FLORINA	FLORINA
344	AKROTIRIOU STREET - ZAROUCHLEIKA, PATRAS	167 AKROTIRIOU ST.	26334	PATRAS	ACHAIA
345	NAOUSSA	9 DIONYSIOU SOLOMOU ST.	59200	NAOUSSA	IMATHIA
346	PREVEZA	EL. VENIZELOU & KOLOVOU STREETS	48100	PREVEZA	PREVEZA
349	VYRONAS	101 CHRYSOSTOMOU SMYRNIS & 16 AG. SOFIAS STREETS	16231	VYRONAS	ATTICA
350	SINDOS	IROON POLYTECHNIOU & CHRYSOSTOMOU SMYRNIS STREETS	57400	THESSALONIKI	THESSALONIKI

351	STR. KALLARI - K. PATISSIA	7 KOURTIDOU & 67 STR. KALLARI STREETS	11145	ATHENS	ATTICA
353	EVELPIDON-COURTS	61-63 EVELPIDON ST.	11362	ATHENS	ATTICA
354	MARKOPOULO	DIMOSTHENOUS SOTIRIOU SQUARE	19003	MARKOPOULO	ATTICA
355	KRANIDI	4 AG. DIMITRIOU ST.	21300	KRANIDI	ARGOLIDA
356	KOS	ETHNIKIS ANTISTASEOS & NYMFEAS STREETS	85300	KOS	DODECANESE

CODE	BRANCH NAME	ADDRESS	POST CODE	CITY	PREFECTURE
357	ANNIS MARIAS-RHODES	ETHNIKIS ANTISTASIS & LEMESOU STREETS	85100	RHODES	DODECANESE
358	MEGALOPOLI	AG. NIKOLAOU & P. KEFALA STREETS	22200	MEGALOPOLI	ARCADIA
359	PAROS	PROBONA, PARIKIA	84400	PAROS	CYCLADES
360	SKALA, LACONIA	5TH MAIOU ST.	23051	SKALA, LACONIA	LACONIA
362	SANTORINI	PLAKA MESARIAS	84700	THIRA	CYCLADES
362	FIRA - PO BOX	FIRA MUNICIPAL SQUARE	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	DODONIS ST. - IOANNINA	41 DODONIS & 2 LINAS TSALDARI STREETS	45221	IOANNINA	IOANNINA
366	PYLEA, THESSALONIKI	44 PROFITI ILIA & 2 I. GIANNOUDI STREETS	55535	THESSALONIKI	THESSALONIKI
367	LYKOVRYSI	S. VENIZELOU & 1 HALKIDAS STREETS	14123	LYKOVRYSI	ATTICA
368	KYPARISSIA	50 25TH MARTIOU ST.	24500	KYPARISSIA	MESSINIA
369	KAMATERO	FYLIS & 2-4 KAMATEROU STREETS	13451	KAMATERO	ATTICA
374	HOLARGOS - PERIKLEOUS	47 PERIKLEOUS ST.	15561	HOLARGOS	ATTICA
375	AG. DIMITRIOS - THEOMITOROS STREET	61 THEOMITOROS & YPSILANTOU STREETS	17455	AGIOS DIMITRIOS	ATTICA
376	LAGADAS	11 M. ALEXANDROU ST.	57200	LAGADAS	THESSALONIKI
377	N. MOUDANIA	3 ZAFIRIOU & KYPROU STREETS	63200	NEA MOUDANIA	HALKIDIKI
378	RAFINA	6 ARAFINIDON ALON ST.	19009	RAFINA	ATTICA

380	LEFKADA	2 XEN. GRIGORI ST.	31100	LEFKADA	LEFKADA
381	GLYKA NERA	23 LAVRIOU AVE. & FLEMING ST.	15351	GLYKA NERA	ATTICA
382	ARTEMIDA	47 ARTEMIDOS ST.	19016	ARTEMIDA	ATTICA
383	N. SMYRNI BRANCH 2 & 190 EL. VENIZELOU ST.	ERATOUS & 190 EL. VENIZELOU STREETS	17563	NEA SMYRNI	ATTICA
384	FILOTHEI	70 KAPODISTRIOU ST.	15237	FILOTHEI	ATTICA
386	ELEON SQUARE, NEA KIFISSIA	29 ELEON & DIMITRAS STREETS	14564	KIFISSIA	ATTICA

CODE	BRANCH NAME	ADDRESS	POST CODE	CITY	PREFECTURE
388	N. KRINI, THESSALONIKI	41 SMYRNI & VRYOULON STREETS	55132	THESSALONIKI	THESSALONIKI
390	LECHAINA, ILEIA	PRANTOUNA & KANARI STREETS	27053	LECHAINA	ILEIA
391	CHRYSOUPOLI, KAVALA	THOUKYDIDOU & SOFOKLI STREETS	64200	CHRYSOUPOLI	KAVALA
392	GERAKAS, ATTICA	KLEISTHENOUS & MAKARIOU STREETS	15344	GERAKAS	ATTICA
394	THE MALL ATHENS-MAROUSI	35 ANDREA PAPANDREOU ST., PSALIDI	15121	MAROUSI	ATTICA
395	COSMOS MEDITERRANEA N-THESSALONIKI	11TH KM THESSALONIKI-N. MOUDANIA NATIONAL ROAD	55535	THESSALONIKI	THESSALONIKI
396	LIMNOS	YPSIPLYI SQUARE (OTE)	81400	MYRINA - LIMNOS	LESVOS
399	KALAMBAKA	30 TRIKALON ST.	42200	KALAMBAKA	TRIKALA
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
408	AG. IEROTHEOS	95-97 AG. IEROTHEOU & ATREIDON & AGINOROS STREETS	12135	PERISTERI	ATTICA
410	SKIATHOS	LOUTRAKI-AMMOUDIA	37002	SKIATHOS	MAGNESIA
414	ALEXANDRIA, IMATHIA	DIMITRIOU VETSOPOULOU & THEM. SOFOULI STREETS	59300	ALEXANDRIA	IMATHIA

417	AMFISSA	SALONON AVE. & 10 I. GIDOGIANNI ST.	33100	AMFISSA	FOKIDA
420	N. MICHANIONA	2 KANARI ST.	57004	NEA MICHANIONA	THESSALONIKI
424	LAVRIO	1 ATHINON-LAVRIOU AVE.	19500	LAVRIO	ATTICA
425	ANDROS	G. K. EMPEIRIKOU & 25TH MARTIOU STREETS	84500	ANDROS	CYCLADES
426	TINOS	PLAKA, TINOS	84200	TINOS	CYCLADES
427	THASSOS	4 THEAGENOUS ST.	64004	THASSOS	KAVALA

CODE	BRANCH NAME	ADDRESS	POST CODE	CITY	PREFECTURE
431	AGRINIO BRANCH 3	47 AGRINIO-ANTIRRIO NATIONAL ROAD, LANGADIA	30100	AGRINIO	AITOLOAKARNANIA
434	PEFKA, THESSALONIKI	PAPANIKOLAOU AVENUE & 9 SIKELIANOU ST.	57010	THESSALONIKI	THESSALONIKI
436	FARSALA	23 LARISSIS & THETIDOS STREETS	40300	FARSALA	LARISSA
438	KYPSSELI SQUARE	3 KANARI SQUARE & 1-3 KRISIS & 4-6 FEDRIADON STREETS	11364	ATHENS	ATTICA
439	KATO ACHAIA	PATRAS- PYRGOS ROAD & OIVOTA ST.	25200	KATO ACHAIA	ACHAIA
445	CORFU BRANCH 3	CORFU-PALEOKASTRITSA NATIONAL ROAD, SOLARI	49100	CORFU	CORFU
446	KOUFALIA, THESSALONIKI	30 ETHNIKIS ANTISTASEOS ST.	57100	KOUFALIA	THESSALONIKI
449	ANO LIOSIA	1A AEGEOU PELAGOUS ST.	13341	ANO LIOSIA	ATTICA
451	NEA MARINA RHODES	82-84 AFSTRALIAS & 1 MAKRYGIANNI STREETS	85100	RHODES	DODECANESE
458	HALKIDA BRANCH 3	CHAINA AVENUE & 19 P. PATRON ST.	34100	HALKIDA	EVIA
462	AGIA ELEOUSA, KALLITHEA	188 ELEFTHERIOU VENIZELOU ST.	17675	KALLITHEA	ATTICA
463	KALLONI, LESVOS	KALLONI MAIN ROAD	81100	MYTILINI	LESVOS
472	KISSAMOU ST. - CHANIA	KISSAMOU & 12 I. MOUSTERAKI ST.	73131	CHANIA	CHANIA

474	PATR. IOAKEIM STREET, KOLONAKI	41 PATRIARCHOU IOAKEIM ST.	10674	ATHENS	ATTICA
479	PERAMA	111 IRINIS AVE.	18863	PERAMA	ATTICA
523	PANORAMA, VOULA	189 VOULIAGMENIS ST.	16674	GLYFADA	ATTICA
607	NTT-DAFNI	5 AGIOU DIMITRIOIU & BOUBOULINAS STREETS	17343	DAFNI	ATTICA
608	NTT - ANO GLYFADA	17 ITHAKIS & 129 GOUNARI STREETS	16561	GLYFADA	ATTICA
615	NTT - ACHARNES	122 ACHARNON & KODRINGTONOS STREETS	11251	ATHENS	ATTICA

CODE	BRANCH NAME	ADDRESS	POSTC ODE	CITY	PREFECTURE
619	NTT- N. SMYRNI	4 KON. PALEOLOGOU ST.	17121	NEA SMYRNI	ATTICA
621	YMITTOU STREET	62 YMITTOU & KONONOS STREETS	11634	ATHENS	ATTICA
630	NTT - KK PESMAZOGLOU	2-6 PESMAZOGLOU ST.	10175	ATHENS	ATTICA
639	NTT - PETRALONA	MYRMIDONON & 8-10 TRION IERARCHON STREETS	11851	PETRALONA	ATTICA
640	NTT - KESARIANI	59-61 ETHN. ANTISTASIS 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	1 SOLOMOU & OLYMPOU STREETS	18450	NIKEA	ATTICA
659	NTT - PIRAEUS	121 KARAIKOU ST.	18510	PIRAEUS	ATTICA
679	NTT - KARPENISSI	37 ATH. KARPENISSIOTI ST.	36100	KARPENISSI	EVRYTANIA
683	NTT - VERIA	38 MITROPOLEOS & AG. DIMITRIOU STREETS	59100	VERIA	IMATHIA
684	NTT - HERAKLION	1 VIANNOU - KORNAROU SQUARE	71110	HERAKLION	HERAKLION
701	DELTON STREET - THESSALONIKI	74 DELTON & ORESTOU STREETS	54642	THESSALONIKI	THESSALONIKI
702	NTT - ANO TOUMBA	200 GR. LAMBRAKI ST.	54352	THESSALONIKI	THESSALONIKI
707	NTT - POLICHNI	6 AGIOU PANTELEIMONOS & VALTETSIU STREETS	56533	POLICHNI	THESSALONIKI
710	NTT - KAVALA	34 ER. STAVROU ST.	65110	KAVALA	KAVALA

722	NTT - LARISSA	6 ILIODOROU ST.	41222	LARISSA	LARISSA
733	NTT - KATERINI	35 IRINIS ST.	60100	KATERINI	PIERIA
738	NTT - SERRES	CHR. SMYRNIS & 1 YPSILANTOU STREETS	62100	SERRES	SERRES
739	NTT - TRIKALA	6 VAS. OLGAS & OTHONOS STREETS	42100	TRIKALA	TRIKALA
744	NTT - POLYGYROS	1 MOUSEIOU & IROON POLYTECHNIU STREETS	63100	POLYGYROS	HALKIDIKI
760	NTT - MENIDI	119 PARNITHOS AVE. & 166 ARISTOTELOUS ST.	13674	MENIDI	ATTICA
767	NTT - DRAMA	12 ETHN. AMYNAS ST.	66100	DRAMA	DRAMA

Buildings

CODE	NAME	ADDRESS	POSTCODE	CITY	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	OMIROU & 10 STADIOU STREETS	10564	ATHENS	ATTICA
2038	CENTRAL SERVICES	34 PANEPISTIMIOU ST.	10679	ATHENS	ATTICA
2039	CENTRAL SERVICES	75 THESSALONIKIS & ATHINAS STREETS	18346	MOSCHATO	ATTICA
2041	CENTRAL SERVICES	FLORINIS & 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 PRAXITELOUS 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
2065	CENTRAL SERVICES	7 SANTAROZA ST.	10564	ATHENS	ATTICA
2063	CENTRAL SERVICES	10 FILELLINON & 13 XENOFONTOS STREETS	10557	ATHENS	ATTICA
2102	CENTRAL SERVICES	190 SYNGROU AVE.	17671	KALLITHEA	ATTICA
2107	NEA IONIA BUILDING COMPLEX	8 IOLKOU ST.	14234	NEA IONIA	ATTICA
2111	ADMINISTRATION	AMALIAS AVE. & SOURI ST.	10557	ATHENS	ATTICA
2121	CENTRAL SERVICES	7 IONOS DRAGOUMI ST.	54625	THESSALONIKI	THESSALONIKI
2124	CENTRAL SERVICES	16 LAODIKIAS ST.	11528	ATHENS	ATTICA

2125	CENTRAL SERVICES	15 25TH MARTIOU & TEO STREETS	17778	TAVROS	ATTICA
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CODE	BRANCH NAME	ADDRESS	POSTCODE	CITY	PREFECTURE
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
2646	CENTRAL SERVICES	VALAORITOU & 10 SYNGROU AVE.	54625	THESSALONIKI	THESSALONIKI
10747	CENTRAL SERVICES	ESLIN & 20 AMALIADOS STREETS	11523	AMBELOKIPI	ATTICA
2164	CENTRAL SERVICES	131-133 PIREOS ST.	18233	AG. IOANNIS RENTIS	ATTICA
	CENTRAL SERVICES	13 KAROLOU DIL ST.	54623	THESSALONIKI	THESSALONIKI
	REGIONAL SERVICES	6 THERISOU ST.	71304	HERAKLION	CRETE
	REGIONAL SERVICES	ETHNIKIS ANTISTASIS SQUARE - VLACHOUTSI	47100	ARTA	EPIRUS
	REGIONAL SERVICES	9 VLACHLEIDOU ST.	45332	IOANNINA	EPIRUS
	REGIONAL SERVICES	3 EL. VENIZELOU ST.	65302	KAVALA	KAVALA