

# Environmental Report **2021**

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# 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 Appendixes I, II and III to Regulation (EC) No 1221/2009 on Environmental Management as well as Commission Regulation (EU) 2026/2018 of 19 December 2018 amending Appendixes IV to Regulation (EC) No. 1221/2009.

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 ESG Management Committee (Environmental, Social & Governance), 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 ESG 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.

In 2021, Eurobank implemented a major ESG (Environmental, Social & Governance) project, 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 projects. 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 according to ISO 14001 standard extends to all Head Office Buildings and all Bank branches and covers 100% of its operations (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: 04/05/2022**

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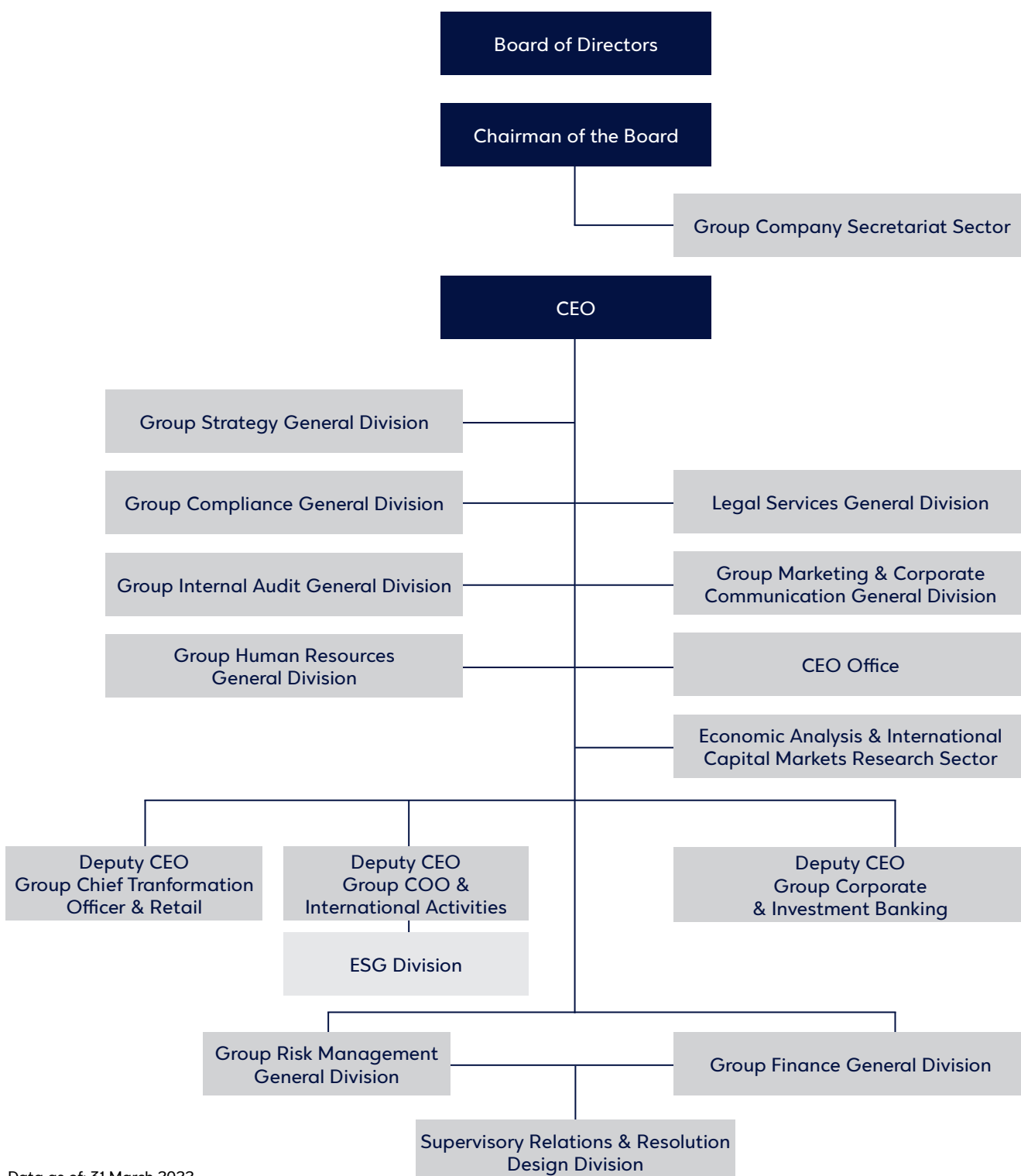
# About Eurobank

The Eurobank Group, consisting of Eurobank S.A. (Eurobank) and its subsidiaries, is a strong banking group active in six countries. The Eurobank Group's parent company is Eurobank Ergasias Services and Holdings S.A. (Eurobank Holdings). With the network of 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 (Environment, Social, Governance - ESG).

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



# 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](http://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, to redesign our strategy and to redefine sustainable development actions and goals, we have developed our Sustainability Policy Framework.

This Policy Framework outlines our approach for:

- Adhering to the applicable regulatory requirements and voluntary initiatives,
- Adopting standards and guidelines,

To this end, it enables our contemporary and continuously updated approach to sustainability, in line with international best practices and like the Energy Management Policy, it is available on the Bank's official website, [www.eurobank.gr](http://www.eurobank.gr).

The Environmental, Social & Governance Management Committee (ESG ManCo) has been appointed by CEO to provide strategic direction on ESG initiatives, to review the ESG Strategy, to integrate the elements of the ESG Strategy into the Bank's business model and operations, to review the progress of the ESG goals and performance targets and to ensure proper implementation of ESG-related policies, in accordance with supervisory requirements and voluntary commitments.

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.

# 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 (EMS concerns all Head Office Buildings and all Bank branches and covers 100% of its operations). The EMS implemented by Eurobank is based on the Eco-Management and Audit Scheme (EMAS) guidelines, and aims at ensuring compliance with the Environmental Policy within the scope of the Bank's operations. Moreover, it is based on a specific structure and organisation, as well as on established procedures for monitoring, measuring and recording environmental performance in both the immediate and the wider environment within which the Bank operates. The EMS also includes an operation manual, roles and responsibilities, systemic procedures and implementation instructions, forms, files and external documents.

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.

## Organizational Chart for Management Systems

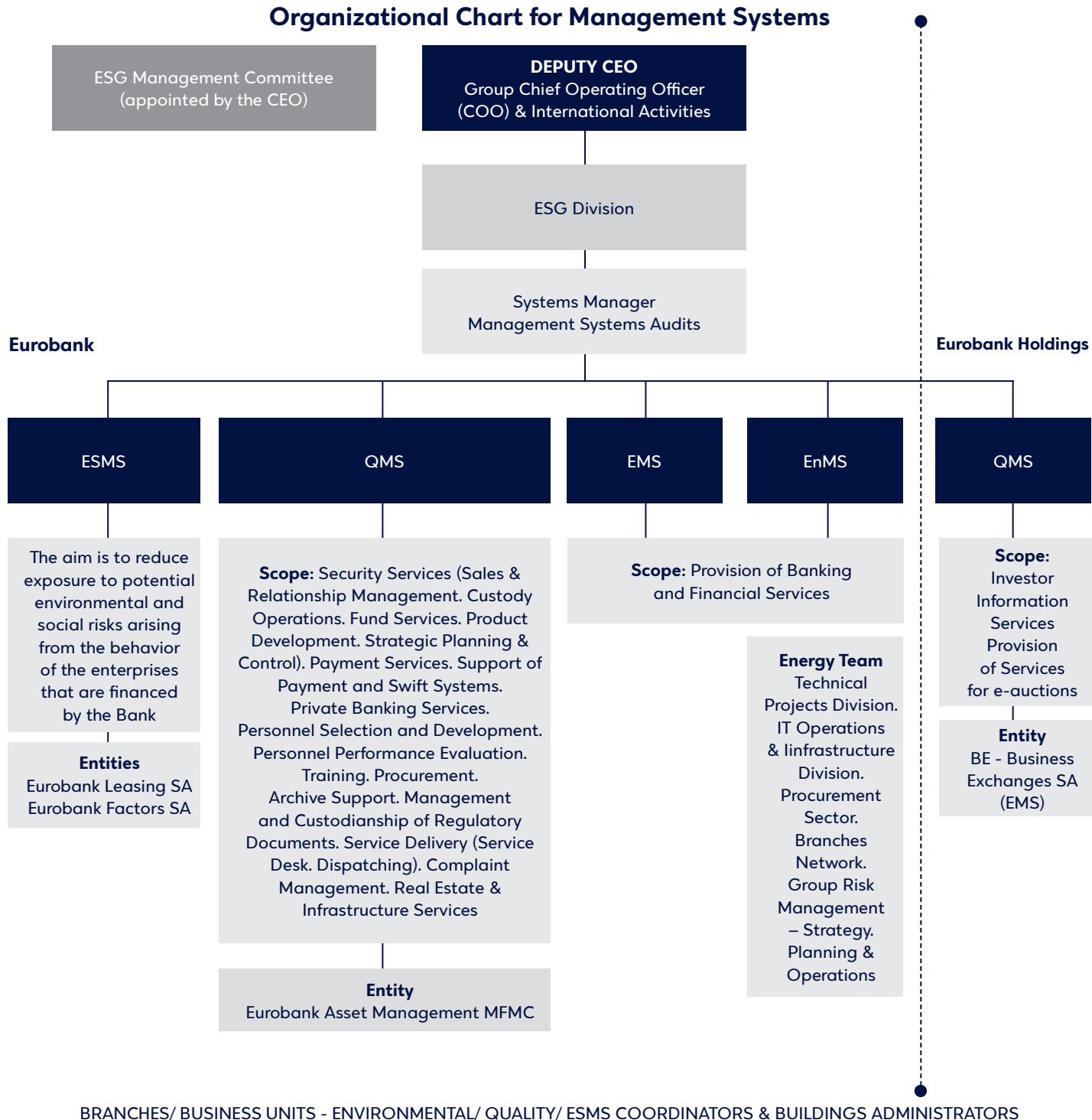


Figure 1: Eurobank Organisational Chart relative to Management Systems.

## **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, Shareholders and Investment Community: Timely reporting of accurate and complete information on the Group's performance and strategy.
- Employees: Communication with a view to continuously promote skills acquisition and development.
- Customers: Responsible information, customer service and provision of products and services with a sense of respect and transparency.
- **Business Community:**
  - Corporate networks, entrepreneurship, industry associations: Mutual cooperation and open communication driven by ensuring the interests of the business community.
  - Start Up entrepreneurs: Showcasing and promoting new businesses based on specified criteria and transparent procedures.
  - State & Regulators: Communication aiming at full compliance and harmonisation with the supervisory and regulatory framework.
- **Civil Society:**
  - Media: Cooperation with the Media to ensure optimum and effective promotion of the Bank and its products and services.
  - Non-Governmental Organisations & Associations: Regular communication and support for actions with a social impact.
  - Suppliers and partners: Cooperation based on transparent procedures, specified criteria to achieve mutually beneficial outcomes.

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 2021 - Business & Sustainability on the Bank's website, [www.eurobank.gr](http://www.eurobank.gr).



# 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 2021 - Business & Sustainability on the Bank's website, [www.eurobank.gr](http://www.eurobank.gr).

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 for 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 based on 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	Assessment
<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 May 2022.

# 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.

## 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 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. The Bank and its Subsidiaries ensure that all customers / activities proposed to be financed by the Bank, as well as all investment proposals, are audited against the Group's Environmental and Social Exclusion List.

Activities included in the list of exemptions are not funded other than those described in it. 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 the digital transformation (Eurobank 2030), the Bank adopts a new model of service and operation. Utilizes technology, with a focus on humans and enters a phygital era. The phygital model, unites the physical world, the personal, direct relationship with the customer, with the digital world in order to ensure a seamless experience to our customers, listening to their needs for how, when, where they themselves wish to cooperate with us. Through a new generation of branches - Future Branch, the areas of service and transactions are redesigned, while the way of communication with our customers within the store is evolving. We adopt innovations with respect for man, but also for the environment. Specifically:

- We offer a first fast service point lasting 2-5 minutes. In this way we help our customers immediately and quickly with the priority system, waiting time. learning table. their appointments. etc.
- We improve the experience for customers in the store. The priority system for all service positions within the store, whether it is transactions or a meeting with a Consultant, allows the customer to electronically select the type of transaction he wants to make. Without having to wait standing up, it has at its disposal more seats. WiFi connection, as well as a learning table to take advantage of the waiting time.
- In the center of the store we put the customer. At the Reception Area. customers while waiting have the opportunity to navigate through user-friendly screens. but also to be served for their daily needs (such as issuing eBanking codes, card application. etc.).
- We focus on consulting service, supported by digital learning and self-service points. Through the auto service zones. customers can make a huge range of banking transactions through machines, while the cash registers are now located in a separate part of the store.
- We interact with our customers in a comfortable space that respects privacy. At Conversation Booths our customers have the opportunity to explain their needs and receive the necessary advice and services. without intermediate screens and papers. without the stress of another customer who is extremely close waiting also to be served. We minimize the «noise» of processing a transaction that could be done digitally and emphasize the physical contact for the provision of high value added advice.
- Personal & Business Banking prime clients are served in special areas, with premium design In the specially designed meeting rooms, the customers talk to their specialized Advisor for solutions in their future plans. With modern technological assets (laptops. tablets. monitors), the overall experience of serving our prime customers is further upgraded, emphasizing the relational focus that we seek to give to our cooperation with them.

The Future Branch reflects our vision for sustainable development.

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.

# Environmental Targets and Performance

Environmental targets that correspond to the environmental aspects and aim at continually improving the Bank's environmental performance are set each year.

The targets concern all Head Office Buildings and all Bank branches and covers 100% of its operations.

In order to achieve these broader objectives, as well as the specific quantitative ones, environmental programs are designed and implemented within the Environmental Management System (EMS) (pages 13 & 19-26), while for energy and greenhouse gas emissions, actions are carried out within the Energy Management System (EnMS) (pages 13-18).

The annual targets for 2022 and performance for 2021 in relation to target set are presented in the tables below. The implementation of the 2022 targets will be compared with the corresponding one of 2021.

## Natural resource conservation

Environmental Target	Performance 2020	Target 2021 (%)	Target value 2021	Performance 2021	Saving amount/change	Change (%)	Status	Target 2022 (%)	Target value 2022
Reduction in electricity consumption (MWh)	43,674	-5%	41,491	41,395	-2,279	-5.22%	Target achieved	-4%	39,740
Increase in the percentage (%) of electricity consumption from RES	95.64%	No target was set		97.42%	1.78	1.86%	New Target for 2022	1%	98.39%
Decrease in the percentage (%) of electricity consumption from non RES	4.36%	No target was set		2.58%	-1.78	-40.75%	New Target for 2022	-37.55%	1.61%
Reduction of paper supply (tn)	247	-9%	225	209	-38	-15.35%	Target achieved	-7%	196
Reduction of paper consumption (million pages)	60	No target was set		52	-8	-13.33%	New Target for 2022	-8%	48
Reduction of water consumption (m3)	54,691	No target was set		62,322	7,631	13.95%	New Target for 2022	-3%	60,452

## Reduction in Greenhouse Gas (GHG) Emissions

Environmental Target	Performance 2020 (1)	Target 2021 (%)	Target value 2021	Performance 2021	Saving amount/change	Change (%)	Status	Target 2022 (%)	Target value 2022
Reduction of Indirect GHG Emissions (Scope 2). tnCO <sub>2</sub> e	17,120	-5%	16,264	16,169	-952	-5.56%	Target achieved	-4%	15,522
Reduction of GHG Emissions (Scope 1&2). tn CO <sub>2</sub> e	18,066	-5%	17,163	17,115	-951	-5.27%	Target achieved	-4%	16,430

(1) New CO<sub>2</sub> conversion rates according to NIR Greece and DAPEEP data, used to restate 2020 data

(2) Fluorinated gases are also included (Scope 1)

(3) Total Certified Emissions by ISO14064 at 17,135tn CO<sub>2</sub>

## Minimising waste

Targeting: The annual common goal is to recycle all the produced waste of the materials listed in the table below.

Environmental Target	Performance 2020	Target 2021(%)	Target value 2021	Performance 2021	Saving amount/change	Change (%)	Status	Target	Target value 2022
Percentage of recycled paper out of total paper supply	59.51%	No Target was set		79.68%	20.17%	25.31%	New Target for 2022	4%	82.87%
Hazardous Waste Recycling (tn)	86.94	No Target was set		46.64	-40	-46.35%	No Target was set		
Hazardous Waste Recycling (% waste recycled)	100%	100%		100%	0	0.00%	Target achieved		100%

(\*) Quantities relate only to collections from the recycling contractor

## 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.

The total number of employees who have been trained in 2021 in environmental issues amounts to 2,445 people. We note that from 2021 the training programs through e-learning are available to all personnel, so that all employees can freely choose them in their learning plan.

As part of the digital transformation (Eurobank 2030), and in order to strengthen the culture of reducing paperless use in the store network, the special training program Paper Challenge was additionally created.

The program through the learning of the automations that have been implemented as well as through special facts & figures, tests the knowledge of the participants and creates ambassadors of paperless culture.

The program was attended by 1,860 network employees, who in turn helped to improve the overall customer experience with the Bank.

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: the "International Mother Earth Day", the "World Environment Day", the "World Water Day", the "Eurobank Award for Responsible Procurement".

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).

# Energy

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

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

In 2021, 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 (Head Office buildings and branches), impacted the Bank's overall electricity consumption.

In this context, the total energy consumption in 2021 at the Bank amounted to 45,138 MWh (162.5 TJ) and decreased by 5.53% compared to 2020 where was 47,782 MWh (172.01 TJ). The corresponding index of energy consumption per area compared to 2020 decreased by 4.72% respectively.

We note that all the facilities (Head Office buildings and branches) that consumed energy in 2021 participate in the analysis, regardless of whether they were active on end of year. Also in 2021 there was a change in the ownership percentage of the "March 25th & Teo" building, which was not reflected in the annual results. Reconciliation to be completed in 2022.

## Electricity

The total energy consumption is mainly due to the consumption of electricity, which in the branches and buildings of the Bank amounted to 41,395 MWh (149.02 TJ) and decreased by 5.22% compared to 2020 when amounted to 43,674 MWh (157.23 TJ).

The electricity consumed for 2021 is 91.71% of the total consumed energy.

Respectively, the total electricity in 2021 for the Group amounted to 43,223 MWh (155.6 TJ) while in 2020 amounted to 45,557 MWh (164.01 TJ), i.e. and showed a decrease of 5.12%. We note that the total electricity (100%) consumed in the Bank derives from the electric grid.

## Natural gas

In 2021, the consumption of natural gas for the heating of the Bank's buildings amounted to 3,432 MWh (12.35 TJ) and showed a decrease of 10.13% compared to 2020 when amounted to 3,819 MWh (13.75 TJ).

The percentage of energy from gas consumption for 2021 is 7.6% of total energy.

Respectively, the Group's results for natural gas in 2021 amounted to 3,580 MWh (12.89 TJ) while in 2020 amounted to 4,094 MWh (14.74 TJ), i.e. a decrease of 12.56%.

## Heating oil

Consumption of heating oil shows an increase of 12.7% and amounted to 248,892 kWh (0.9 TJ) compared to 220,851 kWh (0.8 TJ) in 2020, the mentioned quantities also include the quantities of oil for use by the emergency power generators (P/G).

The increase in heating oil consumption is due to the weather conditions during the winter period where there were more cold days compared to 2020. Also in 2021 compared to 2020, supplies of oil were made for the P/Gs of the buildings L. Amalia & Souri and March 25th & Teo.

The percentage of energy from the consumption of heating oil for 2021 is 0.55% of the total energy.

Note that the methodology was not used to calculate consumption:

**Consumption amount= Stock at the beginning of year + Oil purchased - Stock at the end of year - Sale to subsidiaries**

but only the "Oil Purchased", because the percentage of energy from oil consumption is very small on the total energy, with correspondingly small greenhouse gas emissions.

## Fuel

In 2021 the total energy consumption from the use of gasoline (46 MWh or 0.17 TJ) and diesel (16 MWh or 0.06 TJ) from the three (3) vehicles of the Bank presented a total decrease of 8% compared to 2020.

The percentage of energy from fuel consumption for 2021 is 0.14% of total energy.

The following Table presents the total energy consumption:

Consumption	2020	2021	Variation
Electricity consumption (MWh)	43,674	41,395	-5.22%
Natural gas consumption (MWh)	3,819	3,432	-10.13%
Heating oil consumption (MWh)	221	249	12.70%
Gasoline consumption for vehicles (MWh)	50	46	-8.73%
Diesel consumption for vehicles (MWh)	17	16	-7.67%
<b>Total (MWh)</b>	<b>47,782</b>	<b>45,138</b>	<b>-5.53%</b>
<b>Total (TJ)</b>	<b>172.01</b>	<b>162.50</b>	<b>-5.53%</b>

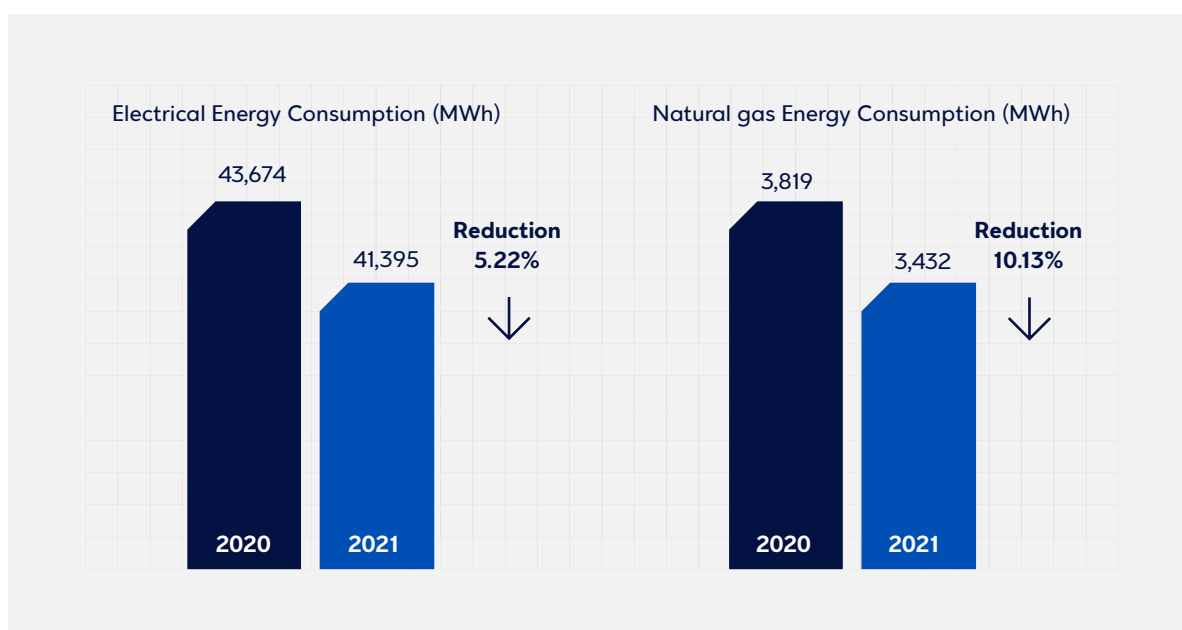


Chart 1,2: Electricity and natural gas Consumption

We note that the energy consumptions as well as the relation to previous years are presented in Appendix 3 of this Report. Also in Appendix 5 the electricity consumption per area of the Bank's Activities (Branch, Administration building) is presented.

## 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 2021 is at 29.71 MWh/m€ and is down by 4.13% from 2020 (30.99 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 (EnMS) and applies the respective Management Policy to ensure responsible energy management at all Bank facilities (concern all Head Office Buildings and all Bank branches and covers 100% of its operations), with the aim of minimising:

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



As part of its EnMS, 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 EnMS, 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 2021 are detailed in Appendix 4 of this Report.

**Planned activities for 2022 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.
- Drafting an opinion on the feasibility (high level feasibility consultation) of energy production through photovoltaic systems for self-consumption between alternative ways.
- In the context of the digital transformation (Eurobank 2030) the transition of IT systems infrastructure to “cloud computing” (Cloud) is in progress with a direct impact on the reduction of electricity consumption and respectively the greenhouse gas emissions of Category 2 (indirect emissions from electricity) and the transition of the corresponding emissions from the Cloud to Category 6 (Indirect GHG emissions from other sources).

**Green Building certifications**

The Bank has certified 19 buildings with the green building certification methods “Leadership in Energy and Environmental Design - LEED” (level: gold & platinum) and “Building Research Establishment Environmental Assessment Method - BREEAM” (scale: good, very good & excellent), thus proving the excellent working environment of Eurobank. In this context, continue the processes for the certification of the building complex of N. Ionia with L.E.E.D. GOLD and time horizon within 2022. Finally, we note that the building on 25th of March & Teo (Taurus) Street was re-certified with L.E.E.D. GOLD in December 2020.

## **Business travels**

Bank keeps 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 2021 resulted in a decrease of 45.95% from 2020 (in 2021, travel totalled 230,686 km, compared to 426,782 km in 2020).

Similarly, greenhouse gas emissions (Category 3, Scope 3) also dropped to 19.66 tCO<sub>2</sub>e from 36.38 tCO<sub>2</sub>e in 2020 (an 45.95% decrease).



# Greenhouse Gases

The Bank, in order to reduce its environmental footprint, and by contributing to the reduction of greenhouse gas emissions, monitors its emissions with the certified Energy Management System (ISO 50001).

In this context, energy consumption is recorded and allocated as well as the direct and indirect greenhouse gas emissions are calculated.

Direct emissions (Category 1) 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.

**NOTE.** In 2021, new emissions elements were added: This includes the emissions from the fluorinated gases (F-Gases) emitted by the Bank's air conditioning systems and the automatic extinguishing systems (fugitive emissions).

In 2022, is planned the assessment of the direct emissions of greenhouse gases (Category 1: Direct GHG emissions and removals / direct emissions from mobile combustion) resulting from the use of provided company cars. The km recorded on car speedometers will be used to calculate greenhouse gas emissions using the CO<sub>2</sub> / km emission rate provided by the manufacturer.

Indirect emissions are those released by the consumption of electricity (Category 2) and those associated with air travel for employee business trips (Category 3).

The Bank applies the International Standard ISO 14064-1:2018 for the quantification and reporting of greenhouse gas emissions (Category 1-7) as well as GHG removals. The pertinent correspondence with the International Standard "GHG Protocol Corporate Accounting and Reporting Standard" (Scope 1, 2 & 3) is also mentioned.

Also from 2021 for the calculation of direct emissions the Bank uses emissions factors from NIR Greece. At the same time, for the calculation of indirect emissions, it applies the market-based method (market base) according to the data of DAPEEP and the international Greenhouse Gas Protocol for business travel.

The table below shows the GHG emissions per Category / Scope.

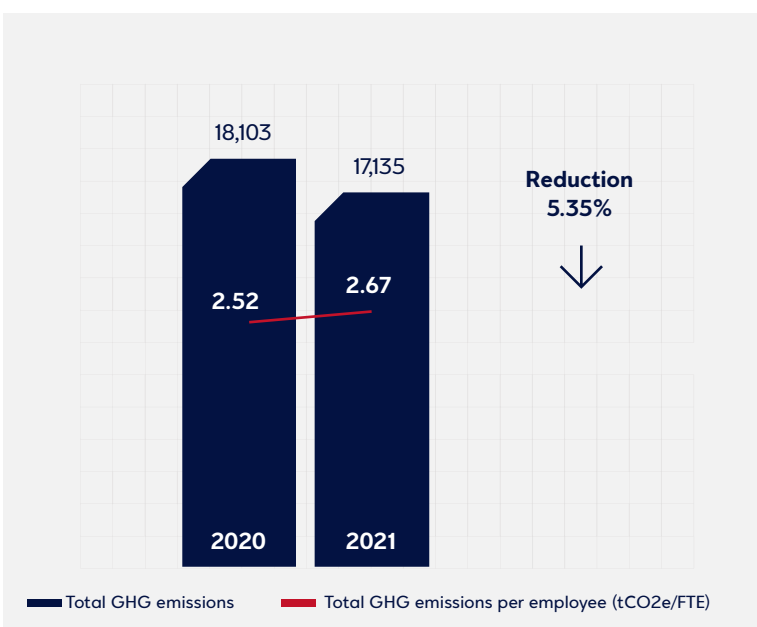
Category	Scope	2020	2021	Variation
Category 1. Direct GHG emissions and removals (tCO <sub>2</sub> e)	Scope 1	945.92	946.33	0.04%
Category 2. Indirect GHG emissions from imported energy (tCO <sub>2</sub> e)	Scope 2	17,120.47	16,168.59	-5.56%
Category 3. Indirect GHG emissions from transportation (tCO <sub>2</sub> e)	Scope 3	36.38	19.664	-45.95%
Category 1 & Category 2 (tCO <sub>2</sub> e)	Scope 1 & 2	18,066.39	17,114.9216	-5.27%
<b>Category 1 &amp; Category 2 &amp; Category 3 (tCO<sub>2</sub>e)</b>	<b>Scope 1 &amp; 2 &amp; 3</b>	<b>18,102.77</b>	<b>17,134.59</b>	<b>-5.35%</b>

(1) New CO<sub>2</sub> conversion rates according to NIR Greece and DAPEEP data, used to restate 2020 data

(2) ) Fluorinated gases are also included as of 2021 (Scope 1)

According to which :

- Total GHG emissions in carbon dioxide equivalents (tCO<sub>2</sub>e) dropped by 5.35% in 2021 compared to 2020, and amounted to 17,134.59 tCO<sub>2</sub>e (Chart 3).
- Total GHG emissions per surface area (tCO<sub>2</sub>e/m<sup>2</sup>) and by employee (tCO<sub>2</sub>e/person) dropped by 5.54% and 6.22% respectively (Chart 3).



In chart 3, the increase in intensity of 6.22% of tCO<sub>2</sub>e/person (from 2.52 to 2.67 tCO<sub>2</sub>e/person) relates to reduction of FTEs from 7,191 to 6,408. The rate of reduction of the denominator is 10.89% (FTEs) exceeds the rate of reduction of the numerator at 5.35% of (tCO<sub>2</sub>e).

Chart 3: Total greenhouse gas emissions

The contribution of individual GHG (carbon dioxide-CO<sub>2</sub>, methane-CH<sub>4</sub>, nitrous oxide-N<sub>2</sub>O) to the total emissions is detailed in Appendix 3 of the Report.

### Gaseous pollutants

The 2021 emissions of gaseous pollutants (sulphur dioxide-SO<sub>2</sub>, nitrogen oxides-NO<sub>x</sub> and particulate matter) released into the atmosphere from burning fossil fuels are shown in the table below:

Analysis of atmospheric emissions of gaseous pollutants (tn)	2019	2020	2021	Variation
From Sulfur Dioxide, SO <sub>2</sub>	734.12	676.96	641.65	-5.22%
From Nitrogen Oxides, NO <sub>x</sub>	57.35	52.98	50.20	-5.25%
Particles	3792	34.97	33.15	-5.22%

We note that pollutants from electricity are now calculated.

### Fluorinated gases (fugitive emissions)

The data on fluorinated gases (F-gases) released by the air conditioning installations the Bank used for 2021 are as follows:

Kind	GWP	kg	tn CO <sub>2</sub> e
R-410A	2088	24.2	50.53
R-407C	1774	18	31.93
	<b>Total</b>	<b>42.2</b>	<b>82.46</b>

The targeting for greenhouse gas emissions is now done annually and have been recorded in the section 8. Environmental Targets - Performance.

### Carbon Emission Intensity Index (GHG)

The carbon intensity index (GHG) expresses the greenhouse gas emissions of the Category 1 and 2 (scope 1 & 2) of the Bank for all its operating income and is used to monitor its emissions in relation to the scale of its activities.

The carbon intensity index for 2021 is 11.26 tCO<sub>2</sub>e / m€ and shows a decrease of 3.86% compared to 2020 (11.72 tCO<sub>2</sub>e / m€).

### Guarantees of Origin

In 2021 the Bank obtained, from DAPEEP through its electricity provider, Guarantees of Origin for 97.42% of the electricity consumed, verifying that it came from Renewable Energy Sources (RES).

In this context, the total electricity in 2021 for the Bank (41,395 MWh or 149.02 TJ) is as follows:

Target	Performance 2020	Performance 2021	Amount of Savings / Change	Difference (%)
Electricity consumption from RES (MWh)	41,772	<b>40,327</b>	<b>-1,445</b>	<b>-3.46%</b>
Electricity consumption from Non RES (MWh)	1,903	<b>1,069</b>	<b>-834</b>	<b>-43.84%</b>
Percentage (%) consumption from RES	95.64%	<b>97.42%</b>	<b>1.78</b>	<b>1.86%</b>

At Group Hellas level, the corresponding percentage of electricity consumption from RES is 96.71% (41,800 MWh from RES in the total 43,223 MWh).

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 57% (445 tCO<sub>2</sub>e) of the greenhouse gas emissions from the Group's total emissions due to natural gas consumption is offset (Green).

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).

A breakdown of the data by Category / Scope (1, 2, 3) and year is presented in Appendix 3. Also in Appendix 5 the greenhouse gas emissions per area of the Bank's Activities (Branch, Administration building) are presented.

## Water consumption

Water is the most important natural resource of our times, and for this reason the Bank attaches great importance to its conservation. In 2021, water consumption amounted to 62,322 m<sup>3</sup>, reflecting an increase of 13.95% from 2020 (Figure 6), while water use per employee was 9.73 m<sup>3</sup>/person. The increase in consumption is due to the greater presence of staff in the workplace in 2021 compared to 2020.

The target for water consumption for 2022 has been recorded in the section "8 Environmental Objectives - Performance" in order to stabilize water consumption at 9 m<sup>3</sup>/person as part of rationalising water use.

The Bank's water consumption increase is directly affected by the presence of staff in the workplace depending on the use of telework, in the context of the COVID-19 pandemic response measures.

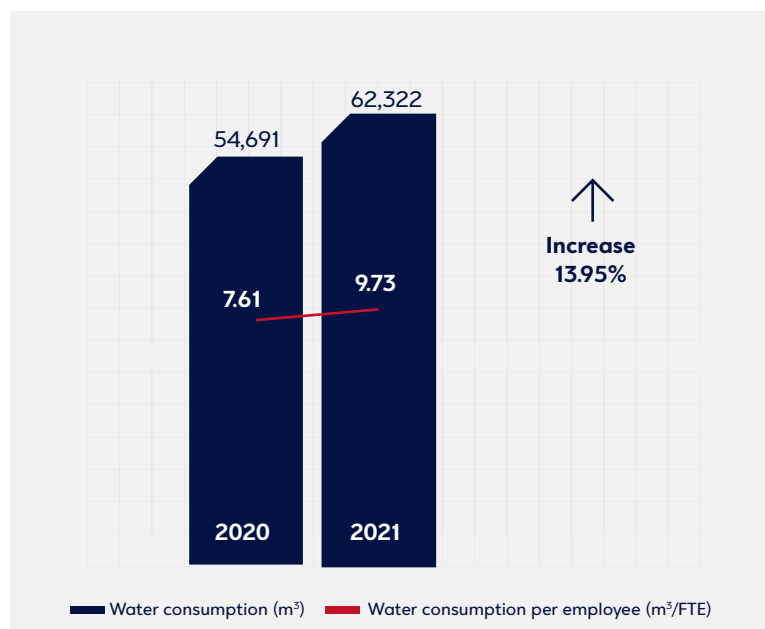


Chart 4: Water consumption and water consumption per employee

In the above chart, the increase from 7.61 m<sup>3</sup>/FTE to 9.73 m<sup>3</sup>/FTE of water consumption per employee relates directly to the reduction of FTEs from 7,191 to 6,408 which is 10.89%.

Note that the data on consumption are derived from unified EYDAP water company bills for Attica and from the individual accounts for the rest of the territory. Also, where we did not have sufficient data, an estimate was calculated.

## Paper use

As part of growth transformation (Eurobank 2030), reducing paper consumption is an important environmental goal for the Bank and is part of the digitization of its operations through a series of actions.

### Paper supply

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.

In this context, in 2021 the supply of A4 & A3 paper amounted to 209 tons and showed a decrease compared to 2020 (247 tons) by 15.35%, thus achieving the target of 225 tons. Also, the corresponding consumption per employee decreased by 5.01% (from 34.37 to 32.65 kg/FTE - Chart 5).



Chart 5: 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 63.56% is noted over recent years.

	2014	...	2019	2020	2021
Paper supply	574,138		343,163	247,188	209,243
Change with base year in 2014 (%)			-40.23%	-56.95%	-63.56%

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

### Print Management System

In 2021, the number of printers of the MPS (Managed Print Services) service was optimized, which reflects the new dynamic demand in prints, resulting from:

- the number of employees in the Bank
- from the spatial changes of the office spaces
- from the use of teleworking
- from digitization of operations

Improved management capabilities, reduced operating costs and secure printing were also achieved.

The efficiency of using the MPS service (number of pages) is shown in the chart 6.

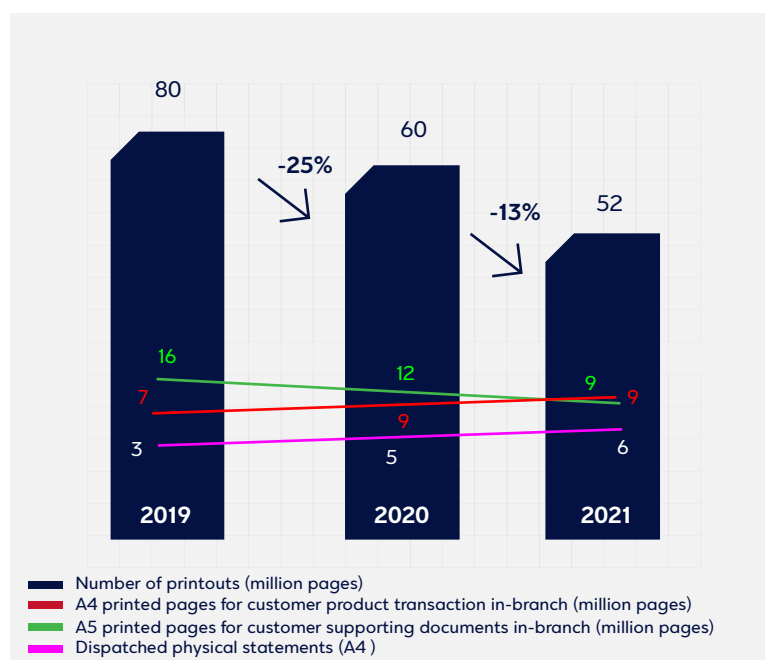


Chart 6: Number of prints. reduction rate

For 2022, a further reduction of 8% is estimated compared to 2021.

### Paper saving program - paperless

Throughout the year, steps towards paperless networking processes and operations continued, and a significant number of improved processes were introduced, in order to save network executives time to expand their customer list, as well as improving the overall customer experience. Indicative for 2021 we had in Branches the implementation of the following actions:

- Execution of the majority of customer transactions without physical documents.
- Ability to use digital and biometric signature.
- Sending transaction documents by e-mail.

Having achieved a great reduction in the use of paper in the Branch Network in the past years, an additional 6 million pages are saved annually by replacing the printed contracts with digital ones. At the same time, more than 50% of customers now receive their transaction receipts digitally, thus saving 4 million pages per year, without printing or delays.

In this context, in 2021, a reduction of 30.34% (8.5 million pages) was achieved in the printed pages of customer documents in the store compared to 2020 (12.3 million pages).

For 2022 we expect the following for the Branch Network:

- **Number of Customer document prints:** it is estimated that there will be a 40% reduction in prints compared to 2021. due to the maturation of actions taken in 2021. as well as further actions to be taken in 2022. such as the exclusive use of digital tools in cash transactions and customer promotion in alternative networks. in the context of the intensifying digital transformation.
- **Number of product transaction prints for Customer:** reduction by approximately 50% compared to 2021 due to additional computer implementations and procedural interventions.

### e-Statement service

The increase in the use of the e-Statement service was significant in 2021 as well, as approximately 228 thousands more e-Banking users chose to receive only electronic account statements, resulting in the additional discontinuation of approximately another 561 thousands hard-copy statements. Since the e-Statement service was introduced, approximately 1.466 million customers have discontinued postal delivery of about 3.75 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.

- 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 €23 million since the service became available (Q4 2009).

In 2021, by stopping the sending of physical statements of all deposit accounts completed in December 2020, in combination with the possibility of receiving statements via e-mail / sms, for the non e-Banking users of the Bank, we achieved a reduction of statements by 35 % compared to 2020 (20.2 million pages in 2021 compared to 31.2 million pages in 2020).

For 2022, a further reduction of 10% is estimated compared to 2021, due to the actions for the registration of customers in the functionality of electronic receipt of their statements, via e-mail / sms, as well as registration in e-Banking.

Reducing printing and paper distribution contributes to the Bank's environmental targets.

Detailed data on paper supply and paper use are presented in detail in Appendix 3 of this Report.

# 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.

Waste monitoring and management is applied in all Head Office Buildings and all Branches of the Bank and covers 100% of its operations.

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

- 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 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.

Note that the quantities related to the recycling of the aforementioned waste and especially the empty ink cartridges (toner cartridges), paper and packaging materials, are affected by the presence of Bank staff in the workplace depending on the use of telework, in the context of the COVID-19 pandemic response measures.

The total weight of solid waste recycled in 2021 amounts to 214,212,8 kg.

Detailed information on waste management / recycling is presented in Appendix 3 of this Report.

## **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. In 2021 the goal of "Recycling 100% of the cartridges" was achieved and 659 kg of empty cartridges were recycled. The goal remains to be the smooth operation of the MPS program, throughout the territory 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 2021 was 166,724 kg and accounted for 79.68% of the annual paper supply.

In 2021, the goal of "Recycling paper at 100% of the Bank's points of presence" was achieved for another year, with the result that the total amount of paper recycling by Eurobank is significantly higher, as a quantity of paper, which concerns about 90% of branches, is channelled in municipal recycling systems without it being possible to obtain relevant data. Additionally, a total of 186.50 kg of packaging materials (plastic, aluminium) were also recycled.

## **Electrical and Electronic Equipment**

In 2021, 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 2021, a total of 3,203 pieces were recycled, corresponding to 40,701 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 2021, the Bank donated 1,841 pieces of electronic equipment.

### **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 2021. More specifically, the Bank continued to work with its approved waste management agencies, and delivered a total of 391.30 kg of lamps for safe disposal. In addition, accumulators/batteries weighing a total of 5,091 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 460 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.

In this context, it implements the credit card recycling program, according to which credit cards that are defective or canceled are recycled through approved disposal companies. Eurobank will also investigate the possibility of including in the recycling program the expired or canceled credit cards of its Customers if they are returned to the store.

Eurobank is the first & only Bank in the Greek market to offer the next generation of cards, made of eco-friendly biodegradable materials, having adopted the latest international environmental protocols, thus demonstrating Eurobank's long-term commitment to promote environmentally-friendly initiatives.

As of 2019, any newly issued or renewed debit card issued - both to individuals and businesses - are made from 82% polylactic acid (PLA), a petroleum-free, non-toxic biodegradable plastic substitute. The production of this material requires less energy consumption and produces fewer greenhouse emissions compared to PVC (which is not biodegradable and emits toxic gases when burnt).

Eurobank consciously chose an everyday, widely used, mass product - such as the debit card - as the ideal medium to fulfil its eco-friendly commitment and further cultivate the value of environmental consciousness towards its clientele. As of 2021, circa 1 million cards have been printed using the new biodegradable material, while the Bank's debit card stock is expected to be replaced within the next 2 years.

### **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 of 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.

## **Lubricating Oil Waste (LOW)**

The LOW waste in the Bank arises from the maintenance of the generators (generating pairs) that are used as a backup source of electricity generation in case of power outage from the grid.

Lubricating oil wastes are dangerous to public health and the environment because they contain high concentrations of toxic and carcinogenic substances, such as heavy metals, polychlorinated hydrocarbons, poly-aromatic compounds, etc.

In this context, the Bank has ensured through the maintenance procedures the delivery of the ALS to collectors who are licensed to collect and transport Waste Lubricating Oils, and a cooperation agreement with the alternative management system of ENDIALE.

In 2021, 1,300 kg of LOW were changed and driven for recycling by electric generators.



## 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 101 on Voukourestiou str.
- Installed sound insulation on mechanical equipment on the roof of branch 349 on Virona area.

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.

## Participation in Environmentally Aware Enterprises

The Bank seeks to selectively participate in companies with specific features and strong growth prospects, focusing on extroversion and environmental awareness. At the same time, it offers advisory services and know-how on developing and growing such businesses in Greece and abroad. In this context, the Bank has been participating in the share capital of MESOGEOS SA since 2010, together with a private-sector co-investor, through SINDA Ltd. MESOGEOS Group is among the leaders in environmental protection in Greece, operating in sectors such as solid and liquid waste management, water resource management, contaminated soil restoration, energy saving and RES-based power generation. Some of the major projects the company is participating in include the construction of an environmental park and a renewable energy park in the ex-landfill of Liosia (agreement signed October 2021), the “S. Ilea Waste Processing Unit via Public-Private Partnership”, with a capacity of 80,000 tonnes of urban waste annually (construction, maintenance and operation for 25 years), and the “Alexandroupoli Waste Processing Unit”, with a capacity of 46,000 tonnes of solid urban waste annually.

The Bank also participates in the IBG HF III (CMF) private equity fund, which specialises in renewable energy sources, namely in the establishment and operation of small and medium-sized photovoltaic installations and wind farms in Greece. The fund, which is currently under liquidation, completed the divestment of its operating units (wind farms of 50 MW and photovoltaic parks of 17MW) during 2021. Its current portfolio includes only under development parks with a total capacity of 109MW (wind farms of 106 MW and photovoltaic parks of 3MW), with 98 MW of the power corresponding to the fund and the rest to the co-investors. Eurobank is the fund's third largest shareholder.

## Eurobank the Greek partner of the innovative Mastercard Priceless Planet Coalition environmental initiative

Eurobank is the exclusive Greek partner of MasterCard's Priceless Planet Coalition program, an innovative environmental initiative recognizing the Private Sectors importance in addressing climate change.

The Priceless Planet Coalition has a global mission statement and goal, with which the Bank actively stands for, actively confirming its commitment to achieving the UN Global Sustainable Development Goals (SDGs) and following the Principles for Responsible Banking, which it has co-signed.

The Priceless Planet Coalition launched its actions in 2020, aiming to unite consumers, financial institutions, merchants and cities round the globe in the fight against climate change. As a first step, the initiative has pledged to plant 100 million trees over a period of 5 years, sealing a partnership with two global environmental organizations, the Conservation International and World Resources Institute (WRI).

## Environmental & Social Actions in 2021

Under the particularly difficult conditions prevailing during 2021 due to the COVID-19 pandemic, the Bank's volunteer "Team up" group did not carry out any initiatives involving physical presence of the volunteers between January and September. Instead, this period of time focused on raising awareness to employees in relation to climate change and environmental risks through a broad set of topics covering ESG factors.

The initiatives that were carried out between September and December 2021 were targeted to the pillar "Family & Kids" and are the following:

### •5th No Finish Line Athens (NFL)

In 2021, 128 Team Up volunteers took part in the 5th NO FINISH LINE ATHENS Run, the biggest Charity Running and Walking event in Greece and globally, which was held at the OAKA Olympic Complex. Eurobank's team of volunteers covered a total of 1052.56 km, a distance that corresponds to 526.28€ which have been donated to the Organization "Together For Children - Mazi Gia To Paidi".

### •ELEPAP Christmas Bazaar

Eurobank, with the support of professional artists and teachers, organized 6 art workshops for children aged 4-16, on a digital platform, involving 900 participations from all over Greece. A total of 600 Christmas creations, made by the participating children and volunteers were donated to ELEPAP, a Non-Governmental Organization, in order to support their Christmas bazaar needs. The proceedings of the bazaar go towards covering operating costs of the NGO.

# 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 04/05/2022

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 S.A.
Address	8. Othonos St.
Town	Athens
Postal Code	10557
Country/land/region/Autonomous Community	Greece
Contact person	P. Papadimitriou Head of ESG Division
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	05/2023
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	6,408
Turnover or annual balance sheet	€1,519 million

Sites	
<b>Name</b>	Eurobank S.A.
<b>Address</b>	8. Othonos St.
<b>Town</b>	Athens
<b>Postal Code</b>	10557
<b>Country/land/region/Autonomous Community</b>	Greece
<b>Contact person</b>	P. Papadimitriou Head of ESG Division
<b>Telephone</b>	2144057332
<b>Fax</b>	
<b>E-mail</b>	panpapadimitriou@eurobank.gr
<b>Website</b>	www.eurobank.gr
Public access to the environmental statement or the updated environmental statement	
<b>(a) printed form</b>	Group Sustainability/Environmental & Social Affairs Division
<b>(b) electronic form</b>	www.eurobank.gr
<b>Registration number</b>	EL-000080
<b>Registration date</b>	11/03/2009
<b>Suspension date of registration</b>	-
<b>Deletion date of registration</b>	-
<b>Date of the next environmental statement</b>	-
<b>Date of the next updated environmental statement</b>	05/2023
<b>Request for derogation pursuant to Article 7 YES – NO</b>	NO
<b>NACE Code of activities</b>	64 - Financial service activities, except insurance and pension funding
<b>Number of employees</b>	6,408
<b>Turnover or annual balance sheet</b>	€1,519 million

Environmental Verifier	
<b>Name of environmental verifier</b>	TÜV HELLAS (TÜV NORD) SA
<b>Address</b>	282. Mesogeion Avenue
<b>Town</b>	Holargos
<b>Postal Code</b>	155 62
<b>Country/land/region/Autonomous Community</b>	Greece
<b>Telephone</b>	210 6540195
<b>Fax</b>	210 6528025
<b>E-mail</b>	www.tuvhellas.gr
<b>Registration number of accreditation or licence</b>	EL-V-0004
<b>Scope of accreditation or license (NACE Codes)</b>	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)
<b>Accreditation or Licensing Body</b>	Hellenic Accreditation System SA (ESYD)

Done at Athens, on 04/05/2022

Signature of the representative of the Organisation

**S. Ioannou**

Deputy CEO  
Group Chief Operating Officer (COO) & International Activities  
Chairman of ESG Management Committee  
(Environmental, Social & Governance)  
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	Threat	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 CO2 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."

Direct Environmental Aspects

Task	Environmental Aspect	Environmental Impact	Threat Assessment	Threat	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 work-spaces. 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.	1.9	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. They are also controlled against the list of Environmental and Social Exclusions of the Group - Exclusion List. Activities included in the list of exemptions are not funded other than those described in it."

# Operating Context

## OPERATING CONTEXT

Influencing factor	Type	Subject	Potential impact	Management measures
Economy	EXTERNAL FACTOR	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	Cost of energy or availability	Increased operating expenses	Tender for electricity provider (financial and energy assessment). Low-cost electricity.
Society	EXTERNAL FACTOR	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	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	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	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	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	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	"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	Organisational structure.	Involvement of several units in implementing environmental & energy objectives and targets.	Management review (consultation on significant issues).

# Stakeholders / Threats & Opportunities

STAKEHOLDER	POSITION	NAME	NEED OR EXPECTATION	MANAGEMENT MEASURES	COMMUNICATION	CONTRACTUAL OBLIGATION
State & Regulators	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
State & Regulators	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
State & Regulators	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
Investors, Shareholders and Investment Community	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
Investors, Shareholders and Investment Community	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.	
Civil Society	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.	
Customers	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.	
Suppliers and partners	OUTSIDE ORGANISATION	ISO standard certifying company - TUV Hellas.	Expects demonstrated compliance with certification to ISO standards (9001, 14001, 50001, 45001, 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
Suppliers and partners	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	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.	
State & Regulators	OUTSIDE ORGANISATION	City of Athens.	Abiding by the City of Athens sanitation regulation.	Recycling procedure for paper and packaging materials.	Keeping branches informed.	YES
Civil Society	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 Nations 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

# Stakeholders / Threats & Opportunities

## 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 Key Legislation

Heading	Main Requirements	Management	Documentation
Government Gazette 4843 (20/10/2021): Incorporation of Directive (EU) 2018/2002 of the European Parliament and of the Council of 11 December 2018 "on the amendment of Directive 2012/27 / EU on energy efficiency", adaptation to the Regulation 2018/1999 / EU of the European Parliament and of the Council of 11 December 2018 on the governance of the Energy Union and Climate Action and in the delegated Commission Regulation 2019/826 / EU of 4 March 2019 on amendment of Annexes VIII and IX to Directive 2012/27 / EU of the European Parliament and of the Council on the content of comprehensive assessments of the efficiency of heating and cooling " and related arrangements for energy efficiency in the building sector, as well as the strengthening of Renewable Energy Sources and competition in the electricity market, and other urgent provisions.	"Amendment / replacement of articles of 4342/2015. Article 10. Non-SME undertakings shall be subject to an energy audit, conducted every four years in an independent and cost-effective manner, on the basis of the minimum criteria set out in Annex VI, by energy auditors. Article 11. Enterprises that are not SMEs and apply an energy management system certified by an independent body, according to the international standards ISO 50001, are exempted from the requirements of par. 10, provided that the said management system includes energy control based on the minimum criteria set out in Annex VI."	Submission of data to Ministry of Energy.	Submission of Bank/subsidiary data to Ministry of Energy.
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.
Government Gazette 4819 23/7/2021. Integrated framework for waste management. National Waste Management Plan - NWMP.	Incorporation of Directives 2018/851 and 2018/852 of the European Parliament and of the Council of 30 May 2018 amending Directive 2008/98 / EC on waste and Directive 94/62 / EC on packaging and packaging waste, framework for the organization of the Hellenic Recycling Agency, provisions for plastic products and the protection of the natural environment, spatial planning, energy and related urgent regulations.	"Municipal solid waste. The Bank maintains 2 waste recycling streams: Paper and Materials & Packaging (including plastic and aluminum). The Bank also manages the following other categories of waste: AEKK, Other streams under alternative management (Waste (Lubricating) Oils, WEEE)."	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.
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 4654 (DECISION 101195 8/10/2021). General and specific requirements for electrical installations.	The validity for public gathering places is now 2 years instead of every year. The test will be done with the ELOT 60364 standard, instead of the HD 384.	The Bank complies with the present modification, taking the appropriate measures in the electrical installations of its branches and buildings.	During the internal inspections for the Environment & Energy management systems, both the existence of a Differential Current Device (DCD) and the existence of a LEC (Licensed Electrician Certification form) are checked.

Heading	Main Requirements	Management	Documentation
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 (LEC). Aside from technical requirements, it establishes a follow-up inspection to be conducted at regular intervals, as specified in Article 5 of Decision Φ.7.5/1816/88/2702.04 (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.	During the internal inspections for the Environment & Energy management systems, the application of the specific Legislation is checked (eg LEC in force for a building / store).
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.
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 (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.



Heading	Main Requirements	Management	Documentation
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.
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 co-generation 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/DAPEEP.
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 (%)	2021	2020	2019
Number of employees (year average)*	persons	-10.89%	6,408	7,191	7,929
Surface area	m <sup>2</sup>	-0.85%	281,806	284,216	287,601
* The closing number of employees at 31.12.2021 was reported at 6375. The average number shown is utilized for the purposes of intensity calculation					

## Energy

### Fuel consumption

		Annual change (%)	2021	2020	2019
Heating oil	lt	12.70%	25,217	22,376	15,311
Surface area of spaces heated by oil	m <sup>2</sup>	0.00%	5,885	5,885	5,885
Heating oil by surface area (intensity)	lt/m <sup>2</sup>	12.71%	4.28	3.80	2.60
Natural gas	kWh	-10.13%	3,431,771	3,818,807	3,551,430
Surface area of spaces heated by natural gas	m <sup>2</sup>	0.00%	74,729	74,729	74,729
Natural gas by surface area (intensity)	kWh/m <sup>2</sup>	-10.14%	46	51	48
Petrol for vehicles	lt	-8.74%	5,080	5,566	5,315
Diesel	lt	-7.65%	1,622	1,757	2,093

### Electricity consumption

		Annual change (%)	2021	2020	2019
Electricity	kWh	-5.22%	41,395,496	43,674,273	47,362,488
Electricity consumption per employee	kWh/person	6.36%	6,460	6,073	5,973
Electricity by surface area (intensity)	kWh/m <sup>2</sup>	-4.41%	146.89	153.67	164.68

### Energy consumption

		Annual change (%)	2021	2020	2019
Heating oil	kWh	12.70%	248,892	220,851	151,120
Natural gas	kWh	-10.13%	3,431,771	3,818,807	3,551,430
Petrol for vehicles	kWh	-8.73%	45,945	50,340	48,072
Diesel	kWh	-7.67%	16,011	17,342	20,662
Electricity	kWh	-5.22%	41,395,496	43,674,273	47,362,488
Total energy consumption	kWh	-5.53%	45,138,115	47,781,613	51,133,773
Total energy consumption per employee (intensity)	kWh/person	6.01%	7,044.03	6,644.64	6,448.96
Total energy consumption by surface area (intensity)	kWh/m <sup>2</sup>	-4.72%	160.17	168.12	177.79



In 2021 for the conversion of the quantities of heating oil and fuel in kWh, coefficients from the "CDP conversion of fuel data" (v3.3. January 2021) are used, which were also used for the restate of the 2020 and 2019 data.

## Transport

### Business trips

		Annual change (%)	2021	2020	2019
Air travel	km	-45.95%	<b>230,686</b>	426,782	2,321,884
Air travel per employee	km/person	-39.34%	<b>36.00</b>	59.35	292.83

## Greenhouse Gas Emissions

The Bank applies the International Standard ISO 14064 for the quantification and reporting of greenhouse gas emissions (category 1-7) as well as gas removals. The pertinent correspondence with the International Standard "GHG Protocol Corporate Accounting and Reporting Standard" (scope 1, 2 & 3) is also mentioned.

Also from 2021 for the calculation of direct emissions it uses rates from NIR Greece. At the same time, for the calculation of indirect emissions, it applies the market-based method (market base) according to the data of DAPEEP and the international Greenhouse Gas Protocol for business travel. We note that the data for 2020 and 2019 have been restated accordingly.

		Annual change (%)	2021	2020	2019
From heating oil consumption	tCO <sub>2</sub> e	12.70%	<b>66.72</b>	59.20	40.51
From natural gas consumption	tCO <sub>2</sub> e	-10.14%	<b>780.57</b>	868.61	807.79
From vehicle petrol consumption	tCO <sub>2</sub> e	-8.71%	<b>12.29</b>	13.46	12.86
From diesel consumption	tCO <sub>2</sub> e	-7.70%	<b>4.29</b>	4.65	5.54

### Facilities | Refrigerants

		Annual change (%)	2021	2020	2019
R-410A	kg	-87.26%	<b>24.20</b>	190.00	52.30
R-407C	kg	-80.11%	<b>18.00</b>	90.50	31.90
R-438A	kg	-100%	<b>0.00</b>	8.00	-
Fluorinated gases from refrigerants	tCO <sub>2</sub> e	-85.67%	<b>82.46</b>	575.39	165.79

### Indirect Emissions - Scope 2

		Annual change (%)	2021	2020	2019
From electricity consumption		-5.56%	<b>16,168.59</b>	17,120.47	18,555.18

### Other Indirect Emissions - Scope 3

		Annual change (%)	2021	2020	2019
From air travel	tCO <sub>2</sub> e	-45.95%	<b>19.66</b>	36.38	197.92
GHG Emissions From air travel per employee	tCO <sub>2</sub> e/FTE	-39.34%	<b>0.0031</b>	0.0051	0.0250
GHG Emissions From air travel per km	tCO <sub>2</sub> e/km	0.00%	<b>0.0000852432</b>	0.0000852427	0.0000852411

## Total Emissions

		Annual change (%)	2021 (*)	2020	2019
GHG emissions – Scope 1	tCO <sub>2</sub> e	0.04%	<b>946.33</b>	945.92	866.70
GHG emissions – Scope 2	tCO <sub>2</sub> e	-5.56%	<b>16,168.59</b>	17,120.47	18,555.18
GHG emissions – Scope 3	tCO <sub>2</sub> e	-45.95%	<b>19.66</b>	36.38	197.92
GHG emissions – Scope 1 & 2	tCO <sub>2</sub> e	-5.27%	<b>17,114.92</b>	18,066.39	19,421.88
Total GHG emissions	tCO <sub>2</sub> e	-5.35%	<b>17,134.59</b>	18,102.77	19,619.80
Total GHG emissions per employee	tCO <sub>2</sub> e/ person	6.22%	<b>2.67</b>	2.52	2.47
Total GHG emissions by surface area	tCO <sub>2</sub> e/m <sup>2</sup>	-4.54%	<b>0.061</b>	0.064	0.068

(\*) The emissions of Category 1 (Scope 1) also include the fugitive emissions.

## Emissions by greenhouse gas

		Annual change (%)	2021	2020	2019
Carbon dioxide CO <sub>2</sub>	tCO <sub>2</sub> e	-5.33%	<b>17,087.37</b>	18,050.25	19,569.69
Methane CH <sub>4</sub>	tCO <sub>2</sub> e	-10.07%	<b>35.58</b>	39.56	36.79
Nitrous oxide N <sub>2</sub> O	tCO <sub>2</sub> e	-10.18%	<b>11.64</b>	12.96	13.32
Total GHG emissions	tCO <sub>2</sub> e	-5.35%	<b>17,134.59</b>	18,102.77	19,619.80

## Intensity Index

		Annual change (%)	2021	2020	2019
Carbon emission intensity	tCO <sub>2</sub> e/million €	-3.86%	<b>11.26</b>	11.72	14.14
Energy Intensity	MWh/million €	-4.13%	<b>29.71</b>	30.99	37.22
Operating income	(€ m)	-1.47%	<b>1,519</b>	1,542	1,374

Carbon Emission Intensity is calculated as GHG emissions of category 1 & 2 (scope 1 & 2) in terms of operating income in millions of euros.

## Emissions of Gaseous Pollutants

		Annual change (%)	2021	2020	2019
Sulphur dioxide-SO <sub>2</sub>	t	-5.22%	<b>641.65</b>	676.96	734.12
Nitrogen oxides-NOX	t	-5.25%	<b>50.20</b>	52.97	57.35
Particulate matter	t	-5.22%	<b>33.15</b>	34.97	37.917

Gaseous pollutants from electricity are also calculated.

## Water

		Annual change (%)	2021	2020	2019
Water consumption	m <sup>3</sup>	+13,95	<b>62,322</b>	54,691	75,973
Water consumption per employee	m <sup>3</sup> /person	+27,86%	<b>9.7256</b>	7.6055	9.5817
Water consumption by surface area	m <sup>3</sup> /m <sup>2</sup>	+15,10%	<b>0.221</b>	0.192	0.264

## Paper

		Annual change (%)	2021	2020	2019
Paper supply	kg	-15.35%	<b>209,243</b>	247,188	343,163
Paper supply per employee	kg/person	-5.01%	<b>32.65</b>	34.37	43.28
A4 paper supply with environmental labelling	%	100%	<b>100</b>	100	100

# Solid waste management and recycling

## Ink/toner cartridges

		Annual change (%)	2021	2020	2019
Toner supply	units	+2,800%	29	1	25
Toner recycling*	units	-74.70%	958	3,787	2,229
Toner recycling	kg	-79.64%	659	3,237	0

Toner supply applies to printers outside the MPS system.

\*Toner recycling reduction relates to reduced printing

## Paper and packaging materials

		Annual change (%)	2021	2020	2019
Quantity of recycled paper	kg	13.34%	166,724	147,105	193,543
Percentage of recycled paper out of total paper supply	%	33.89%	79.68%	59.51%	56.40%
Quantity of recycled packaging materials	kg	3991%	186.50	133.30	23790

## Electrical & Electronic Equipment (EEE)

		Annual change (%)	2021	2020	2019
EEE recycling	kg	-31.60%	40,701	59,510	105,150
EEE recycling	pieces	-10.82%	3,203	3,592	3,923
Electronic equipment donated	pieces	-8.00%	1,841	2,001	2,400
Quantity of power generator lubricants replaced	kg	+53.48%	1,300	847	1,226

## Lamps/Batteries

		Annual change (%)	2021	2020	2019
Battery recycling	kg	-81.03%	5,091	26,831	24,124
Recycling of portable batteries	kg	15.00%	460	400	455
Lamp recycling	kg	98.23%	391	197	610

		Annual change (%)	2021	2020	2019
Total solid waste recycled	kg	-9.77%	214,213	237,414	324,120

## e-Statement service

		Annual change (%)	2021	2020	2019
Number of physical statements discontinued	number (in thousands)	-40.21%	561.2	938.6	457.6
Number of new customers to register for e-Statement service	persons (in thousands)	-28.75%	228	320	207
Penetration rate of e-Statement service amongst active e-Banking users	%	3.57%	87	84	76
Amount saved from discontinuing physical statements	€ (in million)	25.11%	5.88	4.70	3.42

## Serving Customers at Branches - paper savings

		Annual change (%)	2021	2020	2019
Number of printed customer supporting documents in-branch (A5). in pages	number	-30.34%	<b>8,575,546</b>	12,310,831	15,794,683
Number of printed customer product transactions in-branch (A4). in pages	number	0.25%	<b>9,000,693</b>	8,977,898	7,238,280
Number of bank statements sent (A4). in pages	number	-35.20%	<b>20,226,189</b>	31,213,650	42,000,000

- Does not include ATM paper rolls

## Staff training

		Annual change (%)	2021	2020	2019
Employees trained in management systems	persons	1,609.79%	<b>2,445</b>	143	0*

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

## WWF Cards

		Annual change (%)	2021	2020	2019
Number of new credit cards supporting WWF issued during the year	number	+61.85%	<b>280</b>	173	94
Amount given per year to WWF from use of credit cards (€)*	€	-21.70%	<b>37,113</b>	47,399	50,545
Total number of active WWF credit cards	number	-3.91%	<b>19,067</b>	19,843	18,443

\* The reduction in amount given from the use of WWF cards is partially attributed to the reduction of active WWF Cards\$.

## Environmental Sponsorships - Participation in actions

		Annual change (%)	2021	2020	2019
Environmental sponsorships	number	0%	<b>2</b>	2	2
Amount of environmental sponsorships (€) *	€	-74.79%	<b>30,000</b>	118,980	597,832

\* Additional commitments made in 2021 regarding wildfire relief in the prefecture of Ilia are being gradually disbursed in 2022.

## Appendix 4 – Technical Interventions

Detailed technical interventions by type for 2021 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 2021 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:

- 035 P. FALIRO
- 101 VOUKOURESTIOU
- 154 AMALIADAS
- 175 ELINIKO
- 207 TSAMADOU
- 240 KORAI
- 266 PIRGOS
- 314 XANTHI
- 338 NAXOU
- 349 VIRONAS
- 394 MALL
- 527 MITERA PO BOX (NEW BRANCH IN NEW PREMISES)

### and at the following buildings:

- PIREAS, PAPASTRATOU 19 (BUILDIND B PPP3 COMPLEX)
- KIFISIA, SENEKA 10 (BUSINESS CENTER ETHNIKIS ODOU)
- IOANNINA, VLACHLIDI 9 (BUSINESS CENTER IOANNINON)
- THESSALONIKI, DRAGOUMI 22 (VIRTUAL BANKING 2ST FLOOR)
- TAVROS, 25IS MARTIOU & TEO (VIRTUAL BANKING 2ST FLOOR)
- NEA IONIA BUILDIND D ( 1ST FLOOR)
- NEA IONIA BUILDIND E ( 1ST FLOOR)

### Lighting

In 2021, 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:

- 024 TOUMPA
- 074 AG. ANARGIROI
- 128 KALAMATA
- 204 KALAMIOU
- 294 PLATIA ESTAVROMENOU
- 327 CHAIDARI
- 367 LIKOVIRISI
- 392 GERAkakAS

### Improving the performance of electrical installations

In 2021, 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 31/12/2021: 347 (44 buildings and 303 branches)

Note that at a postal address we can have both a branch and a building.

Code	Name	Address	Electrical consumption (kWh)	GHG emissions (tCO <sub>2</sub> e)
2	KIFISSIAS AVE. MAROUSSI	117, KIFISSIAS AVE., 15124, MAROUSSI, ATTIKIS	122,105	47.44
00005	GR. LABRAKI PIRAEUS	138, GR. LABRAKI ST., 18535, PIRAEUS, ATTIKIS	54,000	20.98
00006	CHALANDRI	8, DOUROU SQ., 15234, CHALANDRI, ATTIKIS	82,280	31.97
00008	ILIOUPOLI	124, EL. VENIZELOU ST., 16345, ILIOUPOLI, ATTIKIS	33,606	13.06
00009	PERISTERI	2, DIM. GOUNARI & 1 VAS. ALEXANDROU ST., 12131, PERISTERI, ATTIKIS	88,600	34.42
00010	DELTA FALIROU	350, SYGROU AVE., 17674, KALLITHEA, ATTIKIS	48,587	22.75
00014	EL. VENIZELOU ST. KALAMARIAS	9, EL. VENIZELOU ST., 55133, KALAMARIA, THESSALONIKIS	59,960	23.30
00015	PATRA	26, AG. ANDREOU & KOLOKOTRONI ST., 26221, PATRA, ACHAIAS	49,543	19.25
00017	EGALEO	280, I. ODOS & THIVON ST., 12210, EGALEO, ATTIKIS	81,824	31.79
00018	VOLOS	69, IASSONOS ST., 38221, VOLOS, MAGNISIAS	93,400	36.29
00019	ALIMOS	2, GEROULANOU ST. & VOULIAGMENIS AVE., 16452, ARGYROUPOLI, ATTIKIS	119,520	46.44
00020	HERAKLION	MARTIRON 25th AUGUST & KORONEOU ST., 71202, HERAKLION, HERAKLIOU	140,493	54.59
00024	TOUMBA	ARTAKIS & 7, LEMESOU ST., 54453, THESSALONIKI, THESSALONIKIS	50,819	19.74
00025	OTHONOS ST. SYNTAGMA	8, OTHONOS ST., 10557, ATHENS, ATTIKIS	381,365	148.17
00026	KEFALARI	2, PATR. MAXIMOU & DILIGIANNI ST., 14562, KIFISSIA, ATTIKIS	403,265	188.83
00027	MAROUSSI DELPHI CENTER	56, KIFISSIAS AVE., 15125, MAROUSSI, ATTIKIS	155,897	73.00
00028	EKALI	67, THISEOS AVE., 14671, N.ERITHRAIA, ATTIKIS	36,524	17.10
00029	SHIPPING BRANCH	1-7, FLESSA & 83 AKTI MIAOULI ST., 18538, PIRAEUS, ATTIKIS	157,772	61.30
00030	DIAGONIOS	114, TSIMISKI & D. GOUNARI ST., 54622, THESSALONIKI, THESSALONIKIS	67,948	26.40
00031	ESPERIDON SQ.GLYFADA	3, ESPERIDON SQ., 16674, GLYFADA, ATTIKIS	73,162	28.43
00033	N. SMYRNI	39, ELEFThERIOU VENIZELOU & ATTALIAS ST., 17123, NEA SMYRNI, ATTIKIS	101,600	39.47
00034	PAGRATI	28-30, EFTICHIDOU & 2 KRISILA ST., 11635, ATHENS, ATTIKIS	63,360	24.62
00035	PALAIIO FALIRO	24, POSIDONOS AVE., 17561, PALAIIO FALIRO, ATTIKIS	74,760	29.05
00036	AG. VARVARAS PSYCHIKO	340, KIFISSIAS AVE., 15451, PSYCHIKO, ATTIKIS	78,130	36.59
00039	IR. POLITECHNIOU ST. LARISSA	162, IROON POLITECHNIOU ST., 41223, LARISSA, LARISSAS	89,840	34.91
00040	KOROPI	228, VAS. KONSTANTINOY ST., 19400, KOROPI, ATTIKIS	137,000	53.23
00041	VAS. OLGAS	VAS. OLGAS & 25th MARCH ST., 54646, THESSALONIKI, THESSALONIKIS	52,601	20.44
00042	MONASTIRIOU	157, MONASTIRIOU ST., 54627, THESSALONIKI, THESSALONIKIS	78,760	30.60
00043	N. KIFISSIA	17th Km ATHINON-LAMIAS NATIONAL RD., 14564, KIFISSIA, ATTIKIS	117,840	45.78

Code	Name	Address	Electrical consumption (kWh)	GHG emissions (tCO <sub>2</sub> e)
00044	KALLITHEA	167, ELEFThERIOU VENIZELOU ST., 17672, KALLITHEA, ATTIKIS	77,600	30.15
00045	AG. IOANNOU ST. - AG. PARASKEVI	45, AGIOU IOANNOU ST., 15342, AGIA PARASKEVI, ATTIKIS	96,240	37.39
00046	PATISSION ST.	207, PATISSION ST., 11253, ATHENS, ATTIKIS	85,880	33.37
00049	N. FILADELFIA	79, DEKELIAS AVE., 14341, NEA FILADELFIA, ATTIKIS	59,414	23.08
00050	DIMOTIKO THEATRO PIRAEUS	42-44, IROON POLITECHNIOU AVE., 18535, PIRAEUS, ATTIKIS	5,160	2.00
00052	MOUSSIO	57, PATISSION ST., 10432, ATHENS, ATTIKIS	74,200	28.83
00053	MELISSIA	DIMOKRATIAS AVE. & 2, A. PAPANDREOU ST., 15127, MELISSIA, ATTIKIS	67,080	26.06
00055	MOSCHATO	67, MAKRYGIANNI ST., 18345, MOSCHATO, ATTIKIS	53,640	20.84
00056	ELEFSINA	11, IROON POLITECHNIOU ST., 19200, ELEFSINA, ATTIKIS	91,640	35.60
00057	PETROUPOLI	80, 25th MARCH ST., 13231, PETROUPOLI, ATTIKIS	58,920	22.89
00059	AKTI KONDILI	26-28, AKTI KONDILI ST., 18545, PIRAEUS, ATTIKIS	60,935	23.68
00060	EPTALOFOS	27, M. ALEXANDROU ST., 56121, AMPELOKIPI, THES-SALONIKI	47,440	18.43
00062	OMONIA SQUARE	60, STADIOU ST., 10564, ATHENS, ATTIKIS	57,461	22.33
00063	KANARI ST.	23, KANARI ST., 10673, ATHENS, ATTIKIS	64,629	25.11
00065	PERISTERI - TOWN HALL	89, PANAGI TSALDARI ST., 12134, PERISTERI, ATTIKIS	60,800	23.62
00066	CHaidARI	187, ATHINON AVE., 12461, CHaidARI, ATTIKIS	76,320	29.65
00067	TAVROU	226, PIREOS ST., 17778, TAVROS, ATTIKIS	34,341	13.34
00073	N.IONIA METRO STA-TION	DION. SOLOMOU & 1, PATR. IOAKIM ST., 14234, NEA IONIA, ATTIKIS	45,054	17.50
00074	AG. ANARGIRON	62, AG. ANARGIRON ST., 13561, AGIOI ANARGIRI, ATTIKIS	51,400	19.97
00076	VRIONI - PIRAEUS	99, IROON POLITECHNIOU & 37 SACHTOURI ST., 18536, PIRAEUS, ATTIKIS	49,414	19.20
00078	DIMITRIADOS ST. VOLOS	171, DIMITRIADOS ST., 38221, VOLOS, MAGNISIAS	59,720	23.20
00083	MAROU DA SQ. PATRA	32, KALAVRITON & CHRISOSTOMOU ST., 26226, PATRA, ACHAIAS	66,720	25.92
00092	MYKONOS	MYKONOU-AERODROMIOU ST., DRAFAKI DISTRICT, 84600, MYKONOS, CYCLADON	44,085	17.13
0092Θ	MATOGIANNIA - MYKONOS	MATHAIOU ANDRONIKOU ST. & ARTEMIDOS, MATO-GIANNI 21, 84600, MYKONOS, CYCLADON	10,545	4.10
00093	AG.STEFANOS	24, CHELMOU ST., 14565, AGIOS STEFANOS, ATTIKIS	53,760	20.89
00094	PEREA THESSALONIKI	AMPELOKIPON & 25, ANTHEON ST., 57019, THESSA-LONIKI, THESSALONIKIS	46,480	18.06
00095	KIFISSIAS	271, KIFISSIAS AVE. & 1 IRODOU ATTIKOU ST., 14561, KIFISSIA, ATTIKIS	47,476	18.45
00096	NEAS MAKRIS	100, MARATHONOS AVE., 19005, NEA MAKRI, ATTIKIS	50,640	19.68
00097	NAFPLIO	97, SIDIRAS MERARCHIAS & THES/KIS ST., 21100, NAF-PLIO, ARGOLIDAS	72,240	28.07
00098	PALLINIS	52, MARATHONOS AVE., 15351, PALLINI, ATTIKIS	70,920	27.55
00099	ASKLIPIU ST. & ALEX-ANDRAS	118, ALEXANDRAS AVE. & 191 ASKLIPIOU ST., 11471, ATHENS, ATTIKIS	45,240	17.58
00101	VOUKOURESTIOU	22, VOUKOURESTIOU & 3 VALAORITOU ST., 10671, ATHENS, ATTIKIS	98,027	38.09
00102	AMPELOKIPI	151, MICHALAKOPOULOU ST., 11527, ATHENS, ATTIKIS	68,120	26.47
00103	ZOGRAFOU	70, PAPAGOU AVE. & MARATOU ST., 15771, ZOGR-AFOU, ATTIKIS	75,360	29.28

Code	Name	Address	Electrical consumption (kWh)	GHG emissions (tCO <sub>2</sub> e)
00107	KORYDALLOS	123, GRIG. LAMBRAKI AVE., 18120, KORYDALLOS, ATTIKIS	61,760	24.00
00108	RENTI	89, KIFISSOU AVE., 18233, AGIOS IOANNIS RENTIS, ATTIKIS	56,304	21.88
00110	N. ERITHREA	334, KIFISSIAS AVE. & IONIAS ST., 14671, NEA ERITHREA, ATTIKIS	47,486	18.45
00112	KORINTHOS	26, ETHN. ANTISTASEOS ST., 20100, KORINTHOS, KORINTHIAS	105,960	41.17
00113	PTOLEMAIDA	25, 25th MARCH ST., 50500, PTOLEMAIDA, KOZANIS	54,120	21.03
00115	IGOUMENITSA	10, ETHNIKIS ANTISTASEOS ST., 46100, IGOUMENITSA, THESPROTIAS	43,407	16.86
00116	CORFU	97, EVG. VOULGAREOS & AG. SOFIAS ST., 49100, CORFU, KERKYRAS	46,800	18.18
00118	IONOS DRAGOUMI ST.	22, IONOS DRAGOUMI ST., 54624, THESSALONIKI, THESSALONIKIS	80,456	31.26
00121	LAMIA	KOLOKOTRONI & TZAVELLA ST., 35100, LAMIA, FTHIOTIDAS	62,680	24.35
00122	AG. TRIADA THESSALONIKI	46, VAS. GEORGIYOU ST., 54640, THESSALONIKI, THESSALONIKIS	111,400	43.28
00125	STAVROUPOLI	301, LAGADA ST., 56430, STAVROUPOLI, THESSALONIKIS	109,544	42.56
00126	TRIPOLI	10, DARIOTOU & ETHN. ANTISTASEOS ST., 22100, TRIPOLI, ARKADIAS	95,600	37.14
00128	KALAMATA	SIDIRODROMIKOU STATHMOU AVE. & PAPAFLLESSA SQ., 24100, KALAMATA, MESSINIAS	94,440	36.69
00130	KILKIS	21st JUNE & DIOGENOUS ST. , 61100, KILKIS, KILKIS	45,758	17.78
00131	EMPORIOU SQ. - SERRES	62, D. SOLOMOU ST., 62124, SERRES, SERRON	45,560	17.70
00134	CHANIOPORTA HERAKLION	1, 62 MARTIRON AVE., 71304, HERAKLION, HERAKLIOU	55,193	21.44
00135	CHANIA	EL. VENIZELOU & ARCHONTAKI ST., 73100, CHANIA, CHANION	75,200	29.22
00136	RETHYMNO	78, KOUNTOURIOTI & V. KALLERGI ST., 74100, RETHYMNO, RETHYMNOU	45,342	17.62
00137	APLOTARIA CHIOS	60, APLOTARIAS ST., 82100, CHIOS, CHIOU	42,861	17.63
00139	AIGAIU ST. KALAMARIA	104, AIGAIU ST., 55133, KALAMARIA, THESSALONIKIS	93,840	36.46
00140	KOMOTINI	40, IRINIS SQUARE, 69100, KOMOTINI, RODOPIS	77,520	30.12
00142	KALAMAKI	31, POSIDONOS AVE. & 2-4 GR. AUXENTIOU ST., 17455, KALAMAKI, ATTIKIS	54,720	21.26
00146	THIVA	100, PINDAROU & G. TSEVA ST., 32200, THIVA, VIOTIAS	66,192	25.72
00147	N. MARMARAS	IOANNI KARRA ST., 63081, NEOS MARMARAS, HALKIDIKIS	31,662	12.30
00151	ELLINOS STRATIOTOU - PATRA	108, ELLINOS STRATIOTOU ST., 26441, PATRA, ACHAIAS	53,067	20.62
00152	EGIOU	17-19, MITROPOLEOS ST., 25100, EGIO, ACHAIAS	70,269	27.30
00153	SPARTI	KON. PALEOLOGOU & KLEOMVROTOU ST., 23100, SPARTI, LAKONIAS	89,823	34.90
00154	AMALIADAS	17, DELIGIANNI ST., 27200, AMALIADA, ILIAS	44,160	17.16
00155	MESSOLOGGI	2, DELIGIORGI & MAVROKORDATOU ST., 30200, MESOLOGGI, AITOLOAKARNANIAS	42,805	16.63
00159	NEAPOLI VOLOS	LARISSIS & 126, PAPAFLLESSA ST., 38334, VOLOS, MAGNISIAS	49,400	19.19
00163	FALIRAKI RHODES	PLATANOS FALIRAKI RHODES, 85100, RHODES, DODECANISSOU	64,136	24.92



Code	Name	Address	Electrical consumption (kWh)	GHG emissions (tCO <sub>2</sub> e)
00164	IERAPETRA	ELEFThERIAS SQ., 72200, IERAPETRA, LASITHIOU	35,672	16.70
00165	LIMENAS HERSONIS-SOU	1, IOANNI KAPODISTRIA ST., 70014, LIMENAS HERSONISOU, HERAKLIOU	36,595	14.22
00167	MALIA	79A, EL. VENIZELOU ST., 70007, MALIA, HERAKLIOU	27,116	10.54
00168	KNOSSOS AVE. - HERAKLION	96, KNOSSOS AVE., 71307, HERAKLION, HERAKLIOU	68,412	26.58
00169	AG. NIKOLAOS	9, I. KOUNDOUROU ST., 72100, AGIOS NIKOLAOS, LASITHIOU	47,909	18.61
00171	SITIA	27, EL. VENIZELOU ST., 72300, SITIA, LASITHIOU	28,110	10.92
00172	MIRES	87, 25th MARCH ST., 70400, MIRES, HERAKLIOU	33,861	13.16
00175	HELLINIKO	54, IASONIDOU ST., 16777, HELLINIKO, ATTIKIS	51,400	19.97
00176	EVOSMOS	124, KARAOLI DIMITRIOU & SALAMINOS ST., 56224, EVOSMOS, THESSALONIKIS	99,680	38.73
00178	PIREOS ST.	9-11, PIREOS ST., 10552, ATHENS, ATTIKIS	111,440	43.30
00182	METAMORFOSEOS	23, G. PAPANDREOU AVE., 14452, METAMORFOSI, ATTIKIS	56,128	21.81
00183	NEAPOLI THESSALONIKI	66-68, PAPANDREOU AVE., 56728, THESSALONIKI, THESSALONIKIS	63,926	24.84
00185	AMFITHEAS AVENUE	70, AMFITHEAS AVE., 17564, PALAIO FALIRO, ATTIKIS	85,720	33.30
00186	N. HERAKLIO	3, PRASINOU LOFOU ST., 14121, N. HERAKLIO, ATTIKIS	47,457	18.44
00189	VARKIZAS	10, POSIDONOS AVE., 16672, VARKIZA, ATTIKIS	38,034	14.78
00190	ALMIROU	4, IASONOS ST., 37100, ALMIROS, MAGNISIAS	40,985	15.92
00191	OREOKASTROU-THESSALONIKIS	43, KOMNINON ST., 57013, THESSALONIKI, THESSALONIKIS	58,725	22.82
00192	ORESTIADAS	246, KONSTANTINOUPOLEOS ST., 68200, ORESTIADA, EVROU	38,974	15.14
00193	KOLONOS	122, LENORMAN ST., 10444, ATHENS, ATTIKIS	48,118	18.70
00195	LOUTRAKIOU	46, EL. VENIZELOU ST., 20300, LOUTRAKI, KORINTHIAS	40,347	15.68
00196	SALAMINA AVE. - SALAMINA	270, SALAMINAS AVE., 18900, SALAMINA, ATTIKIS	39,711	15.43
00197	KASTORIAS	4, KIKNON AVE. & ATHINAS & LAZAROU RIZOU ST., 52100, KASTORIA, KASTORIAS	52,361	20.34
00202	TSAMADOU ST. - PIRAEUS	7, TSAMADOU ST., 18531, PIRAEUS, ATTIKIS	84,364	32.78
00203	TSIMISKI	27, TSMISKI ST., 54624, THESSALONIKI, THESSALONIKIS	197,760	76.84
00204	KALAMIOU ST.	3, KALAMIOU ST., 10563, ATHENS, ATTIKIS	111,840	43.45
00205	HERAKLEIOU AVE.-NEA IONIA	332, HERAKLEIOU AVE., 14231, NEA IONIA, ATTIKIS	128,840	50.06
00206	LEONTOS SOFOU ST.	18, LEONTOS SOFOU ST., 54626, THESSALONIKI, THESSALONIKIS	25,233	9.80
00207	NEOS KOSMOS	19, KALLIROIS ST., 11743, ATHENS, ATTIKIS	166,491	64.69
00208	NIKAIA	34, 7th MARCH 1944 & 1 MOUGLON ST., 18450, NIKAI, ATTIKIS	127,699	49.61
00209	PELASGIAS ST. - PERISTERI	5, PELASGIAS ST., 12131, ATHENS, ATTIKIS	109,541	42.56
00210	ETHNIKIS ANTISTASEOS ST. - KATERINI	1, ETHN. ANTISTASEOS ST., 60100, KATERINI, PIERIAS	89,160	34.64
00211	ANALIPSEOS - VAS. OLGAS -THESSALONIKI	135, VAS. OLGAS AVE., 54645, THESSALONIKI, THESSALONIKIS	63,320	24.60
00213	CHALKIDA	KRIEZOTOU & 3, FARMAKIDOU ST., 34100, CHALKIDA, EVIAS	84,099	32.67
00217	LARISSAS	M. ALEXANDROU & KOUMA ST., , 41222, LARISSA, LARISSAS	224,481	87.68

Code	Name	Address	Electrical consumption (kWh)	GHG emissions (tCO <sub>2</sub> e)
00218	ERYTHROU STAVROU	98, KIFISSIAS AVE. & ERYTHROU STAVROU ST., 11526, ATHENS, ATTIKIS	71,201	27.66
00219	GIANNITSON	APOST. LOUKA & 1, PRONIAS ST., 58100, GIANNITSA, PELLIS	66,960	26.02
00220	KENTRIKI AGORA MOSCHATOU	66, PIRAEUS ST., 18346, ATHENS, ATTIKIS	75,918	29.50
00221	AG. ALEXANDROU ST. - P. FALIRO	POSIDONOS AVE. & 2, AG. ALEXANDROU ST., 17561, ATHENS, ATTIKIS	50,080	19.46
00225	EL. VENIZELOU ST.-KAVALA	10, VENIZELOU ST. & 10, HYDRAS ST., 65302, KAVALA, KAVALAS	54,520	21.18
00226	KARDITSA	19, N. PLASTIRA ST., 43100, KARDITSA, KARDITSAS	70,840	27.52
00231	VEROIAS - MEG. ALEXANDROU	27, MEG. ALEXANDROU ST., 59100, VEROIA, IMATHIAS	56,202	21.84
00232	AGIAS SOFIAS ST.	46, AG. SOFIAS ST., 54622, THESSALONIKI, THESSALONIKIS	43,545	16.92
00233	TRIKALA	14, KONDILI & ATH. DIAKOU ST., 42100, TRIKALA, TRIKALON	84,680	32.90
00234	AGIA PARASKEVI	439, MESOGEION AVE., 15343, ATHENS, ATTIKIS	87,040	33.82
00237	MICHALAKOPOULOU	35-37, MICHALAKOPOULOU ST., 11528, ATHENS, ATTIKIS	202,720	78.76
00238	N. PSYCHIKO	5, SOLOMOU ST., 15451, ATHENS, ATTIKIS	162,480	63.13
00239	KOZANI	3, K. KARAMANLI ST. (VERMIU 3-5), 50100, KOZANI, KOZANIS	100,800	39.16
00240	KORAI	7, KORAI & 37 PANEPISTIMIOU ST., 10564, ATHENS, ATTIKIS	172,037	66.84
00243	DIKITIRIOU	18, DIKITIRIOU ST., 54630, THESSALONIKI, THESSALONIKIS	96,320	37.42
00244	ANO PATISSIA- AGIA VARVARA	345A, PATISSION & 2 MAK MILAN ST., 11144, ATHENS, ATTIKIS	90,556	35.18
00245	GLYFADA	6, ATHINON ST., 16675, GLYFADA ATHENS, ATTIKIS	69,480	27.00
00246	FORMIONOS ST.	77, FORMIONOS & FILOLAOU ST., 16121, ATHENS, ATTIKIS	44,823	17.42
00247	AG. ANDREOU ST. - PATRA	OTHOLOS-AMALIAS & 1, PATREOS ST., 26221, PATRA, ACHAIA	74,208	28.83
00249	ZAKYNTHOS	4, DIMOKRATIAS AVE. & ARCH. LATTA ST., 29100, ZAKYNTHOS, ZAKYNTHO	67,286	26.14
00250	DRAMA	6, P. KAVDA & IPIROU ST., 66100, DRAMA, DRAMAS	57,565	22.37
00251	DAFNIS	186, VOULIAGMENIS AVE., 17235, ATHENS, ATTIKIS	72,518	28.18
00252	PAPAFI ST. - TOUMPA	118-120, PAPAFI & KLEANTHOUS ST., 54453, THESSALONIKI, THESSALONIKIS	71,390	27.74
00253	GALATSI	3, VEIKOU AVE., 11146, ATHENS, ATTIKIS	75,954	29.51
00255	CHAROKOPOU	2A, ARGYROUPOLEOS ST., 17676, ATHENS, ATTIKIS	79,840	31.02
00257	CON. KARAMANLI AVE-VOULGARI	175, K. KARAMANLI AVE., 54249, THESSALONIKI, THESSALONIKIS	86,640	33.66
00258	KERATSINI	51-53, DIMOKRATIAS AVE., 18755, ATHENS, ATTIKIS	58,440	22.71
00259	ILION	79, PROTESILAOU ST., 13122, ILION, ATTIKIS	68,568	26.64
00260	ARTEMIDOS ST. - KALAMATA	ARTEMIDOS & MESSINIS ST., 24100, KALAMATA, MESSINIAS	52,805	20.52
00261	ARGOS	6, VAS. SOFIAS & KORAI ST., 21200, ARGOS, ARGOLIDAS	65,840	25.58
00265	AGRINIO	9, DIMOKRATIAS SQ., 30100, AGRINIO, AITOLOAKARNANIAS	79,498	30.89
00266	PATRON ST. - PYRGOS	59, PATRON ST., 27100, PYRGOS, ILIAS	65,517	25.46
00268	AG. PARASKEVIS ST. CHALANDRI	94, AGIAS PARASKEVIS & 91 PALAIOLOGOU ST., 15234, CHALANDRI, ATTIKIS	72,459	28.15

Code	Name	Address	Electrical consumption (kWh)	GHG emissions (tCO <sub>2</sub> e)
00269	DIMOKRATIAS AVE. - ALEXANDROUPOLI	288, DIMOKRATIAS AVE., 68100, ALEXANDROUPOLI, EVROU	64,737	25.15
00270	IOANNINA	23, 28th OCTOBER ST., 45444, IOANNINA, IOANNINON	80,120	31.13
00273	MENIDI	32, PHILADELFIAS & PAPANIKA ST., 13673, ATHENS, ATTIKIS	64,771	25.17
00274	EKTHESIS LAMIA	32, VASILIKON ST., 35100, LAMIA, FTHIOTIDAS	96,404	37.46
00276	LEOFDIKEOSINIS - HERAKLIO	65, DIKAIOSINIS AVE., 71202, HERAKLION, HERAKLIOU	55,459	21.55
00277	AG. SOSTI	194, SYGROU AVE., 17671, KALLITHEA, ATTIKIS	77,920	30.27
00278	ALIVERI	25th MARCH & PAPATHANASSIOU ST., 34500, CHALKIDA, EVIAS	36,290	14.10
00279	AGORAS AMAROUSIOU	69, VAS. SOPHIAS & 26 28th OCTOBER ST., 15124, ATHENS, ATTIKIS	65,992	25.64
00281	CHOLARGOS	220, MESOGEION AVE., 15561, CHOLARGOS, ATTIKIS	64,320	24.99
00282	KORDELIO	17, A. PAPANDREOU & 28 KRITIS ST., 56334, KORDELIO, THESSALONIKI	92,040	35.76
00285	MEGARA	5, KOLOKOTRONI ST., 19100, MEGARA, ATTIKIS	27,027	10.50
00287	SKALIDI ST. CHANIA	5, SKALIDI ST., 73131, CHANIA, CHANION	82,520	32.06
00289	KALOCHORI	47, 28th OCTOBER ST., 57009, KALOCHORI, THESSALONIKIS	62,720	24.37
00292	ARIDAIA	10, CHRISOSTOMOU SMIRNIS & PAPADOPOULOU ST., 58400, ARIDAIA, PELLIS	45,382	17.63
00293	LIVADIA	1A, THESSALONIKIS ST., 32100, LIVADIA, VIOTIAS	74,040	28.77
00294	ESTAVROMENOU SQUARE EGALIO	197, IERA ODOS ST., 12241, ATHENS, ATTIKIS	53,044	20.61
00295	ALEXANDRAS AVE.. CORFU	31, ALEXANDRAS AVE., 49100, CORFU, KERKYRAS	42,029	16.33
00299	RHODES	20, ETHN. MAKARIOU ST., 85100, RHODES, DODECANISSOU	72,602	28.21
00302	NAFPAKTOS	85 TZAVELA ST., 30300, NAFPAKTOS, AITOLOAKARNANIAS	50,581	19.65
00303	PANORMOU - ATHENS	75, PANORMOU & ACHAIAS ST., 11524, AMPELOKIPI, ATTIKIS	43,314	16.83
00304	PALAMIDI - PIRAEUS	PALAMIDIOU & 61, ETOLIKOU ST., 18545, PIRAEUS, ATTIKIS	44,702	17.37
00305	VOULA	82, VAS. PAVLOU AVE., 16673, VOULA, ATTIKIS	63,788	24.78
00311	ARTA	74, N. SKOUFA & VLACHOUTSI ST., 47100, ARTA, ARTAS	38,185	14.85
00312	CHIOS	22, AIGAIU AVE., 82100, CHIOS, CHIOU	70,137	28.72
00314	XANTHI	14-16, MICH. VOGDOU ST., 67132, XANTHI, XANTHIS	38,140	14.82
00315	PEFKI	15, IRINIS AVE., 15121, PEFKI, ATTIKIS	57,993	22.53
00319	MYTILINI	39, KOUNTOURIOTOU & ERMOU ST., 81100, MYTILINI, LESVOU	69,320	28.29
00320	IRINIS AVE. ILIOUPOLI	44, IRINIS AVE., 16345, ILIOUPOLI, ATTIKIS	58,649	22.79
00322	EDESSA	13, EGNATIAS & DIMOKRATIAS ST., 58200, EDESSA, PELLIS	62,440	24.26
00323	SEPOLIA	62, DIRRACHIOU ST., 10443, ATHENS, ATTIKIS	86,919	33.77
00324	KIATO	23, ETHN. ANTISTASEOS ST., 20200, KIATO, KORINTHIAS	39,831	15.48
00326	VOTSI KALAMARIAS	54, ETHNIKIS ANTISTASIS & 9 KAZAZI ST., 55133, THESSALONIKI, THESSALONIKIS	55,320	21.49
00327	CHaidARI	364, ATHINON AVE. & KRINIS ST., 12462, CHaidARI, ATTIKIS	103,920	40.38
00328	VRILISSIA	KYPROU ST. & 52, PENTELIS AVE., 15235, VRILISSIA, ATTIKIS	84,720	32.92

Code	Name	Address	Electrical consumption (kWh)	GHG emissions (tCO <sub>2</sub> e)
00329	ELASSONA	7, PANOU ZIDROU ST., 40200, LARISSA, LARISSAS	35,480	13.79
00330	GIOFYRI	183, 62 MARTIRON AVE., 71500, HERAKLION, HERAKLIOU	46,050	17.89
00331	E. PORTALIOU AVE. RETHYMNO	23, EMM. PORTALIOU AVE., 74100, RETHYMNO, RETHYMNOU	46,169	17.94
00335	ASPROPIRGOS	DIMOKRATIAS AVE. & 2, M. BOTSARI ST., 19300, ASPROPIRGOS, ATTIKIS	71,898	27.93
00336	THERMI	40, VASILIKIS TAVAKI ST., 57001, THERMI, THESSALONIKIS	41,995	16.32
00337	GREVENA	AIMILIANOU SQ., 51100, GREVENA, GREVENON	71,160	27.65
00338	NAXOS	PARALIAKI AVE. NAXOU, 84300, NAXOS, CYCLADON	26,080	10.13
00340	SYROS	ETHNIKIS ANTISTASEOS & EPTANISOU ST., 84100, SYROS-ERMOUPOLI, CYCLADON	37,240	14.47
00341	KARAIKAKI SQ. ATHENS	55-59, DELIGIORGI ST., 10437, ATHENS, ATTIKIS	65,210	25.34
00342	KEFALLONIAS	110, ANTONI TRITSI & ROKKOU VERGOTI ST., 28100, ARGOSTOLI, KEFALLINIA	43,800	17.02
00343	FLORINA	17, STEFANOU DRAGOUMI ST., 53100, FLORINA, FLORINAS	54,554	21.20
00344	AKROTIRIOU ZAROUCHLEIKA PATRA	167, AKROTIRI ST., 26334, PATRA, ACHAIAS	87,960	34.18
00345	NAOUSSA	9, DIONISIOU SOLOMOU ST., 59200, NAOUSSA, IMATHIAS	62,600	24.32
00346	PREVEZA	EL. VENIZELOU & KOLOVOU ST., 48100, PREVEZA, PREVEZAS	7,742	3.01
00349	VIRONAS	101, CHRISOSTOMOU SMYRNI & 16 AG. SOFIAS ST., 16232, VIRONAS, ATTIKIS	13,727	5.33
00350	SINDOS	IROON POLITECHNIU & CHRISOSTOMOU SMYRNI ST., 57400, THESSALONIKI, THESSALONIKIS	95,600	37.14
00351	STR. KALLARI - K. PATISIA	7, KOURTIDOU ST. & 67 STR. KALLARI ST., 11145, ATHENS, ATTIKIS	31,463	12.22
00353	EVELPIDON - DIKASTIRIA	61-63, EVELPIDON ST., 11362, ATHENS, ATTIKIS	31,466	12.23
00354	MARKOPULO	DIMOSTHENOUS SOTIRIOU SQ., 19003, MARKOPOULO, ATTIKIS	46,040	17.89
00355	KRANIDI	4, AG. DIMITRIOU ST., 21300, KRANIDI, ARGOLIDOS	33,932	13.18
00356	KOS	ETHNIKIS ANTISTASEOS & NYMFAIAS ST., 85300, KOS, DODECANISSOU	44,371	18.34
00357	ANNIS MARIAS RHODES	ETHN. ANTISTASIS & LEMESSOU ST., 85100, RHODES, DODECANISSOU	42,451	16.49
00358	MEGALOPOLIS	AG. NIKOLAOU & P. KEFALA ST., 22200, MEGALOPOLI, ARKADIAS	48,086	18.68
00359	PAROS	PROMPONA AREA, PARIKIA, 84400, PAROS, CYCLADON	23,543	9.15
00360	SKALA LAKONIAS	5th MAY ST., 23051, SKALA LAKONIAS, LAKONIAS	41,440	16.10
00362	SANTORINI	PLAKA MESARIA, 84700, THIRA, CYCLADON	39,588	15.38
0362Θ	FIRA - SANTORINI	PLAKA MESARIA, 84700, THIRA, CYCLADON	20,668	8.03
00363	SAMOS	81, THEM. SOFOULI ST., 83100, SAMOS, SAMOU	30,583	12.53
00364	VAS. SOFIAS- PIRGOS ATHINON	2, FIDIPPIDOU ST., 11526, ATHENS, ATTIKIS	70,263	27.30
00365	DODONIS ST. - IOANNINA	41, DODONIS & 2 LINAS TSALDARI ST., 45221, IOANNINA, IOANNINON	58,920	22.89
00366	PILEA THESSALONIKI	44, PROFITI ILIA & 2 I. GIANNOUDI ST., 55535, THESSALONIKI, THESSALONIKIS	60,941	23.68
00367	LIKOVRSI	S. VENIZELOU & 1, HALKIDAS ST., 14123, LIKOVRSI, ATTIKIS	87,164	33.87

Code	Name	Address	Electrical consumption (kWh)	GHG emissions (tCO <sub>2</sub> e)
00368	KIPARISSIA	50, 25th MARCH ST., 24500, KIPARISSIA, MESSINIAS	30,055	11.68
00369	KAMATERO	FILIS & 2-4, KAMATEROU ST., 13451, KAMATERO, ATTIKIS	56,381	21.91
00374	CHOLARGOS - PERIKLEOUS	47, PERIKLEOUS ST., 15561, CHOLARGOS, ATTIKIS	47,291	18.37
00375	THEOMITOROS - AGIOS DIMITRIOS	61, THEOMITOROS & IPSILANTOU ST., 17455, AGIOS DIMITRIOS, ATTIKIS	54,536	21.19
00376	LAGADA	11, M. ALEXANDROU ST., 57200, THESSALONIKI, THESSALONIKIS	43,179	16.78
00377	N. MOUDANIA	3, ZAFIRIOU & KYPROU ST., 63200, NEA MOUDANIA, HALKIDIKIS	37,836	14.70
00378	RAFINA	6, ARAFINIDON ALON ST., 19009, RAFINA, ATTIKIS	56,600	21.99
00380	LEFKADA	2, XEN. GRIGORI ST., 31100, LEFKADA, LEFKADAS	40,622	15.78
00381	GLIKA NERA	23, LAVRIOU AVE. & FLEMING ST., 15351, GLIKA NERA, ATTIKIS	48,323	18.77
00382	ARTEMIDA	47, ARTEMIDOS ST., 19016, ARTEMIDA, ATTIKIS	65,376	25.40
00383	N. SMYRNI B' & EL VENIZELOU ST	ERATOUS & 190, EL. VENIZELOU ST., 17563, NEA SMYRNI, ATTIKIS	84,040	32.65
00384	FILOTHEI	70, KAPODISTRIOU ST., 15237, FILOTHEI, ATTIKIS	67,572	26.25
00386	ELEON SQ. - NEA KIFISSIA	29, ELEON & DIMITRAS ST., 14564, KIFISSIA, ATTIKIS	57,823	22.47
00388	NEA KRINI - THESSALONIKI	41, SMYRNI & VRIOULON ST., 55132, THESSALONIKI, THESSALONIKIS	37,812	14.69
00390	LECHAINA - ILIA	PRANTOUNA & KANARI ST., 27053, LECHAINA, ILIAS	34,652	13.46
00391	CHRYSOUPOLIS - KAVALA	THOUKIDIDOU & SOFOCLI ST., 64200, CHRYSOUPOLI, KAVALAS	53,040	20.61
00392	GERAKAS-ATTIKI	KLISTHENOUS & MAKARIOU ST., 15344, ATHENS, ATTIKIS	78,815	30.62
00394	THE MALL ATHENS - MAROUSSI	35, ANDREA PAPANDREOU ST. PSALIDI AREA, 15121, MAROUSSI, ATTIKIS	62,538	29.28
00395	COSMOS MEDITERRANEAN - THESSALONIKI	11th Km THESSALONIKIS-N. MOUDANION NATIONAL RD. , 55535, THESSALONIKI, THESSALONIKIS	32,199	12.51
00396	LIMNOS	YPSIPILIS SQ. (OTE), 81400, MYRINA LIMNOU, LESVOU	42,525	17.43
00399	KALABAKA	30, TRIKALON ST., 42200, KALABAKA, TRIKALON	28,708	11.15
00403	N. ALIKARNASSOS - KRITI	26, IKAROU ST., 71601, N. ALIKARNASSOS, HERAKLIOU	40,761	15.84
00404	DROSIA	7, MARATHONOS AVE., 14575, DROSIA, ATTIKIS	47,139	18.31
00406	AMFIALI	28-30, P. TSALDARI ST., 18757, KERATSINI, ATTIKIS	56,939	22.12
00408	AGIOS IEROTHEOS	95-97, AG. IEROTHEOU & ATRIDON & AGINOROS ST., 12135, PERISTERI, ATTIKIS	47,181	18.33
00410	SKIATHOS	LOUTRAKI-AMMOUDIA AREA, 37002, SKIATHOS, MAGNISIAS	35,251	13.70
00414	ALEXANDRIA IMATHIA	DIMITRIOU VETSOPOULOU & THEM. SOFOULI ST., 59300, ALEXANDRIA, IMATHIAS	44,624	17.34
00417	AMFISSA	SALONON AVE. & 10, I. GIDOGIANNI ST., 33100, AMFISSA, FOKIDAS	39,041	15.17
00420	N. MICHANIONA	2, KANARI ST., 57004, NEA MICHANIONA, THESSALONIKIS	44,664	17.35
00424	LAVRIO	1, ATHINON-LAVRIOU AVE., 19500, LAVRIO, ATTIKIS	26,792	10.41
00425	ANDROS	G.K. EMPIRIKOU & 25th MARCH ST., 84500, ANDROS, CYCLADON	27,837	10.82
00426	TINOS	PLAKA TINOU AREA, 84200, TINOS, CYCLADON	38,070	14.79
00427	THASOS	4, THEAGENOUS ST., 64004, THASOS, KAVALAS	38,058	14.79

Code	Name	Address	Electrical consumption (kWh)	GHG emissions (tCO <sub>2</sub> e)
00431	AGRINIO C	47, AGRINIOU-ANTIRRIOU NATIONAL RD. LAGKADIA AREA, 30100, AGRINIO, AITOLOAKARNANIAS	9,432	3.66
00434	PEFKA - THESSALONIKI	PAPANIKOLAOU AVE. & 9, SIKELIANOU ST., 57010, THESSALONIKI, THESSALONIKIS	48,611	18.89
00436	FARSALA	23, LARISSIS & THETIDOS ST., 40300, FARSALA, LARISSAS	57,180	22.22
00438	KYPSELI SQUARE	3, KANARI SQ. & 1-3 KRISSIS & 4-6 FEDRIADON ST., 11364, ATHENS, ATTIKIS	57,183	22.22
00439	KATO ACHAIA	PATRON-PIRGOU & OIVOTA ST., , 25200, KATO ACHAIA, ACHAIAS	33,436	12.99
00445	CORFU III	CORFU-PALEOKASTRITSAS NATIONAL RD., SOLARI AREA, 49100, CORFU, KERKYRAS	30,309	11.78
00446	KOUFALIA THESSALONIKI	30, ETHN. ANTISTASEOS ST., 57100, KOUFALIA, THESSALONIKIS	37,084	14.41
00449	ANO LIOSIA	1A, AIGAIΟΥ PELAGOUS ST., 13341, ANO LIOSIA, ATTIKIS	40,865	15.88
00451	NEA MARINA - RHODES	82-84, AUSTRALIAS & 1 MAKRYGIANNI ST., 85100, RHODES, DODECANISSOU	91,713	35.63
00458	CHALKIDA C	CHAINA AVE. & 19, P. PATRON ST., 34100, CHALKIDA, EVIAS	81,068	31.50
00462	AG. ELEOUSSA KALLITHEA	188, ELEFThERIOU VENIZELOU ST., 17675, KALLITHEA, ATTIKIS	67,200	26.11
00463	KALLONI LESVOS	KALLONIS CENTRAL RD., 81100, MITILINI, LESVOU	29,793	13.95
00472	KISSAMOU ST. - CHANIA	KISSAMOU & 12, I. MOUSTERAKI ST., 73131, CHANIA, CHANION	51,520	20.02
00474	PATRIARCHOU IOAKIM ST.-KOLONAKI	41, PATRIARCHOU IOAKIM ST., 10674, ATHENS, ATTIKIS	31,865	12.38
00479	PERAMA	111, IRINIS AVE., 18863, PERAMA, ATTIKIS	16,551	6.43
00523	PANORAMA VOULAS	189, VOULIAGMENIS AVE., 16674, GLYFADA, ATTIKIS	108,360	42.10
00607	DAFNI	5, AG. DIMITRIOU & BOUBOULINAS ST., 17343, DAFNI, ATTIKIS	40,200	15.62
00608	ANO GLYFADA	17, ITHAKIS & 129, GOUNARI ST., 16561, GLYFADA, ATTIKIS	70,951	27.57
00615	ACHARNON	122, ACHARNON & KODRIGKTONOS ST., 11251, ATHENS, ATTIKIS	78,440	30.48
00619	N. SMIRNI	4, K.PALAIOLOGOU ST., 17121, N.SMYRNI, ATTIKIS	24,770	9.62
00621	YMITTOU ST.	62, YMITTOU & KONONOS ST., 11634, ATHENS, ATTIKIS	55,544	21.58
00630	PESMAZOGLOU	2-6, PESMAZOGLOU ST., 10175, ATHENS, ATTIKIS	172,025	66.84
00639	PETRALONON	MIRMIDONON & 8-10, TRION IERARHON ST., 11851, PETRALONA, ATTIKIS	47,466	18.44
00640	KESARIANIS	59-61, E.ANTISTASIS ST., 16121, KESARIANI, ATTIKIS	24,887	9.67
00644	PAPAGOU	24, KIPROU ST., 15669, PAPAGOU, ATTIKIS	27,853	10.82
00653	ARGYROUPOLI	90, KYPROU AVE., 16452, ATHENS, ATTIKIS	64,480	25.05
00658	NIKAIA	1 SOLOMOU & OLYMPOU ST., 18450, NIKAIA, ATTIKIS	55,960	21.74
00659	PIRAEUS	121, KARAISKOU ST., 18510, PIRAEUS, ATTIKIS	59,922	23.28
00679	KARPENISIOU	37, ATH. KARPENISIOTI ST., 36100, KARPENISI, EVRYTANIAS	39,501	15.35
00683	VEROIA	38, MITROPOLEOS ST. & AG. DIMITRIOU ST., 59100, VEROIA, IMATHIAS	85,200	33.10
00684	HERAKLION	1, VIANNOU ST.- KORNAROU SQ., 71110, HERAKLION, HERAKLIOU	48,960	19.02
00690	KK THESSALONIKIS	14, ARISTOTELOUS ST, 54110, THESSALONIKI, THESSALONIKIS	23,360	9.08



Code	Name	Address	Electrical consumption (kWh)	GHG emissions (tCO <sub>2</sub> e)
00701	DELTON ST. -THESSALONIKI	74, DELTON ST. & ORESTOU ST., 54642, THESSALONIKI, THESSALONIKIS	49,560	19.26
00702	ANO TOUMPAS	200, GR. LAMBRACKI ST., 54352, THESSALONIKI, THESSALONIKIS	81,480	31.66
00707	POLICHNIS	6, AGIOU PANTELEIMONOS & VALTETSIU ST., 56533, POLICHNI, THESSALONIKIS	57,640	22.39
00710	KAVALAS	34, ER. STAVROU ST., 65110, KAVALA, KAVALAS	43,057	16.73
00722	LARISSAS	6, ILIODOROU ST., 41222, LARISSA, LARISSAS	51,653	20.07
00733	KATERINI	35, EIRINIS ST., 60100, KATERINI, PIERIAS	60,455	23.49
00738	SERRES	CHR.SMYRNI & 1, YPSILANTOU ST., 62100, SERRES, SERRON	60,310	23.43
00739	TRIKALA	6, VAS. OLGAS & OTHONOS ST., 42100, TRIKALA, TRIKALON	55,880	21.71
00744	POLYGYROU THES.	1, MOUSIOU & IROON POLITECHNIOU ST., 63100, POLYGYROS, CHALKIDIKIS	34,004	13.21
00760	MENIDIOU	119, PARNITHOS AVE. & 166 ARISTOTELOUS ST., 13674, ACHARNAI, ATTIKIS	56,718	22.04
00767	DRAMA	12, ETHNIKIS AMINIS ST., 66100, DRAMA, DRAMAS	72,725	28.26
02001	CENTRAL UNITS	21, KALLIROIS ST., 11743, ATHENS, ATTIKIS	177,008	68.77
02024	CENTRAL UNITS	5, IONOS DRAGOUMI ST., 54626, THESSALONIKI, THESSALONIKIS	167,824	65.20
02038	CENTRAL UNITS	34, PANEPISTIMIOU ST., 10679, ATHENS, ATTIKIS	305,600	118.73
02039	CENTRAL UNITS	75, THESSALONIKIS & ATHINAS ST., 18346, MOSCHATTO, ATTIKIS	821,622	319.22
02043	CENTRAL UNITS	4, ATHINAS & 10 AG. SARANTA ST., 18346, MOSCHATTO, ATTIKIS	435,328	169.14
02044	CENTRAL UNITS	19 KALLIROIS ST., 11743, ATHENS, ATTIKIS	86,348	33.55
02045	CENTRAL UNITS	40-44 PRAXITELOUS ST., 10561, ATHENS, ATTIKIS	187,000	72.66
02057	CENTRAL UNITS	5 SANTAROZA ST., 10564, ATHENS, ATTIKIS	258,126	100.29
02059	CENTRAL UNITS	3, BALAORITOY & 22 VOUKOYRESTIOU ST., 10671, ATHENS, ATTIKIS	234,594	91.15
02060	CENTRAL UNITS	8, OTHONOS ST., 10557, ATHENS, ATTIKIS	758,425	294.67
02063	CENTRAL UNITS	10 FILELLINON & 13 XENOFONTOS ST., 10557, ATHENS, ATTIKIS	370,036	143.77
02065	CENTRAL UNITS	7, SANTAROZA ST, 10564, ATHENS, ATTIKIS	282,160	109.63
02102	CENTRAL UNITS	190, SYGROU AVE., 17671, KALITHEA, ATTIKIS	227,040	88.21
02107	N.IONIA BUILDING COMPLEX	8 IOLKOU ST., 14234, NEA IONIA, ATTIKIS	4,181,825	1,624.76
02108	IT CENTER	9, IOLKOU ST., 14234, NEA IONIA, ATTIKIS	4,821,175	1,873.17
02111	HEAD OFFICE	AMALIA AVE. & SOURI ST., 10557, ATHENS, ATTIKIS	1,343,688	522.06
02121	CENTRAL UNITS	7, IONOS DRAGOUMI ST., 54625, THESSALONIKI, THESSALONIKIS	139,040	54.02
02124	CENTRAL UNITS	16, LAODIKIAS ST., 11528, ATHENS, ATTIKIS	84,829	39.72
02125	CENTRAL UNITS	25th MARCH & TEO ST., 17778, ATHENS, ATTIKIS	1,844,008	716.45
02126	CENTRAL UNITS	10 SYGROU & VALAORITOU ST., 54625, THESSALONIKI, THESSALONIKIS	54,308	21.10
02130	CENTRAL UNITS	2-6, PESMAZOGLOU ST., 10175, ATHENS, ATTIKIS	1,298,688	504.58
02131	CENTRAL UNITS	37 I. NIKA ST., 13671, ACHARNAI, ATTIKIS	274,162	106.52
02132	CENTRAL UNITS	22, OMIROU ST., 10672, ATHENS, ATTIKIS	201,812	78.41
02134	CENTRAL UNITS	4, OTHONOS ST., 10557, ATHENS, ATTIKIS	45,880	17.83
02139	CENTRAL UNITS	22, ARISTOTELOUS ST., 54623, THESSALONIKI, THESSALONIKIS	10,933	4.25
02147	CENTRAL UNITS	2, SOFOKLEOUS ST., 10559, ATHENS, ATTIKIS	120,029	46.63

Code	Name	Address	Electrical consumption (kWh)	GHG emissions (tCO <sub>2</sub> e)
02163	CENTRAL UNITS	AL. PANAGOULI ST, 14234, NEA IONIA, ATTIKIS	1,021,986	397.07
02218	CENTRAL UNITS	19, PAPASTRATOU ST. & GRAVIAS ST. & VLACHAKOU ST. & MAVROMICHALI ST., 18545, PIRAEUS, ATTIKIS	491,932	191.13
02641	CENTRAL UNITS	20, IONOS DRAGOUMI ST., 54624, THESSALONIKI, THESSALONIKIS	11,700	4.55
10015	CENTRAL UNITS	26, AG. ANDREOU & KOLOKOTRONI ST., 26221, PATRA, ACHAIAS	53,936	20.96
10020	CENTRAL UNITS	MARTIRON 25th AUGUST & KORONEOU ST., 71202, HERAKLION, HERAKLIOU	191,902	74.56
10030	CENTRAL UNITS	13, KAROLOU DIL ST. , 54623, THESSALONIKI, THESSALONIKIS	80,378	31.23
10118	CENTRAL UNITS	22, IONOS DRAGOUMI ST., 54624, THESSALONIKI, THESSALONIKIS	39,664	15.41
10201	CENTRAL UNITS	36, PANEPISTIMIOU ST., 10679, ATHENS, ATTIKIS	191,880	74.55
10202	CENTRAL UNITS	7, TSAMADOU ST., 18531, PIRAEUS, ATTIKIS	43,955	17.08
10206	CENTRAL UNITS	18, LEONTOS SOFOU ST., 54626, THESSALONIKI, THESSALONIKIS	328,890	127.78
10247	CENTRAL UNITS	OTHONOS-AMALIAS & 1, PATREOS ST., 26221, PATRA, ACHAIAS	68,272	26.53
10747	CENTRAL UNITS	20, AMALIADOS ST. & ESLIN ST., 11523, ATHENS, ATTIKIS	184,062	75.21
	CENTRAL UNITS	PL. ETHNIKIS ANTISTASIS - VLACHOUTSI ST., 47100, ARTA, ARTAS	22,901	8.90
	CENTRAL UNITS	6, THERISSOU ST., 71304, HERAKLION, HERAKLIOU	11,397	4.43
	CENTRAL UNITS	9, VLACHLEIDOU ST., 45332, IOANNINA, IOANNINON	18,417	7.16
	CENTRAL UNITS	3, EL. VENIZELOU ST., 65302, KAVALA, KAVALAS	26,561	10.32

We note that there are sites with consumptions by both providers due to the transition from one provider to another within 2021.



Appendix 6: Sites - Direct emissions (scope 1)

Code	Name	Address	Natural gas (kWh)	Natural gas emissions, CO2 (tn)	Heating oil (lt)	Heating oil emissions, CO2 (tn)	Diesel (lt)	Diesel emissions, CO2 (tn)	Gasoline (lt)	Gasoline emissions, CO2 (tn)	HFCs (kg)	HFCs emissions, CO2 (tn)
00343	FLORINA	17, STEFANOUDRAGOUMI ST., 53100, FLORINA, FLORINAS			3,605	9.54						
00733	KATERINI	35, EIRINIS ST., 60100, KATERINI, PIERIAS			1,000	2.65						
02057	CENTRAL UNITS	5 SANTAROZA ST., 10564, ATHENS, ATTIKIS			10,616	28.09						
02063	CENTRAL UNITS	10 FILELLINON & 13 XENOFONTOS ST., 10557, ATHENS, ATTIKIS	99,547.03	22.64								
02107	N.IONIA BUILD-ING COMPLEX	8 IOLKOU ST., 14234, NEA IONIA, ATTIKIS	2,142,422.27	487.30	6,993	18.50	1,622	4.29	5,080	12.29		
02111	HEAD OFFICE	AMALIA AVE. & SOURI ST., 10557, ATHENS, ATTIKIS	630,505.33	143.42	2,002	5.30						
02125	CENTRAL UNITS	CENTRAL UNITS, 25th MARCH & TEO ST., 17778, ATHENS, ATTIKIS	500,898.00	113.93	1,001	2.65						
02132	CENTRAL UNITS	CENTRAL UNITS, 22, OMIROU ST., 10672, ATHENS, ATTIKIS	58,398.53	13.28								
10747	CENTRAL UNITS	CENTRAL UNITS, 20, AMALIADOS ST. & ESLIN ST., 11523, ATHENS, ATTIKIS									42.20	82.46
		Totals:	3,431,771.16	780.57	25,217	66.72	1,622	4.29	5,080	12.29	42.20	82.46