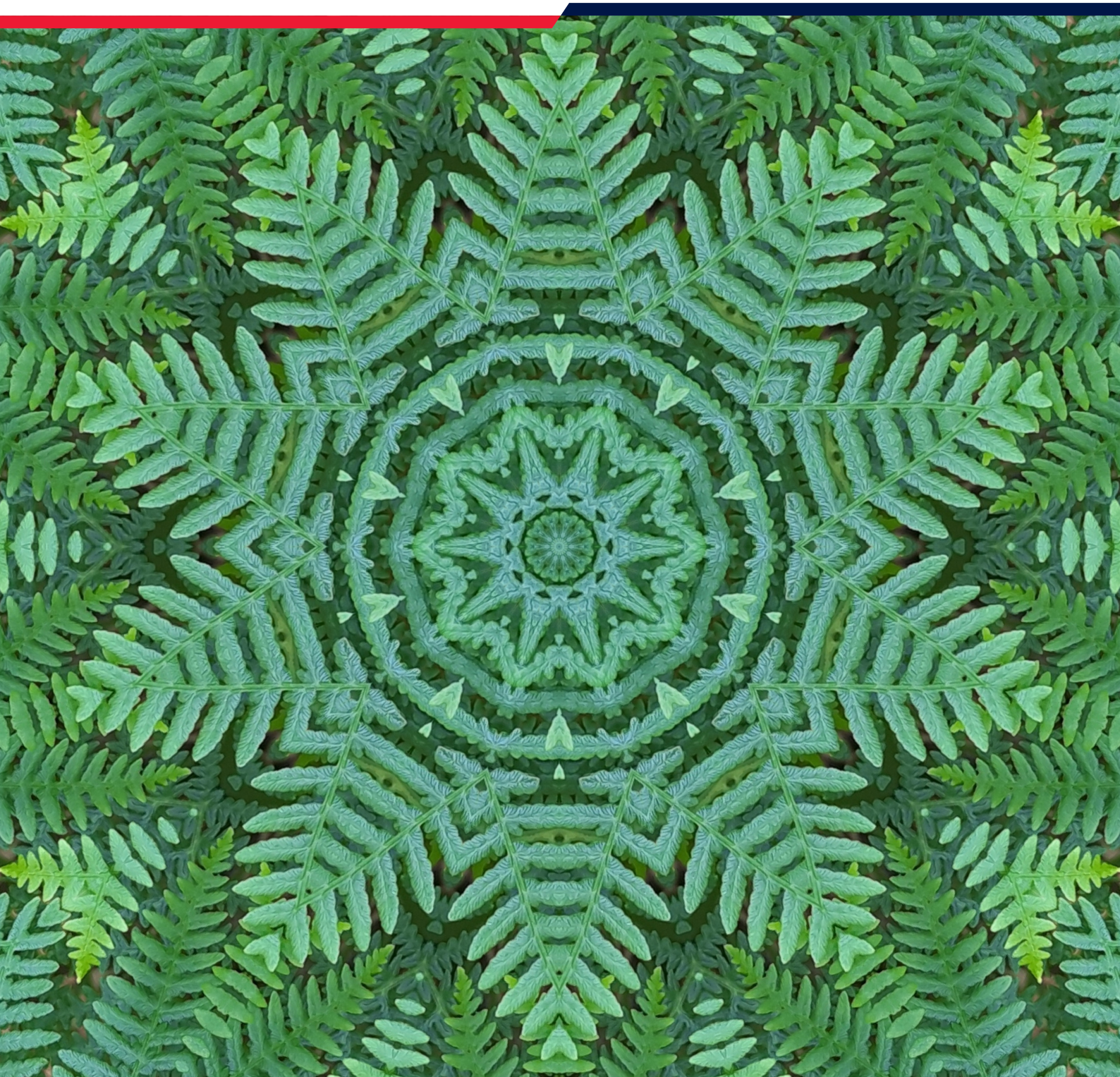
EUROBANK

Environmental Report 2024



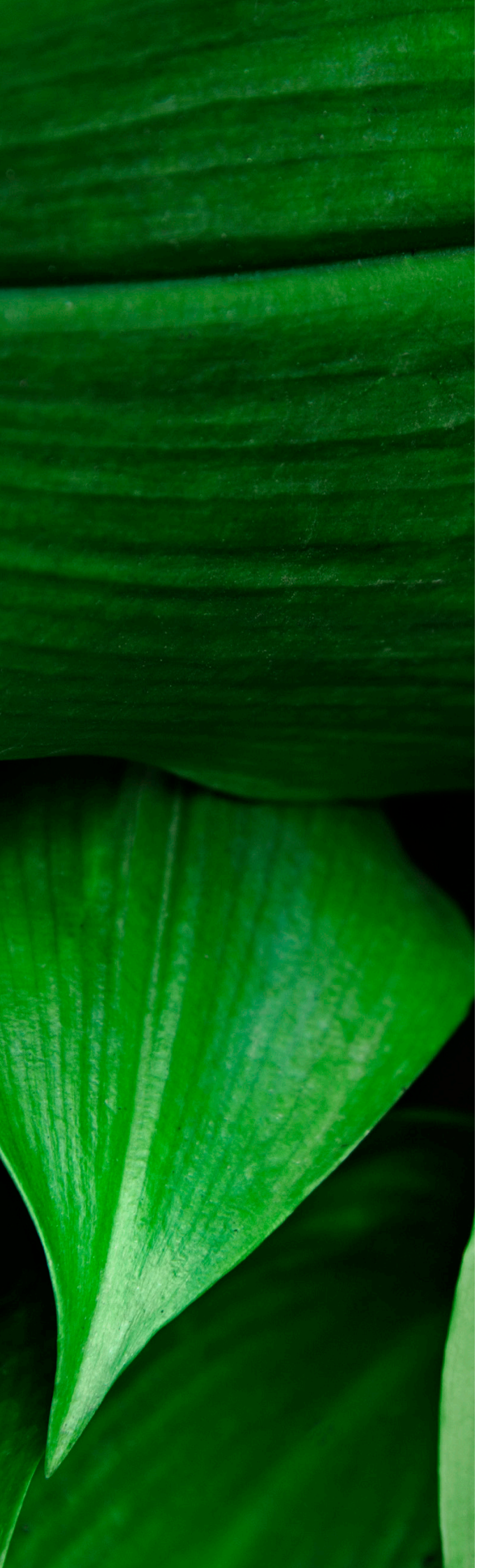


Table of Contents

Table of Contents

44

APPENDICES

EMAS
VERIFIED ENVIRONMENTAL MANAGEMENT
EL-000080

Introduction

The Eurobank SA (Eurobank or Bank) considers environmental protection as a duty and 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 (TÜV NORD), 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 of 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 official documentation, this commitment facilitates the improvement of environmental performance and increases the transparency and reliability of environmental management.

Eurobank supports the transition towards a sustainable economy and considers sustainability and climate change as an opportunity. A key strategic objective is to adapt the Bank's business and operation in a way that addresses climate change challenges, accommodates social needs within its business model and safeguards prudent governance for itself and its counterparties, in accordance with supervisory initiatives, and following international standards and best practice.

To this end, Eurobank has designed, approved and currently implements its Sustainability Strategy including targets and commitments along the two key pillars:

- **Operational Impact Strategy (OIS) and**
- **Financed Impact Strategy (FIS),**

which aim to address sustainability issues within the context of the Group's business model and operations.

In this context, the Operational Impact Strategy (OIS) focuses on minimising the operational environmental footprint, ensuring that its own activities are sustainable, and aligning its operations with climate and sustainability goals. The key elements of this strategy are:

- **Environmental Impact**: Minimising the negative impact of Eurobank's operations, to promote environmental stewardship with a clear goal of achieving climate neutrality.
- **Societal Impact**: Providing a diverse and inclusive environment for Eurobank's people and clients, while fostering sustainable development and prosperity for the benefit of society.
- **Governance & Business Impact:** Focusing on building sustainability awareness, internally and across its value chain, while intensifying Eurobank's efforts for ethics and transparency.

The Operational Impact Strategy defines the operational sustainability priorities and objectives. The Strategy is deployed through milestones and KPIs that support the annual and long-term targets set across multiple project streams, spanning over the next decade. The Operational Impact Strategy is developed and deployed along three pillars, key pillar of which is the environmental impact which aims at minimizing the negative impact of Eurobank's operations to promote environmental stewardship with a clear goal to attain climate neutrality.

The underlying target of the environmental impact pillar is the achievement of Net Zero emissions from Eurobank's operations by 2033 for Scope 1 & 2 emissions and by 2050 for Scope 3 emissions, with 2019 as the baseline year. The action plan for achieving this target and tracking the progress against it, is informed by transition pathways that are aligned with the Paris Agreement target of limiting global warming to 1.5°C.

In order to achieve its Net-Zero operational impact targets, the Bank's planned initiatives are the following:

- Maintain and update detailed Operational Net Zero Action Plan - SBTi aligned (baseline year 2019) for Scope 1 & 2 (Net-Zero by 2033) and for Scope 3 (Net-Zero by 2050).
- Implement energy self-production activities. Energy self-production from rooftop PV stations has already started during 2024 in N.Ionia and Acharnes buildings, while the procedure for the development of standalone PV Parks is in progress (long-term target: Energy self-production from standalone PV Parks by 2028).
- Increase electromobility for Eurobank's leased vehicles (new contracts)
- Completion of the initiative "Journey to Cloud" by 2025.
- Attain emissions savings due to data centre modernization
- Attain 100% of electricity consumed to be originated from RES by 2028
- Perform energy upgrade of buildings
- Achieve green building certifications
- Carbon credits (nature-based carbon removal projects in line with SBTi) for the entirety of natural gas emissions, up to 3% of the total Bank emissions (Scope 1, 2) by 2025
- Design long-term energy plan. In 2024, Eurobank's energy profiling report was completed.

The operational Net Zero action plan is complemented by milestones, KPIs, annual targets and long-term interim targets, serving the declared commitments. Links are established with Transformation Program streams as well as corresponding ISO Management System standards, to ensure substantiation and certification of activities, validate target setting and measured performance, and systematically monitor progress through internal audits and external assurance.

Eurobank also participates in and has signed the UN Global Compact since 2008, actively supporting and promoting its 10 Principles, to promote sustainability and responsible business activity.

Eurobank chairs the Hellenic Bank Association's Coordinating Committee for Sustainable Development, Green Banking and Corporate Governance, which aims at monitoring developments in the international and national regulatory framework and reviewing issues related to sustainable development (including environmental protection).

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 buildings and all Bank's branches and covers 100% of its operations (Appendix 5).

This Environmental Report, which includes the Bank's performance-related data and results, has been drawn up 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/intended users 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 in Greece, based on the environmental targets it has set.

Athens, 15.04.2025

A.Kazakos

General Manager, Group Strategy
Chairman of Sustainability Management Committee
Representative of the Management of Eurobank

C.Vousvounis

Group Senior Sustainability Officer

This Environmental Report is the English translation of the original Environmental Report in Greek, verified by TÜV HELLAS (TÜV NORD).

About Eurobank

Profile

The Eurobank Group, consisting of Eurobank S.A. (Eurobank) and its subsidiaries, is a strong banking group with total assets of € 101.2 billion and 12,301 employees (data as at 31 December 2024). Eurobank Ergasias Services and Holdings S.A.(Eurobank Holdings) is the parent company of Eurobank Group.

With a total network of 568 branches in Greece and abroad, the Eurobank Group 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 centers, a Private Banking network and a dynamic digital presence. The Eurobank Group also has presence in Bulgaria, Cyprus, Luxembourg and the United Kingdom (London).

The philosophy of Eurobank focuses on providing quality services to its customers, paying attention to their particular and diverse needs.

Beyond core business activity, 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.

Sustainability governance structure

Eurobank Group has established the Sustainability Management Committee (Sustainability ManCo - SMC). The purpose of Sustainability ManCo is to:

- provide strategic direction on sustainability initiatives,
- review and approve the Sustainability Strategy, Net Zero targets and transition plans,
- ensure that the elements of the Sustainability Strategy and the Net Zero commitments are integrated into the Group's business model & operations,
- approve changes in eligible assets of Green Bond and Sustainable Finance Frameworks,
- regularly measure and analyze the progress of the Sustainability Strategy goals and performance targets,
- ensure the proper implementation of sustainability-related policies and procedures, in accordance with supervisory requirements and voluntary commitments.

The Committee includes senior management roles such as the Deputy CEO, Group Chief Operating Officer (COO) & International Activities (Chairperson), Deputy CEO, Head of Corporate & Investment Banking, Deputy CEO, Head of Retail & Digital Banking, Head of Strategy, Group Chief Risk Officer, Group Senior Sustainability Officer (GSSO), Group Chief Financial Officer, Group Chief HR Officer and several other senior leaders from Legal Services, Markets, International Activities, Compliance, and Marketing & Corporate Communications Group units.

The Group Senior Sustainability Officer (GSSO) plays a key role in leading and coordinating the Group's sustainability initiatives, reporting directly to the senior management and Board for sustainability matters and the Group Sustainability Coordination Office serves as the Secretary of the Sustainability ManCo.

Eurobank's overall Sustainability governance structure is shown in Figure 1:

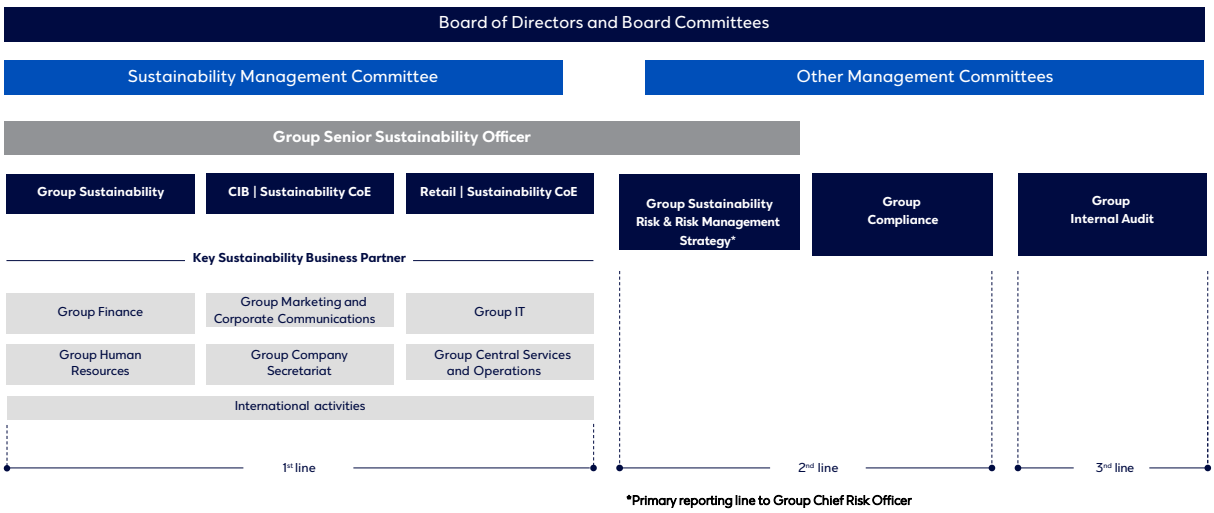


Figure 1: Sustainability Governance Structure

*Eurobank Ergasias Services and Holdings S.A.(the Company or Eurobank Holdings), is a holding company listed on the Athens Stock Exchange, and holds 100% of the share capital of Eurobank S.A. (the Bank). Eurobank holdings and its subsidiaries constitute a group (the Group), which consists mainly of Eurobank Group, which is the Bank and its subsidiaries.

The Sustainability Governance structure aims to further enhance the effective oversight of sustainability matters at Management/Board level, through direct reporting lines. The GSSO as represented in the chart, along with the Group Chief Risk Officer, co-manages Group Sustainability Risk & Risk Management Strategy, which involves coordinating sustainability efforts and ensuring the integration of sustainability principles across the organisation. The GSSO plays a critical role in embedding sustainability into the Group's strategic decision-making, ensuring that sustainability is considered in policies and operational strategies.

Administrative bodies:

Group Senior Sustainability Officer (GSSO)

The Group Senior Sustainability Officer (GSSO) is responsible for leading and coordinating the Group's sustainability initiatives, for both Operational and Financed Impact. GSSO manages the Group Sustainability, co-manages, as a secondary reporting line, along with the Group Chief Risk Officer the Group Sustainability Risk & Risk Management Strategy, coordinates Sustainability Center of Excellence of CIB and Retail Banking and oversees the sustainability programs of international subsidiaries. The role of the GSSO is to foster a deep understanding of sustainability principles and practices across the organisation by building a culture of sustainability and collaborating together with senior management to embed sustainability into the Group's strategic decision-making processes. GSSO secures and allocates resources effectively to support the Group's sustainability initiatives and advocates for necessary investments in sustainability projects and technologies. GSSO serves as the liaison between the Group and Market/External Stakeholders, closely monitoring industry trends, regulatory changes and best practices in sustainability and ensuring that the Group remains at the forefront of sustainability innovation and compliance.

Group Sustainability Unit

The Group Sustainability Unit acts as a custodian of Sustainability Principles and Culture to enhance the Group's Impact, and as a cross-functional coordinator to ensure alignment on sustainability issues and interdependencies, as well as compliance with relevant existing and upcoming regulations. Specifically, the Group Sustainability Unit is responsible for managing and coordinating sustainability strategy related issues, ensuring alignment of subsidiaries' programs with the Group's overall sustainability strategy and goals, supporting their implementation efforts. The Group Sustainability Unit coordinates the development of action plans for the Group's Net Zero portfolio strategies and ensures the aligned development of corresponding plans for subsidiaries. It directs the actions of the Bank's units and subsidiaries on sustainable financing matters and provides advisory support on broader sustainability issues. The Unit facilitates the development of the Sustainability data framework and promotes sustainability knowledge and culture. Furthermore, it coordinates and prepares external and internal sustainability-related reports in line with applicable standards/regulations, in cooperation with involved subject-matter responsible Units, while it is responsible for the UNEP FI PRB implementation. Being responsible for the oversight of the Bank's overall sustainability performance, its key roles include the centralized management of Sustainability Ratings, seeking continuous improvement in related scores. The Group Sustainability Unit also manages the ISO Management Systems under the related provisions of equivalent policies and the Sustainability Strategy, supporting also the development / maintenance of ISO Management Systems at Group level, where applicable. It collects, calculates and reviews data, in line with the associated certified ISO Management Systems, while it also ensures implementation of corresponding initiatives (e.g. operational net zero transition, energy self-production, energy and emission monitoring, green building certifications, recycling and circular economy management).

Operational Impact Strategy Governance

Figure 2 outlines the governance structure and mechanisms engaged for the Operational Impact Strategy (OIS):

Figure 2: Implementation mechanisms for Operational Impact Strategy

Operating Context

Internal and External Factors

As part of the evaluation process to ensure the effective implementation of Eurobank's Environmental Management System (EMS) and achieve the expected outcomes outlined in its Environmental Policy, the Bank actively monitors and considers various internal and external factors that may influence its operations. These factors (as outlined in Appendix 1) can have both positive and negative impacts on the Bank's operations.

The key issues that Eurobank reviews include strategic planning, the range of services provided, compliance with legal and regulatory requirements, technological advancements, market dynamics and competition, employee training and performance evaluation and other relevant factors.

Eurobank aims to maintain a comprehensive understanding of the changing business environment and ensure that its EMS remains aligned with emerging opportunities and challenges, through the evaluation of the following factors:

Internal factors:
- Human resources
- Technological resources
- Financial resources
- Intangible resources
- Business climate

External factors:
- economic (the structure of the country's economy, production sectors, productive resources, growth levels and others)
- political (political regime, state interventionism, political and economic freedom, bureaucracy and others)
- social (society's structure, culture, history, customs, citizens' mobility and others)
- technological (level of implementing advancements and technology take-up, effective combination of resources, knowledge, experience and others)
- environmental (environmental conditions related to climate change, air quality, natural resource availability and biodiversity)
- legislative (current and forthcoming legislation, international standards and guidelines and others)

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

Stakeholders

Eurobank recognizes the importance of engaging in close collaboration and promoting 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 presented below:

Board of Directors: A BoD member is assigned as responsible for climate-related and environmental risks at Group level.

Executive Management: The Sustainability Management Committee is appointed by the CEO. Sustainability-related issues are raised at ExBo level.

Investors, Shareholders, and Investment Community: Timely reporting of accurate and complete information on the Group's performance and strategy.

Employees: Timely information on issues concerning the Group, the development and progress of skills, as well as employee engagement and benefits.

Customers: Responsible information, customer service and provision of products and services with a sense of respect and transparency.

Business Community (including corporate networks, entrepreneurship, industry associations, financial institutions and start-up entrepreneurs): Mutual cooperation and open communication driven by ensuring the interests of the business community. Showcasing and promoting new businesses based on specific criteria and transparent procedures.

State & Regulators: Full compliance and harmonization with the supervisory and regulatory framework.

Civil Society (including communities, NGOs, the academic and scientific community, international organizations and the media): Engaging third parties in CSR initiatives designed and implemented by the Group. Response to third party actions with a social cause. Cooperation with the Media to ensure optimum and effective promotion of the Group and its products and services.

Suppliers and Partners: Cooperation based on transparent procedures and specified criteria to achieve mutually beneficial agreements. Communication with third-party partners, to investigate further tailor-made business offerings.

Eurobank monitors and reviews information related to its stakeholders and their requirements, thus 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 - Business & Sustainability on the Bank's website, eurobank.gr.

Policies on Environment, Energy and Sustainable Development

Eurobank has been dedicated to environmental stewardship since 2003 when it announced its Environmental Policy. The Policy highlights the Bank's commitment to reducing:

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

In 2015, Eurobank introduced an Energy Management Policy aimed at minimizing energy costs, reducing greenhouse gas emissions, and improving energy efficiency. This policy aligns with the Bank's sustainability goals and contributes to its overall environmental objectives.

To further strengthen its sustainable development efforts and establish clear action plans and goals, Eurobank has developed a Sustainability Policy Framework. This framework guides the Bank in adhering to relevant regulatory requirements, voluntary initiatives, and adopting international standards and guidelines.

The Environmental Policy and the Energy Management Policy are communicated to the Bank's employees and are publicly available to interested parties on eurobank.gr, as well as the Sustainability Policy Framework.

Environmental Management System Overview

The Environmental Management System

Eurobank has established an Environmental Management System (EMS) that serves as an integrated framework for effectively managing all environmental aspects arising from the Bank's operations. It encompasses all Bank office buildings and branches, ensuring 100% coverage of its operations. The EMS implemented by Eurobank adheres to the guidelines set forth by the Eco Management and Audit Scheme (EMAS) and is primarily designed to ensure compliance with the Bank's Environmental Policy within the scope of its operations.

The EMS operates within a well-defined structure and organization, supported by established procedures for monitoring, measuring, and documenting environmental performance both within the Bank's immediate and broader operating environment. Key components of the EMS include an operation manual, delineation of roles and responsibilities, systemic procedures, implementation instructions, and relevant forms, files, and external documents.

Figure 3 illustrates how the Sustainability Management Committee effectively communicates with Management and other Business Units within the Bank's organizational structure. Eurobank's management believes that the successful implementation of the EMS necessitates embracing fundamental principles concerning environmental protection. This commitment encourages the active engagement and participation of every employee, fostering a culture of personal and practical involvement in preserving the environment.

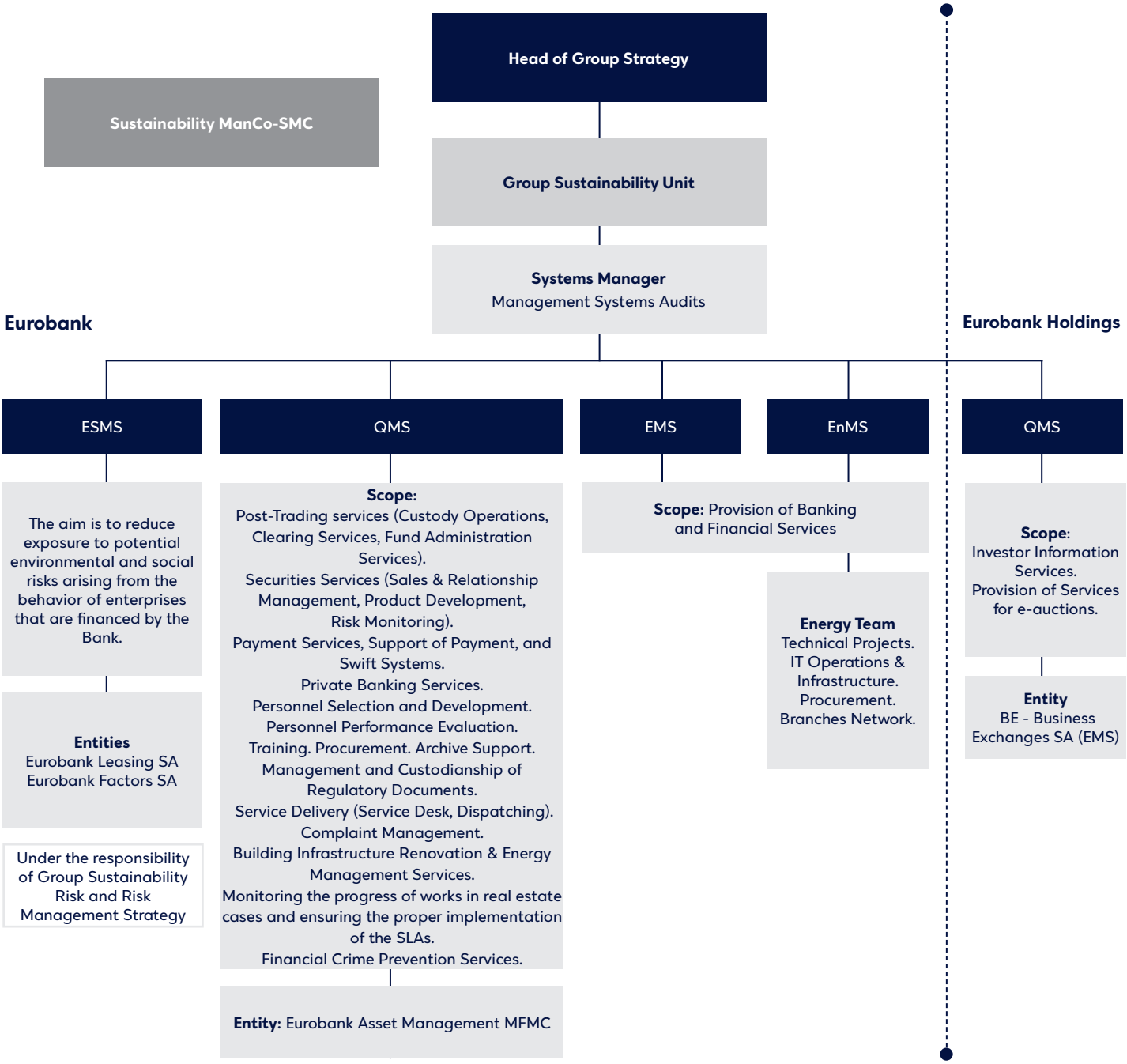


Figure 3: Organizational Chart relative to Management Systems

Environmental Legislation

Eurobank has established a specific procedure for managing and complying with environmental legislation. The purpose of this procedure is to outline how the Bank collects, updates, reviews, applies, and evaluates environmental legislation relevant to its activities and products. It also aims to formulate proposals for compliance with such legislation.

The Bank maintains an environmental legislation database that is regularly updated and enhanced with the latest environmental legal requirements. These requirements are carefully evaluated to determine their applicability to Eurobank's operations. The database includes legislation that is considered significant for the Bank and pertinent key legislation is presented in Appendix 2.

To ensure compliance with applicable environmental legal requirements and other commitments, compliance proposals are implemented within each unit of the Bank. These proposals outline the necessary actions and measures to meet the requirements outlined in the environmental legislation. Subsequently, the Bank actively monitors the implementation and application of these compliance proposals to ensure ongoing adherence to the relevant regulations. During the compliance audit in 2024, no legal non-compliances were found.

Environmental Aspects and Impacts

Environmental aspects refer to the components of the Bank's activities, products, or services that have the potential to impact the environment. Within the scope of the Bank's activities, two distinct types of environmental aspects can arise:

• **Direct environmental aspects**
These environmental aspects stem from the Bank's operational activities, including the operation of its buildings, branches, and transportation needs. The primary direct environmental aspects include: the consumption of natural resources, the generation of solid waste, greenhouse gas emissions, and liquid waste.

• **Indirect environmental aspects**
These aspects are associated with the Bank's business activities, particularly in relation to customer financing and supplier relationships. Indirect environmental aspects encompass the procurement of products and materials, the operational practices of suppliers and subcontractors, the characteristics of the Bank's products, and the risks associated with customer financing, such as capital investments and lending. While not directly controlled by the Bank, these aspects are influenced by its operations and business decisions.

Eurobank has undertaken the identification and definition of environmental aspects arising from all its activities. This process enables the organization to evaluate the significance of each environmental impact and establish environmental targets accordingly.

To document and assess all environmental aspects and their impacts, the Bank implements and maintains a procedure titled "Identification and Response to New Direct and Indirect Environmental Aspects." This procedure ensures that the Bank systematically identifies and evaluates environmental aspects related to its operations. As part of this procedure, the identified direct environmental aspects are assessed based on criteria such as:

• the existence of legal or other requirements
• the frequency/probability of occurrence of the aspect
• the scale & scope of environmental damage
• the vulnerability of the local or regional Environment
• the degree of social sensitivity (engagement of employees and/or stakeholders), regarding the impact under consideration.
• the impact on Health and/or Safety of employees

In addition, Eurobank assesses indirect environmental aspects based on criteria related to its corporate products and their impacts. This evaluation process considers various factors such as the environmental implications of the Bank's product offerings.

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

The rating scale (maximum value: 3) is illustrated in Table 1.

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

Table 1: Direct Environmental Aspects rating scale

Eurobank thoroughly examines environmental aspects on both an activity-specific and impact-specific basis. These aspects are evaluated to determine their significance and potential environmental impacts. Based on this assessment, the Bank takes appropriate management measures that address the associated environmental threats and opportunities. The environmental aspects and impacts of Eurobank's activities, and related threats and opportunities were checked as part of verifying the data included in this Report by the Certification Body in April 2025. They are presented in Appendix 1-1 where the highest assessment (value) of the environmental impacts arising from the various environmental aspects of each task is recorded.

Mechanisms for Identifying and Documenting Threats and Opportunities

To address threats and capitalize on opportunities, Eurobank has implemented the following mechanisms:

Risk and Control Self-Assessment System

Eurobank has established an internal Risk and Control Self-Assessment (RCSA) system, which encompasses various criteria including among others, quality, environmental, and social aspects. This system effectively manages operational risk across all sectors of the Bank's activities. By assessing the significance of risks and adopting necessary corrective measures, Eurobank aims to continuously enhance the quality of its products and services. The utilization of RCSA helps steer the Bank towards achieving and maintaining high performance standards.

Environmental and Social Management System (ESMS)

In the context of integrating environmental and social issues into its business model, the Bank implements an Environmental and Social Management System (ESMS). This system allows the assessment of direct and indirect environmental impacts, contributing to the mitigation of potential credit risks arising from the activity of the financed enterprises.

In the same context, the Bank has developed an Environmental and Social Policy which sets out the general principles and requirements regarding the management of environmental and social issues. Through the policy, the Bank achieves and maintains compliance with existing national and international legislation/regulations, as well as with its commitments, by applying a standardized approach to the assessment of environmental and social issues.

From 2023, the ESMS operates under the responsibility of the Group Sustainability Risk & Risk Management Strategy Unit, within the framework of the Financed Impact Strategy. Full disclosure regarding the ESMS is included in the Annual Report Business & Sustainability, in the chapter "Sustainable finance and sustainability risk management".

The Bank is in the process of renewing its ESMS with the aim of fully aligning it with the ESG Risk Assessment. This assessment is a comprehensive approach that allows the assessment and classification of Bank's clients based on ESG criteria, ensuring compliance with regulatory requirements. The ESG Risk Assessment combines the Climate Risk Scorecard and the Interbank ESG Questionnaire. The results of the assessment are used in the credit decision-making process, taking into account ESG risks, potential mitigation strategies and due diligence. For more information, please refer to the "Integration of sustainability in risk management" section of the 2024 Annual Financial Report.

Business Continuity Management System

Eurobank has established a robust Business Continuity Management System (BCMS), certified to ISO 22301, to address emergency situations, including environmental incidents. The BCMS contains planning and preparations to safeguard the Bank's ability to maintain operations in case of severe incidents or disasters. Moreover, it aims to facilitate the prompt restoration of normal operations within a reasonably short timeframe when confronted with typical disastrous events that may occur during ongoing business activities. Such events include natural disasters like fires or flooding, accidents, server crashes or virus infections, insolvency of key suppliers, negative media campaigns, market disruptions, and various other scenarios. The BCMS incorporates a comprehensive set of organizational and technical measures designed to ensure the uninterrupted continuation of critical business operations, and progressively of all business operations.

Environmental Issues Management

Eurobank has designed and maintains a specific process aimed at monitoring, measuring, and analyzing its performance concerning the EMS. It also maintains robust processes to document and address issues related to its environmental programs. The results and analysis derived from these processes are evaluated together, serving as a valuable source of information and an opportunity for continuous improvement. When necessary, Eurobank takes steps to redesign its environmental programs, ensuring alignment with its Environmental Policy, environmental targets, and the effective operation of the EMS.

Sustainable Procurement Practices

Since the implementation of its EMS, Eurobank has expressed its commitment to foster an environmental culture among its customers and suppliers through its Environmental Policy. To this end, the Bank has been progressively establishing environmental criteria for the evaluation of its suppliers, as well as their products and services.

In the context of implementing Sustainable Procurement practices, sustainability criteria have been established for the tendering processes of IT and non-IT goods, in accordance with the provisions of the tendering procedure. Initiatives for sustainability criteria in tendering processes/RFPs were launched in 2023, in partnership with the IT Vendor Management Unit. Factors related to the impact of a product/service/project on ESG issues of the company/supplier are taken into consideration. As such, contribution to environmental protection, green development and local society are considered to have a positive effect. To this end, the supplier evaluation process now takes into account where relevant the presence of an Environmental Policy and the adoption of Environmental and Energy Management Systems by the suppliers while also informing suppliers about the relevant policy and Management Systems of the Bank. Additionally, whenever feasible, product specifications include environmental labels such as Energy Star, FSC, PEFC, Ecolabel, and others.

Furthermore, regarding governance factors, certifications are requested from suppliers (e.g. ISO 9001, 14001, 50001) during the tendering process (RFPs) and the technical evaluation phase, as well as disclosures in relation to their operational footprint, sustainability ratings and Sustainability Report. The overall objective is to select, where possible, environmentally and socially responsible goods and services from suppliers that are aligned with those principles. Procurement processes are part of the Bank’s certified Management Systems, in accordance with the ISO 9001, ISO 14001 and ISO 50001 international standards.

Confirming its commitment to sustainable development and responsible procurement, Eurobank received ISO 20400:2017 certification for Sustainable Procurement. This distinction is the culmination of the Bank's continuous efforts to shape a responsible supply chain, integrating sustainability criteria into its processes. This confirmation demonstrates Eurobank's transparency, responsibility and strategy to enhance sustainability at all stages of the procurement of goods and services. Through collaboration with its suppliers, the Bank continues to promote the adoption of practices that contribute to the protection of the environment and the creation of long-term value for society and the economy.

Digital banking

As part of the digital transformation (Eurobank 2030) and towards the specific objective for paperless operation, the Bank adopts a phygital model of service and operation. 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 for 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.

During 2024, Eurobank was fully committed to continue delivering innovative and user-friendly digital services, as part of its digital transformation program, investing in technological infrastructure and human resources, and supporting all users in accessing digital solutions. Eurobank’s Group Digital Banking Unit leverages its expertise

to deliver innovative, data-driven financial products and services. By putting customers at the center, it provides simple, personalized products and ensures easy access to them. By bringing technology closer to everyone, it acts as a key digital and phygital driver of progress and the main ambassador of Eurobank's digital culture.

In its digitization journey 2 main aspects are identified:

• External digitization - Its digital footprint through internet and mobile banking, web sites and social media presence
• Internal digitization -Its simplified internal processes across all client touchpoints.

Eurobank's digital approach has led to a significant expansion of its digital portfolio, offering a range of products and services to enhance customer experience and to address their needs as voiced directly by them. The main theme for 2024 was the provision of new digital products and services for both individuals and businesses.

Personnel Training, Communication and Awareness

Eurobank is committed to the effective implementation of Environmental Management and Energy Management systems. As part of this commitment, the Bank places great emphasis on providing comprehensive training to its employees on matters related to the environment, energy, climate change, and the adoption of best practices. Through these training initiatives, Eurobank aims to enhance the awareness and knowledge of its employees regarding environmental and energy-related topics. This includes promoting a deeper understanding of climate change and its impact, as well as educating employees on the importance of sustainable practices and responsible energy consumption. Through the assignment of training and development programs, Eurobank ensures that its employees are equipped to actively contribute to environmental sustainability, energy conservation, and the effective management of climate-related challenges.

It is worth mentioning that starting from 2021, the Bank introduced e-learning programs, making them accessible to all personnel. This means that every employee has the freedom to choose and include these environmental training programs in their individual learning plan.

In 2024, 83 employees participated in training programs for Environmental/Energy Management Systems.

Towards nurturing a culture of responsible banking and bolstering awareness, the Bank steadily upgrades its sustainability upskilling initiatives, such us “ESG Thinking”, initially launched in 2022. These programs are meticulously crafted to furnish Eurobank’s workforce with indispensable ESG insights. In 2024, 563 employees participated in sustainability training programs.

Through the Digital Academy, 3 sustainability trainings have been conducted in 2024 on “Sustainable Transition: New Perspectives and New Requirements”, “Financing Sustainable Development for SMEs” and “Interbank ESG Questionnaire”, where 74 Eurobank employees and 441 business representatives participated.
Within the framework of digital transformation (Eurobank 2030) and aiming to enhance the culture of paperless usage in the branches network, an additional special educational program called Paperless was conducted (93 participations in 2024).

In total in 2024, 813 employees participated in the training initiatives mentioned above.

In the context of further raising awareness and promoting active participation of employees in the operation of the Environmental Management System, the communication and dissemination of various environmental issues continued through the "Environment - Quality - Energy" page on Connected intranet site, as well as through direct communication via phone or email.

In addition, a regular evaluation of the branches and office buildings energy consumption is conducted on a semi-annual basis. As part of this evaluation process, information regarding the energy consumption of each branch/building is collected and analyzed. This data is then communicated to the pertinent personnel as an "energy identity" report, which provides detailed information about the energy usage for each branch/building and at the same time comments/suggestions for improvement regarding their energy performance are requested.

Furthermore, in 2024 through the new digital application "Noiazomai", branch network executives recorded daily problems identified in their workplaces, including environmental and energy issues (e.g. lighting, air conditioning, ventilation, etc.). During their visit to the branches, executives rate through the application whether the conditions/operation are satisfactory in various categories (cleanliness, ventilation, etc.). After submitting the electronic form, the results are recorded and sent to the relevant units (Technical Projects, Facility Management, etc.) in order to be resolved. Also, through the application, executives are appropriately guided to contact the pertinent units to resolve problems. Finally, the application offers the possibility of feedback from the branch regarding the degree of resolution of the problem that was initially identified/recorded.
Specifically for air conditioning, 228 issues were recorded, of which only 7% (16 issues) were rated on the low scale and for which the Technical Projects unit immediately acted.

Environmental Targets and Performance

Progress on Operational Impact against targets for 2024

The Group is committed to specific Operational Impact targets including both quantitative and qualitative elements.

More specifically, the Bank has successfully managed to accomplish 2024 environmental impact targets. Indicative achievements are as follows:

• Update of the operational Net Zero Roadmap and transition curves with 2023 data, in line with the transition pathways that are aligned with the Paris Agreement target of limiting global warming to 1.5°C.
• Verified operational carbon footprint for 2023 as per ISO 14064-1 (May 2024), in line with National Climate Law stipulations.
• Verification of the operational footprint for the 10 months of 2024 (ISO 14064-1) and validation of the November & December 2024 forecast (ISO 14064-2), in the context of the Bank's 2024 Sustainability Report. The verification of the 2024 annual results will take place in May 2025.
• Considerable reduction of 4.95% in purchased electricity consumption, reduction of 3.87% of equivalent Scope 2 emissions and reduction of 7.47% of equivalent Scope 1 &2 emissions (surpassing the 4.67% 2024 target) in 2024, compared to 2023.
• 97.97% of total electricity consumed in 2024 was sourced from Renewable Energy Sources (certified guarantees of origin and self-production).
• Increase of plug-in/electric leased vehicles in Eurobank's fleet (new contracts and renewals).
• Additional chargers for electric vehicles were installed in central buildings.
• Eurobank certified its new Headquarters Building (Omirou & Stadiou Street) with LEED (Gold).
• Photovoltaic panels (PV) installations have been completed under the Net Metering principle in Nea Ionia and Acharnes buildings during 2023. Energy self-production started in May 2024 in N. Ionia complex and in July 2024 in Acharnes building, with total quantity amounting to 776.36 MWh, while the corresponding self-consumption amounted to 770 MWh.
• In 2024, the environmental licensing process for two PV standalone parks in central Greece was initiated.
• Completion of Eurobank's Energy profiling Report in the framework of the development of a long-term energy plan for Bank's building portfolio.

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

The targets concern all Bank's office buildings and branches and cover 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 & 36-43), while for energy and greenhouse gas emissions, actions are carried out within the Energy Management System (EnMS) (pages 21-35).

The performance for 2024 in relation to the respective goals that had been set as well as the goals for 2025, are presented in tables 2 and 3.

Environmental Target	Performance 2023	Target 2024 (%)	Target value 2024	Performance 2024	Saving amount/ change	Change (%)	Status	Target 2025 (%)	Target value 2025
Reduction in purchased electricity consumption (MWh)	34,721	-5%	32,985	33,001	-1,720	-4.95%	Target achieved		
Reduction in total electricity consumption (MWh)				33,771			New target	-2%	33,096
Increase in the percentage (%) of purchased electricity consumption from RES	98.04%	0.50%	98.53%	97.97%	-0.07	-0.08%	Target not reached	0.50%	98.46%
Reduction of paper consumption (million pages) MPS	45	-3%	44	46	1.03	2.30%	Target not reached	-1%	45
Reduction of water consumption (m^3)	54,894	-2%	53,796	59,133	4,239	7.72%	Target not reached	-1%	58,542

Table 2: Natural Resources Conservation

Environmental Target	Performance 2023	Target 2024 (%)	Target value 2024	Performance 2024	Saving amount/ change	Change (%)	Status	Target 2025 (%)	Target value 2025
Reduction of GHG Emissions Scope 1 (tn CO_2e)	2,226	-2%	2,181	1,435	-791	-35.53%	Target achieved	-2%	1,406
Reduction of GHG Emissions Scope 2 (tn CO_2e)	17,347	-5%	16,480	16,676	-671	-3.87%	Target not reached	-2%	16,343
Reduction of GHG Emissions Scope 1 & 2 (tn CO_2e)	19,572	-4.67%	18,658	18,111	-1,461	-7.47%	Target achieved	-2%	17,749

Table 3: Reduction of Greenhouse Gas (GHG) Emissions

Minimizing waste

The annual common goal is to recycle all the produced waste materials, with a target of 100%, as listed in table 4.

Environmental Target	Performance 2023	Performance 2024	Saving amount/ change	Change (%)
Percentage of recycled paper out of total paper supply	144%	467%	323	224%
Hazardous Waste Management (tn)	37	72	35	94%
Hazardous Waste Management (% waste recycled)	100%	100%	0	0%

Table 4: Waste targeting

Long term targets

The targets that have been in place for the achievement of the operational Net Zero commitment for Scope 1 & 2 by 2033 and for Scope 3 by 2050 are the following:

- Establish a centralized web-based Platform for energy, emissions and environmental data by 2025.
- Implement energy self-production activities:
    - o Installation of rooftop PVs on Eurobank buildings by 2024 (implemented)
    - o Develop standalone PV parks by 2028
- Electromobility: >25% of leased vehicles to be EV or hybrid (new contracts and renewals) by 2024 (implemented) and >75% of leased vehicles to be EV or hybrid (new contracts) by 2028.
- Reduction of emissions due to data centre modernization by 2024
- Completion of the initiative "Journey to Cloud" by 2025
- 100% of electricity consumed to be originated from RES by 2028
- Energy efficiency upgrade of buildings that contribute to Scope 1 & 2 emissions by 2030
- Increase the number of certified green buildings in Eurobank's building portfolio by 10 by 2030 (baseline 2023)
- Acknowledge the Acharnes building as a model environmental building (emissions, solid and liquid waste) by 2025
- Monitor, certify, disclose and optimize emissions of Scope 1, Scope 2 and Scope 3 Operational in line with regulation and all applicable categories of Greenhouse Gas (GHG) Protocol by 2025
- Develop Long-term Energy Plan (including self-production and PPA options) by 2025
- Maintain and update detailed Operational Net Zero Action Plan (SBTi aligned, baseline year 2019) for Scope 1 & 2 (Net-Zero by 2033) and for Scope 3 (Net-Zero by 2050)
- Carbon credits (nature-based carbon removal projects in line with SBTi) for the entirety of natural gas emissions, up to 3% of the total Bank emissions (Scope 1 , 2) by 2025
- Reduce printed paper by 50% by 2025 (baseline year: 2019)
- Establish Zero Waste to Landfill practices across the Bank (multiple recycling streams covered by Facility Management contractors) by 2030
- Achieving a 30% reduction in total water consumption (compared to 2019 baseline year) by 2026

Analysis of Environmental Performance

Energy

Energy Management

The importance of climate change makes energy consumption monitoring one of the most important environmental priorities for Eurobank. It applies a certified Energy Management System (EnMS), in accordance with the ISO 50001 standard, with the purpose of responsible energy management in all the Bank's office buildings and branches, covering 100% of its operations. This aims to minimize energy costs, the environmental impact of harmful greenhouse gas emissions and fossil fuel depletion.

As part of EnMS, the Bank communicates the "energy identity" of its branches on a semiannual basis. The evaluation of each branch's performance is accomplished by utilizing the following:

• Ranking of the branches in ascending order considering the total energy consumption and its normalized values using the branches surface area and the heating and cooling degree days, in order to take into consideration the impact of meteorological conditions on the energy needs for heating and cooling.
• The annual change in energy consumption in total and normalized values by surface area.
• The absolute and percentage variation in energy consumption per surface area in relation to the average index for all branches.

In addition, through EnMS, the monitoring and analysis of energy consumption are conducted with the objective of implementing necessary technical interventions and management solutions, where required. This process follows a structured methodology that involves documenting the expected enhancements in energy performance. Also, Eurobank, according to the " Pay as you save" principle, collaborates with an Energy Services Company (ESCO) under a "Shared Benefit Energy Performance Contract" model.

Energy consumption

According to the energy review, conducted in the context of the EnMS application, the energy consumption at Eurobank occurs from:

• burning of natural gas and oil for heating
• the use of diesel and petrol by vehicles used for transporting materials between buildings within Attica, as well as its corporate leased cars for staff, and
• the consumption of electricity for the Bank's operations

Also, the quantities of refrigerants added by Eurobank's maintenance personnel to air conditioning units and automatic fire extinguishing systems, for which leaks were detected, are recorded. Finally, the quantities of oil used in the power generating sets – generators are also recorded.

Eurobank's total energy consumption for 2024 reached 35,408 MWh (118.80 TJ), reflecting a decrease of 4.97% compared to the previous year's consumption of 37,261 MWh (134.14 TJ).

The pertinent analysis for each category of energy consumption is described below, while all the Bank's facilities (office buildings and branches) that consumed energy in 2024 participate in the analysis, regardless of their activity status at the end of the reporting year.

Electricity
Electricity consumption accounts for the majority of Eurobank's total energy consumption and represents 95.38% of the Bank's total energy consumption. The Bank's total electricity consumption amounted to 33,771 MWh (121.58 TJ) presenting a decrease of 2.74% compared to 2023 consumption which amounted to 34,721 MWh (125 TJ).

The respective values of electricity consumption of the Eurobank Group in Greece[1] amounted at 34,653 MWh (124.75 TJ) presenting a decrease of 2.67% compared to 2023.

The total consumption of electricity derives from the purchased electricity (97.72%) and self-consumption from the self-production (2.28%) of the photovoltaic installations in the buildings of Nea Ionia and Acharnes.

[1]As Eurobank Group in Greece is considered Eurobank Ergasias Services and Holdings S.A., Eurobank SA, Eurobank Asset management MFMC, Eurobank Equities Investment Firm Single Member S.A, BE Business Exchanges SA, Eurobank Leasing Single Member S.A., Eurobank Factors Single Member S.A)

The total electricity consumed by the Bank in 2024 by source of origin is described in table 5.

	2022	2023	2024	Amount of Savings / Change	Annual change (%)
Total consumption of purchased electricity (MWh)	38,314	34,721	**33,001**	**-1,720**	**-4.95%**
Purchased electricity from RES (MWh)	37,508	34,042	**32,315**	**-1,727**	**-5.07%**
Purchased electricity from non RES (MWh)*	806	680	**686**	**6**	**0.95%**
Percentage (%) of electricity consumption from RES	97.90%	98.04%	**97.97%**	**-0.07**	**-0.08%**
Self-consumption of self-generated electricity (MWh)	0	0	**770**		
Total electricity consumption (MWh)	38,314	34,721	**33,771**	**-950**	**-2.74%**

Table 5: Electricity consumption data
* Electricity consumption from non RES concerns branches/ office spaces in buildings where energy consumption is invoiced to a third-party company and Bank's usage calculation is carried out through intermediate energy meters.
Any discrepancy in annual changes is due to decimal rounding.

At Group Greece level, the corresponding percentage of electricity consumption from RES is 97.56% (33,807 MWh from RES out of the total 34,653 MWh).

Guarantees of Origin

In the context of minimizing its Greenhouse Gas (GHG) emissions from the consumption of purchased electricity, the Bank obtained for 2024 Guarantees of Origin from the provider/supplier as well as relevant recalls from Renewable Energy Sources Operator & Guarantees of Origin (DAPEEP), where for the electricity consumed in its facilities (percentage 97.97%), an equal amount of energy has been produced from Renewable Energy Sources (RES).

The total recalls by DAPEEP for the year 2024 amount to 72.2% of the purchased consumption as 27.8% has been provided free of charge by DAPEEP with the following announcement https://www.dapeep.gr/azimios-katanemitheises-eggyiseis-proeleysis-gia-to-etos-2024/.

Natural gas

Natural Gas is consumed at the Bank's buildings to cover its heating needs and represents 4.17% of the Bank's total energy consumption. For 2024, natural gas consumption registered at 1,477 MWh (5.32TJ) and decreased by 34.90% compared to 2023, when amounted to 2,269 MWh (8.17TJ). The decrease in natural gas consumption that occurred is due to the Headquarters' relocation to a new building, where there is no use of natural gas.

In general, regarding the results/measurements of natural gas consumption, we observe that there isn't any further potential for improving consumption, as on the one hand we have proceeded with all possible technical energy-saving works and on the other hand regular maintenance of the equipment is carried out by specialized crews.

From this point on, any fluctuations observed in consumption will be the result of varying weather conditions.

Heating oil

Heating oil is consumed to cover the heating needs of some of the Bank's branches and buildings and to power the emergency power generators and represents 0.29% of the Bank's total energy consumption.

The methodology used for the calculation of the heating oil consumption is described by the following equation:

Consumption amount= Stock at the beginning of year + Oil purchased - Stock at the end of year – Use by subsidiaries

However, only the "Oil Purchased" was taken into consideration, as the percentage of energy from oil consumption is very small on the total energy, with correspondingly small amount of greenhouse gas emissions.
The consumption of heating oil amounted to 101.25 MWh (0.36 TJ) presenting a decrease of 52.14% in comparison with 2023 consumption, which registered at 211.55 MWh (0.76 TJ).

The decrease in heating oil consumption can be attributed to the weather conditions experienced during the winter period, characterized by a lower number of cold days as well as to the more limited procurement of oil supplies for power generators, compared to the previous year.

Fuel

The fuel used by the Bank is petrol that is consumed by the Bank's two owned vehicles used for the transportation of mail and packages. Petrol consumption represents 0.16% of the Bank's total energy consumption.
For 2024, the consumption of petrol amounted to 58 MWh, equivalent to 0.21 TJ, presenting an increase of 14.25 % in total.

The increase in petrol derives from the increase in the relative transport load due to the withdrawal of one diesel-powered transport vehicle.

Table 6 presents the total energy consumption and Chart 1 presents the total energy consumption and energy consumption per m^2.

Energy consumption	Unit	2022	2023	2024	Annual change (%)
Heating oil	MWh	275.21	**211.55**	**101.25**	**-52.14%**
Natural gas	MWh	3,163	**2,269**	**1,477**	**-34.90%**
Petrol for vehicles	MWh	45.49	**50.97**	**58.23**	**14.25%**
Diesel	MWh	10.69	**7.90**	**0.00**	**-100.00%**
Electricity	MWh	38,314	**34,721**	**33,771**	**-2.74%**
Total energy consumption	MWh	41,809	**37,261**	**35,408**	**-4.97%**
Total energy consumption per employee (intensity)	kWh/person	6,704	**6,159**	**5,836**	**-5.24%**
Total energy consumption by surface area (intensity)	kWh/m^2	156.11	**141.40**	**141.52**	**0.08%**

Table 6 : Total energy consumption
Any discrepancy in annual changes is due to decimal rounding.

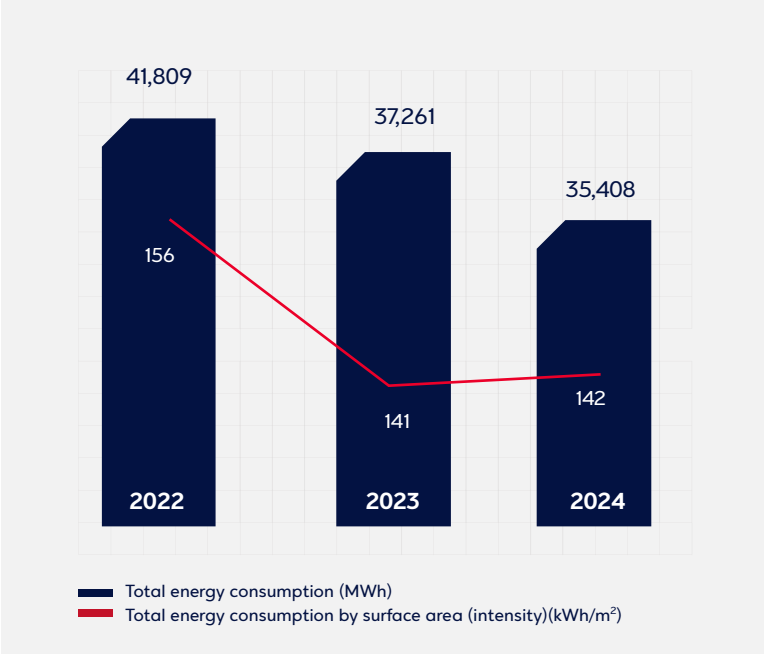


Chart 1: Total energy consumption and energy consumption per m^2

Energy Intensity Ratio

The energy intensity ratio serves as a metric to assess Eurobank's energy performance in relation to the scale of its activities. It is calculated by dividing the Bank's energy consumption by its total operating income. This ratio provides valuable insights into how efficiently the Bank utilizes energy resources relative to its business operations. By combining the absolute energy consumption figures with the energy intensity ratio, Eurobank gains a comprehensive understanding of its energy performance. This allows the Bank to make necessary adjustments and improvements in line with its activities and overall energy management goals. In 2024, the energy intensity ratio amounted to 15.84 MWh/million €, representing a decrease of 12.54 % compared to the previous year's intensity ratio of 18.11 MWh/million €.

Electromobility/ Chargers

Based on its efforts towards a sustainable future, Eurobank creates added value by consistently supporting initiatives based on "green" energy and offering the opportunity to harness the advantages of electromobility. Based on this commitment and following the pertinent national legislative framework regarding promotion of electromobility i.e law 4710/2020 (Government Gazette 142/A/23.07.2020), 27 charging stations for electric and plug-in hybrid vehicles have been installed since 2022 in the following buildings:

- Nea Ionia (8 chargers)
- Othonos 8 (5 charger)
- Filellinon (1 charger)
- Piraeus Port Plaza (8 chargers)
- Tavros (2 chargers)
- Thessalonikis & Florinis (3 chargers)

In the context of its Operational Impact Strategy, the Bank is committed to promote electromobility and compliance with climate law, to further enhance its vehicle fleet's emission reduction through the long-term leasing of hybrid and/or electric vehicles. For this purpose, the Bank has already updated the catalog of vehicles offered to its personnel to include more electric (EVs) and plug-in hybrid (PHEVs) models.

In 2024, 94.79% of Eurobank's leased vehicles are electric/plug-in (new contracts), as part of its efforts to accelerate the full replacement of its fleet with electric or hybrid vehicles (total 307 vehicles, of which 291 are EV/PHEVs and 16 others).

Green Building certifications

Based on its Operational Impact Strategy, Eurobank's objective is the gradual energy upgrade of its real-estate portfolio and green building certifications, aiming to reduce its environmental footprint. The Bank is converting its buildings into high-end, modern and environmentally friendly, given that such buildings are in high demand and improve the local microclimate. The Bank is already upgrading prime assets into energy-efficient green buildings, focusing on continuously making progress towards sustainable development. Eurobank has chosen green building certifications (LEED, BREEAM, EDGE), aiming to validate the sustainability value of its assets and to demonstrate its sustainability performance.

By 31 December of 2024, 20 buildings of the Bank had been certified as "green" according to LEED/BREEAM standards. Certified properties have been included in the SBC Yearbook for Green Buildings.

Within 2024, the new Headquarters Building (Omirou and Stadiou Street) was certified with the GOLD level according to the requirements of "Leadership in Energy & Environmental Design (LEED)".

Activities performed in 2024:

The Bank continued to implement energy efficiency measures related to its operations to fulfill its emissions targets.

In 2024 the following technical initiatives were 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.
- Activation and production of green energy from the 661 KWp capacity photovoltaic park on the roof of the N. Ionia complex.
- Activation and production of green energy from the 214 KWp capacity photovoltaic park on the roof of Acharnes warehouse.

Technical interventions with energy design are presented in table 7.

No	Project	Branches	Buildings	Investment required	Estimated annual energy savings	Estimated annual GHG emissions reduction	Annual monetary savings	Payback period	Estimated lifetime
				(€)	(kWh)	($tnCO_2$)	(€)	(y)	(y)
1	Replacement of lighting with new LED technology.	40		212,494	296,552	148.16	41,221	5.16	10
2	Replacement of lighting with new LED technology.		6	29,930	29,148	14.56	3,799	7.88	10
3	Replacement of air conditioning units with new high-energy efficiency models.	11		314,913	221,106	110.46	30,734	10.25	30
4	Replacement of air conditioning units with new high-energy efficiency models.		**2**	496,229	316,206	157.98	40,158	12.36	30
Totals		51	**8**	**1,053,566**	**863,012**	**431**	**115,912**		

Table 7: Total technical interventions in buildings and branches

Planned activities for 2025:

In the context of its EnMS, based on energy consumption metrics Eurobank plans and performs technical energy saving actions, to achieve its energy saving targets. For 2025 the planned activities include the following:

- Continuation of the following actions at all the Bank's new branches and office spaces, as well as all areas where extensive refurbishment works are implemented:
  - o installation of new LED technology light fixtures
  - o 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+.
  - o installation of a heat recovery ventilation system.
- Energy audits in the context of renovation works by engineers of the Technical Works Unit.

In 2025, the Bank aims to make use of the virtual net billing scheme, matching part of the electricity supplies of its properties with a remote photovoltaic electricity generation station with an installed capacity of 8 MWp. The expected electricity production of the station is estimated at 13 GWh, aiming to simultaneously cover approximately 10.3 GWh of energy consumption of the Bank's properties.

Transportation, Business travel and Homeworking

As part of its sustainability efforts the Bank is monitoring and making efforts to reduce its environmental impact from transportation and business travel. Where feasible, the Bank makes use of video conferencing / teleconferencing to reduce the amount of business travel and associated greenhouse gas emissions. The increase is due to the travel of the Bank's executives to regions / branches for meetings with both Bank executives and the local business community.

This section also includes homeworking.
Table 8 presents the relevant data.

Transportation	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual change after 2023 recalculation (%)
Transportation from business air travel	km	539,913		1,855,803		2,698,377	45.40%
Hotel stay	days			1,907		3,107	62.94%
Transportation from business air travel per employee	km/person	86.58		306.74		444.76	44.99%
Transportation with leased coorporate vehicles using fuels*	km	5,706,180		7,388,662		6,563,656	-11.17%
Transportation with leased coorporate vehicles using electricity*	km				3,398,263	3,398,263	0.00%
Homeworking	days			256,706		271,050	5.59%
Employee commute*	km	16,919,011	33,838,022	24,689,274		20,898,110	-15.36%

Table 8: Transportation, Business Travel and Homeworking

* When a new category is added, the amount for that category is added to the previous year to normalize the baselines. 2022 data was recalculated with greater accuracy.
Any discrepancy in annual changes is due to decimal rounding.

Operational Greenhouse Gas Emissions

Eurobank is committed to reducing its environmental footprint and actively contributes to the reduction of greenhouse gas (GHG) emissions. As part of this effort, the Bank applies the International Standard ISO 14064-1:2018 for the quantification and reporting of greenhouse gas emissions (Category 1-6) 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.
In this context, energy consumption is recorded and allocated as well as the direct and indirect greenhouse gas emissions are calculated.

Category 1: Direct GHG emissions and removals (Scope 1)

Direct emissions resulting from Eurobank's operations reflect GHG emissions released by burning oil and natural gas to heat buildings (subcategory 1.1-Direct emissions from stationary combustion), the use of petrol by the Bank's owned transport vehicles, from the leased corporate cars for the staff (leased assets) (subcategory 1.2-Direct emissions from mobile combustion), from the oil used to power the generators and the fugitive emissions from the Bank's air conditioning systems (subcategory 1.4-Direct fugitive emissions from the release of GHGs in anthropogenic systems).

Category 2: Indirect GHG emissions from imported energy (Scope 2)

Eurobank uses electricity (2.1) supplied by electricity providers. The energy consumed is produced from non-renewable energy sources (e.g. natural gas) and renewable energy sources (e.g. solar/wind power) - a mix of generated electricity. It also uses electricity to charge long-term leased corporate electric vehicles.

Category 3: Indirect GHG emissions from transportation (Scope 3)
Eurobank takes into account the thermal energy produced from the use of fuels consumed:
• for transportation for the Bank carried out by suppliers (3.1) (transportation and distribution)
• in means of transport (vehicles, public transport) for employee commuting to and from their workplaces (3.3). This category also includes homeworking.
• in means of transport (airplane) for the movement of employees (3.5) due to business travel. This category also includes emissions from hotel stays.

Category 4: Indirect GHG emissions from products used by the organization (Scope 3)
Eurobank calculates greenhouse gas emissions from purchased goods (4.1), from fuel and energy-related activities not included in Scope 1 or Scope 2 (4.1), from capital goods (4.2), from the disposal of solid waste (recycling, domestic waste) and water use (4.3) (waste generated in operations), as well as emissions from the use of services that are not described in the above categories (4.5).

Category 6: Indirect GHG emissions from other sources (Scope 3)
Within the framework of digital transformation (Eurobank 2030), the transition of IT applications to "cloud computing" is underway, with a direct impact on the reduction of infrastructure and, accordingly, electricity consumption (6.1).

The calculations for 2024 do not include category 5, which concerns indirect GHG emissions associated with the use of products from the organization.

In 2025, Eurobank will consider the possibility of including other subcategories of GHG emissions in monitoring and recording, such as:

• Emissions from downstream transportation and distribution of goods/ products – Category 3 (subcategory 3.2)
• Emissions from the use stage of product – Category 5 (subcategory 5.1)
• Emissions from owned assets leased to third parties (consumption of electricity)- Category 5 (subcategory 5.2)
• Emissions from end-of-life stage of product -Category 5 (subcategory 5.3)

When a new category is added, the amount for that category is added to the previous year to normalize the baselines for comparison reasons. All emissions are included in the operational Net Zero project by 2033 (Scope 1 & 2) and 2050 (Scope 3), according to the SBTi methodology.

To quantify emissions, a calculation methodology was used based on the following equation:

Emissions (CO_2e) = source data x emission factor x global warming potential

As per emissions, the Bank utilizes emissions factors from National Inventory Report (NIR) Greece 2024, Renewable Energy Sources Operator & Guarantees of Origin (DAPEEP SA), Department for Environment, Food & Rural Affairs (UK- DEFRA) (full set, version 1.0 of 2024), Department for Business, Energy & Industrial Strategy (BEIS) (emission factors 2021, 2024), Greenview calculation tool (2022) for hotel stay emission factors, EXIOBASE (2019 emission factors for Greece), U.S. Environmental Protection Agency (EPA) database (2022 emission factors) and the Global Warming Potential (GWP), as needed for each specific case. Specifically, for finding the BEIS, Greenview, EXIOBASE and EPA emission factors, the Climatiq site (https://www.climatiq.io/data) was used, which has a database for finding emission factors from various sources/bases.

It is noted that:

The 2022 greenhouse gas emissions have been recalculated with the emission factors issued in 2023 by the Ministry of Environment and Energy, due to the new climate law 4936/2022 (Government Gazette 105/A/ 27.05.2022). Also, the 2023 greenhouse gas emissions have been recalculated with the emission factors issued in 2024.

The recalculations were made to have a common basis of comparison between the years 2022, 2023 and 2024.

Table 9 presents greenhouse gas emissions by Category/Scope:

Category	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual change after 2023 recalculation (%)
GHG emissions – Category 1, Scope 1	tCO_2e	2,681	2,367	2,262	2,226	1,435	-35.53%
GHG emissions – Category 2, Scope 2	tCO_2e	12,824	20,463	18,545	17,347	16,676	-3.87%
GHG emissions – Category 3, 4, 6, Scope 3	tCO_2e	4,558	5,236	30,772	37,673	37,550	-0.33%
GHG emissions – Category 1 & 2, Scope 1 & 2	tCO_2e	15,505	22,830	20,807	19,572	18,111	-7.47%
Total GHG emissions	tCO_2e	20,063	28,066	51,578	57,245	55,661	-2.77%
GHG emissions – Category 1, Scope 1 / Total GHG emissions	%	13.36%	8.43%	4.39%	3.89%	2.58%	-33.69%
GHG emissions – Category 2, Scope 2 / Total GHG emissions	%	63.92%	72.91%	35.95%	30.30%	29.96%	-1.13%
GHG emissions – Category 1 & 2, Scope 1 & 2 / Total GHG emissions	%	77.28%	81.34%	40.34%	34.19%	32.54%	-4.83%
GHG emissions – Category 3,4,6, Scope 3 / Total GHG emissions	%	22.72%	18.66%	59.66%	65.81%	67.46%	2.51%

Table 9: Total greenhouse gas emissions

Category 1: Includes subcategories 1.1-Direct emissions from stationary combustion, 1.2-Direct emissions from mobile combustion and 1.4-Direct fugitive emissions from the release of GHGs in anthropogenic systems
Category 2: Includes subcategory 2.1-Indirect emissions from imported electricity
Category 3: Includes subcategories 3.1-Upstream emissions arising from transportation/distribution of goods, 3.3-Emissions from employee commute & homeworking and 3.5-Emissions from business travel & hotel stay
Category 4: Includes subcategories 4.1- Indirect emissions from purchased goods , 4.1- Indirect emission related to production and transportation of fuels, emissions from losses arising from transportation of fuels for electricity generation, emission from losses arising from transmission & distribution of electricity, 4.2-Indirect emissions from capital goods, 4.3-Emissions from the disposal of solid and liquid waste and 4.5-Emissions from the use of services,
Category 6: Indirerct GHG emmisions from other sources.
Any discrepancy in annual changes is due to decimal rounding.

Total greenhouse gas emissions in carbon dioxide equivalents (tCO_2e) decreased by 2.77% in 2024 compared to 2023 and amounted to 55,661 tCO_2e.

Carbon Emission Intensity Index (GHG)

Carbon emission intensity index is calculated as GHG emissions per million euros of the Bank's operating income and is used to monitor its emissions in relation to the scale of its activities. The carbon emissions intensity index of Scope 1 & 2 for 2024 is 8.10 tCO_2e / million € and shows a decrease of 14.83% compared to 2023 (9.51 tCO_2e / million €).

The analysis for carbon emissions intensity index for all GHG emission scopes is presented in appendix 3.

Direct emissions – Category 1, Scope 1

Eurobank utilizes thermal energy generated from the use of heating oil and natural gas (subcategory 1.1), which is consumed (converted) in boiler rooms to heat the workplaces, as well as kinetic energy from diesel and petrol for transportation vehicles and leased corporate cars for the staff (leased assets) (subcategory 1.2). Additionally, the quantities of oil used in power generating sets (generators) are also recorded.

Finally, the quantities of refrigerants (subcategory 1.4) replenished by Eurobank's maintenance personnel in air conditioning units and automatic extinguishing systems, in which leaks were detected, are recorded.

Fuel Consumption

The direct emissions for the year 2024 from the fuels used are presented in table 10.

Direct emissions - Category 1 (1.1, 1.2), Scope 1	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual change after 2023 recalculation (%)
Emissions from heating oil consumption	tCO_2e	73.80	73.54	57.04	57.04	27.30	-52.14%
Emissions from natural gas consumption	tCO_2e	676.98	571.19	409.81	410.55	276.41	-32.67%
Emissions from vehicle petrol consumption	tCO_2e	12.16	12.23	13.58	13.15	15.02	14.25%
Emissions from diesel consumption	tCO_2e	2.87	2.89	2.15	1.99	0.00	-100.00%

Table 10: Emission from fuel consumption

Any discrepancy in annual changes is due to decimal rounding.
The pertinent calculations performed utilize the NIR Greece 2024.

Bank's Leased Vehicles

The necessary data is collected through the "CO_2 Emissions Data logging Tool" application where users of leased vehicles register during the year (January, April, July and October), in an efficient, consistent and fast manner the mileage of the cars they use, resulting in the faster and more accurate collection of the necessary data, in order to calculate the greenhouse gas emissions released from their use.

The fuel consumption calculation was performed per car type (scenarios: average consumption, city consumption), while in hybrid and Plug in Hybrid cars the fuel calculated concerns the internal combustion engine. The total km of driving with electricity per Plug in Hybrid type vehicle was also calculated.

The calculation of greenhouse gas emissions from fuel use was made using emission factors issued in the current period (2023 emission factors document) by the Ministry of Environment and Energy for use in the submission of greenhouse gas emissions' report due to the climate law (4936/2022, Government Gazette 105/A/ 27.05.2022). While the calculation of greenhouse gas emissions from electricity for Plug in Hybrid vehicles was performed using the corresponding emission factors from the Department for Environment Food & Rural Affairs, UK (DEFRA). The individual DEFRA factors were derived based on the country's residual energy mix issued in the current period (2023 emission factors document) by the Renewable Energy Sources Operator & Guarantees of Origin (DAPEEP SA).

Emissions from fuels are recorded as subcategory 1.2 (Scope 1).

Emissions from electricity related to "Emissions from the use of electricity for charging Plug in Hybrid corporate vehicles" are recorded in subcategory 2.1 (Scope 2), while "Emissions from energy losses resulting from the transmission of electricity for charging Plug in Hybrid corporate vehicles" are recorded in subcategory 4.1 (Scope 3).

Emissions from leased vehicles (fuels) in 2024 amounted to 855 tCO_2e, presenting a decrease of 16.72% compared to 2023 (1,026 tCO_2e).

Fluorinated gases (fugitive emissions)

HFCs (hydrofluorocarbons), PFCs (perfluorocarbons), and SF_6 (sulfur hexafluoride) are greenhouse gases with high global warming potential. In Eurobank, such GHG emissions originate from air conditioning units and automatic fire suppression systems that use refrigerants (HFCs). Leaks from these systems could contribute to a significant increase in GHG emissions. These specific systems are inspected annually by specialized maintenance personnel to ensure proper functioning and monitor the quantity of refrigerants used.

When the refrigerant does not contain only one fluorinated component but is a mixture of fluorinated compounds of known composition, the weighted average of the global warming potentials (GWP) of the individual components is used (based on the IPCC version accepted by the Ministry of Environment and Energy, e.g. AR5). This means that for the quantification of emissions, only the conversion from kg of refrigerant to tonnes of CO_2 equivalents (CO_2e) is required.

The data on fluorinated gases (F-gases) that derived from the Bank's air conditioning installations for 2024 are presented in Appendix 3.

Emissions from fluorinated gases from refrigerants (fugitive emissions) in 2024 amounted to 262 tCO_2e and showed a decrease of 63.51% compared to 2023 (717 tCO_2e).

The quantities of refrigerants by type that were replenished during the year arise from the variety and different types and sizes of air conditioning systems where leaks were detected during maintenance. Therefore, the absolute figures per type of refrigerant are not comparable on an annual basis.

Indirect Emissions - Category 2, Scope 2

Emissions from electricity consumption

Eurobank places a strong emphasis on measuring its electricity consumption (subcategory 2.1: Indirect emissions from imported electricity) and accurately calculating the corresponding indirect greenhouse gas (GHG) emissions. The Bank utilizes two distinct methods. The location-based method reveals what is physically emitted by the Bank, while the market-based approach concerns residual emissions for which the Bank does not procure Guarantees of Origin (GOs).

Also included in this specific category are "Emissions from the use of electricity for charging Plug in Hybrid corporate vehicles".

97.97% of Eurobank's electric energy is certified as originated from Renewable Sources.

The results of the relevant calculations are presented in table 11.

Indirect Emissions - Category 2 (2.1), Scope 2	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual change after 2023 recalculation (%)
Emissions from electricity consumption (location based)	tCO_2e	12,824	20,463	18,545	17,347	16,676	-3.87%
Emissions from electricity consumption (market based without GOs) *	tCO_2e	352	430	363	339	250	-26.38%
Total reduction of electricity emissions from renewable electricity purchased (with GOs)	tCO_2e	12,472	20,033	18,182	17,007	16,426	-3.42%

Table 11: Emissions from electricity

* It concerns residual emissions other than provider's contract.

Any discrepancy in annual changes is due to decimal rounding.

The calculations of greenhouse gas emissions per branch/ building were performed using emission conversion factors (DAPEEP: residual mixture) issued in the current period (emission factors document 2023) by the Ministry of Environment for use in the submission of greenhouse gas emissions' report due to the climate law (4936/2022, Government Gazette 105/A/ 27.05.2022).

Indirect Emissions- Category 3 – 6, Scope 3

Category 3: Indirect greenhouse gas emissions from transportation

Subcategory 3.1: Emissions from upstream transportation and distribution of goods (Scope 3)

With the aim of more accurately and completely recording the footprint of our daily activities on the environment, the Bank reached out to its suppliers engaged in transportation activities to collect transportation data for calculating the corresponding greenhouse gas emissions. Six (6) suppliers responded to the invitation (7 in total), from whom fuel consumption data of their vehicles, used for transportations on behalf of the Bank for the current year, were collected.

The transports involve the following categories:
- Transportation of consumables
- Transportation of supermarket products
- Fixed transport services
- Money transfers

The results of the relevant calculations are presented in table 12.

Indirect Emissions – Category 3 (3.1), Scope 3	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual change (%)
Emissions from transportation and distribution of goods (petrol consumption)	tCO_2e		10.14	10.14		4.71	-53.56%
Emissions from transportation and distribution of goods (diesel oil consumption)	tCO_2e		440.45	440.45		486.28	10.41%
Emissions from transportation and distribution of goods (LPG consumption)	tCO_2e			0.75		0.90	20.00%

Table 12: Emissions from third-party transportation

When a new category is added, the amount for that category is added to the previous year to normalize the baselines. Any discrepancy in annual changes is due to decimal rounding.

Subcategory 3.3: Emissions from employee commuting (Scope 3)

In the reporting year, Eurobank conducted a comprehensive survey entitled “How do you get to work? We want to hear from you!”, in order to record our modes of travel -to and from work- as well as their impact on the environment, through the calculation of greenhouse gas emissions arising from different means of transportation. The data collected from the survey through a specialized questionnaire allowed Eurobank to calculate the emissions resulting from employee commuting.

3,319 colleagues from all over Greece participated in the survey (50.30% participation rate) and the results were impressive. Specifically, it was calculated that in one year (2024) we travel 20,898,110 kilometers and emit 2,409.80 tonnes of carbon dioxide equivalents for our daily commutes.

Subcategory 3.3: Employee homeworking (Scope 3)

Homeworking is selected/ registered by each employee through a special Human Resources application and in accordance with the contractual relationship that has been established.

The emissions from employees' homeworking are calculated by obtaining from Human Resources the file with the total number employees’ homeworking days and, once converted into working hours, multiply them by the corresponding emission factor from the Department for Environment Food & Rural Affairs, UK (DEFRA v1.0 2024).

Subcategory 3.5: Emissions from business travel

The Bank monitors and calculates the emission occurring from business air travel by collecting the pertinent

milage from the travel agencies and utilizing the UK-DEFRA (full set, v1.0 of 2024) emission factors.
Also, greenhouse gas emissions from overnight hotel stay were also calculated using specific BEIS/Greenview factors per destination.

Emissions from business travel in 2024 amounted to 214 tCO_2e and showed an increase of 45.41% compared to 2023 (147 tCO_2e).

Emissions from overnight hotel stays in 2024 amounted to 121 tCO_2e and showed an increase of 62.89% compared to 2023 (74 tCO_2e).

The increase is due to Bank executives travelling to regions/branches for meeting with both Bank executives and the business community of the region.

Category 4: Indirect greenhouse gas emissions from products used by the organization

Subcategory 4.1 and 4.5: Emissions from purchased goods and services (Scope 3)
These greenhouse gas emissions concern the purchase of goods and services made by Bank employees through request in the Electronic Market application and following the relevant approval through an approval flow.
The categories that have been selected to be included in the recording and calculations are the following:
a) A12 Cantine
b) B91 Cleaning
c) E08 Internet fees
d) E13 Telephone calls charge
e) C03 Security systems maintenance
f) F05 Printing and stationary supplies
g) F13 Miscellaneous (e.g. pharmacy items)

The above categories include purchases of goods (e.g. food, consumables) - Subcategory 4.1, as well as services (e.g. cleaning, maintenance) - Subcategory 4.5. In each category, requests are initially grouped by type/description/ purchase cost and then the corresponding conversion factors of the type: $kgCO_2e$ / € (purchase value) are used to calculate emissions.

Subcategory 4.1 includes:
• "Upstream emissions associated with the production (extraction and refining) and transportation of fuels to the organization prior to combustion/use - Well-to-tank (WTT) fuels".
These greenhouse gas emissions arise from the use of natural gas and oil for heating as well as from the use of petrol by the vehicles used for the transportation of materials within the Bank.

• "Emissions from energy loss resulting from the transportation of fuels for electricity generation - Well-to-tank (WTT) electricity".
These greenhouse gas emissions arise from electricity consumption and the calculation is performed using the primary data collected for subcategory 2.1.

• “Emissions from energy loss resulting from the transmission and distribution of electricity (from the power plant to the Organizations that purchase it and from the charging of leased corporate electric vehicles).
These greenhouse gas emissions result from electricity consumption and the calculation is performed using the primary data collected for subcategory 2.1.

The calculation of emissions is performed using the corresponding emission factors from DEFRA.

The relevant results are presented in table 13.

Indirect Emissions – Category 4 (4.1, 4.5), Scope 3	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual change (%)
Emissions related to the production and transportation of fuels	tCO_2e			54.90		59.63	8.63%
Emissions from losses arising from transportation of fuels for electricity generation	tCO_2e			5,573		5,297	-4.95%
Emissions from electricity transmission & distribution losses	tCO_2e			590.49		577.91	-2.13%
Emissions from purchased goods*	tCO_2e			1,479	2,502	2,502	0.00%
Emissions from purchased services*	tCO_2e			584.39	1,607	1,607	0.00%

Table 13: Emissions from purchased goods and services

* When a new category is added, the amount for that category is added to the previous year to normalize the baselines.
Any discrepancy in annual changes is due to decimal rounding.

Subcategory 4.2: Emissions from capital goods

These specific greenhouse gas emissions concern purchases of fixed equipment carried out through tenders conducted by the Procurement unit. Upon completion of invoicing, the purchase details (description, cost, type, etc.) are included in the "depreciation" process, through a special application, according to which costs that arise during the use of a fixed asset are divided and distributed over time. The categories that have been selected to be included in the registration are the following:
a) B03 - Air Condition – Depreciation
b) B05 - Furniture Depreciation
c) B06 - Leasehold Improv. Depreciation
d) B07 – Office Building Depreciation
e) E03 – Hardware Depreciation
f) E04 – Software Depreciation
g) E07 - Telephone, Telex, FAX Depreciation
h) C04 – Security Systems – Depreciation
i) F02 - Office Equipment Depreciation

In each category, the registrations are initially grouped by asset description and depreciation amount and then the corresponding conversion factors of the type: $kgCO_2e$ / € (purchase value) are used to calculate the emissions. Emissions from capital goods depreciation in 2024 amounted to 22,674 tCO_2e.

Subcategory 4.3: Emissions from disposal of solid and liquid waste

In 2024, the Bank calculated the emissions occurring from the disposal of waste and the water supply. The calculations were performed using data from recycling (in tonnes) of materials such as paper, packaging materials, electronic equipment, batteries, light bulbs, as well as data from domestic waste disposal. Also, liquid waste (water and mineral oil) is included.

The pertinent calculations performed utilize the UK-DEFRA (full set, version 1.0 of 2024) emission factors.
Emissions from the disposal of solid and liquid waste in 2024 amounted to 661 tCO_2e, presenting an increase of 15.70% compared to 2023 (572 tCO_2e).

Category 6

Subcategory 6.1: Emissions from cloud computing usage

Indirect GHG emissions from other sources using "cloud computing". The Bank calculates emission benefits from transition of applications to cloud and the direct impact on the reduction of infrastructure and, respectively, electricity consumption (subcategory 2.1) through the "Emissions Impact Dashboard for Azure" tool. The tool provides information on Scope 1, 2, 3 emissions (tCO_2e) on application level in real-time. In 2024, emissions from the use of Azure amounted to 211.47 tCO_2e

Gaseous pollutants

The 2024 emissions of gaseous pollutants (Sulphur dioxide-SO_2, nitrogen oxides-NOx and particulate matter) released into the atmosphere from burning fossil fuels and electricity consumption, are presented in table 14.

Analysis of atmospheric emissions of gaseous pollutants (tn)	Unit	2022	2023	2024	Annual change (%)
Sulfur Dioxide-SO_2	tn	593.89	538.20	511.53	-4.95%
Nitrogen Oxides-NOx	tn	46.49	42.00	39.83	-5.17%
Particulate matter	tn	30.68	27.80	26.41	-4.97%

Table 14: Gaseous pollutants

Any discrepancy in annual changes is due to decimal rounding.

Carbon Credits

To offset carbon emissions from natural gas usage in the N. Ionia building complex for 2024, amounting to 235 tCO_2e (category 1, concerns approximately 0.45% of total GHG emissions), the following program was selected:

- Vichada Climate Reforestation Project (PAZ): Colombia
- Methodology: Afforestation/Reforestation (A/R) GHG Emissions Reduction & Sequestration Methodology

The project is located in the Orinoco Department in Colombia and the main activity is reforestation. The objective of the project is the creation of forests with the main goal of producing high quality hardwoods combined with carbon sequestration, while stabilizing and restoring fragile and degraded areas in an economically, socially, and ecologically viable way. The main species planted are Acacia, Pine and Eucalyptus in an area of 13,000 hectares.

The project is certified by the Gold Standard for the Global Goals and meets international carbon credit standards. For more information, please refer to: https://registry.goldstandard.org/projects/details/1806

Operational Net Zero

Eurobank aims to achieve operational Net Zero by 2033 (Scope 1 & 2) and by 2050 (Scope 3). To accomplish this goal, Eurobank has developed a comprehensive Net Zero Strategy along with an accompanying Roadmap.

The Net Zero strategy builds upon the sustainability analysis conducted between 2019 (baseline) and 2024 for Scope 1 & 2 emissions and for specific categories of Scope 3 emissions. These categories of Scope 3 are:

- Upstream emissions from leased vehicles included in Scope 1
- Waste generated
- Business air travel
- Employee commute
- Transportation and distribution (upstream) between Bank's buildings by third-party services
- Use of cloud computing by third-party services

These categories have been subjected to detailed analysis and recommendations have been made for future improvements and additional opportunities to reduce carbon emissions.

The analysis includes decarbonization transition curves (chart 3) for each year leading up to 2033, as well as the procurement of necessary Carbon Offsets.

The Net Zero analysis adheres to the GHG protocol and can be aligned with the Science-Based Targets initiative (SBTi). As per SBTi guidance, 90% of the baseline year's emissions will need to be reduced and the remaining 10% will be removed by purchasing Carbon Offsets. As new data becomes available, the analysis will be continuously updated and improved.

Eurobank commits to annually reassessing its Net Zero strategy until the target is achieved, ensuring it remains on track. Moreover, it will continue to incorporate new GHG emissions reduction projects and refine existing ones as part of its ongoing sustainability efforts.

Chart 2 presents the emission transition curves according to the scenario of achieving Net Zero by 2033 with calculated emissions 2019-2024 (tCO_2e) - Location-based method regarding electricity

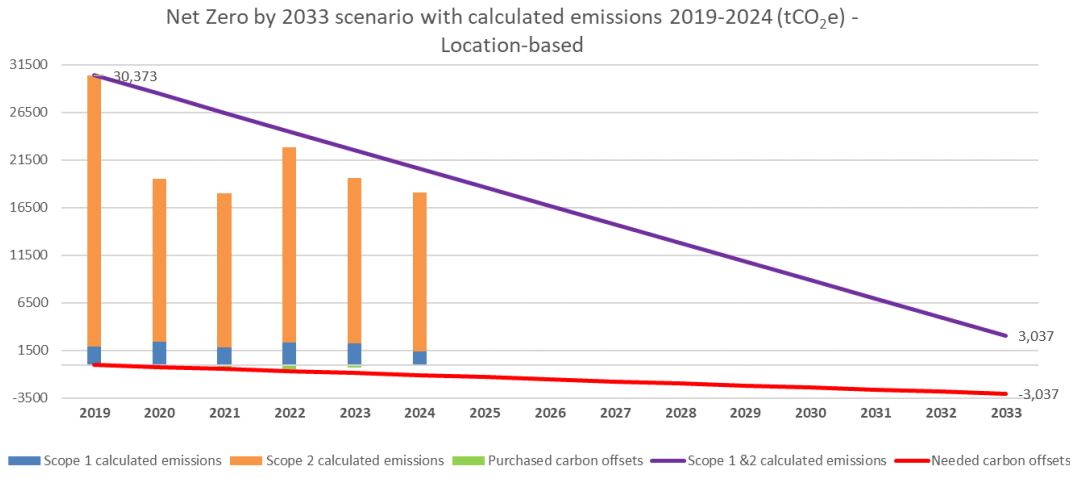


Chart 2: Emissions transition curves towards Net Zero by 2033 (Scope 1 & 2)

Water supply

Acknowledging that water is one of the most valuable natural resources, Eurobank seeks to preserve it. In 2022, Eurobank announced its Water Management Policy to formalize its commitment to the responsible management of water use, by seeking its optimal use, as part of the overall environmental culture, in all its facilities, including both its branches and office buildings.

Indicative actions in order to better manage and monitor water consumption are:

- Water consumption monitoring (though EYDAP water bills for Attica region), in case of increases an investigation for potential leaks and suggestion of corrective actions follows.
- Interventions in LEED-certified administration buildings such as:
    - Flow restrictors installed on faucets to reduce consumption.
    - Dual-flush toilets installed (N. Ionia, Tavros, Piraeus Port Plaza, Headquarters building).
    - Sensor-operated faucets installed in Headquarters restrooms to minimize waste.
    - Rainwater harvesting systems installed in Tavros and Headquarters buildings for irrigation use.
    - Specialized plant selection and water-efficient landscaping implemented in Tavros and Headquarters buildings after a detailed study.

In the year 2024, the total water supply amounted at 59,133 m^3, demonstrating an increase of 7.72% compared to 2023 (chart 3). Simultaneously, the water supply per employee amounted at 9.75 m^3 per person, demonstrating an increase of 7.42%.

An effort to improve the calculation of the estimated water supply for facilities supplied by local water companies (excluding the EYDAP account) and where there was insufficient data (issuance of bills in paper form - long delays in measurements and in the issuance of bills) is also being made. In addition, the monthly use of water for cleaning the photovoltaic panels has been added to the water consumption in the Nea Ionia and Acharnes buildings.

It is noted that a large part of the increase in water supply is due to an invisible leak in a central water supply pipe in the building complex of N. Ionia.

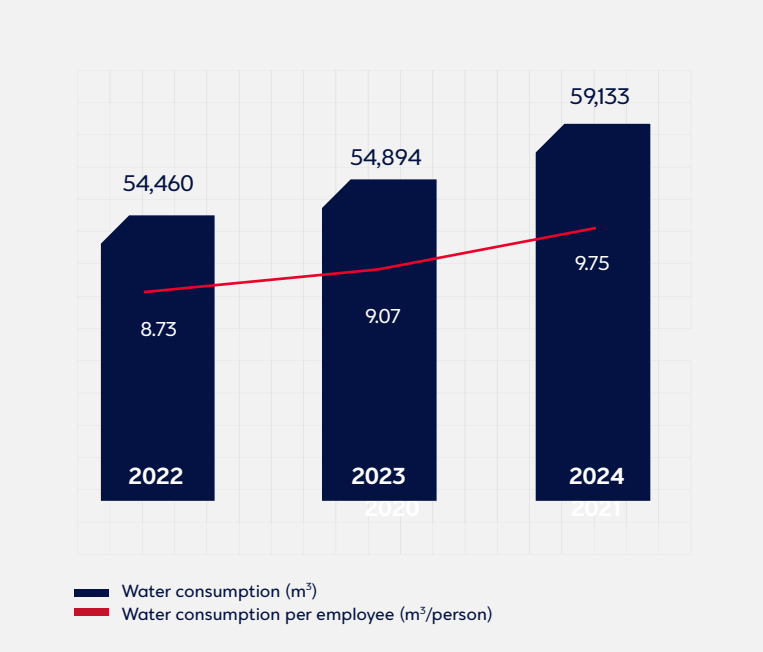


Chart 3: Water consumption and water consumption per employee

According to the data in table 15, water supply in 2024 decreased by 22.17% compared to the base year 2019.

	2019	...	2022	2023	2024
Water supply (m^3)	75,973		54,460	54,894	59,133
Change compared to base year 2019 (%)			-28.32%	-27.75%	-22.17%

Table 15: Change in water supply
Any discrepancy in annual changes is due to decimal rounding.

Paper use

Within the framework of the Eurobank 2030 transformation program, the reduction of paper consumption has emerged as a significant environmental objective for the Bank and aligns with the broader digitization efforts undertaken by Eurobank across its operations.

Photocopy Paper supply A4 & A3

As a result of the Bank's digitalization efforts, the paper supply needed to perform its daily operations has been significantly reduced. Furthermore, due to the implementation of the hybrid working model, the personnel daily presence at the Bank's buildings and branches has decreased thus contributing further to the reduction of paper supply.

In 2024, Eurobank's supply of A4 & A3 paper totaled 188.6 tonnes, representing an increase of 0.33% compared to the previous year's supply of 188 tonnes. Furthermore, the corresponding paper consumption per employee presented a minimal increase of 0.04%, with a consumption of 31.08 kg per employee in 2024, compared to 31.07 kg per employee in 2023 (Chart 4).

In 2024, paper supply increased due to both the depletion of paper stock and the increase in investment and POS applications (A4 pages).

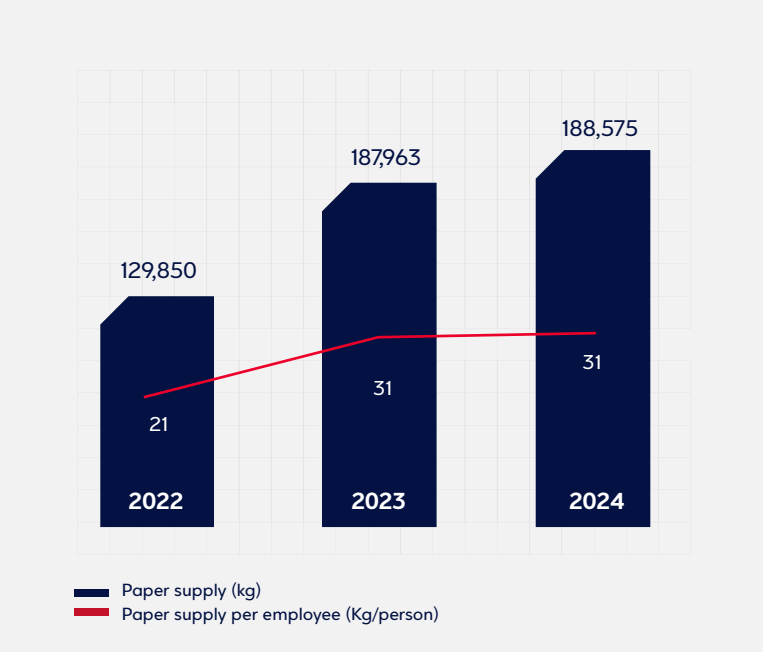


Chart 4: Paper supply and paper supply per employee

The annual change in the supply of A4 & A3 paper compared to the 2019 base year is shown in table 16, where a marked decrease of 45.05% is noted over recent years.

	2019	...	2022	2023	2024
Paper supply (tn)	343		130	188	189
Change compared to base year 2019 (%)			-62.16%	-45.23%	-45.05%

Table 16: Change in paper supply
Any discrepancy in annual changes is due to decimal rounding.

It is noted that all A4 & A3 paper supplies are certified with an eco-label.

Managed Print Services

In 2024, the Managed Print Services (MPS) program continued for Eurobank's printers, offering improved management capabilities, reduced operating costs and secure printing. Chart 5 illustrates the data of MPS program in terms of the number of pages utilized. Specifically, the total number of printouts for 2024 amounted to 46 million pages, presenting an increase of 2.30% compared to 2023.

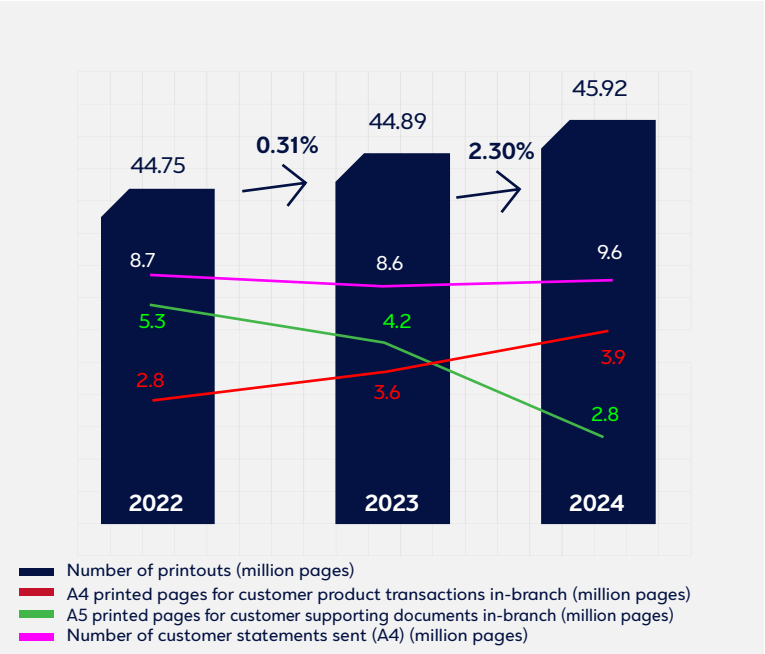


Chart 5: Number of prints

According to the data concerning the prints, in 2024 there was a reduction of 42.34% compared to the baseline year of 2019, indicating that the Bank is on track towards achieving the goal of 50% reduction by 2024.

Paper saving program – paperless

In the context of the Bank's digital transformation, the paper saving program continued, mainly, with the continuous promotion of Branch Network customers towards alternative/digital channels, as well as the continuous use of electronic delivery of banking documents via email.

In 2024, the promotion of customers to alternative/digital channels continued with the further cessation of sending physical statements to credit card holders (full payers) with specific criteria, as well as with the initiative of a customer reward campaign for the same segment.

In 2025, continuous monitoring of transactions continues, with possible action for exclusive use of tablets in transactions, as well as monitoring of statements with possible actions the discontinuance of sending physical mail and other promotional actions.

e-Statement

In 2024, Eurobank achieved a notable increase in the adoption of its e-Statement service. Approximately 215,000 additional e-Banking users opted to receive electronic account statements exclusively, leading to the discontinuation of 560,000 physical statements. Since the introduction of the e-Statement service, a significant number of customers, around 2.1 million, have chosen to discontinue the postal delivery of approximately 5.2 million hard-copy statements. Moreover, the Bank's savings from the discontinuation of physical statement deliveries through the post are also substantial and amount to more than €46 million since the service became available (September of 1999).

A further increase in discontinuations is expected for 2025, which will occur for users who exclusively use the Eurobank Mobile App due to the relevant activated campaign.

Solid Waste Management and Recycling

Eurobank is dedicated to implementing comprehensive waste management practices, aiming to recycle or redirect all solid waste it generates. The Bank employs various methods to ensure proper waste disposal and minimize its environmental footprint. These waste monitoring and management practices are applied across all its office buildings and branches, ensuring coverage of 100% of its operations and effective monitoring and managing waste generated at each location.

Different types of waste (streams) are segregated and collected in appropriate bins or designated areas within the Bank's premises. These waste collection points facilitate the efficient handling and subsequent delivery of waste to the respective entities responsible for its management. Depending on the nature of the waste, it may be delivered to suppliers of the original materials, licensed waste management contractors, or municipal waste management systems.

The Bank monitors and manages the life cycle of the following materials within the organization (waste):
- Toner cartridges
- Paper and packaging materials
- Domestic waste
- Waste electrical & electronic equipment (WEEE)
- Lamps
- Accumulators/Batteries
- Credit cards
- Excavation, construction and demolition waste (ECDW)

To furtherly enhance responsible waste management, Eurobank takes a proactive approach by prioritizing the use of materials with limited environmental impact. This includes opting for dry batteries, where feasible, and asbestos-free refurbishing materials. By making prudent material choices from the outset, Eurobank minimizes the potential environmental consequences associated with waste generation.

Following the pertinent legislative framework, the Bank has discontinued the procurement of single-use plastics. Items such as cups, plates, cutlery, stirrers, and straws were replaced with more sustainable alternatives, such as paper or biodegradable materials. This change was implemented across the Bank's electronic supply catalogues. Additionally, Eurobank has implemented a sustainable approach in its procurement process for electronic equipment, by allowing suppliers to submit bids for refurbished equipment. By including refurbished options in the tender process, the Bank actively promotes the reduction of electronic waste while ensuring that the equipment's functionality and performance remain unaffected.

A new pilot program has been implemented in N.Ionia building complex, in Acharnes warehouse and in Headquarters building, including recycling technologies that result in a zero-waste operational footprint. The key aspects of the program include:

- Source Segregation: Materials are divided into four streams - paper, plastic, aluminum and glass.
- Deployment of standard and "smart" bins/stations
- On-Site Weighing of materials per stream to record quantities collected in real-time.
- Real-time Data Collection through electronic application
- Electronic Visualization of measurements and overall progress
- Additionally, in Acharnes warehouse organic waste is also monitored and managed appropriately.

The total weight of solid waste recycled in 2024 amounts to 985,140 kg.
The analysis of each waste type monitored through the Bank's waste management program is presented below:

Toner cartridges

Eurobank has implemented toner cartridge management programs in collaboration with INTERSYS SA and XEROX, covering all Bank locations under the Managed Printing Services (MPS) initiative. This strategic partnership has yielded significant results, including a substantial reduction in the total annual supply of toner cartridges. In 2024, Eurobank achieved its goal of recycling 100% of the toner cartridges and recycled a total of 972 kg of empty cartridges. For 2025 the Bank aims at the continuation of the smooth MPS system operation to recycle 100% of the empty toner cartridges.

Paper and Packaging Materials Recycling

Eurobank's recycling program utilizes the municipal recycling systems as well as the services of a dedicated recycling contractor for buildings and branches where municipal recycling bins are not available. In 2024, Eurobank's recycling efforts resulted in the recycling of 879,833 kg of paper. The amount of recycled paper includes:

- the amounts of paper recycled via the recycling contractor,
- the amounts of paper recycled via the municipal recycling system, which were estimated from the total amount of recycled paper for a period of two months in the Bank's buildings and branches, which utilize the municipal recycling system, and then estimate the total paper recycling quantities for the entire year, and
- the quantities resulting from the destruction of large quantities of Bank's physical files. This recycling quantity constitutes 87.58% of the total recycling quantity.

The Bank has also made significant progress in its recycling efforts for packaging materials. Through collaboration with the recycling contractor and utilizing the methodology described for paper recycling via the municipal recycling system, the total amount of recycled packaging materials from the Bank amounted to 31,983 kg. This figure represents the combined data collected by the recycling contractor and the calculations based on the utilization of the municipal recycling system.

Domestic waste

Eurobank recognizing its responsibility to minimize its environmental impact, begun measuring and analyzing the domestic waste generation within its branches and office buildings since 2022. The total amount of domestic waste generated is calculated by sampling the total amounts produced by all the Bank's buildings and branches over the period of a typical month and then calculating the estimated total weight by taking into consideration the staff present during normal periods, as well as holidays and leave periods. For 2024, the total amount of landfilled domestic waste was calculated at 984,644 kg (decrease 11.75% compared to 2023).

Waste Electrical and Electronic Equipment

During the reporting year, the Bank continued its decommissioned Electrical and Electronic Equipment (WEEE) safe disposal program. Based on that program Eurobank either reuses or manages the decommissioned Electrical and Electronic Equipment. The proper management of WEEE is performed by pertinent licensed associates (Appliances Recycling SA), appointed by the official system established by the Ministry of Environment and Energy. In 2024, 63,059 kg of electronic equipment was sent to be managed. This amount represents 100% of the Bank's WEEE, thus achieving the annual target, while 1,885 pieces, which correspond to 11,564 kg, were donated to other organizations such as schools. Additionally, 4,777 pieces of fixed office equipment were donated.

Also, within the framework of its Operational Impact Strategy regarding circular economy, Eurobank works with and supports financially the initiative of Appliances Recycling S.A., by crafting bins with the artistic element "Hungry Bins", that were placed during 2024 in 9 municipal squares throughout Greece for the collection of small electrical appliances, mobile phones, tablets, inks and ink cartridges. Additionally, 2 bins were placed in Eurobank facilities in Nea Ionia and Piraeus.

Eurobank is receiving monthly updates from Appliances Recycling S.A. regarding the quantities of devices collected in "Hungry Bins", to assess the effectiveness of the program and continue to improve its recycling and the circular economy efforts. In 2024, since July when the collection program was launched, approximately 5 tonnes of small electrical appliances, etc. were collected.

Lamps

Exhausted lamps are regulated by the applicable national environmental legislation, as they contain hazardous substances, which pose a risk to soil and aquifer pollution if not handled appropriately. The Bank is committed to ensuring their safe disposal to mitigate environmental impacts. In 2024, by collaborating with approved waste management agencies (Fotokiklosi S.A.) and following established procedures for safe disposal, Eurobank successfully achieved its target of recycling 100% of exhausted lamps corresponding to a total of 1,837 kg.

Accumulators/Batteries

Exhausted accumulators and batteries are also regulated by the applicable national environmental legislation, due to their content of hazardous substances, including heavy metals. In 2024, Eurobank collaborated with approved waste management agencies (AFIS S.A., Sunlight Group) and adhered to established procedures for safe disposal, resulting in the successfully achievement of recycling 100% of exhausted accumulators and batteries, which amounted to a total of 7,001 kg of large/medium UPS batteries and 445 kg of exhausted portable batteries.

Credit/ Debit cards

As part of Eurobank's commitment to its Environmental Policy and stringent environmental criteria, the Bank monitors the environmental aspects of its products throughout their life cycle.

Based on the above, Eurobank is implementing the credit card recycling program. Under this program, any outdated or unused (due to defects that arose during the manufacturing/personalization process) credit cards are recycled through approved disposal companies. By recycling these cards, Eurobank aims to minimize waste and prevent the unnecessary disposal of materials that could potentially harm the environment.

Additionally, Eurobank continues to offer next generation cards, made of eco-friendly biodegradable materials, having adopted the latest international environmental protocols. This action demonstrates Eurobank's long-term commitment to promote environmentally friendly initiatives.

As of 2019, any newly issued or renewed debit cards – both to individuals and businesses – are made of 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 mean to fulfil its eco-friendly commitment and further cultivate the value of environmental consciousness towards its clientele. By the end of 2024, around 2.7 million cards have been printed using the new biodegradable material (approximately 98% of our debit cards circulating).

Excavation, construction, and demolition waste (ECDW)

Excavation, construction, and demolition waste (ECDW) arise from building renovation activities and encompass a wide range of materials including reinforced concrete, iron, bricks, plaster, wood, glass, metals, plastics, asbestos and soil. These materials have the potential for recycling and reuse, making ECDW a priority waste stream for management as recognized by the European Union.

Eurobank acknowledges the significance of ECDW management and has implemented specific procedures for projects involving such waste. Contractors engaged in renovation and construction projects are required to submit a certificate demonstrating their adherence to proper ECDW management practices. In 2024, the Bank managed 159 tonnes of ECDW materials.

Lubricating Oil Waste (LOW)

The Bank encounters LOW waste as a result of maintaining backup generators, which serve as an alternative power source during grid outages. LOW waste poses significant risks to both public health and the environment, due to its high concentration of toxic and carcinogenic substances, including heavy metals, polychlorinated hydrocarbons, poly-aromatic compounds, and more.

In response to these risks, the Bank has implemented robust maintenance procedures to ensure proper handling and disposal of LOW waste. As part of these procedures, the Bank ensures that the waste is delivered to licensed collectors who possess the necessary permits for the collection and transportation of Waste Lubricating Oils. Furthermore, the Bank has established a cooperation agreement with ENDIALE S.A., an alternative management system, to reinforce its commitment to effective waste management practices.

In 2024, the Bank successfully replaced and collected 380 lt of LOW waste generated from electric generators. These collected quantities were subsequently directed towards recycling processes. By recycling the LOW waste, the Bank actively contributes to the reduction of environmental impact and promotes sustainable management of resources.

Through these proactive measures, the Bank demonstrates its commitment to minimizing the adverse effects associated with LOW waste, prioritizing public health, and safeguarding the environment.

Noise

The Bank carries out measurements of the physical agents present in all its branches and office buildings, utilizing annually calibrated instruments. A detailed report is generated each year, encompassing various aspects including noise levels. It is worth noting that the noise levels recorded by our diligent Safety Technicians using specialized equipment consistently remain below the threshold that necessitates immediate action, in accordance with Greek legislation. Additionally, our facilities are free from direct noise sources.

The primary source of noise within the Bank's premises stems from customer conversations and the audible alerts of mobile or landline phones, attributable to the significant footfall of individuals, particularly during peak times at our branches. In special cases, such as in areas housing multiple workstations or call centers, we conduct further assessments of noise levels. If deemed necessary, collaborative efforts with the Technical Works Division are undertaken to implement corrective measures, such as the installation of sound-absorbing panels. Moreover, it is important to note that noise may arise from large-scale air conditioning systems that have been installed in certain branches. During the maintenance of the air conditioning units within Bank's branches and buildings there was no need for noise measurements to be conducted.

As part of this effort, in 2024 we took the following actions:

• Special soundproofing was installed on the roof of the new building on Agias Sofias Street in Thessaloniki to reduce noise from air conditioning units
• Soundproofing was installed on mechanical equipment on the roof of the branch at 176 Evosmou Street.

The necessary noise measurements were then carried out to determine the level of noise emitted in the environment by the mechanical equipment. After the technical modifications, the sound level was found to be within the legal limits.

Mastercard Priceless Planet Coalition

Eurobank is the exclusive Greek partner of the Mastercard Priceless Planet Coalition, an innovative environmental initiative recognizing the important role of the private sector in addressing climate change.

The Priceless Planet Coalition has a global mission statement and goal, with which the Bank is aligned, 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 around 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, Conservation International and the World Resources Institute (WRI). To date, 240,000 trees have been granted by Eurobank.

Environmental Actions in 2024

In 2024 Eurobank's employees volunteering team, "TeamUp," successfully executed various environmental related initiatives. The initiatives undertaken by TeamUp encompassed a wide range of topics that embraced the principles of Environmental, Social, and Governance (ESG) factors. Through engaging activities, the team aimed to educate and inform employees about the impact of climate change and the associated environmental risks. They emphasized the significance of sustainable practices and the importance of fostering a socially responsible approach within Eurobank and beyond. By focusing on these crucial issues, TeamUp demonstrated their dedication to promoting a greater understanding of ESG factors among the Bank's workforces. Through their concerted efforts, they fostered an environment where employees could actively participate in addressing climate change, mitigating environmental risks, and contributing to positive social change.

Through the collaboration with the environmental NGO, iSea, TeamUp achieved three coastal cleanings in different locations. Cleaning refers to the collection and removal of waste alien to the beach, sea, or river's mouth. TeamUp volunteers were informed about the effects of pollution of aquatic ecosystems on both marine species and human health. In addition, various practices to reduce litter in our daily lives were suggested and discussed.

• On 31st of March 2024, more than 65 employees participated in the cleaning of the Aggelochori lagoon in Thessaloniki and managed to collect more than 330 kg of all kinds of waste that pollute the environment. The Aggelochori Lagoon stands out for its biodiversity, as well as the different types of habitats it hosts. The most important are the coastal lagoons and the mediterranean salt steppes, which are a habitat type that is extremely rare in Greece and only appears in another area of the Natura 2000 Network, in the Evros Delta.
• On 21st of April 2024, on the occasion of World Earth Day, more than 110 TeamUp volunteers joined forces

and, with the coordination of the environmental organization iSea, proceeded to clean up the beach of Alykes Anavyssos-Palaia Fokaia. The innovation of this action was the use of the iNaturalist application, which allowed volunteers to record and learn more about the biodiversity of the area. They managed to collect 150 kg of waste and record 13 observations.
• On 15th of September 2024, 120 TeamUp members from Northern Greece, specifically from Western Macedonia and Thessaloniki, successfully completed the cleanup of Lake Vegoritida. TeamUp collected more than 100 kg of all types of waste.

Through the collaboration with the environmental NGO, We4all, TeamUp participated in 2 tree plantings in different locations sharing We4all's following mission: help Earth heal itself and remind people that this planet is our home.

• On 26th of May 2024, more than 60 volunteers found themselves at the foot of mount Hymettus, in the Paiania area, with a unique mission: to take care of 250 trees, which they planted there in November 2023. Volunteers of all ages joined forces and with supplies the appropriate tools, the right materials and of course water, they remodeled the pits, cleaned them of weeds and grass, placed natural minerals and watered the plants, giving them not only care, but also the love they need to grow.
• On 12th of October 2024 a unique action with special symbolism took place on the edge of Greece! In total, more than 300 people, including 180 colleagues - TeamUp members from Northern Greece, along with their children, friends, and partners, joined forces with the residents of Feres at Evros, to plant 220 saplings to heal the "wounds" left by the devastating fire of 2023.

Appendix 1

1. Environmental aspects

Direct environmental aspects

Task/ Discription	Environmental Aspect	Environmental Impact	Threat Assessment*	Threat	Opportunity	Management Measures
Building renovation						
Replacement of mechanical, electrical equipment.	1. Noise 2. Fire risk 3. Gas emissions 4. Disposal of hazardous solid waste 5. Disposal of non-hazardous solid waste	1. Noise pollution 2, 3. Air pollution 2. Reduced biodiversity 4. Pollution from hazardous waste 5. Pollution from waste	2.06	Risk to life of employees, risk for surrounding area. Contribution-Increase of organization's carbon footprint during periods of increased activity in the field of building renovation. Collection of high volume of waste with management issues.	Taking fire protection measures (Fire detection, active Fire Protection systems, Fire extinguishing systems). Use of materilas with cfc free labeling, i.e. packings that do not contain chlorofluorocarbons but use compressed air as propellant.	Works without the environmental impact of noise, such as avoiding works during common quiet hours. Works with work contract (timelines, addressing environmental issues) Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment (digital CCTV, installation of obstacles- fire compartments, Fire detection, active Fire Protection systems, Fire extinguishing systems). It concerns any fluorinated greenhouse gases that may result from foam insulation and other materials.
Spatial planning changes, partitioning/ small scale construction works.	1. Fire risk 2. Disposal of hazardous solid waste 3. Disposal of non-hazardous solid waste 4. Disposal of paint packages 5. Noise	1. Air pollution 2, 4. Pollution from hazardous waste 3. Pollution from waste 5. Noise pollution 1. Reduced biodiversity	2.02	Risk to life of employees, risk for surrounding area. Collection of high volume of waste-building materials with management and storage issues. Collection of special wastes wth management issues.	Taking fire protection measures (Fire detection, active Fire Protection systems, Fire extinguishing systems). Management of inert materials (building materials). Waste management. Waste recycling. Supply of paints without hazardous substances, manufactured with environmentally friendly methods.	Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment (digital CCTV, installation of obstacles- fire compartments, Fire detection, active Fire Protection systems, Fire extinguishing systems). Selective demolition, removal, and management of hazardous waste (e.g.: asbestos), utilization of other materials. Works with work contract (timelines, addressing environmental issues). Avoid uncontrolled disposal into the environment, not mixing with hazardous waste. Disposal of inert (building) materials in approved spaces Separate collection and proper management (return to supplier or delivery to a licensed waste management / recovery subcontractor). Works without the environmental impact of noise, such as avoiding works during common quiet hours. Classification in Θ category. Soundproofing and acoustic protection of buildings. No noise is produced by the activities. Measurements must be taken by the Security Officer.

*The highest assessment (degree) of the environmental impacts arising from the various environmental aspects of each task is presented.

Task/ Discription	Environmental Aspect	Environmental Impact	Threat Assessment*	Threat	Opportunity	Management Measures
Environmental communication and sponsorships						
Participation in environmental actions and provision of sponsorships.	Environmental protection actions	Saving natural resources Biodiversity protection Waste reduction	1.30			Voluntary environmental protection actions, such as cleaning areas (e.g. coasts), tree planting.
Office and branch operation						
Management of furniture and other office equipment.	1. Fire risk 2. Disposal of non-hazardous solid waste	1. Reduced biodiversity 2. Pollution from waste	2.37	Risk to life of employees, risk for surrounding area. Collection of high volume of waste with management and storage issues.	Reuse, donation, recycling.	Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment (digital CCTV, installation of obstacles- fire compartments, Fire detection, active Fire Protection systems, Fire extinguishing systems). We manage 100% of office equipment; furniture which cannot be reused is initially stored in the central warehouse until a suitable partner is found to recycle it or it is donated.
Management of electronic and electrical equipment.	1. Fire risk 2. Disposal of hazardous solid waste	1. Reduced biodiversity 2. Pollution from hazardous waste	2.44	Risk to life of employees, risk for surrounding area. Collection of high volume of waste with management and storage issues.	Reuse, donation, recycling-reciprocal benefit.	Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment (digital CCTV, installation of obstacles- fire compartments, Fire detection, active Fire Protection systems, Fire extinguishing systems). Separation/sorting of electronic waste from other waste. Delivery to alternative management system or approved collector-reciprocal benefit. The Bank does not destroy or dispose of equipment itself.
Installation of photovoltaic panels in owned buildings.	1. Solar electricity generation 2. Disposal of non-hazardous solid waste 3. Liquid waste	1. Greenhouse gas emissions 2. Pollution from waste 3. Water-soil pollution	1.58	Destruction of photovoltaic panels due to severe weather conditions (i.e. snowfall, hail). Covering of panels from dust and panels cleaning process (liquid waste).	Replacement of grid electricity - reduction of energy costs. Production of electricity without greenhouse gas emissions.	Panels maintenance by contractors. Proper waste management by contractors-maintainers. Use of deionized water for cleaning on monthly basis (avoiding the use of environmentally unfriendly cleaning products).
Environmental emergency	Fire risk	Air pollution Reduced biodiversity	2.58	Risk to life of employees, risk for surrounding area.		Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment (digital CCTV, installation of obstacles- fire compartments, Fire detection, active Fire Protection systems, Fire extinguishing systems).

*The highest assessment (degree) of the environmental impacts arising from the various environmental aspects of each task is presented.

Task/ Discription	Environmental Aspect	Environmental Impact	Threat Assessment*	Threat	Opportunity	Management Measures
Use of aluminum packaging	Disposal of non-hazardous solid waste	Pollution from waste	1.57			Avoiding uncontrolled disposal, separate collection, and recycling.
Use of electricity to operate equipment (e.g. electronic).	1. Natural resources consumption 2. Gas emissions	1. Non-renewable natural resource depletion 2. Air pollution	1.72	Problems due to extended power outages.	Reduction of greenhouse gas emissions. Reduction of consumption cost.	Use of uninterrupted operation systems in IT or telecommunication equipment with generators. Installation of low-energy consumption systems, energy study for every building, issue of building energy report, energy inspections by special inspectors. Energy criteria in tenders to select energy provider as well as in equipment selection tenders (e.g. LED lamps).
Use of electricity to operate air conditioning units.	1. Gas emissions 2. Natural resources consumption	1. Air pollution 2. Non-renewable natural resource depletion	2.48	Contribution to climate change (emissions of CO2 and other greenhouse gases). Problems due to extended power outages.	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. Reduction of greenhouse gas emissions. Reduction of consumption cost.	Energy criteria in tenders to select energy provider. Use of uninterrupted operation systems in IT or telecommunication equipment with generators. Installation of low-energy consumption systems, energy study for every building, issue of building energy report, energy inspections by special inspectors.
Use of empty ink cartridges and printing inks.	Disposal of non-hazardous solid waste	Pollution from waste	1.99	Contribution to the 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 managed (return to provider or delivery to licensed waste recycling subcontractor).
Use of heating oil/ burner operation.	1. Heating oil leakage 2. Gas emissions 3. Fire risk	1. Pollution of water-ground 2, 3. Air pollution 3. Reduced biodiversity	2.23	Environmental pollution, fines, negative publicity. Risk to life of employees, risk for surrounding area.	Precautions. Consideration of alternative heating method, e.g.: natural gas. Reduction in operating costs. Taking fire protection measures (Fire detection, active Fire Protection systems, Fire extinguishing systems).	Limited use. Spill collection tank check. Maintenance of burners by a licensed technician. Issuance of a maintenance-setting sheet by technician, which includes measuring the gaseous pollutants of the burner. Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment (digital CCTV, installation of obstacles- fire compartments, Fire detection, active Fire Protection systems, Fire extinguishing systems).
Use of plastic packaging	Disposal of non-hazardous solid waste	Pollution from waste	2.00			Avoiding uncontrolled disposal, separate collection and recycling. Small quantities.

*The highest assessment (degree) of the environmental impacts arising from the various environmental aspects of each task is presented.

Task/ Discription	Environmental Aspect	Environmental Impact	Threat Assessment*	Threat	Opportunity	Management Measures
Use of accumulators/ batteries	Disposal of hazardous solid waste	Pollution from hazardous waste	1.92	Collection of high volume of waste with management and storage issues.	Reduction of environmental footprint.	100% of accumulators are recycled through special recyclers.
Use of natural gas for heating/burner operation.	1. Gas emissions 2. Fire risk	1, 2. Air pollution 2. Reduced biodiversity	2.09	High pollutants. Risk to life of employees, risk for surrounding area.	Economical, clean and environmentally friendly solution (the cleanest and with the lowest pollutants, compared to all other conventional fuels) cost savings. Taking fire protection measures (Fire detection, active Fire Protection systems, Fire extinguishing systems).	Maintenance of burners by a licensed technician. Issuance of a maintenance - setting sheet by a technician, which includes measuring the gaseous pollutants of the burner. Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment (digital CCTV, installation of obstacles- fire compartments, Fire detection, active Fire Protection systems, Fire extinguishing systems)
Paper use	1. Disposal of non-hazardous solid waste 2. Natural resources consumption	1. Pollution from waste 2. Natural resources depletion	2.13	Increase in supply cost due to printing requirements. Generation of large volume of paper records. Management issues (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.).
Employee movements						
Use of leased company vehicles	1. Noise 2. Exhaust gas emissions 3. Fuel consumption	1. Noise pollution 2. Air pollution 3. Natural resource depletion 2. Greenhouse gas emissions	1.23	Increase in noise levels due to mass use of corporate vehicles. Increased emissions. Increase in operating costs due to increase in the price of fuels.	Use of new technology cars with reduced levels of noise emissions. Use of new technology cars with lower fuel consumption and lower emissions and with the ability of using alternative fuels (natural gas, biofuels).	
Use of transport for employee commuting to and from the company.	1. Exhaust gas emissions 2. Noise	1. Air pollution 2. Noise pollution	1.00			

*The highest assessment (degree) of the environmental impacts arising from the various environmental aspects of each task is presented.

Task/ Discription	Environmental Aspect	Environmental Impact	Threat Assessment*	Threat	Opportunity	Management Measures
Use of public transport for business travel (eg air travel).	Noise	Noise pollution	1.00			
Transportation						
Maintenance of company trucks (tires, battery, mineral oils, air conditioning).	1. Liquid waste 2. Disposal of hazardous solid waste 3. Gas emissions	1. Pollution of water-ground 2. Pollution from hazardous waste 3. Air pollution	2.09	Financial burden on organization through fines for increased emissions found during vehicles check, as a result of deficient or poor maintenance.	Cooperation with garages included in a recycling program for used oil accumulators and tires. Cooperation with approved collectors for reuse or recycling of disposed consumables. Reduced operating costs due to better vehicle performance resulting from diligent maintenance.	Regular oils - mineral oils check at an authorized garage. Regular maintenance, battery / tire check at an authorized garage. It concerns any fluorinated greenhouse gases that may result from foam insulation and other materials.
Procurement						
Procurement of electrical and electronic equipment.	Natural resources consumption	Natural resources 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.
Maintenance of buildings and equipment						
Cleaning works (use of cleaning materials)	Disposal of non-hazardous solid waste	Pollution from waste	1.78	Ground pollution. Problems in use / employees (product toxicity).	Use of products with Ecolabel and/or meeting established environmental specifications.	Disposal in common municipal waste bins according to the requirements of the packaging.
Electrical works in buildings, branches.	Disposal of hazardous solid waste	Pollution from hazardous waste	1.81	Collection of waste volume with management issues.		Works with work contract that address environmental issues.

*The highest assessment (degree) of the environmental impacts arising from the various environmental aspects of each task is presented.

Task/ Discription	Environmental Aspect	Environmental Impact	Threat Assessment*	Threat	Opportunity	Management Measures
Construction works (inert waste-debris, use of paints).	1. Disposal of paint packages 2. Gas emissions 3. Sustainable use of natural resources 4. Disposal of non-hazardous solid waste	1. Pollution from hazardous waste 2. Air pollution 3. Biodiversity protection 4. Pollution from waste	2.00			Separate collection and proper management (return to supplier or delivery to a licensed waste management / recovery subcontractor). It concerns emissions from the use of paints. Supply of paints without hazardous substances, manufactured with environmentally friendly methods. It also concerns any fluorinated greenhouse gases that may result from foam insulation and other materials. Works with work contract (timelines, addressing environmental issues).
Lift maintenance	Disposal of hazardous solid waste	Pollution from hazardous waste	1.60	Collection of waste volume with management issues.		Works with work contract (timelines, addressing environmental issues).
Maintenance of generating set of power generators in buildings.	1. Natural resources consumption 2. Gas emissions 3. Disposal of hazardous solid waste	1. Natural resources depletion 2. Air pollution 2. Greenhouse gas emissions 3. Pollution from hazardous waste	1.88	Increase in Organization's overall gas emissions.	Use of new technology generating sets with lower fuel consumption to reduce emissions.	The Bank's generators are back up power plants and are exempt from installation and operation permits. Recycling from maintenance contractors, maintenance contracts (timelines, addressing environmental issues).
Maintenance of A/C units (use of freon and other consumables in A/C units)	1. Noise 2. Gas emissions 3. Leakage risk	1. Noise pollution 2. Air pollution 3. Pollution of water-ground	1.88	Poor operation, air conditioning problems in workspaces. Increased toxicity levels due to leakage of materials used to maintain A/C units.	Use of ecological refrigerants type R32 with lower toxicity and smaller environmental footprint. Replacement of old A/C units with new units.	Maintenance contracts - check for freon/ fluorchlorocarbon leakages (timelines, addressing environmental issues). Regular maintenance of air conditioning and use of ecological refrigerants (it concerns the timely detection of leakages of any fluorinated greenhouse gases that may result from foam insulation and other materials).
Maintenance of UPS units	Disposal of hazardous solid waste	Pollution from hazardous waste	1.88	Collection of waste volume (equipment-batteries) with management issues.		Separate collection and delivery to licensed management facility. Maintenance contracts (timelines, addressing environmental issues).
Maintenance of illuminated signs(disposal of signs/lamps).	Disposal of hazardous solid waste	Pollution from hazardous waste	1.60	Collection of waste volume with management issues.	Use of led technology lamps with an increased lifespan resulting in the reduction of this type of waste.	Separate collection and delivery to licensed management facility. Maintenance contracts (timelines, addressing environmental issues).
Plumbing works	Disposal of non-hazardous solid waste	Pollution from waste	2.00			Limited and with small range. Disposal in common municipal waste bins.

*The highest assessment (degree) of the environmental impacts arising from the various environmental aspects of each task is presented.

Indirect environmental aspects

Activity	Environmental Aspect	Environmental Impact	Management approach
Sustainable Finance	Indirect environmental and social aspect.	Indirect impact.	For more details regarding the indirect impact linked to Sustainable Finance activities, please refer to Pillar III Report and to the Annual Report 2024 - Business & Sustainability.

2. Operating Context

Impact Factor	Type	Issue	Potencial Impact	Management Measures
Availability of natural resources	External	The management of natural resources, such as oil, natural gas, as well as the use of electricity, is focused on the point of consumption and cost.	Protecting biodiversity	Application of Energy Management System (ISO 50001). Energy consultant Shared Benefit Energy Performance Contract. Reduction in use of oil, rationalized use of natural gas and electricity. Low cost of use. Securing guarantees of origin (RES) for electricity.
Training	Internal	Training of employees on Management Systems topics	Raising awareness of employees on Management Systems issues.	e-Learning training programs on management systems (Quality - Environment - Energy). Environmental actions in cooperation with Internal Relations Unit. Information via email.
Biodiverity	External	Protecting surrounding area from Bank's activities.	Protecting biodiversity	Management of solid waste (paper, plastic, ink cartridges, lamps, batteries, electrical equipment, etc.) generated by operation. Recycling procedures. Minimizing waste, reuse, recycling through licensed companies.
Activities	External	Noise from our sites of operation (branches, buildings) from the use of equipment.	Complaints from neighbors	Controlled noise from our sites of operation, in compliance with current legislation. Measurements, measures to address possible noise, use of new technology in equipment
Technology	External	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.
Climate change	External	Greenhouse gas emissions.	Increase in climate risk from our operations/activities. Increase consumption of natural resources from either heating or cooling.	Installation of photovoltaic panels in owned buildings (net-metering). Use of virtual net billing scheme. Reducing greenhouse gas emissions (from: electricity, natural gas, oil, gasoline, transportation). Collaboration with electricity providers that use fuel blends with low carbon footprint and/or that derive a large percentage of their energy from renewable sources (RES). Energy criteria in tenders to select energy provider. Guarantees of origin from renewable energy sources (RES).

Impact Factor	Type	Issue	Potencial Impact	Management Measures
Economy	External	Cost of energy or availability.	Increase in operational expenses. Possible operational issues.	Tenders for electricity provider (financial and energy assessment). Low electricity cost. Employee awareness for energy saving (rational use) through internal campaign (e.g., management message, electronic messages to staff, etc.). Further examination of technological energy-saving measures by the Technical Projects unit (e.g., light bulb replacement, modernization of air conditioning units, etc.). In case of energy supply problems, management will be carried out within the current legislative framework
Technology	Internal	Use of new technologies in equipment in use (electronic, electromechanical).	Reduction in operating costs.	Installation of VRF air conditioning, new technology (LED) light fixtures, conducting energy audits as part of renovations, etc.
Activities	Internal	Organizational structure. Operational Impact Strategy (OIS) of the Bank	Collaboration of multiple units in implementing the OIS Strategy and its objectives.	Sustainability Management Committee (ManCo). Review of Management Systems (discussion of significant issues).
Society	Internal	Equal opportunities for all employees.	Issues of inequalities/discrimination.	Training, code of ethics, HR development processes, etc.
Economy	External	Investments in new technologies.	Competitive advantage, attracting new customers, e.g.: Gen Z.	Cooperation with large technology companies (eg. Microsoft, IBM, CISCO).
Political environment	External	Adoption and implementation of European regulations.	Challenges in addressing environmental/energy issues.	Monitoring legislation, consultation through HBA.

3. Stakeholders

Stakeholder	Category	Name	Need Or Expectation	Management Measures	Communication	Contractual Obligation
Investors, Shareholders, and Investment Community	External	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
Board of Directors	Internal	Management - Board of Directors	Expects the Organization to demonstrate sound operation in Environmental and Energy areas.	Implementation of Operational Impact Strategy (OIS). Certifications to ISO, participation in sustainable development issues and mitigation of climate change. Reports to Management. Review by Management. Sustainability Management Committee.	Online communication	
Employees	Internal	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	
Civil Society	External	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 singing the Principles of Responsible Banking. These were formulated by the global community through the United National Environment Program 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.	The annual Self-Assessment report is issued, presenting the Bank's progress in adhering to the Principles of Responsible Banking. Starting from 2023, this report is integrated into the Annual Report Business & Sustainability.	Online communication	Yes
Government and Regulators	External	Municipality of Athens	Abiding by the Municipality of Athens sanitation regulation.	Paper & Packaging Recycling Procedure	Keeping branches informed	Yes
Civil Society	External	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 unit.	

Stakeholder	Category	Name	Need Or Expectation	Management Measures	Communication	Contractual Obligation
Customers	External	Customer base	Customers expect service in an environment with appropriate lighting, air conditioning, etc. Creating special measures for serving customer, in case of possible impact of exogenous factors, 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 (e.g. access dificulties).	Maintenance plans for A/C, lighting systems, etc. Solid waste management (paper, plastic, ink cartridges, lamps, batteries, etc.). Informing customers of new service/ product platforms as well as service delivery methods.	Customer complaints. Attracting new customers to use the new platforms.	
Government and Regulators	External	Ministry for the Environment and Energy.	Expects demonstration of compliance with EMAS regulation (voluntary participation).	EMAS Environmental Report, verification by certification body.	Submission of EMAS Environmental Report to Ministry of Environment & Energy (annually). Online communication.	Yes
Government and Regulators	External	Ministry for the Environment and Energy.	Compliance with environmental and energy related legislation. Energy audits – registration into Ministry application. Monitoring F-gases & ODS. Waste management	Implementataion of procedure for Management of Environmental Legislation and Compliance Proposal Preparation. Environmental Management System (ISO 14001) and Energy Management System (ISO 50001). Energy surveys for subsidiary companies, entry into Ministry application. Data on A/C unit maintenance regarding F-gases. Entry into Ministry application.	Online communication	Yes
Government and Regulators	External	Hellenic Accreditation System (ESYD).	Acceptance of ESYD assessor presence during certification body's inspection of the management systems set in place by the Bank.		Presence in the Bank's premises.	Yes
Suppliers and partners	External	ISO standard certifying company - TUV Hellas.	Expects demonstrated compliance with certification to ISO standards (9001, 14001, 50001, 45001, 20000, 22301 etc.). Compliance with body's inspection procedure.	Implementation of Environmental Management System. Policies/ procedures/ guidelines, internal audits, management system reviews, etc.	Internal and external audits of Bank units, meetings. Online communication. Use of new communication technologies.	Yes

Stakeholder	Category	Name	Need Or Expectation	Management Measures	Communication	Contractual Obligation
Suppliers and partners	External	ISO standard issuer	Expectation for the implementation of more standards related to the Bank's activities.	Implementation of ISO 9001, 14001, 14064, 50001, 45001, 20000, 22301, 27001, 10002, 37001, 37002, 20400.	Cooperation with a certification body.	
Management, Employees	Internal	Issues related to climate change.	Member of the Board of Directors designated as responsible for climate and environmental risks. Timely information on issues concerning the Group, skills development and advancement, as well as employee engagement and benefits.	Communication with Management is facilitated through regular and focused meetings, as well as progress reports. Progress reports are communicated consistently to provide ongoing information so that the Management is always well informed. The Bank places great emphasis on upgrading and retraining its employees, maintaining high standards of professionalism while implementing policies against discrimination to create an inclusive working environment.	Connected, ensure response to employee questions.	
Customers, Business Community, Civil Society, Suppliers and Partners, Investors and Shareholders as well as Government and Regulatory bodies.	External	Issues related to climate change.	Responsible information, customer service and provision of products and services with a deep sense of respect and transparency. Compliance and harmonization with the supervisory and regulatory framework. Cooperation based on transparent procedures and defined criteria to achieve mutually beneficial agreements.	The Bank offers innovative solutions to finance their investments with positive environmental and social impacts and manages initiatives that best respond to the challenges related to sustainability. The Bank supports open communication (meetings, consultations, etc.) with the goverment and regulatory authorities, in order to facilitate data exchange and problem solving.	The Bank organizes Annual General Meetings and Extraordinary General Meetings of Shareholders and publishes information in a continuous, regular and timely manner (through the Annual Reports, Financial Results and announcements on its corporate websites) ensuring that stakeholders have easy access to essential updates and disclosures.	

4. Threats & Opportunities

Processes	Threat	Threat Management	Opportunity	Opportunity Exploitation
All Units' processes	Poor service, potential operational cost. Ineffective management of operational risks.	Risk & Control Self-Assessment. Depending on the evaluation, relevant action is implemented. Internal and External inspections.	Develop and optimize applications, systems, and procedures. Management Systems improvement.	Procedures, guidelines.
All Units' processes	Limited or no ability to perform tasks, mainly due to external factors (e.g force majeure, emergency operating instructions, pandemic).	Business Continuity Plan & Disaster Site procedure. Use of alternative workplace depending on the case/decision. Option of working at home. Annual BCP review.	Redesign of operations & automation. Utilization of new technologies.	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).
Material Resources Management (Equipment & Technology, IT Systems)	Poor or insufficient operation- problems with equipment. Operational risks due to exogenous factors such as pandemic (e.g.: inability to serve customers).	Application of Energy Management System (ISO 50001). 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 Operational Neutral Bank. Financial benefit from potentially lower rates of the Weighted Average Market Price of electricity (from the Independent Power Transmission Operator price table). Redesign of operations & automation of procedures. Utilization 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.
Circular Economy - Recycling Operation	Inability to continue the functions of the recycling system (e.g.: regular collections, exceptional collections), due to exogenous factors (e.g. 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.	Implementation of relevant legislation. Improved collection flows. Improved use of recycling bins (proper method of sorting at source)/educating personnel.	Harmonization of related procedures/ guidelines and incorporation in RFPs.
Supplier Management	Poor service. Faulty criteria for selecting suppliers, partners. Nonexistent or nonrenewal 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 for starting cooperation with suppliers, partners. Evaluation with specific criteria in each tender. Flexible ways to communicate with suppliers.	Collaborations in tenders. Organized way of supplier cooperation - service procurement - RFP/RFQ documents.	Evaluation of suppliers. Market survey. Visits to suppliers. Communication and receipt of documents electronically via email (invoicing, contracts, documentation of service receipt, etc.)
Management of Electric Energy	Problem or malfunction of electric energy meters in facilities (operating points).	Monitoring of proper operation through BEMS systems, regular maintenance. Verification of meter readings with calibrated ammeter by energy consultant.	Daily and immediate monitoring of energy consumption (365 days). Inspection of proper operation of facilities (air conditioning, lighting, etc.). Immediate detection and resolution of issues/ problems. Monthly comparison of electricity meter readings with the respective energy provider bills shows no discrepancies.	Collaboration with an energy consultant. BeMS systems.

Processes	Threat	Threat Management	Opportunity	Opportunity Exploitation
Energy Management	Incorrect definition of the geographical boundaries of the system. Possible exceptions.	The Energy Management System covers all operational points of the Bank (branches, buildings). Monitoring of operational point changes (relocations, new installations).	Expansion of measurements. Collaboration with provider(s) for harmonization of metering elements.	Measurements and analysis of energy issues across the entire Group.
Energy Management	Incorrect selection of the denominator of the electricity energy index (cause of energy consumption, e.g., area, individuals, degree-days).	As part of the energy review, the selection of the index (denominator) is made, which emphasizes the justification of consumption.		
Energy Management	The failure to monitor the baseline or deviations from it.	Monthly monitoring with energy data, according to the type of energy (electricity, thermal).	Energy saving.	Energy-saving measures. Staff training.
Energy System	Inadequate staffing of the Energy Management Team.	Staffing the Energy Team with appropriately trained personnel. Selection of suitable companies / maintainers.		Personnel selection taking into account energy issues / knowledge level. Training.
Implementation of new Legislation / Regulation. All units' processes	Failure to identify and comply with compliance obligations. Possible damage to reputation and fines (mainly concerns public proposals).	Development of a process for effective identification of new legislation. Existence of units within the Bank that are informed about regulatory changes and, in collaboration with the Compliance Department/Regulatory Unit/Financial Services, the dissemination of information to the relevant units for implementation is facilitated accordingly.		
Electric Energy Management	Significant increase in energy costs due to factors such as market price fluctuations, leading to increased operating expenses and consequently negative impacts on net profits.	Examining the possibilities for electricity production through the installation of photovoltaic panels on building roofs (Net metering). Possibility of licensing & construction of a photovoltaic park on privately owned land. Purchase of ready-made photovoltaic parks (Virtual net billing).	Achieving climate targets linked to legal, regulatory and other requirements and expectations of stakeholders (saving measures, implementation of climate law requirements) results in lower operating costs due to energy efficiency (energy savings), leading to positive impacts on the environment and the Bank's net profits.	
Circular Economy	Non-compliance with circular economy principles and regulations could create problems, leading to legal sanctions and increased costs and consequently negative impacts on the Environment and net profits (increased expenses).		Integrating circular economy principles and regulations into the Bank's internal processes can lead to cost savings, with a positive impact on net profits.	

Appendix 2

List of Key legislation

Heading	Main Requirements	Management	Documentation
Law 5164, 12/12/2024 (Government Gazette A 202/12.12.2024) - Incorporation of Directive (EU) 2022/2464 of the European Parliament and of the Council, of 14 December 2022, amending Regulation (EU) 537/2014, Directive 2004/109/EC, Directive 2006/43/EC and Directive 2013/34/EU, on sustainability reporting by companies (L 322) and Commission Delegated Directive (EU) 2023/2775 of 17 October 2023 amending Directive 2013/34/ EU of the European Parliament and of the Council as regards adjustments to the size criteria for very small, small, medium-sized and large businesses or groups.	The purpose of this law is: a) to enhance the transparency of corporate sustainability information through the publication of reliable and comparable sustainability data by certain categories of EU companies and by branches of certain categories of third-country companies operating in Greece and ensuring public access to them, b) the adaptation of the classification limits of entities and business groups to modern data, c) the simplification of certain rules of the General Commercial Register regarding the published data of businesses, while streamlining the threatened fines, d) the correction of old legislative errors, with a view to codifying consumer protection legislation, e) the promotion of flagship investments, especially in the sector of critical raw materials and f) the regulation of individual issues of the Ministry of Development of an urgent nature.	Inclusion of relevant issues in the Bank's annual reports.	The annual reports published on the Bank's website, such as the Directors' Report, Business & Sustainability Report, include non-financial data with reference to the environment and the impact on climate change.
Law 4936 - National Climate Law: Transition to climate neutrality and adaptation to climate change, urgent provisions for addressing the energy crisis and protecting the environment.	GHG Emissions are calculated according to "2006 IPCC Guidelines for National Greenhouse Gas Inventories" or "ISO14064-1,2", scope 1 and 2.	Submission of bank/ subsidiary climate change data to Natural Environment & Climate Change Agency.	Submission of bank/ subsidiary climate change data to Natural Environment & Climate Change Agency.
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 the Ministry of environment and energy.	Submission of Bank/subsidiary data to the Ministry of environment and energy.

Heading	Main Requirements	Management	Documentation
Government Gazette 4832 (22/9/2021): Transposition of Directive 2006/66/EC on batteries and accumulators and waste batteries and accumulators and Directive 2012/19/EU on waste electrical and electronic equipment (WEEE) (L 150), as it applies to the recasting of Directive 2012/19/EU on WEEE amendment of JMD Ref. no.: 23615/651/E.103/2014 (B/1184). This Decision defines the rules, terms, and conditions for alternative management of waste electrical and electronic equipment (WEEE).	For instance: a) priority given to preventing or reducing the negative impacts of generating and managing waste electrical and electronic equipment (WEEE). b) limiting overall impacts of resource use and improving its efficiency, by recovering useful secondary raw materials, c) improving the environmental performance of all entities involved in the life cycle of electrical and electronic equipment (EEE).	Centralized 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 authorized 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: ECDW, Other streams under alternative management (Waste (Lubricating) Oils, WEEE).	The annual EMAS required Environmental Report, posted on the Bank's website, details the manner in which waste is managed and includes respective measurements.
ECB (27/11/2020): Guide on climate related and environmental risks. Supervisory expectations in regard to management and disclosure of related risks.	Publication of data on climate related and environmental risks.	Inclusion of related topics in Bank's annual reporting.	The annual reports published on the Bank's website, such as the Directors' Report, the Business & Sustainability 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).	The annual reports published on the Bank's website, such as the Directors' Report, the Business & Sustainability Report and the EMAS Environmental Report, include data on the environment and climate change.

Heading	Main Requirements	Management	Documentation
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 amendment, taking 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 Residual Current Device (RCD) and the existence of a Licensed Electrician Certification form (LEC) are checked.
MD 3275 Φ.700.17/2016 (Gov. Gaz. 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 (Gov. Gaz. 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 standardizing 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 the Ministry of environment and energy.	Submission of Bank/subsidiary data to the Ministry of environment and energy.
Fire Protection Decree 15/2014 (Gov. Gaz. 3149/B/24.11.2014): Approval of Fire Protection Decree 15/2014 on: Specifications for the design, planning and installation of portable, permanent, and other preventive and suppressive measures and equipment in current fire protection legislation.	For instance: When the competent technicians refer to materials and/or active fire protection equipment systems while preparing fire protection designs and technical specifications for permanent and/or portable and other fire protection measures and equipment, they are required to follow national standards transposing European standards (ELOT EN), international standards (ISO), or reference systems from European standardization organizations.	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 (Gov. Gaz. 2434/B/12.9.2014): Organization, 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 organize, 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 program for employees and its outcomes are checked during internal reviews of the Environment & Energy management systems.

Heading	Main Requirements	Management	Documentation
Regulation (EU) 2024/573 of the European Parliament and of the Council of 7 February 2024 on fluorinated greenhouse gases, amending Directive (EU) 2019/1937 and repealing Regulation (EU) No 517/2014.	The aim of this regulation is to protect the environment by reducing fluorinated greenhouse gas emissions.	A system to detect refrigerant leakages has been installed in 2 cooling units and is connected to the BMS of the Nea Ionia building complex.	Annually scheduled air conditioning maintenance takes place at buildings/ branches and includes checks for leakages. There is also a central system for recording failures that includes failures in air conditioning systems so they can be remedied.
Fire Protection Decree 12 (Gov. Gaz. 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 Logbook, 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.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 program 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 (semiannually 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 (Gov. Gaz. B/646/14.05.2010):Implementation of the RES and high efficiency cogeneration electricity (CHP) Guarantees of Origin 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 (Gov. Gaz. 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.

Heading	Main Requirements	Management	Documentation
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.	During internal inspections for the Environmental Management System, the implementation of specific legislation is checked (use of ecolabel products).
Ministerial Decision 3015/30.06.2009 (Gov. Gaz. 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, inwall 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.
Law 4685 07/04/2020 (Government Gazette 392/ A'/ 07.05.2020): Modernization of environmental legislation, incorporation into Greek legislation of Directives 2018/844 and 2019/692 of the European Parliament and of the Council and other provisions.	Electronic Environmental Registry (EER). Issuance of Energy Performance Certificate. Inspection of Heating Systems. Inspection of Air Conditioning Systems. Waste management issues. Electronic Waste Registry (EWR). Establishment, purpose and supervision of Natural Environment & Climate Change Agency. Amendment of Law 4122/2013 for the adaptation of Greek Legislation to the provisions of Directive 2018/244/EU of 30/5/2018 on the energy performance of buildings.	Increase the validity period of the Decision of Approval of Environmental Terms to 15 years and further increase its duration for ISO / EMAS accredited projects / activities. Reduction of completion time of the procedures for issuing the Decision of Approval of Environmental Terms for projects or activities of subcategory A1 and A2. Simplification of the renewal/amendment process of the Decision of Approval of Environmental Terms. Modification of the contents of the Environmental Licensing renewal and amendment files. Certified Assessors. Electronic Environmental Registry.	The annual EMAS required Environmental Report, posted on the Bank's website, details the manner in which waste is managed and includes respective measurements.

During the compliance audit in 2024, no legal non-compliances were found.

Appendix 3

Environmental Performance

Normalization indicators

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Number of employees (year average)	persons	6,236		6,050		6,067	0.28%
Surface area	m^2	267,816		263,512		250,200	-5.05%

Energy

Fuel consumption

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Heating oil*	lt	27,884		21,627		10,351	-52.14%
Surface area of spaces heated by oil	m^2	3,254		6,468		2,818	-56.43%
Heating oil per surface area	lt/m^2	8.57		3.34		3.67	9.84%
Natural gas	m^3					128,515	
Natural gas	kWh	3,163,095		2,269,425		1,477,287	-34.90%
Surface area of spaces heated by natural gas	m^2	65,996		65,996		54,293	-17.73%
Natural gas per surface area	kWh/m^2	47.93		34.39		27.21	-20.87%
Petrol for vehicles	lt	5,029		5,579		6,374	14.25%
Diesel	lt	1,084		807		0	-100.00%

* Also including oil for emergency power generators (P/G)

Notes: In cases where recalculation wasn't required, the cell appears with a neutral color.
Any discrepancy in annual changes is due to decimal rounding.

Electricity consumption

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Purchased electricity	kWh	38,314,106		34,721,424		33,001,270	-4.95%
Purchased electricity from RES (GOs)	kWh	37,508,269		34,041,904		32,315,269	-5.07%
Purchased electricity from non RES	kWh	805,837		679,520		686,001	0.95%
Self-consumption of self-generated electricity (RES)	kWh	0		0		769,890	
Total electricity consumption from RES	kWh	37,508,269		34,041,904		33,085,159	-2.81%
Total electricity consumption (RES+non RES)	kWh	38,314,106		34,721,424		33,771,160	-2.74%
Self-generated electricity from RES	kWh	0		0		776,365	
Percentage of electricity consumption from RES	%	97.90%		98.04%		97.97%	-0.08%
Total electricity consumption per employee (intensity)	kWh/person	6,144		5,739		5,566	-3.01%
Total electricity consumption by surface area (intensity)	kWh/m^2	143.06		131.76		134.98	2.44%

Electricity consumption from non-Res concerns branches/ office spaces in buildings, where energy consumption is invoiced to a third-party company and Bank's usage calculation is carried out through intermediate energy meters

Notes: In cases where recalculation wasn't required, the cell appears with a neutral color.
Any discrepancy in annual changes is due to decimal rounding.

Energy consumption

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Heating oil	kWh	275,211		211,553		101,252	-52.14%
Natural gas	kWh	3,163,095		2,269,425		1,477,287	-34.90%
Petrol for vehicles	kWh	45,488		50,971		58,235	14.25%
Diesel	kWh	10,694		7,896		0	-100.00%
Electricity (RES + non RES)	kWh	38,314,106		34,721,424		33,771,160	-2.74%
Total energy consumption	kWh	41,808,595		37,261,268		35,407,934	-4.97%
Percentage of electricity consumption from RES/ Total energy consumption	%	89.71%		91.36%		93.44%	2.28%
Total energy consumption per employee (intensity)	kWh/person	6,704		6,159		5,836	-5.24%
Total energy consumption by surface area (intensity)	kWh/m^2	156.11		141.40		141.52	0.08%

Notes: In cases where recalculation wasn't required, the cell appears with a neutral color.
Any discrepancy in annual changes is due to decimal rounding.

Transportation

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Transportation from business air travel	km	539,913		1,855,803		2,698,377	45.40%
Hotel stay	days			1,907		3,107	62.94%
Transportation from business air travel per employee	km/person	86.58		306.74		444.76	44.99%
Transportation with leased coorporate vehicles using fuels*	km	5,706,180		7,388,662		6,563,656	-11.17%
Transportation with leased coorporate vehicles using electricity*	km				3,398,263	3,398,263	0.00%
Homeworking	days			256,706		271,050	5.59%
Employee commute*	km	16,919,011	33,838,022	24,689,274		20,898,110	-15.36%

* When a new category is added, the amount for that category is added to the previous year to normalize the baselines. 2022 data was recalculated with greater accuracy.

Facilities | Refrigerants

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
R-410A	kg	51		105		114	8.57%
R-407C	kg	9		78		26	-66.67%
R-422D	kg	0		6		0	-100.00%
HFC-134A	kg	567		287		0	-100.00%
Total of refrigerants	kg	627		476		140	-70.59%

The quantities of refrigerants by type that were replenished in the year, arise from the variety and different types and sizes of air conditioning systems where leaks were detected during maintenance. Therefore, the absolute figures per type of refrigerant are not comparable on a yearly basis

Notes: In cases where recalculation wasn't required, the cell appears with a neutral color.
Any discrepancy in annual changes is due to decimal rounding.

Greenhouse Gas Emissions

The Bank applies the International Standard ISO 14064 for the quantification and reporting of greenhouse gas emissions (category 1-6) 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.
As per emissions, the Bank utilizes emission factors from National Inventory Report (NIR) Greece 2024, Renewable Energy Sources Operator & Guarantees of Origin (DAPEEP SA), Department for Environment, Food & Rural Affairs (UK-DEFRA) (full set, version 1.0 of 2024), Department for Business, Energy and Industrial Strategy (UK-BEIS, 2021 and 2024 emission factors) , Greenview's calculation tool (2022 emission factors) for hotel stay emission factors, EXIOBASE (2019 emission factors for Greece), the U.S. Environmental Protection Agency database(EPA, 2022 emission factors) and the Global Warming Potential (GWP), as needed for each specific case.
Further to issuance of new version of emissions factors issued during 2024 from the Ministry of Environment due to the new climate law 4936/2022 (Government Gazette 105/A/ 27.05.2022), the environmental 2023 data regarding GHG emissions have been recalculated.

Category 1, Scope 1

Direct emissions
Fuel consumption, leased vehicles and fugitive emissions | (Subcategories 1.1-Direct emissions from stationary combustion, 1.2-Direct emissions from mobile combustion and 1.4-Direct fugitive emissions from the release of GHGs in anthropogenic systems)

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Emissions from heating oil consumption	tCO_2e	73.80	73.54	57.04	57.04	27.30	-52.14%
Emissions from natural gas consumption	tCO_2e	676.98	571.19	409.81	410.55	276.41	-32.67%
Emissions from vehicle petrol consumption	tCO_2e	12.16	12.23	13.58	13.15	15.02	14.25%
Emissions from diesel consumption	tCO_2e	2.87	2.89	2.15	1.99	0.00	-100.00%
Leased coorporate vehicle emissions	tCO_2e	925.47	857.14	1,062.77	1,026.24	854.65	-16.72%
Emissions from Fluorinated gases from refrigerants (fugitive emissions)	tCO_2e	989.96	849.82	716.60	716.60	261.51	-63.51%

Notes: In cases where recalculation wasn't required, the cell appears with a neutral color.
Any discrepancy in annual changes is due to decimal rounding.

Category 2, Scope 2

Indirect Emissions from imported electricity

(Subcategory 2.1- Indirect emissions from imported electricity)

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Emissions from electricity consumption (location based)	tCO_2e	12,824	20,463	18,545	17,347	16,676	-3.87%
Emissions from electricity consumption (market based without GOs)*	tCO_2e	352	430	363	339	250	-26.38%
Total Reduction of electricity emissions from renewable electricity purchased (with GOs)	tCO_2e	12,472	20,033	18,182	17,007	16,426	-3.42%

* It concerns residual emissions other than provider's contract.

Category 3-6, Scope 3

Indirect Emissions from transportation, waste disposal etc.

(Subcategories 3.1-Upstream emissions arising from goods transportation/distribution, 3.3-Emissions from employee commute & homeworking, 3.5-Emissions from business travel & hotel stay, 4.1-Emissions from purchased goods, 4.1- Emission related to production and transportation of fuels, emissions from losses arising from transportation of fuels for electricity generation, emission from losses arising from transmission & distribution of electricity, 4.2-Emissions from capital goods, 4.3-Emissions from the disposal of solid and liquid waste and 4.5-Emissions from the use of services, Category 6: Indirect GHG emissions from other sources).

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Emissions from transportation and distribution of goods (petrol consumption)*	tCO_2e		10.14	10.14		4.71	-53.56%
Emissions from transportation and distribution of goods (diesel oil consumption)*	tCO_2e		440.45	440.45		486.28	10.41%
Emissions from transportation and distribution of goods (LPG consumption)	tCO_2e			0.75		0.90	20.00%
Emissions from employee commuting	tCO_2e	4,116		2,649		2,410	-9.03%

Notes: In cases where recalculation wasn't required, the cell appears with a neutral color.
Any discrepancy in annual changes is due to decimal rounding.

Category 3-6, Scope 3

Indirect Emissions from transportation, waste disposal etc.

(Subcategories 3.1-Upstream emissions arising from goods transportation/distribution, 3.3-Emissions from employee commute & homeworking, 3.5-Emissions from business travel & hotel stay, 4.1-Emissions from purchased goods, 4.1- Emission related to production and transportation of fuels, emissions from losses arising from transportation of fuels for electricity generation, emission from losses arising from transmission & distribution of electricity, 4.2-Emissions from capital goods, 4.3-Emissions from the disposal of solid and liquid waste and 4.5-Emissions from the use of services, Category 6: Indirect GHG emissions from other sources).

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Emissions from employee homeworking	tCO_2e			685.47		723.77	5.59%
Emissions from air travel	tCO_2e	40.14		147.49		214.47	45.41%
Emissions from air travel per employee	tCO_2e/FTE	0.0064		0.0244		0.0353	45.01%
Emissions from air travel per km	tCO_2e/km	0.00007435		0.00007947		0.00007948	0.01%
Emissions from hotel stay	tCO_2e			74.20		120.86	62.89%
Emissions related to the production and transportation of fuels	tCO_2e			54.90		59.63	8.63%
Emissions from losses arising from transportation of fuels for electricity generation	tCO_2e			5,573		5,297	-4.95%
Emissions from electricity transmission & distribution losses	tCO_2e			590.49		577.91	-2.13%
Emissions from purchased goods*	tCO_2e			1,479	2,502	2,502	0.00%
Emissions from capital goods depreciation*	tCO_2e			17,817	22,674	22,674	0.00%
Emissions from the disposal of solid and liquid waste **	tCO_2e	401.75	535.60	571.56		661.29	15.70%
Emissions from purchased services*	tCO_2e			584.39	1,607	1,607	0.00%
Emissions from cloud computing usage*	tCO_2e		93.29	93.29		211.47	126.67%

* When a new category is added, the amount for that category is added to the previous year to normalize the baselines.
** GHG emissions include recycling of paper, packaging materials, toner, EEE, accumulators, portable batteries, lamps, disposal of domestic waste as well as emissions from disposal of liquid waste (water and mineral oils).

Notes: In cases where recalculation wasn't required, the cell appears with a neutral color.
Any discrepancy in annual changes is due to decimal rounding.

Total Emissions

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
GHG emissions – Category 1, Scope 1	tCO_2e	2,681	2,367	2,262	2,226	1,435	-35.53%
GHG emissions – Category 2, Scope 2	tCO_2e	12,824	20,463	18,545	17,347	16,676	-3.87%
GHG emissions – Category 3, 4, 6, Scope 3	tCO_2e	4,558	5,236	30,772	37,673	37,550	-0.33%
GHG emissions – Category 1 & 2, Scope 1 & 2	tCO_2e	15,505	22,830	20,807	19,572	18,111	-7.47%
Total GHG emissions	tCO_2e	20,063	28,066	51,578	57,245	55,661	-2.77%
Total GHG emissions per employee (intensity)	tCO_2e/ person	3.22	4.50	8.53	9.46	9.17	-3.04%
Total GHG emissions by surface area (intensity)	tCO_2e/m^2	0.075	0.105	0.196	0.217	0.222	2.41%
GHG emissions – Category 1, Scope 1 / Total GHG emissions	%	13.36%	8.43%	4.39%	3.89%	2.58%	-33.69%
GHG emissions – Category 2, Scope 2 / Total GHG emissions	%	63.92%	72.91%	35.95%	30.30%	29.96%	-1.13%
GHG emissions – Category 1 & 2, Scope 1 & 2 / Total GHG emissions	%	77.28%	81.34%	40.34%	34.19%	32.54%	-4.83%
GHG emissions – Category 3,4,6, Scope 3 / Total GHG emissions	%	22.72%	18.66%	59.66%	65.81%	67.46%	2.51%

Category 1: Includes subcategories 1.1-Direct emissions from stationary combustion, 1.2-Direct emissions from mobile combustion and 1.4-Direct fugitive emissions from the release of GHGs in anthropogenic systems
Category 2: Includes subcategory 2.1-Indirect emissions from imported electricity.
Category 3: Includes subcategories 3.1-Upstream emissions arising from transportation/distribution of goods, 3.3-Emissions from employee commute & homeworking and 3.5-Emissions from business travel & hotel stay
Category 4: Includes subcategories 4.1- Indirect emissions from purchased goods , 4.1- Indirect emission related to production and transportation of fuels, emissions from losses arising from transportation of fuels for electricity generation, emission from losses arising from transmission & distribution of electricity, 4.2-Indirect emissions from capital goods, 4.3-Emissions from the disposal of solid and liquid waste and 4.5-Emissions from the use of services,
Category 6: Indirect GHG emmisions from other sources

Notes: In cases where recalculation wasn't required, the cell appears with a neutral color.
Any discrepancy in annual changes is due to decimal rounding.

Emissions by greenhouse gas

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Carbon dioxide CO_2	tCO_2e of CO_2	19,988	27,986	51,508	57,175	55,618	-2.72%
Methane CH_4	tCO_2e of CH_4	43.13	23.04	21.22	21.22	13.42	-36.77%
Nitrous oxide N_2O	tCO_2e of N_2O	32.37	57.02	49.37	49.36	30.02	-39.18%
Total GHG emissions	tCO_2e	20,063	28,066	51,578	57,245	55,661	-2.77%

Methane (CH_4) and nitrous oxide (N_2O) emissions have been calculated for Scope 1 and Scope 2. For Scope 3 these gases have been included in the amount of tCO_2e of CO_2 emissions.

Intensity Index

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Total Energy Intensity	MWh/million €	15.26		18.11		15.84	-12.54%
Carbon emission intensity (Scope 1)	tCO_2e/million €	0.98	0.86	1.10	1.08	0.64	-40.66%
Carbon emission intensity (Scope 2)	tCO_2e/million €	4.68	7.47	9.01	8.43	7.46	-11.52%
Carbon emission intensity (Scope 3)	tCO_2e/million €	1.66	1.91	14.96	18.31	16.80	-8.26%
Carbon emission intensity (Scope 1+2)	tCO_2e/million €	5.66	8.34	10.11	9.51	8.10	-14.83%
Total Carbon emission intensity (Scope 1+2+3)	tCO_2e/million €	7.32	10.25	25.07	27.83	24.90	-10.51%
Operating income	million €	2,739		2,057		2,235	8.65%

Carbon Emission Intensity is calculated as GHG emissions in terms of operating income in millions of euros.

Notes: In cases where recalculation wasn't required, the cell appears with a neutral color.
Any discrepancy in annual changes is due to decimal rounding.

Emissions of Gaseous Pollutants

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Sulphur dioxide-SO_2	tn	593.89		538.20		511.53	-4.95%
Nitrogen oxides-NOx	tn	46.49		42.00		39.83	-5.17%
Particulate matter	tn	30.68		27.80		26.41	-4.97%

The emissions of gases from oil (heating, diesel), natural gas and electricity are calculated.

Water

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Water consumption	m^3	54,460		54,894		59,133	7.72%
Water consumption per employee	m^3/person	8.73		9.07		9.75	7.42%
Water consumption by surface area	m^3/m^2	0.20		0.21		0.24	13.45%

Paper

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
A4 & A3 Paper supply	kg	129,850		187,963		188,575	0.33%
A4 & A3 Paper supply per employee	kg/person	20.82		31.07		31.08	0.04%
A4 & A3 Paper supply with environmental labelling	%	100		100		100	0.00%
A4 & A3 Paper consumption from MPS printers	million pages	45		45		46	2.30%

Notes: In cases where recalculation wasn't required, the cell appears with a neutral color.
Any discrepancy in annual changes is due to decimal rounding.

Solid waste management

Ink/toner cartridges

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Toner supply*	units	2		14		12	-14.29%
Toner recycling (MPS)	units	862		2,288		2,017	-11.84%
Toner recycling (MPS)	kg	672.24		1,168.17		971.87	-16.80%

* Toner supply applies to printers outside the MPS system.

Paper and packaging materials

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Quantity of recycled paper(*),(**)	kg	331,975	338,041	270,766		879,833	224.94%
Percentage of recycled paper out of total paper supply *	%	255.66%	260.33%	144.05%		466.57%	223.89%
Quantity of recycled packaging materials **	kg	23,888	23,765	32,648		31,983	-2.04%

*The paper recycling quantities is influenced by the yearly volume of physical file clearances.
**From 2022, the amounts of recycling to municipal blue bins are also included, while it was recalculated with greater accuracy.

Domestic Waste

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Domestic waste to Landfill*	kg	861,183	1,160,884	1,115,725		984,644	-11.75%

*'When a new category is added, the amount for that category is added to the previous year to normalize the baselines.
The amount of domestic waste to landfill was recalculated for 2022 with greater accuracy.

Notes: In cases where recalculation wasn't required, the cell appears with a neutral color.
Any discrepancy in annual changes is due to decimal rounding.

Electrical & Electronic Equipment (EEE)

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
EEE recycling	kg	60,524		36,385		63,059	73.31%
EEE recycling	pieces	3,312		3,339		5,810	74.00%
Electronic equipment donated	pieces	871		1,349		1,885	39.73%
Electronic equipment donated*	kg	5,147		8,188		11,564	41.23%
Fixed equipment donated**	pieces	4,193		4,193		4,777	13.93%

* The weight of the donated electronic equipment is estimated based on the average weight for each type of equipment. The Bank has not currently established a procedure to accurately weigh these donations.
**When a new category is added, the amount for that category is added to the previous year to normalize the baselines.

Lamps/Batteries

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Accumulators recycling	kg	22,732		112		7,001	6,150.89%
Recycling of portable batteries	kg	281		383		455	18.80%
Lamp recycling	kg	218		502		1,837	265.75%

Excavation, Construction and Demolition Waste (ECDW)

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Waste management of ECDW	tn				159	159	0.00%

Notes: In cases where recalculation wasn't required, the cell appears with a neutral color.
Any discrepancy in annual changes is due to decimal rounding.

Total Solid waste

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Total non hazardous solid waste recycled *	kg	356,535	362,479	304,583		912,788	199.68%
Total hazardous solid waste to be managed	kg	83,755		37,382		72,352	93.55%
Total solid waste recycled	kg	440,290	446,234	341,965		985,140	188.08%
Domestic waste to Landfill	kg	861,183	1,160,884	1,115,725		984,644	-11.75%
Total solid waste (Recycled & Domestic)	kg	1,301,473	1,607,117	1,457,690		1,969,784	35.13%
Percentage of non-hazardous solid waste to be recycled to total amount of solid waste	%	27.39%	22.55%	20.89%		46.34%	121.77%
Percentage of hazardous solid waste to be managed to total amount of solid waste	%	6.44%	5.21%	2.56%		3.67%	43.23%
Percentage of domestic waste to lanfill to total amount of solid waste	%	66.17%	72.23%	76.54%		49.99%	-34.69%
Percentage of total number of solid waste to be recycled to the total amount of solid waste	%	33.83%	27.77%	23.46%		50.01%	113.19%

*The amount of non-hazardous solid waste recycled was recalculated with greater accuracy.
Non hazardous solid waste: recycled paper, recycled packaging materials, toner recycling (MPS)
Hazardous solid waste: EEE / accumulators / portable batteries / lamps.

Notes: In cases where recalculation wasn't required, the cell appears with a neutral color.
Any discrepancy in annual changes is due to decimal rounding.

Liquid waste management

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Quantity of power generator lubricants replaced	lt	500		588		380	-35.37%

Transportation & handling of goods

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Petrol consumption from supplier's transportation and distribution *	lt	4,167		4,167		1,935	-53.56%
Diesel oil consumption from supplier's transportation and distribution *	lt	164,988		164,988		183,505	11.22%
LPG consumption from supplier's transportation and distribution	lt	0		0		588	

* When a new category is added, the amount for that category is added to the previous year to normalize the baselines.

e- Statement service

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Number of physical statements discontinued	number (in thousands)	501		420		560	33.33%
Number of new customers to register for e-Statement service	persons (in thousands)	222		190		215.5	13.42%
Penetration rate of e-Statement service amongst active e-Banking users	%	87.5		89		90.7	1.91%
Amount saved from discontinuing physical statements	€ (in million)	6.84		7.75		8.50	9.68%

Notes: In cases where recalculation wasn't required, the cell appears with a neutral color.
Any discrepancy in annual changes is due to decimal rounding.

Serving Customers at Branches - paper savings

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Number of printed customer supporting documents in-branch (A5), in pages*	number	5,394,483		4,262,930		2,780,586	-34.77%
Number of printed customer product transactions in-branch (A4), in pages*	number	2,854,000		3,675,158		3,872,333	5.37%
Number of customer statements sent (A4), in pages	number	8,684,000		8,550,929		9,584,000	12.08%

* Does not include ATM paper rolls

WWF Credit Cards

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Number of new credit cards supporting WWF issued during the year	number	203		225		204	-9.33%
Amount given per year to WWF from use of credit cards (€)	€	55,814		55,182		53,992	-2.16%
Total number of active WWF credit cards	number	17,202		16,747		16,448	-1.79%
Issue of new biodegradable cards (pieces)*	number	427,048		427,048		464,999	8.89%
Percentage of biodegradable cards to the total active cards	%	84.80%		84.80%		98.07%	15.65%

* When a new category is added, the amount for that category is added to the previous year to normalize the baselines.

Notes: In cases where recalculation wasn't required, the cell appears with a neutral color.
Any discrepancy in annual changes is due to decimal rounding.

Staff training

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Employees trained to Management Systems	persons	5,230		3,271		813	-75.15%

ESG educational modules have also been included.

Environmental Sponsorships - Participation in actions

	Unit	2022	2022 after recalculation	2023	2023 after recalculation	2024	Annual Change after 2023 recalculation (%)
Environmental sponsorships	number	3		4		3	-25.00%
Amount of environmental sponsorships (€)	€	453,000		82,868		1,347,616	1,526.22%
Number of volunteer actions for the environment	number	6		6		5	-16.67%
Number of staff taking part in volunteer actions with environmental organisations	number	220		530		765	44.34%
Hours volunteered by staff taking part in volunteer actions with environmental organisations	hours	704		1,450		1,913	31.90%
Number of environmentally related communications from the bank to other agencies (external communication, e.g. press releases)	number	9		14		32	128.57%
Number of sites inspected for environmental issues	number	86		92		67	-27.17%

Notes: In cases where recalculation wasn't required, the cell appears with a neutral color.
Any discrepancy in annual changes is due to decimal rounding.

Appendix 4

Technical Interventions

Detailed technical interventions by type for 2024 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 2024 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 R32 freon and featuring a high efficiency rating.
- Replacement of F.C.U and AHU with new high-efficiency EC FAN fans.
- Replacement of old-technology chillers and heat pumps with new ones, with a high energy class (A+ or higher), using environment-friendly R32 freon and featuring a high efficiency rating.

The systems were installed at the following branches:
- 027 OTE
- 093 Ag.Stefanos
- 136 Rethymno
- 142 Kalamaki
- 164 Ierapetra
- 234 Agia Paraskevi
- 265 Agrinio
- 350 Sindos
- 367 Likovrisi
- 615 Acharnon
- 621 Ymittou St.

and at the following buildings:
- Agias Sofias St.-Thessaloniki
- Building A- N.Ionia (3rd and και 2nd floor)
- Building B- N.Ionia
- Building E- N.Ionia

Lighting

In 2024, new lighting fixtures with energy-saving technology (LED lamps) were installed at all 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.

The new LED lighting were installed at the following branches:

- 005 Gr. Labraki
- 006 Chalandri
- 009 Peristeri
- 019 Alimos
- 024 Toumba
- 027 OTE
- 036 Ag. Varvaras - Psychiko
- 056 Elefsina
- 057 Petroupoli
- 065 Peristeri - Town Hall
- 067 Tavrou
- 074 Ag. Anargiron
- 093 Ag.Stefanos
- 136 Rethymno

- 142 Kalamaki
- 164 Ierapetra
- 169 Ag. Nikolaos
- 172 Mires-Heraklio
- 190 Almirou
- 206 Leontos Sofou St.
- 225 El. Venizelou St.-Kavala
- 234 Agia Paraskevi
- 247 Ag. Andreou St. - Patra
- 265 Agrinio
- 287 Skalidi St.- Chania
- 315 Pefki
- 319 Mytilini
- 328 Vrilissia
- 346 Preveza
- 350 Sindos
- 364 Pirgos Athinon
- 374 Cholargos
- 384 Filothei
- 391 Chrysoupolis - Kavala
- 406 Amfiali
- 615 Acharnon
- 639 Petralonon
- 684 Kornarou Square- Heraklion
- 702 Ano Toumpas
- 722 Larissas B

and at the following buildings:
- Thessalonikis & Florinis Str. (Moschato)
- Leontos Sofou Str., 5th floor (Thessaloniki)
- Ag. Sofias Str. (Thessaloniki)
- Iolkou Str. (Nea Ionia., Building A, 3rd and 2nd floor)
- Iolkou Str. (Nea Ionia, Building B)
- Larissa Business Center

Improving the performance of electrical installations
In 2024, the Bank inspected the indoor electrical installations of its branch network and buildings, in accordance with the HD60364 standard.

Appendix 5

Sites

Total number of sites during 2024: 306 (38 buildings and 268 branches)

			Area	Electricity				Emissions			
Code	Name	Address	m^2	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00002	Kifissias Ave. Maroussi	117, Kifissias Ave., 15124, Maroussi, Attikis	889		164,820	164.82	0.59	82.20	0.03	0.11	82.34
00005	Gr. Labraki Piraeus	138, Gr. Labraki Str., 18535, Piraeus, Attikis	410		52,126	52.13	0.19	26.00	0.01	0.04	26.04
00006	Chalandri	8, Dourou Sq., 15234, Chalandri, Attikis	513		74,958	74.96	0.27	37.38	0.01	0.05	37.45
00008	Ilioupoli	124, El. Venizelou Str., 16345, Ilioupoli, Attikis	360		61,435	61.44	0.22	30.64	0.01	0.04	30.69
00009	Peristeri	2, Dim. Gounari & 1 Vas. Alexandrou Str., 12131, Peristeri, Attikis	700		98,288	98.29	0.35	49.02	0.02	0.07	49.11
00010	Delta Falirou	350, Sygrou Ave., 17674, Kallithea, Attikis	280	Not RES	45,036	45.04	0.16	22.46	0.01	0.03	22.50
00014	El. Venizelou St. Kalamarias	9, El. Venizelou Str., 55133, Kalamaria, Thessalonikis	497		39,341	39.34	0.14	19.62	0.01	0.03	19.65
00015	Patra	26, Ag. Andreou & Kolokotroni Str., 26221, Patra, Achaias	187		17,240	17.24	0.06	8.60	0.00	0.01	8.61
00017	Egaleo	280, I. Odos & Thivon Str., 12210 , Egaleo, Attikis	355		79,583	79.58	0.29	39.69	0.01	0.05	39.76
00018	Volos	69, Iassonos Str., 38221, Volos, Magnisias	537		86,506	86.51	0.31	43.14	0.02	0.06	43.22
00019	Alimos	2, Geroulanou Str. & Vouliagmenis Ave., 16452, Argyroupoli, Attikis	1,304		126,164	126.16	0.45	62.92	0.02	0.09	63.03
00020	Heraklion Odou Martiron	Martiron 25th August & Koroneou Str., 71202, Heraklion, Herakliou	806		152,701	152.70	0.55	76.16	0.03	0.11	76.29
00024	Toumba	Artakis & 7, Lemesou Str., 54453, Thessaloniki, Thessalonikis	372		46,699	46.70	0.17	23.29	0.01	0.03	23.33

			Area	Electricity				Emissions			
Code	Name	Address	m^2	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00025	Othonos St. Syntagma	8, Othonos Str., 10557, Athens, Attikis	883		271,850	271.85	0.98	135.58	0.05	0.19	135.82
00026	Kefalari	2, Patr. Maximou & Diligianni Str., 14562, Kifissia, Attikis	1,056	Not RES	333,004	333.00	1.20	166.08	0.06	0.23	166.37
00027	Maroussi Delphi Center	56, Kifissias Ave., 15125, Maroussi, Attikis	751	Not RES	95,450	95.45	0.34	47.60	0.02	0.07	47.69
00028	Ekali	67, Thiseos Ave., 14671, N.Erithraia, Attikis	320	Not RES	30,480	30.48	0.11	15.20	0.01	0.02	15.23
00029	Shipping Branch	1-7, Flessa & 83 Akti Miaouli Str., 18538, Piraeus, Attikis	796		75,423	75.42	0.27	37.62	0.01	0.05	37.68
00030	Diagonios	114, Tsimiski & D. Gounari Str., 54622, Thessaloniki, Thessalonikis	426		71,853	71.85	0.26	35.84	0.01	0.05	35.90
00031	Esperidon Sq.Glyfada	3, Esperidon Sq., 16674, Glyfada, Attikis	396		70,847	70.85	0.26	35.33	0.01	0.05	35.40
00033	N. Smyrni	39, Eleftheriou Venizelou & Attalias Str., 17123, Nea Smyrni, Attikis	534		92,485	92.49	0.33	46.13	0.02	0.06	46.21
00034	Pagrati	28-30, Eftichidou & 2 Krisila Str., 11635, Athens, Attikis	303		60,396	60.40	0.22	30.12	0.01	0.04	30.17
00035	Palaio Faliro	24, Posidonos Ave., 17561, Palaio Faliro, Attikis	967		70,254	70.25	0.25	35.04	0.01	0.05	35.10
00036	Ag. Varvaras Psychiko	340, Kifissias Ave., 15451, Psychiko, Attikis	379	Not RES	55,620	55.62	0.20	27.74	0.01	0.04	27.79
00039	Ir. Politechniou St. Larissa	162, Iroon Politechniou Str., 41223, Larissa, Larissas	714		76,019	76.02	0.27	37.91	0.01	0.05	37.98
00040	Koropi	228, Vas. Konstantinou Str., 19400, Koropi, Attikis	948		98,093	98.09	0.35	48.92	0.02	0.07	49.01
00041	Vas. Olgas	Vas. Olgas & 25th March Str., 54646, Thessaloniki, Thessalonikis	552		53,596	53.60	0.19	26.73	0.01	0.04	26.78
00042	Monastiriou	157, Monastiriou Str., 54627, Thessaloniki, Thessalonikis	625		65,898	65.90	0.24	32.87	0.01	0.05	32.92
00043	N. Kifissia	17th km Athinon-Lamias National Rd., 14564, Kifissia, Attikis	560		78,576	78.58	0.28	39.19	0.01	0.05	39.26
00044	Kallithea	167, Eleftheriou Venizelou Str., 17672, Kallithea, Attikis	570		52,420	52.42	0.19	26.14	0.01	0.04	26.19

			Area	Electricity				Emissions			
Code	Name	Address	m^2	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00045	Ag. Ioannou St. - Ag. Paraskevi	45, Agiou Ioannou Str., 15342, Agia Paraskevi, Attikis	456		88,081	88.08	0.32	43.93	0.02	0.06	44.01
00046	Patission St.	187 Patission Str. & Efpalinou, 11253, Athens, Attikis	496		115,727	115.73	0.42	57.72	0.02	0.08	57.82
00049	N. Filadelfia	79, Dekelias Ave., 14341, Nea Filadelfia, Attikis	552		57,774	57.77	0.21	28.81	0.01	0.04	28.86
00052	Moussio	57, Patission Str., 10432, Athens, Attikis	533		55,186	55.19	0.20	27.52	0.01	0.04	27.57
00053	Melissia	Dimokratias Ave. & 2, A. Papandreou Str., 15127, Melissia, Attikis	432		58,344	58.34	0.21	29.10	0.01	0.04	29.15
00055	Moschato	67, Makrygianni Str., 18345, Moschato, Attikis	369		43,128	43.13	0.16	21.51	0.01	0.03	21.55
00056	Elefsina	11, Iroon Politechniou Str., 19200, Elefsina, Attikis	656		73,198	73.20	0.26	36.51	0.01	0.05	36.57
00057	Petroupoli	80, 25th March Str., 13231, Petroupoli, Attikis	511		61,042	61.04	0.22	30.44	0.01	0.04	30.50
00059	Akti Kondili	26-28, Akti Kondili Str., 18545, Piraeus, Attikis	818		59,005	59.01	0.21	29.43	0.01	0.04	29.48
00060	Eptalofos	27, M. Alexandrou Str., 56121, Ampelokipi, Thessaloniki	232		34,790	34.79	0.13	17.35	0.01	0.02	17.38
00062	Omonia Square	60, Stadiou Str., 10564, Athens, Attikis	358		40,350	40.35	0.15	20.12	0.01	0.03	20.16
00063	Kanari St.	23, Kanari Str., 10673, Athens, Attikis	390		47,079	47.08	0.17	23.48	0.01	0.03	23.52
00065	Peristeri - Town Hall	89, Panagi Tsaldari Str., 12134, Peristeri, Attikis	294		65,804	65.80	0.24	32.82	0.01	0.05	32.88
00066	Chaidari	187, Athinon Ave., 12461, Chaidari, Attikis	335		66,376	66.38	0.24	33.10	0.01	0.05	33.16
00067	Tavrou	226, Pireos Str., 17778, Tavros, Attikis	250		1,431	1.43	0.01	0.71	0.00	0.00	0.72
00073	N.Ionia Metro Station	Dion. Solomou & 1, Patr. Ioakim Str., 14234, Nea Ionia, Attikis	246		46,515	46.51	0.17	23.20	0.01	0.03	23.24
00074	Ag. Anargiron	62, Ag. Anargiron Str., 13561, Agioi Anargiri, Attikis	635		68,001	68.00	0.24	33.91	0.01	0.05	33.97

			Area	Electricity				Emissions			
Code	Name	Address	m^2	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00076	Vrioni - Piraeus	99, Iroon Politechniou & 37 Sachtouri Str., 18536, Piraeus, Attikis	320		48,474	48.47	0.17	24.18	0.01	0.03	24.22
00092	Mykonos	Mykonou-Aerodromiou Str., Drafaki District, 84600, Mykonos, Cycladon	337		45,989	45.99	0.17	22.94	0.01	0.03	22.98
00093	Ag.Stefanos	24, Chelmou Str., 14565, Agios Stefanos, Attikis	440		43,442	43.44	0.16	21.67	0.01	0.03	21.70
00094	Perea Thessaloniki	Ampelokipon & 25, Antheon Str., 57019, Thessaloniki, Thessalonikis	382		43,845	43.85	0.16	21.87	0.01	0.03	21.91
00095	Kifissias	271, Kifissias Ave. & 1 Irodou Attikou Str., 14561, Kifissia, Attikis	529		47,792	47.79	0.17	23.84	0.01	0.03	23.88
00096	Neas Makris	100, Marathonos Ave., 19005, Νεα Makri, Attikis	354		58,235	58.23	0.21	29.04	0.01	0.04	29.09
00097	Nafplio	97, Sidiras Merarchias & Thes/Kis Str., 21100, Nafplio, Argolidas	339		56,251	56.25	0.20	28.05	0.01	0.04	28.10
00098	Pallinis	52, Marathonos Ave., 15351, Pallini, Attikis	675		71,449	71.45	0.26	35.63	0.01	0.05	35.70
00099	Asklipiu St. & Alexandras	118, Alexandras Ave. & 191 Asklipiou Str., 11471, Athens, Attikis	430		49,848	49.85	0.18	24.86	0.01	0.03	24.90
00101	Voukourestiou	22, Voukourestiou & 3 Valaoritou Str., 10671, Athens, Attikis	870		97,748	97.75	0.35	48.75	0.02	0.07	48.84
00102	Ampelokipi	151, Michalakopoulou Str., 11527, Athens, Attikis	695		74,087	74.09	0.27	36.95	0.01	0.05	37.01
00103	Zografou	70, Papagou Ave. & Maratou Str., 15771, Zografou, Attikis	996		61,884	61.88	0.22	30.86	0.01	0.04	30.92
00107	Korydallos	123, Grig. Lambraki Ave., 18120, Korydallos, Attikis	684		59,055	59.05	0.21	29.45	0.01	0.04	29.50
00108	Renti	89, Kifissou Ave., 18233, Agios Ioannis Rentis, Attikis	490		72,504	72.50	0.26	36.16	0.01	0.05	36.22
00110	N. Erithrea	334, Kifissias Ave. & Ionias Str., 14671, Nea Erithrea, Attikis	300		47,093	47.09	0.17	23.49	0.01	0.03	23.53
00112	Korinthos	26, Ethn. Antistaseos Str., 20100, Korinthos, Korinthias	776		101,932	101.93	0.37	50.84	0.02	0.07	50.93
00113	Ptolemaida	25, 25th March Str., 50500, Ptolemaida, Kozanis	282		53,685	53.69	0.19	26.77	0.01	0.04	26.82

			Area	Electricity				Emissions			
Code	Name	Address	m^2	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00115	Igoumenitsa	10, Ethnikis Antistaseos Str., 46100, Igoumenitsa, Thesprotias	180		30,117	30.12	0.11	15.02	0.01	0.02	15.05
00118	Ionos Dragoumi St.	22, Ionos Dragoumi Str., 54624, Thessaloniki, Thessalonikis	594		54,242	54.24	0.20	27.05	0.01	0.04	27.10
00122	Ag. Triada Thessaloniki	46, Vas. Georgiou Str., 54640, Thessaloniki, Thessalonikis	542		72,919	72.92	0.26	36.37	0.01	0.05	36.43
00125	Stavroupoli	301, Lagada Str., 56430, Stavroupoli, Thessalonikis	905		80,197	80.20	0.29	40.00	0.01	0.06	40.07
00126	Tripoli	10, Dariotou & Ethn. Antistaseos Str., 22100, Tripoli, Arkadias	697		79,052	79.05	0.28	39.43	0.01	0.05	39.49
00128	Kalamata	Sidirodromikou Stathmou Ave. & Papaflessa Sq., 24100, Kalamata, Messinias	824		111,970	111.97	0.40	55.84	0.02	0.08	55.94
00130	Kilkis	21st June & Diogenous Str. , 61100, Kilkis, Kilkis	380		37,420	37.42	0.13	18.66	0.01	0.03	18.69
00134	Chanioporta Heraklion	1, 62 Martiron Ave., 71304, Heraklion, Herakliou	360		53,524	53.52	0.19	26.69	0.01	0.04	26.74
00135	Chania	El. Venizelou & Archontaki Str., 73100, Chania, Chanion	500		81,930	81.93	0.29	40.86	0.01	0.06	40.93
00136	Rethymno	103, Kountourioti Str., 74100, Rethymno, Rethymnou	2,035		38,360	38.36	0.14	19.13	0.01	0.03	19.16
00137	Aplotaria Chios	60, Aplotarias Str., 82100, Chios, Chiou	290		47,093	47.09	0.17	23.49	0.01	0.03	23.53
00139	Aigaiu St. Kalamaria	104, Aigaiou Str., 55133, Kalamaria, Thessalonikis	740		83,204	83.20	0.30	41.50	0.01	0.06	41.57
00140	Komotini	40, Irinis Square, 69100, Komotini, Rodopis	824		73,891	73.89	0.27	36.85	0.01	0.05	36.92
00142	Kalamaki	31, Posidonos Ave. & 2-4 Gr. Auxentiou Str., 17455, Kalamaki, Attikis	382		44,476	44.48	0.16	22.18	0.01	0.03	22.22
00146	Thiva	100, Pindarou & G. Tseva Str., 32200, Thiva, Viotias	278		50,695	50.69	0.18	25.28	0.01	0.03	25.33
00147	Nikiti	Nikiti, 63088 Nikiti- Sithonia, Halkidikis	210		44,721	44.72	0.16	22.30	0.01	0.03	22.34
00151	Ellinos Stratiotou - Patra	108, Ellinos Stratiotou Str., 26441, Patra, Achaias	292		54,598	54.60	0.20	27.23	0.01	0.04	27.28

			Area	Electricity				Emissions			
Code	Name	Address	m^2	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00152	Egiou	17-19, Mitropoleos Str., 25100, Egio, Achaias	515		51,227	51.23	0.18	25.55	0.01	0.04	25.59
00153	Sparti	Kon. Paleologou & Kleomvrotou Str., 23100, Sparti, Lakonias	481		64,488	64.49	0.23	32.16	0.01	0.04	32.22
00154	Amaliadas	17, Deligianni Str., 27200, Amaliada, Ilias	433		48,405	48.40	0.17	24.14	0.01	0.03	24.18
00155	Messologgi	2, Deligiorgi & Mavrokordatou Str., 30200, Mesologgi, Aitoloakarnanias	180		39,294	39.29	0.14	19.60	0.01	0.03	19.63
00159	Neapoli Volos	Larissis & 126, Papaflessa Str., 38334, Volos, Magnisias	465		50,200	50.20	0.18	25.04	0.01	0.03	25.08
00163	Faliraki Rhodes	Platanos Faliraki Rhodes, 85100, Rhodes, Dodecanissou	160		63,559	63.56	0.23	31.70	0.01	0.04	31.75
00164	Ierapetra	Eleftherias Sq., 72200, Ierapetra, Lasithiou	328	Not RES	31,860	31.86	0.11	15.89	0.01	0.02	15.92
00165	Limenas Hersonissou	1, Ioanni Kapodistria Str., 70014, Limenas Hersonisou, Herakliou	160		34,481	34.48	0.12	17.20	0.01	0.02	17.23
00167	Malia	79A, El. Venizelou Str., 70007, Malia, Herakliou	208		27,726	27.73	0.10	13.83	0.00	0.02	13.85
00168	Knossos Ave. - Heraklion	96, Knossos Ave., 71307, Heraklion, Herakliou	250		61,351	61.35	0.22	30.60	0.01	0.04	30.65
00169	Ag. Nikolaos	9, I. Koundourou Str., 72100, Agios Nikolaos, Lasithiou	295		33,413	33.41	0.12	16.66	0.01	0.02	16.69
00171	Sitia	27, El. Venizelou Str., 72300, Sitia, Lasithiou	163		29,229	29.23	0.11	14.58	0.01	0.02	14.60
00172	Mires	87, 25th March Str., 70400, Mires, Herakliou	140		32,575	32.58	0.12	16.25	0.01	0.02	16.27
00175	Helliniko	54, Iasonidou Str., 16777, Helliniko, Attikis	355		52,933	52.93	0.19	26.40	0.01	0.04	26.45
00176	Evosmos	124, Karaoli Dimitriou & Salaminos Str., 56224, Evosmos, Thessalonikis	468		87,045	87.05	0.31	43.41	0.02	0.06	43.49
00178	Pireos St.	9-11, Pireos Str., 10552, Athens, Attikis	585		102,599	102.60	0.37	51.17	0.02	0.07	51.26
00182	Metamorfoseos	23, G. Papandreou Ave., 14452, Metamorfosi, Attikis	269		44,130	44.13	0.16	22.01	0.01	0.03	22.05

			Area	Electricity				Emissions			
Code	Name	Address	m^2	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00183	Neapoli Thessaloniki	66-68, Papandreou Ave., 56728, Thessaloniki, Thessalonikis	264		51,609	51.61	0.19	25.74	0.01	0.04	25.78
00185	Amfitheas Avenue	70, Amfitheas Ave., 17564, Palaio Faliro, Attikis	522		84,109	84.11	0.30	41.95	0.01	0.06	42.02
00186	N. Heraklio	3, Prasinou Lofou Str., 14121, N. Heraklio, Attikis	260		29,109	29.11	0.10	14.52	0.01	0.02	14.54
00189	Varkizas	10, Posidonos Ave., 16672, Varkiza, Attikis	190		39,925	39.93	0.14	19.91	0.01	0.03	19.95
00190	Almirou	4, Iasonos Str., 37100, Almiros, Magnisias	399		32,902	32.90	0.12	16.41	0.01	0.02	16.44
00191	Oreokastrou-Thessalonikis	43, Komninon Str., 57013, Thessaloniki, Thessalonikis	425		52,784	52.78	0.19	26.33	0.01	0.04	26.37
00192	Orestiadas	246, Konstantinoupoleos Str., 68200, Orestiada, Evrou	306		37,675	37.68	0.14	18.79	0.01	0.03	18.82
00193	Kolonos	122, Lenorman Str., 10444, Athens, Attikis	302		42,977	42.98	0.15	21.43	0.01	0.03	21.47
00196	Salamina Ave. - Salamina	270, Salaminas Ave., 18900, Salamina, Attikis	150		36,350	36.35	0.13	18.13	0.01	0.03	18.16
00197	Kastorias	4, Kiknon Ave. & Athinas & Lazarou Rizou Str., 52100, Kastoria, Kastorias	420		49,000	49.00	0.18	24.44	0.01	0.03	24.48
00202	Tsamadou St. - Piraeus	7, Tsamadou Str., 18531, Piraeus, Attikis	598		67,395	67.39	0.24	33.61	0.01	0.05	33.67
00203	Tsimiski	27, Tsimiski Str., 54624, Thessaloniki, Thessalonikis	1,260		101,891	101.89	0.37	50.82	0.02	0.07	50.91
00204	Kalamiotou St.	3, Kalamiotou Str., 10563, Athens, Attikis	852		150,855	150.86	0.54	75.24	0.03	0.10	75.37
00205	Herakleiou Ave.-Nea Ionia	332, Herakleiou Ave., 14231, Nea Ionia, Attikis	771		143,766	143.77	0.52	71.70	0.03	0.10	71.83
00206	Leontos Sofou St.	18, Leontos Sofou Str., 54626, Thessaloniki, Thessalonikis	789		28,747	28.75	0.10	14.34	0.01	0.02	14.36
00207	Neos Kosmos	19, Kallirois Str., 11743, Athens, Attikis	1,140		182,316	182.32	0.66	90.93	0.03	0.13	91.09
00208	Nikaia	34, 7th March 1944 & 1 Mouglon Str., 18450, Νικαια, Attikis	1,362		122,653	122.65	0.44	61.17	0.02	0.08	61.28

			Area	Electricity				Emissions			
Code	Name	Address	m^2	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00209	Pelasgias St. - Peristeri	5, Pelasgias Str., 12131, Athens, Attikis	1,643		89,717	89.72	0.32	44.74	0.02	0.06	44.82
00210	Ethnikis Antistaseos St. - Katerini	1, Ethn. Antistaseos Str., 60100, Katerini, Pierias	522		91,692	91.69	0.33	45.73	0.02	0.06	45.81
00211	Analipseos - Vas. Olgas -Thessaloniki	135, Vas. Olgas Ave., 54645, Thessaloniki, Thessalonikis	720		49,484	49.48	0.18	24.68	0.01	0.03	24.72
00213	Chalkida	Kriezotou & 3, Farmakidou Str., 34100, Chalkida, Evias	584		74,422	74.42	0.27	37.12	0.01	0.05	37.18
00217	Larissas	M. Alexandrou & Kouma Str., , 41222, Larissa, Larissas	1,320		144,634	144.63	0.52	72.13	0.03	0.10	72.26
00218	Erythrou Stavrou	98, Kifissias Ave. & Erythrou Stavrou Str., 11526, Athens, Attikis	457		72,050	72.05	0.26	35.93	0.01	0.05	36.00
00219	Giannitson	Apost. Louka Str. & 1, Pronias Str., 58100, Giannitsa, Pellis	564		53,907	53.91	0.19	26.89	0.01	0.04	26.93
00220	Kentriki Agora Moschatou	66, Piraeus Str., 18346, Athens, Attikis	935		89,206	89.21	0.32	44.49	0.02	0.06	44.57
00225	El. Venizelou St.- Kavala	10, Venizelou Str. & 10, Hydras Str., 65302, Kavala, Kavalas	474		50,423	50.42	0.18	25.15	0.01	0.03	25.19
00226	Karditsa	19, N. Plastira Str., 43100, Karditsa, Karditsas	610		71,281	71.28	0.26	35.55	0.01	0.05	35.61
00231	Veroias - Meg. Alexandrou	27, Meg. Alexandrou Str., 59100, Veroia, Imathias	440		49,069	49.07	0.18	24.47	0.01	0.03	24.51
00232	Agias Sofias St.	46, Ag. Sofias Str., 54622, Thessaloniki, Thessalonikis	435		38,120	38.12	0.14	19.01	0.01	0.03	19.05
00233	Trikala	14, Kondili & Ath. Diakou Str., 42100, Trikala, Trikalon	685		74,477	74.48	0.27	37.14	0.01	0.05	37.21
00234	Agia Paraskevi	439, Mesogeion Ave., 15343, Athens, Attikis	610		79,189	79.19	0.29	39.49	0.01	0.05	39.56
00237	Michalakopoulou	35-37, Michalakopoulou Str., 11528, Athens, Attikis	1,615		107,662	107.66	0.39	53.69	0.02	0.07	53.79
00238	N. Psychiko	5, Solomou Str., 15451, Athens, Attikis	1,110		87,434	87.43	0.31	43.61	0.02	0.06	43.68
00239	Kozani	3, K. Karamanli Str., 50100, Kozani, Kozanis	790		100,451	100.45	0.36	50.10	0.02	0.07	50.19

			Area	Electricity				Emissions			
Code	Name	Address	m^2	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00240	Korai	7, Korai & 37 Panepistimiou Str., 10564, Athens, Attikis	920		126,966	126.97	0.46	63.32	0.02	0.09	63.43
00243	Diikitiriou	18, Diikitiriou Str., 54630, Thessaloniki, Thessalonikis	986		62,398	62.40	0.22	31.12	0.01	0.04	31.17
00244	Ano Patissia- Agia Varvara	345A, Patission & 2 Mak Milan Str., 11144, Athens, Attikis	419		123,768	123.77	0.45	61.73	0.02	0.09	61.83
00245	Glyfada	6, Athinon Str., 16675, Glyfada Athens, Attikis	517		67,003	67.00	0.24	33.42	0.01	0.05	33.47
00246	Formionos St.	77, Formionos & Filolaou Str., 16121, Athens, Attikis	504		44,474	44.47	0.16	22.18	0.01	0.03	22.22
00247	Ag. Andreou St. - Patra	Othonos-Amalias & 1, Patreos Str., 26221, Patra, Achaias	350		31,979	31.98	0.12	15.95	0.01	0.02	15.98
00249	Zakynthos	4, Dimokratias Ave. & Arch. Latta Str., 29100, Zakynthos, Zakynthou	408		76,280	76.28	0.27	38.04	0.01	0.05	38.11
00250	Drama	6, P. Kavda & Ipirou Str., 66100, Drama, Dramas	566		58,227	58.23	0.21	29.04	0.01	0.04	29.09
00251	Dafnis	186, Vouliagmenis Ave., 17235, Athens, Attikis	408		68,143	68.14	0.25	33.99	0.01	0.05	34.04
00252	Papafi St. - Toumpa	118-120, Papafi & Kleanthous Str., 54453, Thessaloniki, Thessalonikis	415		65,778	65.78	0.24	32.81	0.01	0.05	32.86
00253	Galatsi	3, Veikou Ave., 11146, Athens, Attikis	500		48,807	48.81	0.18	24.34	0.01	0.03	24.38
00255	Charokopou	2A, Argyroupoleos Str., 17676, Athens, Attikis	777		42,014	42.01	0.15	20.95	0.01	0.03	20.99
00257	Con. Karamanli Ave- Voulgari	175, K. Karamanll Ave., 54249, Thessaloniki, Thessalonikis	745		86,257	86.26	0.31	43.02	0.02	0.06	43.09
00258	Keratsini	51-53, Dimokratias Ave., 18755, Athens, Attikis	515		61,500	61.50	0.22	30.67	0.01	0.04	30.73
00259	Ilion	79, Protesilaou Str., 13122, Ilion, Attikis	644		57,319	57.32	0.21	28.59	0.01	0.04	28.64
00261	Argos	6, Vas. Sofias & Korai Str., 21200, Argos, Argolidas	454		53,296	53.30	0.19	26.58	0.01	0.04	26.63
00265	Agrinio	3, Adelfon Papastratou Str., 30131, Agrinio, Aitoloakarnanias	656		115,030	115.03	0.41	57.37	0.02	0.08	57.47

			Area	Electricity				Emissions			
Code	Name	Address	m^2	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00266	Patron St. - Pyrgos	59, Patron Str., 27100, Pyrgos, Ilias	512		52,202	52.20	0.19	26.03	0.01	0.04	26.08
00268	Ag. Paraskevis St. Chalandri	94, Agias Paraskevis & 91 Palaiologou Str., 15234, Chalandri, Attikis	480		56,986	56.99	0.21	28.42	0.01	0.04	28.47
00269	Dimokratias Ave. - Alexandroupoli	Dimokratias Ave. & Arkadioupoleos Str. , 68132 Alexandroupoli , Evrou	570		78,628	78.63	0.28	39.21	0.01	0.05	39.28
00270	Ioannina	23, 28th October Str., 45444, Ioannina, Ioanninon	583		54,690	54.69	0.20	27.28	0.01	0.04	27.32
00273	Menidi	32, Philadelfias & Papanika Str., 13673, Athens, Attikis	430		57,909	57.91	0.21	28.88	0.01	0.04	28.93
00274	Ekthesis Lamia	32, Vasilikon Str., 35100, Lamia, Fthiotidas	617		79,741	79.74	0.29	39.77	0.01	0.06	39.84
00276	Leof.Dikeosinis - Heraklio	65, Dikaiosinis Ave., 71202, Heraklion, Herakliou	464		62,028	62.03	0.22	30.94	0.01	0.04	30.99
00277	Ag. Sosti	194, Sygrou Ave., 17671, Kallithea, Attikis	456		87,101	87.10	0.31	43.44	0.02	0.06	43.52
00278	Aliveri	25th March & Papathanassiou Str., 34500, Chalkida, Evias	276		34,638	34.64	0.12	17.28	0.01	0.02	17.31
00279	Agoras Amaroussiou	69, Vas. Sophias & 26 28th October Str., 15124, Athens, Attikis	225		71,359	71.36	0.26	35.59	0.01	0.05	35.65
00281	Cholargos	220, Mesogeion Ave., 15561, Cholargos, Attikis	413		49,882	49.88	0.18	24.88	0.01	0.03	24.92
00282	Kordelio	17, A. Papandreou & 28 Kritis Str., 56334, Kordelio, Thessaloniki	635		71,089	71.09	0.26	35.45	0.01	0.05	35.52
00285	Megara	5, Kolokotroni Str., 19100, Megara, Attikis	250		31,613	31.61	0.11	15.77	0.01	0.02	15.79
00287	Skalidi St. Chania	5, Skalidi Str., 73131, Chania, Chanion	560		67,907	67.91	0.24	33.87	0.01	0.05	33.93
00289	Kalochori	47, 28th October Str., 57009, Kalochori, Thessalonikis	285		47,676	47.68	0.17	23.78	0.01	0.03	23.82
00293	Livadia	1A, Thessalonikis Str., 32100, Livadia, Viotias	500		76,225	76.22	0.27	38.02	0.01	0.05	38.08

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Code	Name	Address	m^2	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00294	Estavromenou Square Egaleo	197, Iera Odos Str., 12241, Athens, Attikis	292		36,908	36.91	0.13	18.41	0.01	0.03	18.44
00295	Alexandras Ave., Corfu	31, Alexandras Ave., 49100, Corfu, Kerkyras	289		35,646	35.65	0.13	17.78	0.01	0.02	17.81
00299	Rhodes	Averof Str. & 36 Karpathou Str., 851 00 Rhodes, Dodecanissou	640		46,725	46.73	0.17	23.30	0.01	0.03	23.34
00302	Nafpaktos	85, Tzavela Str., 30300, Nafpaktos, Aitoloakarnanias	333		56,057	56.06	0.20	27.96	0.01	0.04	28.01
00303	Panormou - Athens	75, Panormou & Achaias Str., 11524, Ampelokipi, Attikis	250		35,599	35.60	0.13	17.75	0.01	0.02	17.79
00304	Palamidi - Piraeus	Palamidiou & 61, Etolikou Str., 18545, Piraeus, Attikis	228		43,086	43.09	0.16	21.49	0.01	0.03	21.53
00305	Voula	82, Vas. Pavlou Ave., 16673, Voula, Attikis	295		54,589	54.59	0.20	27.23	0.01	0.04	27.27
00311	Arta	74, N. Skoufa & Vlachoutsi Str., 47100, Arta, Artas	360		42,215	42.22	0.15	21.05	0.01	0.03	21.09
00314	Xanthi	11, Konitsis Str. & 35, Vas. Konstantinou Str. , 671 32 Xanthi, Xanthis	600		90,879	90.88	0.33	45.32	0.02	0.06	45.40
00315	Pefki	15, Irinis Ave., 15121, Pefki, Attikis	480		78,299	78.30	0.28	39.05	0.01	0.05	39.12
00319	Mytilini	39, Kountouriotou & Ermou Str., 81100, Mytilini, Lesvou	340		71,781	71.78	0.26	35.80	0.01	0.05	35.86
00320	Irinis Ave. Ilioupoli	44, Irinis Ave., 16345, Ilioupoli, Attikis	491		37,762	37.76	0.14	18.83	0.01	0.03	18.87
00322	Edessa	13, Egnatias & Dimokratias Str., 58200, Edessa, Pellis	440		60,700	60.70	0.22	30.27	0.01	0.04	30.33
00323	Sepolia	62, Dirrachiou Str., 10443, Athens, Attikis	512		57,714	57.71	0.21	28.78	0.01	0.04	28.83
00324	Kiato	23, Ethn. Antistaseos Str., 20200, Kiato, Korinthias	281		31,142	31.14	0.11	15.53	0.01	0.02	15.56
00327	Chaidari	364, Athinon Ave. & Krinis Str., 12462, Chaidari, Attikis	906		110,215	110.21	0.40	54.97	0.02	0.08	55.06
00328	Vrilissia	Kyprou Str. & 52, Pentelis Ave., 15235, Vrilissia, Attikis	576		86,400	86.40	0.31	43.09	0.02	0.06	43.17

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00329	Elassona	7, Panou Zidrou Str., 40200, Larissa, Larissas	304		30,750	30.75	0.11	15.34	0.01	0.02	15.36
00330	Giofyri	183, 62 Martiron Ave., 71500, Heraklion, Herakliou	303		46,911	46.91	0.17	23.40	0.01	0.03	23.44
00331	E. Portaliou Ave. Rethymno	23, Emm. Portaliou Ave., 74100, Rethymno, Rethymnou	307		37,830	37.83	0.14	18.87	0.01	0.03	18.90
00335	Aspropirgos	Dimokratias Ave. & 2, M. Botsari Str., 19300, Aspropirgos, Attikis	770		79,983	79.98	0.29	39.89	0.01	0.06	39.96
00336	Thermi	40, Vasilikis Tavaki Str., 57001, Thermi, Thessalonikis	407		36,245	36.25	0.13	18.08	0.01	0.03	18.11
00337	Grevena	Aimilianou Sq., 51100, Grevena, Grevenon	415		53,717	53.72	0.19	26.79	0.01	0.04	26.84
00338	Naxos	Paraliaki Ave. Naxou, 84300, Naxos, Cycladon	255		33,504	33.50	0.12	16.71	0.01	0.02	16.74
00340	Syros	Ethnikis Antistaseos & Eptanisou Str., 84100, Syros-Ermoupoli, Cycladon	219		22,729	22.73	0.08	11.34	0.00	0.02	11.36
00341	Karaiskaki Sq. Athens	55-59, Deligiorgi Str., 10437, Athens, Attikis	310		94,965	94.96	0.34	47.36	0.02	0.07	47.44
00342	Kefallonias	110, Antoni Tritsi & Rokkou Vergoti Str., 28100, Argostoli, Kefallinia	330		41,282	41.28	0.15	20.59	0.01	0.03	20.62
00343	Florina	17, Stefanou Dragoumi Str., 53100, Florina, Florinas	525		52,312	52.31	0.19	26.09	0.01	0.04	26.14
00344	Akrotiriou Zarouchleika Patra	167, Akrotiri Str., 26334, Patra, Achaias	505		85,357	85.36	0.31	42.57	0.02	0.06	42.64
00345	Naoussa	9, Dionisiou Solomou Str., 59200, Naoussa, Imathias	480		48,946	48.95	0.18	24.41	0.01	0.03	24.45
00346	Preveza	El. Venizelou & Kolovou Str., 48100, Preveza, Prevezas	525		44,232	44.23	0.16	22.06	0.01	0.03	22.10
00349	Vironas	90, Chrisostomou Smyrnis Str. & Erythraias Str., 162 32 Vironas, Attikis	466		45,012	45.01	0.16	22.45	0.01	0.03	22.49
00350	Sindos	Iroon Politechniou & Chrisostomou Smyrnis Str., 57400, Thessaloniki, Thessalonikis	660		65,317	65.32	0.24	32.58	0.01	0.05	32.63

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00351	Str. Kallari - K. Patisia	7, Kourtidou Str. & 67 Str. Kallari Str., 11145, Athens, Attikis	225		21,685	21.69	0.08	10.82	0.00	0.01	10.83
00353	Evelpidon - Dikastiria	61-63, Evelpidon Str., 11362, Athens, Attikis	232		30,006	30.01	0.11	14.97	0.01	0.02	14.99
00354	Markopulo	Dimosthenous Sotiriou Sq., 19003, Markopoulo, Attikis	309		39,762	39.76	0.14	19.83	0.01	0.03	19.87
00356	Kos	Ethnikis Antistaseos & Nymfaias Str., 85300, Kos, Dodecanissou	280		48,718	48.72	0.18	24.30	0.01	0.03	24.34
00357	Annis Marias Rhodes	Ethn. Antistasis & Lemessou Str., 85100, Rhodes, Dodecanissou	404		51,055	51.05	0.18	25.46	0.01	0.04	25.51
00359	Paros	Prompona Area, Parikia, 84400, Paros, Cycladon	161		22,784	22.78	0.08	11.36	0.00	0.02	11.38
00360	Skala Lakonias	5th May Str., 23051, Skala Lakonias, Lakonias	176		31,678	31.68	0.11	15.80	0.01	0.02	15.83
00362	Santorini	Plaka Mesaria, 84700, Thira, Cycladon	476		39,244	39.24	0.14	19.57	0.01	0.03	19.61
00363	Samos	81, Them. Sofouli Str., 83100, Samos, Samou	225		32,137	32.14	0.12	16.03	0.01	0.02	16.06
00364	Vas. Sofias- Pirgos Athinon	2, Fidippidou Str., 11526, Athens, Attikis	475		49,592	49.59	0.18	24.73	0.01	0.03	24.78
00365	Dodonis St. - Ioannina	41, Dodonis & 2 Linas Tsaldari Str., 45221, Ioannina, Ioanninon	227		46,451	46.45	0.17	23.17	0.01	0.03	23.21
00366	Pilea Thessaloniki	44, Profiti Ilia & 2 I. Giannoudi Str., 55535, Thessaloniki, Thessalonikis	280		58,125	58.13	0.21	28.99	0.01	0.04	29.04
00367	Likovrisi	S. Venizelou & 1, Halkidas Str., 14123, Likovrisi, Attikis	220		57,172	57.17	0.21	28.51	0.01	0.04	28.56
00368	Kiparissia	50, 25th March Str., 24500, Kiparissia, Messinias	205		31,288	31.29	0.11	15.60	0.01	0.02	15.63
00374	Cholargos - Perikleous	47, Perikleous Str., 15561, Cholargos, Attikis	323		47,927	47.93	0.17	23.90	0.01	0.03	23.94
00375	Theomitoros - Agios Dimitrios	61, Theomitoros & Ipsilantou Str., 17455, Agios Dimitrios, Attikis	242		52,515	52.51	0.19	26.19	0.01	0.04	26.24
00376	Lagada	11, M. Alexandrou Str., 57200, Thessaloniki, Thessalonikis	285		52,848	52.85	0.19	26.36	0.01	0.04	26.40

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00377	N. Moudania	3, Zafiriou & Kyprou Str., 63200, Nea Moudania, Halkidikis	215		36,841	36.84	0.13	18.37	0.01	0.03	18.41
00378	Rafina	6, Arafinidon Alon Str., 19009, Rafina, Attikis	435		50,508	50.51	0.18	25.19	0.01	0.03	25.23
00380	Lefkada	2, Xen. Grigori Str., 31100, Lefkada, Lefkadas	215		38,889	38.89	0.14	19.40	0.01	0.03	19.43
00381	Glika Nera	23, Lavriou Ave. & Fleming Str., 15351, Glika Nera, Attikis	213		43,520	43.52	0.16	21.70	0.01	0.03	21.74
00382	Artemida	47, Artemidos Str., 19016, Artemida, Attikis	390		41,136	41.14	0.15	20.52	0.01	0.03	20.55
00383	N. Smyrni B' & El Venizelou St	Eratous & 190, El. Venizelou Str., 17563, Nea Smyrni, Attikis	427		64,421	64.42	0.23	32.13	0.01	0.04	32.19
00384	Filothei	70, Kapodistriou Str., 15237, Filothei, Attikis	345		81,435	81.44	0.29	40.61	0.01	0.06	40.69
00386	Eleon Sq. - Nea Kifissia	29, Eleon & Dimitras Str., 14564, Kifissia, Attikis	367		41,543	41.54	0.15	20.72	0.01	0.03	20.75
00388	Nea Krini - Thessaloniki	41, Smyrnis & Vrioulon Str., 55132, Thessaloniki, Thessalonikis	475		35,290	35.29	0.13	17.60	0.01	0.02	17.63
00390	Lechaina - Ilia	Prantouna & Kanari Str., 27053, Lechaina, Ilias	218		39,020	39.02	0.14	19.46	0.01	0.03	19.49
00391	Chrysoupolis - Kavala	Thoukididou & Sofokli Str., 64200, Chrysoupoli, Kavalas	380		50,245	50.24	0.18	25.06	0.01	0.03	25.10
00392	Gerakas-Attiki	Klisthenous & Makariou Str., 15344, Athens, Attikis	439		53,607	53.61	0.19	26.74	0.01	0.04	26.78
00394	The Mall Athens - Maroussi	35, Andrea Papandreou Str. Psalidi Area, 15121, Maroussi, Attikis	160	Not RES	66,276	66.28	0.24	33.05	0.01	0.05	33.11
00395	Cosmos Mediterranean - Thessaloniki	11th Km Thessalonikis-N. Moudanion National Rd. , 55535, Thessaloniki, Thessalonikis	88		24,923	24.92	0.09	12.43	0.00	0.02	12.45
00396	Limnos	Ypsipilis Sq. (Ote), 81400, Myrina Limnou, Lesvou	326		34,887	34.89	0.13	17.40	0.01	0.02	17.43
00403	N. Alikarnassos - Kriti	26, Ikarou Str., 71601, N. Alikarnassos, Herakliou	348		32,299	32.30	0.12	16.11	0.01	0.02	16.14

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00404	Drosia	7, Marathonos Ave., 14575, Drosia, Attikis	228		49,386	49.39	0.18	24.63	0.01	0.03	24.67
00406	Amfiali	28-30, P. Tsaldari Str., 18757, Keratsini, Attikis	288		51,758	51.76	0.19	25.81	0.01	0.04	25.86
00410	Skiathos	Loutraki-Ammoudia Area, 37002, Skiathos, Magnisias	195		23,041	23.04	0.08	11.49	0.00	0.02	11.51
00414	Alexandria Imathia	Dimitriou Vetsopoulou & Them. Sofouli Str., 59300, Alexandria, Imathias	267		41,048	41.05	0.15	20.47	0.01	0.03	20.51
00417	Amfissa	Salonon Ave. & 10, I. Gidogianni Str., 33100, Amfissa, Fokidas	283		32,544	32.54	0.12	16.23	0.01	0.02	16.26
00424	Lavrio	1, Athinon-Lavriou Ave., 19500, Lavrio, Attikis	379		30,388	30.39	0.11	15.16	0.01	0.02	15.18
00425	Andros	G.K. Empirikou & 25th March Str., 84500, Andros, Cycladon	212		22,295	22.30	0.08	11.12	0.00	0.02	11.14
00426	Tinos	Plaka Tinou Area, 84200, Tinos, Cycladon	207		37,596	37.60	0.14	18.75	0.01	0.03	18.78
00427	Thasos	4, Theagenous Str., 64004, Thasos, Kavalas	149		29,881	29.88	0.11	14.90	0.01	0.02	14.93
00434	Pefka - Thessaloniki	Papanikolaou Ave. & 9, Sikelianou Str., 57010, Thessaloniki, Thessalonikis	217		47,863	47.86	0.17	23.87	0.01	0.03	23.91
00438	Kypseli Square	3, Kanari Sq. & 1-3 Krissis & 4-6 Fedriadon Str., 11364, Athens, Attikis	295		47,578	47.58	0.17	23.73	0.01	0.03	23.77
00445	Corfu Iii	Corfu-Paleokastritsas National Rd., Solari Area, 49100, Corfu, Kerkyras	245		30,056	30.06	0.11	14.99	0.01	0.02	15.02
00449	Ano Liosia	1A, Aigaiou Pelagous Str., 13341, Ano Liosia, Attikis	365		39,448	39.45	0.14	19.67	0.01	0.03	19.71
00458	Chalkida C	Chaina Ave. & 19, P. Patron Str., 34100, Chalkida, Evias	466		85,546	85.55	0.31	42.66	0.02	0.06	42.74
00462	Ag. Eleoussa Kallithea	188, Eleftheriou Venizelou Str., 17675, Kallithea, Attikis	494		48,899	48.90	0.18	24.39	0.01	0.03	24.43

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Code	Name	Address	m^2	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00463	Kalloni Lesvos	Kallonis Central Rd., 81100, Mitilini, Lesvou	212		31,922	31.92	0.11	15.92	0.01	0.02	15.95
00474	Patriarchou Ioakim St.-Kolonaki	41, Patriarchou Ioakim Str., 10674, Athens, Attikis	345		27,686	27.69	0.10	13.81	0.00	0.02	13.83
00523	Panorama Voulas	189, Vouliagmenis Ave., 16674, Glyfada, Attikis	580		83,861	83.86	0.30	41.82	0.01	0.06	41.90
00608	Ano Glyfada	17, Ithakis & 129, Gounari Str., 16561, Glyfada, Attikis	350		51,375	51.38	0.18	25.62	0.01	0.04	25.67
00615	Acharnon	122, Acharnon & Kodrigktonos Str., 11251, Athens, Attikis	447		58,618	58.62	0.21	29.23	0.01	0.04	29.29
00621	Ymittou St.	62, Ymittou & Kononos Str., 11634, Athens, Attikis	382		43,309	43.31	0.16	21.60	0.01	0.03	21.64
00630	Pesmazoglou	2-6, Pesmazoglou Str., 10175, Athens, Attikis	1,300		150,733	150.73	0.54	75.18	0.03	0.10	75.31
00639	Petralonon	Mirmidonon & 8-10, Trion Ierarhon Str., 11851, Petralona, Attikis	254		62,931	62.93	0.23	31.39	0.01	0.04	31.44
00640	Kesarianis	59-61, E.Antistasis Str., 16121, Kesariani, Attikis	141		25,051	25.05	0.09	12.49	0.00	0.02	12.52
00653	Argyroupoli	90, Kyprou Ave., 16452, Athens, Attikis	340		62,911	62.91	0.23	31.38	0.01	0.04	31.43
00658	Nikaia	1 Solomou & Olympou Str., 18450, Nikaia, Attikis	570		53,001	53.00	0.19	26.43	0.01	0.04	26.48
00659	Piraeus	121, Karaiskou Str., 18510, Piraeus, Attikis	415		56,572	56.57	0.20	28.21	0.01	0.04	28.26
00679	Karpenisiou	37, Ath. Karpenisioti Str., 36100, Karpenisi, Evrytanias	237		31,367	31.37	0.11	15.64	0.01	0.02	15.67
00684	Heraklion	1, Viannou Str.- Kornarou Sq., 71110, Heraklion, Herakliou	439		42,770	42.77	0.15	21.33	0.01	0.03	21.37
00701	Delfon St. -Thessaloniki	74, Delfon Str. & Orestou Str., 54642, Thessaloniki, Thessalonikis	330		50,125	50.13	0.18	25.00	0.01	0.03	25.04
00702	Ano Toumpas	200, Gr. Lambraki Str., 54352, Thessaloniki, Thessalonikis	540		65,732	65.73	0.24	32.78	0.01	0.05	32.84

			Area	Electricity				Emissions			
Code	Name	Address	m^2	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00707	Polichnis	6, Agiou Panteleimonos & Valtetsiou Str., 56533, Polichni, Thessalonikis	390		55,389	55.39	0.20	27.62	0.01	0.04	27.67
00722	Larissas	6, Iliodorou Str., 41222, Larissa, Larissas	410		41,373	41.37	0.15	20.63	0.01	0.03	20.67
00738	Serres	Chr.Smyrnis & 1, Ypsilantou Str., 62100, Serres, Serron	550		53,446	53.45	0.19	26.66	0.01	0.04	26.70
00744	Polygyrou Thes.	1, Mousiou & Iroon Politechniou Str., 63100, Polygyros, Chalkidikis	330		26,683	26.68	0.10	13.31	0.00	0.02	13.33
00760	Menidiou	119, Parnithos Ave. & 166 Aristotelous Str., 13674, Acharnai, Attikis	420		52,514	52.51	0.19	26.19	0.01	0.04	26.24
10669	Central Units	Pl. Ethnikis Antistasis - Vlachoutsi Str., 47100, Arta, Artas	141		1,231	1.23	0.00	0.61	0.00	0.00	0.62
0359Θ	Naousa- Paros	Regional Cyclades, Paros, Cycladon	113		25,616	25.62	0.09	12.78	0.00	0.02	12.80
BC043	Office Building	9, Kimis Str. & 10 Seneka Str., 14564 N. Kifisia Attikis	378	Not RES	28,275	28.28	0.10	14.10	0.01	0.02	14.13
BC270	Office Building	9, Vlachleidou Str., 45332, Ioannina, Ioanninon	149		11,559	11.56	0.04	5.76	0.00	0.01	5.77
BU125	Office Building	3, El.Venizelou Str., 65302, Kavala, Kavalas	164		14,829	14.83	0.05	7.40	0.00	0.01	7.41
BC299	Office Building	82-84 Australias & 1 Makrygianni Str., 85100, Rhodes	222		31,172	31.17	0.11	15.55	0.01	0.02	15.57
02024	Office Building	5, Ionos Dragoumi Str., 54626, Thessaloniki, Thessalonikis	1,333		141,056	141.06	0.51	70.35	0.02	0.10	70.47
02038	Office Building	34, Panepistimiou Str., 10679, Athens, Attikis	2,883		268,047	268.05	0.96	133.68	0.05	0.18	133.92
02039	Office Building	75, Thessalonikis & Athinas Str., 18346, Moschato, Attikis	3,649		637,707	637.71	2.30	318.05	0.11	0.44	318.60
02041	Office Building	Florinis & 75, Thessalonikis Str., 18346, Moschato, Attikis	2,036		228,338	228.34	0.82	113.88	0.04	0.16	114.08
02043	Office Building	4, Athinas & 10 Ag. Saranta Str., 18346, Moschato, Attikis	2,262		441,812	441.81	1.59	220.35	0.08	0.30	220.73

			Area	Electricity				Emissions			
Code	Name	Address	m^2	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
02044	Office Building	19 Kallirois Str., 11743, Athens, Attikis	485		77,564	77.56	0.28	38.68	0.01	0.05	38.75
02045	Office Building	40-44 Praxitelous Str., 10561, Athens, Attikis	1,308		193,113	193.11	0.70	96.31	0.03	0.13	96.48
02057	Office Building	5 Santaroza Str., 10564, Athens, Attikis	2,293		258,004	258.00	0.93	128.68	0.05	0.18	128.90
02059	Office Building	3, Balaoritoy & 22 Voukoyrestiou Str., 10671, Athens, Attikis	1,657		186,171	186.17	0.67	92.85	0.03	0.13	93.01
02060	Office Building	8, Othonos Str., 10557, Athens, Attikis	2,847		850,388	850.39	3.06	424.12	0.15	0.59	424.86
02063	Office Building	10 Filellinon & 13 Xenofontos Str., 10557, Athens, Attikis	2,498		382,479	382.48	1.38	190.76	0.07	0.26	191.09
02065	Office Building	7, Santaroza St, 10564, Athens, Attikis	2,553		260,631	260.63	0.94	129.99	0.05	0.18	130.21
02107	N.Ionia Building Complex	8 Iolkou Str., 14234, Nea Ionia, Attikis	25,152		2,334,464	2,334.46	8.40	1,164.28	0.41	1.61	1,166.30
02108	IT Data Center	8, Iolkou Str., 14234, Nea Ionia, Attikis	3,343		3,998,772	3,998.77	14.40	1,994.33	0.71	2.76	1,997.79
02121	Office Building	7, Ionos Dragoumi Str., 54625, Thessaloniki, Thessalonikis	861		124,064	124.06	0.45	61.88	0.02	0.09	61.98
02125	Office Building	25th March & Teo Str., 17778, Athens, Attikis	13,859		1,032,573	1,032.57	3.72	514.98	0.18	0.71	515.88
02126	Office Building	10 Sygrou & Valaoritou Str., 54625, Thessaloniki, Thessalonikis	246		42,474	42.47	0.15	21.18	0.01	0.03	21.22
02130	Office Building	2-6, Pesmazoglou Str., 10175, Athens, Attikis	10,640		1,233,693	1,233.69	4.44	615.29	0.22	0.85	616.36
02131	Warehouse	37 I. Nika Str., 13671, Acharnai, Attikis	6,095		147,655	147.66	0.53	73.64	0.03	0.10	73.77
02132	Office Building	22, Omirou Str., 10672, Athens, Attikis	2,036		200,192	200.19	0.72	99.84	0.04	0.14	100.02
02139	Office Building	22, Aristotelous Str., 54623, Thessaloniki, Thessalonikis	146		9,540	9.54	0.03	4.76	0.00	0.01	4.77
02163	Office Building	Al. Panagouli Str., 14234, Nea Ionia, Attikis	7,405		997,810	997.81	3.59	497.64	0.18	0.69	498.51

			Area	Electricity				Emissions			
Code	Name	Address	m^2	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
02218	Office Building	19, Papastratou Str. & 18 Vlachakou St, 18545, Piraeus, Attikis	11,612		870,363	870.36	3.13	434.08	0.15	0.60	434.84
02641	Office Building	20, Ionos Dragoumi Str., 54624, Thessaloniki, Thessalonikis	149		11,119	11.12	0.04	5.55	0.00	0.01	5.56
G0079	Headquarters	2 Omirou & 12 Stadiou Str., 10564, Athens, Attikis	4,491		499,952	499.95	1.80	249.34	0.09	0.34	249.78
10015	Office Building	26, Ag. Andreou & Kolokotroni Str., 26221, Patra, Achaias	880		81,130	81.13	0.29	40.46	0.01	0.06	40.53
10020	Office Building	Martiron 25th August & Koroneou Str., 71202, Heraklion, Herakliou	998		189,076	189.08	0.68	94.30	0.03	0.13	94.46
10118	Office Building	22, Ionos Dragoumi Str., 54624, Thessaloniki, Thessalonikis	578		52,815	52.81	0.19	26.34	0.01	0.04	26.39
10201	Office Building	36, Panepistimiou Str., 10679, Athens, Attikis	1,173		166,503	166.50	0.60	83.04	0.03	0.11	83.19
10202	Office Building	7, Tsamadou Str., 18531, Piraeus, Attikis	592		51,277	51.28	0.18	25.57	0.01	0.04	25.62
10206	Office Building	18, Leontos Sofou Str., 54626, Thessaloniki, Thessalonikis	1,485		198,540	198.54	0.71	99.02	0.04	0.14	99.19
10247	Office Building	Othonos-Amalias & 1, Patreos Str., 26221, Patra, Achaias	894		81,683	81.68	0.29	40.74	0.01	0.06	40.81
10747	Office Building	20, Amaliados Str. & Eslin Str., 11523, Athens, Attikis	2,936		300,828	300.83	1.08	150.03	0.05	0.21	150.29

Note: A postal address may include both a branch and a building.

Appendix 6

Sites - Direct emissions (Scope 1)

Direct emissions

Code	Address	Natural Gas			Heating oil		Gasoline		HFCs		Employee Leased vehicles	
		kWh	m^3	tCO_2e	lt	tCO_2e	lt	tCO_2e	kg	tCO_2e	km	tCO_2e
00343	17, Stefanou Dragoumi St., 53100, Florina, Florinas				3,352	8.84						
02057	5 Santaroza St., 10564, Athens, Attikis				6,001	15.83						
G0079	2 Omirou & 12 Stadiou Str., 10564, Athens, Attikis				998	2.63					9,961,919	854.65
02107	8 Iolkou St., 14234, Nea Ionia, Attikis	1,252,131	108,970	234.37			6,374	15.02				
02063	10 Filellinon & 13 Xenofontos St., 10557, Athens, Attikis	83,241	7,214	15.52								
02125	15, 25th March & Teo St., 17778, Athens, Attikis	109,738	9,537	20.51								
02132	22, Omirou St., 10672, Athens, Attikis	32,177	2,793	6.01								
10747	20, Amaliados St. & Eslin St., 11523, Athens, Attikis								140	261.51		
		1,477,287	128,515	276.41	10,351	27.30	6,374	15.02	140	261.51	9,961,919	854.65

Notes: In cases where there are no emissions the cell appears with a neutral color.

Appendix 7

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	C.Vousvounis Group Senior Sustainability Officer
Telephone	2144060328
Fax	
E-mail	cvousvounis@eurobank.gr
Website	www.eurobank.gr
Public access to the environmental statement or the updated environmental statement	
(a) printed form	Group Sustainability Unit
(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	04/2026
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	6,067
Turnover or annual balance sheet	€ 2,235million

Sites	
Name	Eurobank S.A.
Address	8. Othonos St.
Town	Athens
Postal Code	10557
Country/land/region/Autonomous Community	Greece
Contact person	C.Vousvounis Group Senior Sustainability Officer
Telephone	2144060328
Fax	
E-mail	cvousvounis@eurobank.gr
Website	www.eurobank.gr
Public access to the environmental statement or the updated environmental statement	
(a) printed form	Group Sustainability Unit
(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	04/2026
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	6,067
Turnover or annual balance sheet	€ 2,235million

Environmental Verifier	
Name of environmental verifier	TÜV HELLAS (TÜV NORD) S.A.
Address	282. Mesogeion Avenue
Town	Holargos
Postal Code	155 62
Country/land/region/Autonomous Community	Greece
Telephone	210 6540195
Fax	210 6528025
E-mail	www.tuvhellas.gr
Registration number of accreditation or license	EL-V-0004
Scope of accreditation or license (NACE Codes)	1.61, 7 (except 7.21), 8.1, 8.91, 10, 11, 12, 13, 14.1, 14.3, 16, 18.1, 19, 20, 21, 22, 23, 24 (except 24.46), 25, 26.2, 26.8, 27, 28 (except 28.29, 28.96 and 28.99), 31, 32.3, 33, 35.1, 36, 37, 38, 39, 41, 42, 43, 45, 46, 47, 49.42, 49.5, 51 (except 51.22), 52, 53, 55, 56, 58, 59.2, 61, 62, 63.1, 64, 65.1, 66.2,68, 69.1, 70, 71.1, 72, 77.32, 79, 80, 81, 82.3, 84.11, 85, 86.23, 95, 96 (except 96.09)
Accreditation or Licensing Body	Hellenic Accreditation System SA (ESYD)

Athens, 15.04.2025

Signature of the representative of the Organisation

A. Kazakos

General Manager, Group Strategy
Chairman of Sustainability Management Committee
Representative of the Management of Eurobank

TÜVNORD

Environmental Verifier's Declaration on Verification and Validation Activities

TÜV HELLAS (TÜV NORD) S.A. 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, 35.1, 36, 37, 38, 39, 41, 42, 43, 45, 46, 47, 49.42, 49.5, 51 (except of 51.22), 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 S.A., with registration number EL-000080, meets all requirements of Regulation (EC) No 1221/2009 of the European Parliament and of the Council of 25 November 2009 on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS) and its amendments.

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 and its amendments,
- 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.

Athens, 15.04.2025

Signatures

M. Kypriotou

Approved Signatory
TÜV HELLAS (TÜV NORD) S.A.

P. Achladas

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