

Environmental Report **2025**

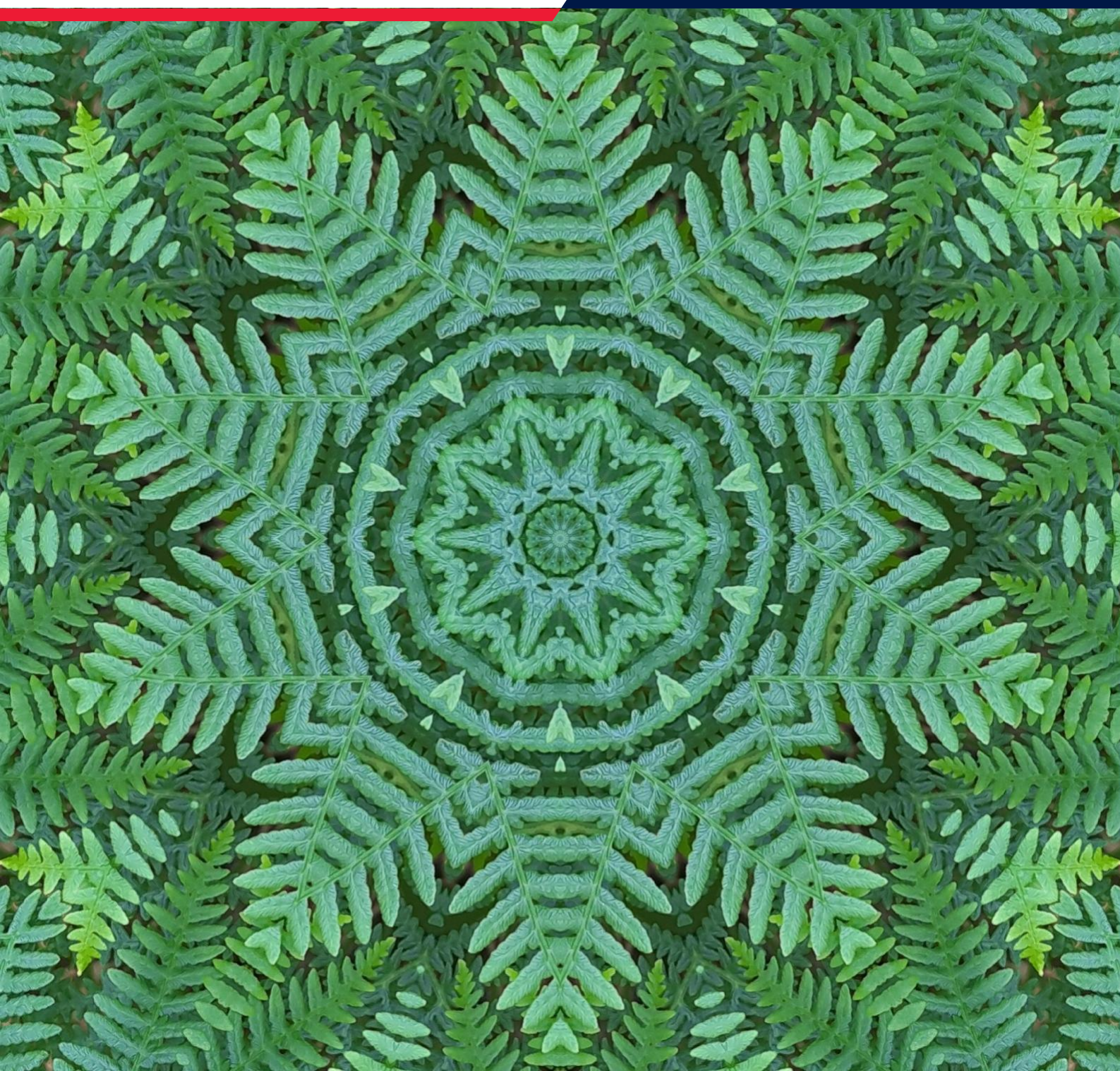


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Introduction

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 S.A.) S.A., an independent certification/ verification 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) 1505/2017 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 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 is currently implementing its Sustainability Strategy, including targets and commitments, along with the two key pillars: Operational Impact Strategy (OIS) and Financed Impact Strategy (FIS), both of which aim to address sustainability matters within the context of the Group's business model and operations.



Figure 1: Group Sustainability Strategy

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 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.

Progress is regularly reviewed by the Sustainability Management Committee. Each project is designed with clearly defined milestones, key performance indicators (KPIs), annual targets, and long-term interim targets, supporting the Bank's stated commitments with a time horizon extending over the next decade.

Linkages are established with the Bank's Transformation pillars, as well as with the relevant ISO Management System standards, in order to ensure the proper documentation and certification of activities, the validation of target-setting and measured performance, and the systematic monitoring of progress through internal controls and external assurance processes.

The Financed Impact Strategy focuses on fostering favorable economic, social and environmental outcomes across all aspects of its financing activities, with a commitment to sustainability and responsible stewardship. To achieve this objective, the Financed Impact Strategy is structured around the following 4 strategic pillars:

- Client Engagement and Awareness: Helping clients transition to more sustainable business models by raising awareness of climate change challenges and opportunities.
- Supporting Clients in Transition: Facilitating the transition of clients towards sustainable practices by offering financing solutions, that are guided by the financing approaches and the eligible activities of the Sustainable Finance Framework, goals and ambitions.
- Enablers and Tools for Sustainable Financing: Providing frameworks, tools, and products to underpin sustainable financing.
- Assessment and Management of Sustainability-related Risks: Identifying and managing the sustainability-related risks within the Bank's loan and investment portfolios, including assessing exposure to transition and physical risks linked to climate change.

The Financed Impact Strategy supports Eurobank's commitment to sustainable financing, ensuring that the Group's financial activities align with sustainability goals, such as reducing the carbon footprint of financed projects.

To overcome these challenges, Eurobank has implemented a series of strategic initiatives:

Operational Impact Strategy (OIS) key components:

- Operational efficiency: Focus on energy efficiency, reducing carbon emissions, towards the commitment to achieve Net Zero in its operations for Scope 1 & 2 by 2033 and Scope 3 by 2050. Promotion of environmental stewardship by accelerating also transition towards a paperless banking network and preservation of natural resources, as well as extending circular economy practices. Accommodation of social needs within its business model and safeguarding prudent governance for itself and its counterparties, in accordance with supervisory initiatives, and following international standards and best practice.
- The OIS is supported by a governance structure of project streams per each commitment and the supervisory ESG/OIS Committee. Regular review of progress via milestones and KPIs to ensure annual and long-term sustainability goals related to Environmental, Societal, and Governance & Business Impact are met. Progress is regularly reviewed at the Sustainability Management Committee.

Financed Impact Strategy (FIS) key components:

- Sustainable Financing: Development of strategies that will promote the green transition of the Group's clients through sustainable financing.
- Portfolio alignment: Gradual alignment of the Group's portfolio with sectoral transition pathways that are aligned with the 1.5°C climate transition scenario.
- Net zero strategy: Sectoral decarbonisation targets covering the Group's lending portfolios, with phased target-setting up to 2050.

The core activity of the Group (banking services) is part of the EU Paris-aligned Benchmark activities. As part of the Pillar 3 disclosures, the Group discloses the counterparties in its portfolio that are excluded from the Paris Aligned Benchmark (Consolidated Pillar 3 Report - 11.4.1 Template 1: Banking book - Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity). Information on how sustainability related performance, including climate related objectives, is incorporated into remuneration and incentive schemes is provided in section "Integration of sustainability related performance in incentive schemes" ([Annual Financial Report of the Bank](#) (Sustainability Report)).

The Bank sets targets to reduce financed emissions for the most energy intensive sectors of its portfolio, following the framework of the Net Zero Banking Alliance (NZBA). The approach is based on international standards (such as the Partnership for Carbon Accounting Financials, PCAF) and scientifically grounded scenarios, with the objective of achieving net zero emissions (Net Zero) by 2050 and limiting global warming to 1.5°C.

The Bank has included in its emissions reduction target the following four sectors with the highest carbon intensity:

- Power generation
- Oil & gas
- Iron & steel
- Cement

The Operational Impact Strategy is deployed through milestones and KPIs that support the annual and the long-term interim targets set across multiple project streams, spanning over the next decade.

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.

The Operational Impact Strategy (OIS) is developed around three pillars, with the environmental pillar constituting a core component and aiming to reduce the negative environmental impacts of Eurobank's own operations and to promote environmental responsibility, with a clear objective of achieving climate neutrality.

The primary objective of the environmental pillar is to achieve a net zero carbon emissions balance from Eurobank's own operations by 2033 for greenhouse gas (GHG) emissions under Scopes 1 & 2, and by 2050 for GHG emissions under Scope 3, using 2019 as the base year.

The Operational Impact Strategy (OIS) is developed and deployed along three pillars, of which the environmental impact is a key pillar which aims at minimizing 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 main decarbonization levers and actions include:

- **Building Upgrades:** Action plan to reduce emissions by optimizing/ upgrading the energy efficiency of buildings. This includes technical interventions such as LED light fixture installations, minimum energy class of A+ air conditioning, heat recovery ventilation systems, and system-level building upgrades.
- **Energy Self-Production:** Installation of rooftop photovoltaic (PV) stations and development of standalone PV parks. In 2023, 1,203 PV panels were installed on the roof of Nea Ionia complex and 376 on the roof of Acharnes building. In 2024, energy self-production began in May (Nea Ionia) and July (Acharnes). For 2025, energy production was 925.17 MWh (Nea Ionia) and 318,184 MWh (Acharnes).
- **Renewable Energy Procurement:** Increased procurement of electricity sourced from Renewable Energy Sources (guarantees of origin). In 2025, 98.01% of total electricity consumed was sourced from RES (certified guarantees of origin and self-production).
- **Virtual net billing scheme:** Additionally, the Bank aims to implement a 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.
- **Technical Interventions:** Monitoring and analysis of energy consumption to implement necessary improvements, where required.
- **Portfolio Upgrade:** Gradual energy upgrade and issuance of green building certifications (LEED, BREEAM,). 18 of the Bank's buildings are certified as green buildings, and certified properties have been included in the SBC Yearbook for Green Buildings. (Four certified green buildings were sold in 2025, while two additional buildings were certified, resulting in a current total of 18 certified green buildings, 31/12/2025).
- **Electromobility (reduction of Scope 1 emissions):** To reduce fleet emissions, Eurobank is transitioning to electric mobility. The Group is gradually increasing the share of plug-in and electric vehicles in its fleet and installing EV charging infrastructure at its buildings.

The references to Eurobank's Sustainability Strategy in this section relate to the Strategy currently in force during the 2025 reporting period. In parallel, the Group is progressing the update of its Group Sustainability Strategy, which will build on the existing framework and further strengthen the integration of sustainability across its operations and activities.

Eurobank is a signatory to the UN Global Compact since 2008, and is committed to respecting, actively supporting and promoting the 10 fundamental principles, with the aim of advancing sustainability and responsible business conduct.

Eurobank participates in the Interbank Coordinating Committee on Sustainable Development, Green Banking and Corporate Governance of the Hellenic Bank Association, which aims to monitor developments in the international and national regulatory framework and to assess 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"; its area of implementation is Greece, while the extent of certification, in accordance with the ISO 14001 standard, covers all of the Bank's Buildings and all Branches and applies to 100% of its operations (Annex 5).

In addition, the Bank applies the international standard ISO 14064 1:2018 for the quantification and reporting of greenhouse gas emissions (Categories 1–6), as well as greenhouse gas offsets. The relevant data are verified annually by TÜV HELLAS (TÜV NORD S.A.) S.A., an independent certification/ verification body.

This Environmental Report, which includes data and results relating to the Bank’s environmental performance for 2025, has been prepared and verified following the annual audit by the Verification Body, in the context of compliance with EMAS requirements, and with the aim of providing reliable environmental information on Eurobank to the public and to all stakeholders/ intended users.

The information included in this report relates to the environmental policy, environmental impacts, performance, documentation of threats / risks and opportunities, and the results of the Bank across all of its points of presence in Greece, based on the environmental objectives it has set.

Athens, 12.05.2026

A.Kazakos

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

C.Vousvounis

Group Senior Sustainability Officer



About Eurobank

Profile

The Eurobank Group, consisting of Eurobank S.A. (Eurobank) and its subsidiaries, is a strong banking group with total assets of € 108,0 billion and 12,408 employees (data as at 31 December 2025).

With a total network of 562 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 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 2:



Figure 2: Sustainability Governance Structure

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).

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 Financial Report of the Bank](#).

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 is convinced 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.

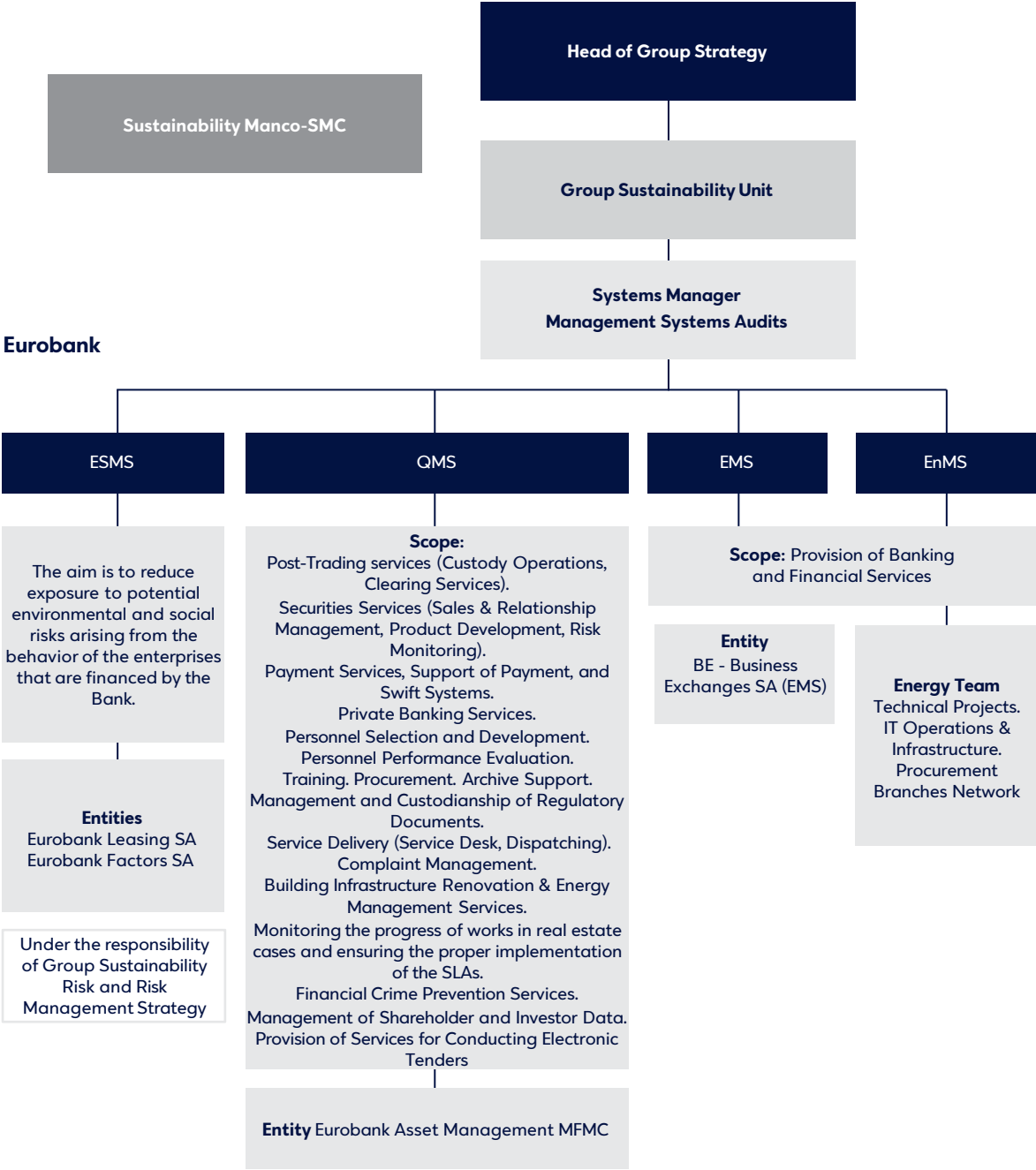


Figure 3: Organizational Chart relative to Management Systems

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. The relevant information is sourced from:

- **Institutional bodies & the Internet:** Websites of ministries (e.g. ypeka.gr), e nomos, etc.
- **Internal communication:** Updates via Connected and official announcements.
- **External partners:** Information from suppliers and contractors in the context of maintenance activities or new contracts.

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 2025, 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) and an Environmental and Social Policy. The ESMS supports the assessment of direct and indirect environmental impacts and helps mitigate potential financial risks arising from the activities of financed enterprises, while the Policy sets out the key principles and requirements for managing environmental and social issues and ensures compliance with applicable national and international laws and regulations, as well as the Bank's commitments, through a standardized assessment approach.

The Bank is in the process of renewing its ESMS, transitioning to the ESG Risk Assessment framework. For the Corporate portfolio, the ESG Risk Assessment replaces the ESMS, while for the Retail portfolio the Bank is exploring the appropriate approach and implementation steps for a similar transition.

The ESG Risk Assessment provides a comprehensive methodology to assess and classify clients based on ESG criteria, supporting compliance with regulatory requirements.

ESG Risk Assessment

Eurobank has developed an ESG Risk Assessment by combining its Climate Risk Scorecard with the Interbank ESG Questionnaire. This comprehensive approach helps assess and classify the Group's clients based on ESG criteria, in line with regulatory requirements.

This assessment informs credit decisions by incorporating ESG risks, potential mitigation actions, and due diligence considerations. The framework includes ESG due diligence triggers and escalation mechanisms, with the Bank providing recommendations for appropriate mitigation actions. Obligors are expected to submit an ESG Action Plan within 12 months to address identified risks and opportunities.

Eurobank's ESG Risk Assessment framework determines whether ESG mitigation actions are required based on the borrowers' overall ESG score and transaction characteristics such as tenor and exposure. Based on these factors, ESG mitigation actions are mandatory for high-risk borrowers, while medium-risk borrowers may also undergo this process.

For more information, please refer to the "Integration of sustainability in risk management" section of the [Annual Financial Report](#) of the Bank.

Business Continuity Management System

Eurobank has established a robust Business Continuity Management System (BCMS), certified to ISO 22301 by TÜV HELLAS (TÜV NORD S.A.) S.A. 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

With the implementation of the Environmental Management System (EMS), Eurobank tangibly reaffirms its commitment to fostering a strong environmental culture across the full spectrum of its activities, including its relationships with customers and suppliers, by systematically integrating the principles of its Environmental Policy into decision making processes.

Within this framework, the Bank continuously strengthens its supplier management framework by gradually introducing stricter and measurable environmental criteria for the assessment of both suppliers and their products and services, with the objective of promoting sustainable development, reducing environmental footprint, and advancing responsible business practices throughout the supply chain.

As part of its Sustainable Procurement strategy, Eurobank has incorporated ESG criteria into tendering and Request for Proposal (RFP) processes for both Information Technology products and services and other procurement categories, in accordance with its established tendering framework. This integration now constitutes a structural element of the supplier selection process rather than an ad hoc practice.

Relevant initiatives were launched in 2023 in close cooperation with the competent business units and have since evolved with increasing systematic application, covering an ever growing share of the supplier base.

During the evaluation of offers, factors related to the environmental impact of products, services and projects are assessed, including actions aimed at reducing emissions, promoting the rational use of resources, and applying circular economy principles. At the same time, suppliers' policies and performance on social responsibility and corporate governance matters are also taken into consideration, strengthening the overall ESG assessment.

Eurobank places particular emphasis on the establishment and monitoring of Key Performance Indicators (KPIs) for Sustainable Procurement, integrating them into the supplier management framework. Through systematic measurement and monitoring, continuous improvement and transparency in tracking progress towards the relevant objectives are ensured.

A supplier's contribution to environmental protection, green development and support of the local community constitutes a substantive decision making criterion. For this reason, the supplier evaluation process takes into account, where required, the existence of a documented Environmental Policy, as well as the implementation of certified Environmental and Energy Management Systems. In parallel, the Bank systematically informs suppliers about its own Policies and Management Systems, strengthening alignment and transparency in cooperation. Where feasible, product technical specifications incorporate recognised environmental labels and certifications (such as Energy Star, FSC, PEFC, EU Ecolabel and other internationally recognised sustainability certifications), enhancing the selection of solutions with a lower environmental footprint.

In addition, the annual Supplier Evaluation process constitutes a key tool for ensuring quality, accountability and sustainability across the Group's supply chain. Beyond technical and financial performance, suppliers are systematically assessed against environmental, social and governance criteria, ensuring that sustainability forms an integral part of the overall cooperation assessment.

The process applies to all suppliers of Information Technology products and services, as well as suppliers of other goods and services, reinforcing consistency and uniform application of ESG principles across the entire supplier base.

At governance level, Eurobank requires suppliers to hold relevant certifications (such as ISO 9001, ISO 14001 and ISO 50001) at the stage of offer submission and technical evaluation, while additional disclosures are requested regarding their operational footprint, ESG performance and the publication of a Sustainability Report, where available. The objective is the selection of suppliers that demonstrate responsible operations and alignment with the Bank's sustainability principles.

Procurement processes form an integral part of the Bank's certified Management Systems in accordance with the international standards ISO 9001, ISO 14001 and ISO 50001, ensuring systematic application, transparency and compliance with internationally recognised best practices.

With a strong commitment to the principles of Sustainable Development, the Bank has obtained confirmation of compliance with the international ISO 20400 standard from the independent certification TÜV HELLAS (TÜV NORD S.A.) S.A, which confirms that the Bank's approach is not limited to individual actions, but is based on a comprehensive strategic framework incorporating the principles of responsibility, risk management, transparency, and long term value creation.

The adoption of ISO 20400 provides tangible evidence of the systematic integration of environmental and social criteria at all stages of the procurement lifecycle, from planning and selection to contract management and performance evaluation.

Remaining steadfast in its values, Eurobank seeks to expand cooperation with suppliers with a low environmental footprint and to develop joint initiatives for environmental and social actions, strengthening collective contribution to sustainable development and to the establishment of a responsible and resilient supply chain.

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 2025, 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 2025 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 2025, 54 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 as “ESG Thinking”, initially launched in 2022. These programs are meticulously crafted to furnish Eurobank’s workforce with indispensable ESG insights. In 2025, 372 employees participated in sustainability training programs.

Through the Digital Academy, training sessions were delivered in 2025 on ESG-related topics, namely “CSRD Sustainability Reports – Regulatory requirement and compliance or an opportunity for a strategic shift?” and “ESG Standards and Green Financing”. These sessions were attended by 40 Eurobank employees and 300 representatives from the business community.

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 (62 participations in 2025).

Overall in 2025, 528 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 2025 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.

As of the beginning of 2025, a total of 652 assessments relating to air conditioning and lighting were recorded. Specifically with regard to air conditioning, 4.6% (30 comments) were rated at the low end of the scale and 10.7% (70 comments) were rated as moderate. Correspondingly, for lighting, 2.8% (18 comments) were rated at the low end of the scale and 6.9% (45 comments) were rated as moderate. The Technical Projects Unit promptly addressed all issues rated at the low end of the scale.

Environmental Targets and Performance

Progress on Operational Impact against targets for 2025

In 2025, the Bank succeeded in implementing the following actions that impact its environmental performance:

- Update of the action plan for achieving Net-Zero carbon emissions from operations, as well as the associated transition pathways, using 2024 data, in line with transition trajectories aligned with the Paris Agreement target of limiting global warming to 1.5°C, with an accelerated timeline – Net Zero Year 2033 instead of 2041. The update for 2025 was completed in April 2026.
- Verified operational carbon footprint for 2024 as per ISO 14064-1 (May 2025), in line with National Climate Law stipulations.
- Verification of the operational footprint for the 10 months of 2025 (ISO 14064-1) and validation of the November & December 2025 forecast (ISO 14064-2), in the context of the Bank's 2025 Sustainability Report. The verification of the 2025 annual results will take place in April 2026.
- In 2025, a decrease of 4.66% was recorded in purchased electricity consumption, a significant reduction of 3.35% in Scope 2 equivalent emissions, and a reduction of 5.98% in combined Scope 1 and Scope 2 equivalent emissions (exceeding the 2025 target of 2%), compared to 2024. The reduction is also attributable to the decrease in the electricity emission factor. The emission factor for the national residual mix in 2025 amounted to 0.36751 kgCO₂/kWh, representing a decrease of 26.31% compared to 2024 (0.49874 kgCO₂/kWh).
- 98.01% of total electricity consumed in 2025 was sourced from Renewable Energy Sources (certified guarantees of origin and self-production via the supplier and DAPEEP).
- Additional chargers for electric vehicles were installed in central buildings.
- In 2025, 72.88% of the Bank's leased vehicles are plug-in/electric (88.39% of the new contracts), as part of its efforts to accelerate the complete replacement of its fleet with electric or hybrid vehicles.
- Implementation of good practices and measures aimed at reducing and managing total water consumption (compared to the 2019 base year). In 2025, water supply decreased by 11.49% compared to 2024, while the reduction compared to 2019 amounted to 31.11%
- There was an 84.59% increase in paper recycling, with 97.56% originating from the disposal of physical historical archives.
- 14.3 tn of small electrical appliances, mobile phones, tablets, ink and ink cartridges were placed in the recycling Hungry Bins installed in 11 locations throughout Greece, since the launch of the programme.

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 15, 16 & 48-56), while for energy and greenhouse gas emissions, actions are carried out within the Energy Management System (EnMS) (pages 25-47).

The performance for 2025 in relation to the respective goals that had been set as well as the goals for 2026, are presented in tables 2 and 3.

Environmental Target	Performance 2024	Target 2025 (%)	Target value 2025	Performance 2025	Saving amount/ change	Change (%)	Status	Target 2026 (%)	Target value 2026
Reduction in total electricity consumption (MWh)	33,771	-2%	33,096	32,632	-1,139	-3.37%	Target achieved	-1%	32,306
Increase in the percentage (%) of electricity consumption from RES	97.97%	0.50%	98.46%	98.01%	0.04%	0.04%	Target not reached	0.50%	98.50%
Reduction in natural gas consumption (MWh)				1,643			New target	-0.50%	1,635
Reduction of paper consumption (million pages) MPS	45.92	-1%	45.46	44.48	-1.44	-3.14%	Target achieved	-2%	43.59
Reduction of water consumption (m³)	59,133	-1%	58,542	52,340	-6,794	-11.49%	Target achieved	-1%	51,816

Table 2: Natural Resources Conservation

Environmental Target	Performance 2024	Target 2025 (%)	Target value 2025	Performance 2025	Saving amount/ change	Change (%)	Status	Target 2026 (%)	Target value 2026
Reduction of GHG Emissions Scope 1 (tn CO ₂ e)	1,474	-2%	1,445	1,062	-412	-27.93%	Target achieved	-1%	1,052
Reduction of GHG Emissions Scope 2 (tn CO ₂ e)	12,289	-2%	12,044	11,878	-411	-3.35%	Target achieved	-1%	11,759
Reduction of GHG Emissions Scope 1 & 2 (tn CO ₂ e)	13,763	-2%	13,488	12,940	-823	-5.98%	Target achieved	-1%	12,811

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 2024	Performance 2025	Saving amount/ change	Change over time (%)
Percentage of recycled paper out of total paper supply	466.57%	924.08%	457.509	98.06%
Hazardous Waste Management (tn)	72.35	45.43	-26.92	-37.21%
Hazardous Waste Management (% waste recycled)	100%	100%	0	0%

Table 4: Waste targeting

Energy efficiency across the branch network

As part of the energy upgrade of the branch network, the Bank has set a new long term target aiming for the convergence of 90% of the selected branch network to energy intensity levels below 145 kWh/m² by 2030. This commitment is aligned with the Bank's broader efforts to reduce its carbon footprint and optimise operational efficiency (Table 5).

Environmental Performance Indicator	Scope of application	Target	Performance 2025	Performance 2027	Performance 2030
Energy intensity per m ² (kWh/m ²)	Branch network	Low carbon branches, consumption < 145 kWh/m ²	68%	76%	90%

Table 5: Energy efficiency target for branch network

Additional operational targets and milestones

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 end of 2026.
- Implement energy self-production activities:
 - Installation of rooftop PVs on Eurobank buildings by 2024 (implemented).
 - Develop standalone PV parks by 2028, aimed at reducing electricity consumption derived from fossil fuels and achieving a corresponding reduction in emissions.
The expected electricity generation from the installation is estimated at 13 GWh, targeting the simultaneous coverage of approximately 10.3 GWh of the Bank's property energy consumption.
- >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 (National Climate Law 4936/2022, Article 12).
- 100% of electricity consumed to be originated from RES by 2028. The strategy for the procurement of Guarantees of Origin (GOs) from Renewable Energy Sources (RES) was launched in 2021, covering 97.42% of electricity consumption. With an annual target increase of 0.50%, the Bank aims to achieve direct billing of the total electricity consumption of its owner-occupied buildings and branches by 2028 (where feasible). This approach ensures the acquisition of the corresponding Guarantees of Origin, with the ultimate objective of covering 100% of purchased electricity from Renewable Energy Sources.
- Energy efficiency upgrade of buildings that contribute to Scope 1 & 2 emissions by 2033.
- Increase the number of certified green buildings in Eurobank's building portfolio by 4 by 2033 (compared to 2023).
- Achievement of a 40% reduction in total electricity consumption (compared to the 2019 base year) by 2030.
- Monitor, verification, 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 2028.
- Carbon credits (nature-based carbon removal projects in line with SBTi) for natural gas emissions, up to 3% of total Bank's Scope 1 & 2 emissions by 2028.
- 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)
- Actions aimed at reducing printed paper consumption (e.g. use of electronic signatures).
- Establish Zero Waste to Landfill practices across the Bank (multiple recycling streams covered by Facility Management contractors).
- Development of an energy procurement management strategy (including self-generation options and Power Purchase Agreements – PPAs) by 2026.
- Extension of the printed paper reduction target to 50% by 2030 (baseline year: 2019).
- 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:

- The ranking of branches in ascending order, based on total energy consumption and its parameterized values per floor area as well as per heating and cooling degree days (HDD/CDD) – climatic conditions. Degree days are calculated per geographical area of operation, based on data from meteorological monitoring stations of the Degree Days platform located in proximity to the Bank's buildings and branch network.
- 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. The Bank monitors energy consumption in its buildings and in selected branches through energy meters and/or Building Energy Management Systems (BEMS). This process follows a structured methodology that involves documenting the expected enhancements in energy performance.

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

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 2025 reached 34,438 MWh (123.98 TJ), reflecting a decrease of 2.74% compared to the previous year's consumption of 35,408 MWh (127.47 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 2025 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 94.76% of the Bank's total energy consumption. The Bank's electricity consumption amounted to 32,632 MWh (117.48 TJ) presenting a decrease of 3.37% compared to 2024 consumption which amounted to 33,771 MWh (121.58 TJ).

The respective values of electricity consumption of the Eurobank Group in Greece¹ amounted at 33,517 MWh (120.66 TJ) presenting a decrease of 3.28% compared to 2024.

The total consumption of electricity derives from the purchased electricity (96.42%) and self-consumption from the self-production (3.58%) of the photovoltaic installations in the buildings of Nea Ionia and Acharnes.

¹ As Eurobank Group in Greece is considered 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 2025 by source of origin is described in table 6.

	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Amount of Savings / Change	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Total consumption of purchased electricity (MWh)	34,721	33,001	31,465	-1,536	-4.66%
Purchased electricity from RES (MWh)	34,042	32,315	30,816	-1,499	-4.64%
Purchased electricity from non RES (MWh)*	679.52	686.00	648.74	-37.26	-5.43%
Percentage (%) of electricity consumption from RES	98.04%	97.97%	98.01%	0.04	0.04%
Self-consumption of self-generated electricity (MWh)	0	769.89	1,167	397	51.62%
Total electricity consumption (MWh)	34,721	33,771	32,632	-1,139	-3.37%

Table 6: 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 (building common expenses). Any discrepancy in annual changes is due to decimal rounding.

At Group Greece level, the corresponding percentage of electricity consumption from RES is 97.93% (32,823 MWh from RES out of the total 33,517 MWh).

Guarantees of Origin

In the context of minimizing its Greenhouse Gas (GHG) emissions from the consumption of purchased electricity, the Bank obtained for 2025 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 an equal amount of energy has been produced from Renewable Energy Sources (RES).

The total recalls by DAPEEP for the year 2025 amount to 74.1% of the purchased consumption as 25.9% has been provided free of charge by DAPEEP with the following announcement:

<https://www.dapeep.gr/azimios-katanemithises-egguiseis-2025/>

The Bank receives certificates of origin from the supplier, as well as the corresponding revocations from DAPEEP at Group level.

Natural gas

Natural Gas is consumed at the Bank's buildings to cover its heating needs and represents 4.77% of the Bank's total energy consumption. For 2025, natural gas consumption registered at 1,643 MWh (5.91 TJ) and decreased by 11.20% compared to 2024, when amounted to 1,477 MWh (5.32 TJ).

The variation in energy consumption between 2024 and 2025 is primarily attributed to changing climatic conditions. Data analysis indicates a significant increase during February and April 2025, resulting from lower temperatures that necessitated more intensive use of heating systems. Particular emphasis is placed on the increased demand during the spring period, during which the need for thermal comfort remained high, especially during morning hours following non-operational periods (e.g. weekends), affecting the overall energy profile of the building facilities. The energy intensity indicator (kWh/HDD) increased by 3.02% compared to 2024 (2,790.80 kWh/HDD versus 2,708.97 kWh/HDD in 2024).

In general, regarding the results/measurements of natural gas consumption, it is observed that there isn't any further potential for improving consumption, as the Bank has already implemented 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 0.32% of the Bank's total energy consumption.

For the calculation of oil consumption, documentation from the "Oil purchased" records was used.

It is noted that, as the diesel fuel tanks for the buildings' generator sets (emergency power generators) are maintained at a predefined level (quantity in litres) throughout the year in order to meet the site-specific requirements of the Business Continuity Plan, the methodology based on the reconciliation of opening and closing stock balances cannot be applied (Consumption amount= Stock at the beginning of year + Oil purchased - Stock at the end of year - Use by subsidiaries).

The consumption of heating oil amounted to 110.1 MWh (0.40 TJ) presenting an increase of 8.73% in comparison with 2024 consumption, which registered at 101.25 MWh (0.36 TJ).

The increase in heating oil consumption is attributed to the weather conditions during the period February–April, during which temperatures were lower compared to 2024, as well as to the procurement of diesel fuel for the generators.

Fuels

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 0.15% of the Bank's total energy consumption.

For 2025, the consumption of petrol amounted to 53 MWh, equivalent to 0.19 TJ, presenting a decrease of 8.69% in total.

Table 7 presents the total energy consumption and Chart 1 presents the total energy consumption and energy consumption per m².

Energy consumption	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Heating oil	MWh	211.55	101.25	110.10	8.73%
Natural gas	MWh	2,269	1,477	1,643	11.20%
Petrol for vehicles	MWh	50.97	58.23	53.18	-8.69%
Diesel for vehicles	MWh	7.90	0.00	0.00	
Electricity (RES+ non RES)	MWh	34,721	33,771	32,632	-3.37%
Total energy consumption	MWh	37,261	35,408	34,438	-2.74%
Total energy consumption per employee (intensity)	kWh/person	6,159	5,836	5,924	1.51%
Total energy consumption by surface area (intensity)	kWh/m ²	141.40	141.52	138.03	-2.47%

Any discrepancy in annual changes is due to decimal rounding.

Table 7 : Total energy consumption

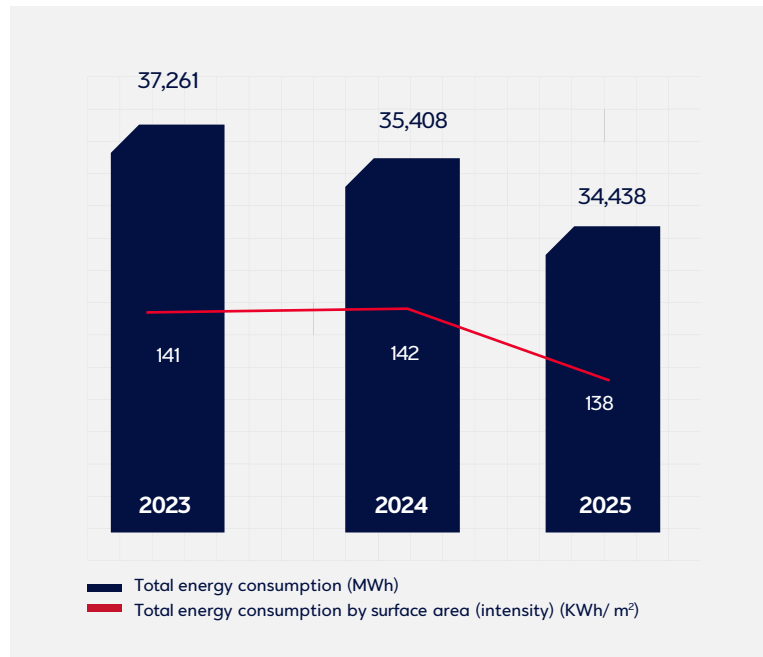


Chart 1: Total energy consumption and energy consumption per m²

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 of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Transportation from business air travel	km	1,855,803	2,698,377	6,510,775	141.28%
Hotel stay	days	1,907	3,107	6,386	105.54%
Transportation from business air travel per employee	km/person	306.74	444.76	1,120	151.83%
Transportation with leased corporate vehicles using fuels	km	7,388,662	6,563,656	3,385,913	-48.41%
Transportation with leased corporate vehicles using electricity*	km	3,398,263	3,398,263	5,739,199	68.89%
Homeworking	days	256,706	271,050	264,187	-2.53%
Employee commute	km	24,689,274	20,898,110	19,308,316	-7.61%

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

Table 8: Transportation, Business Travel and Homeworking

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 2025, the energy intensity ratio amounted to 17.82 MWh/million €, representing an increase of 12.47% compared to the previous year's intensity ratio of 15.84 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), 28 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 (3 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 2025, 83.39% 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 112 vehicles, of which 99 are EV/ PHEVs and 13 others).

The overall share of electric/plug-in vehicles in 2025 amounted to 72.88%, reflecting an increase of 67.45% compared to 2024 (43.52%).

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-Leadership in Energy and Environmental Design, BREEAM-Building Research Establishment Environmental Assessment Method), aiming to validate the sustainability value of its assets and to demonstrate its sustainability performance.

Gradual energy upgrade and issuance of green building certifications (LEED, BREEAM,). Currently, 18 of the Bank's buildings are certified as green buildings, and certified properties have been included in the SBC Yearbook for Green Buildings.

During 2025, the green buildings portfolio demonstrated significant activity, confirming the strategic focus on sustainable development. Specifically, the year concluded with a total of 18 certified buildings, following the successful transfer of 4 certified properties. The portfolio's development was further strengthened through the environmental certification of 2 buildings (LEED), ensuring the continuous improvement of the environmental performance across the entire property portfolio.

Activities performed in 2025

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

In 2025 the following technical initiatives were implemented:

- Installation of LED lighting in new branches and renovation projects.
- 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.
- Conducting energy audits by engineers of the Technical Projects Unit.

Within the framework of monitoring major electricity consumption, the Bank records the Power Usage Effectiveness (PUE) of its data center located in N. Ionia. In 2025, the indicator closed at 1.96 (the market average ranges between 1.5 and 1.8).

PUE is an excellent tool for benchmarking the energy use of the data center over time, enabling the Bank to monitor the results of changes and improvements.

Technical interventions with energy design are presented in table 9.

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	64		368,042	400,993	230.13	72,179	5.1	10
2	Replacement of lighting with new LED technology		9	95,642	94,058	60.10	16,930	5.65	10
3	Replacement of air conditioning units with new high-energy efficiency models	9		201,579	113,289	65.02	20,392	9.89	30
4	Replacement of air conditioning units with new high-energy efficiency models.		5	81,719	37,610	24.03	6,770	12.07	30
Totals		73	14	746,982	645,950	379.29	116,271		

Table 9: 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 2026 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:
 - installation of new LED technology light fixtures
 - installation of VRF air conditioning systems and autonomous air-conditioning units, as well as installation of air-cooled water air-conditioning systems, with a minimum energy class of A+.
 - installation of a heat recovery ventilation system.
- Energy audits in the context of renovation works by engineers of the Technical Projects Unit.

In 2026, the Bank aims to utilize the Virtual Net Billing scheme, matching part of the electricity supply of its properties with a remote photovoltaic power generation installation of 8 MWp installed capacity (located in the region of Laconia)

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.

The construction of the photovoltaic park is expected to commence during 2026.

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, with the annual data being verified on a yearly basis by TÜV HELLAS (TÜV NORD S.A.) S.A, an independent certification/ verification body.

It is also noted that there is alignment with the International Standard "GHG Protocol Corporate Accounting and Reporting Standard" (Scope 1, 2 and 3).

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.

Greenhouse gas emissions are calculated using the location-based approach for the total purchased electricity, and the market-based approach for the residual electricity after deducting the procurement of Guarantees of Origins (GOs).

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).

This category also includes emissions from the electricity consumption of offsite ATMs (4.1).

Category 5: Indirect GHG emissions or GHG removals associated with the use of products by the organization (Scope 3)

Eurobank calculates greenhouse gas (GHG) emissions for subcategory 5.2 Indirect emissions from downstream leased assets.

GHG emissions arise from the electricity consumption of owner-occupied properties leased to third parties for commercial purposes (including buildings certified under LEED or BREEAM).

In addition, within this category, Eurobank calculates GHG emissions for subcategory 5.4 Indirect emissions from investments.

GHG emissions derive from the lending and investment portfolio, specifically from the following asset classes:

- Corporate loans
- Commercial Real Estate (CRE) loans
- Investments in corporate bonds and equities
- Mortgage loans
- Vehicle loans
- Shipping loans
- Sovereign debt

Category 6: Indirect GHG emissions from other sources (Scope 3)

Within the framework of the digital transformation program (Eurobank 2030), the migration of IT applications to cloud computing (6.1) is ongoing, resulting in a reduction in electricity consumption due to the potential decrease of related on-premises infrastructure.

In 2025, emissions were calculated for applications hosted in the Cloud, as well as emissions from the use of Microsoft Office 365 (cloud-based).

Biogenic Emissions:

Based on Decision No. YPEN/DAPEEK/28426/1077/2020 (Government Gazette B' 1248/16.04.2020), "Allocation for the year 2020 of a quantity of 132,500 kilolitres of pure biodiesel", in accordance with the provisions of Article 15A(7) of Law 3054/2002, Article 5, holders of refining licenses and holders of trading licenses for Category A petroleum products are required to ensure that pure biodiesel is blended at a rate of 7% into the diesel fuel placed on the Greek market.

Based on Article 80 of Law No. 4602/2019 (Government Gazette A' 45/2019), "Research, exploitation and management of the country's geothermal potential, establishment of the Hellenic Authority for Geology and Mineral Exploration, ownership unbundling of natural gas distribution networks and other provisions", the share of pure bioethanol or alcohol of biological origin used for the production of biofuels, calculated as a percentage of the energy content of the final gasoline blend, is determined on an annual basis and is set at three point three percent (3.3%) for the year 2020 and for subsequent years.

In accordance with the above, the Bank calculates biogenic emissions in a separate line for subcategories 1.2 and 3.1; however, these emissions are not included in the totals for Categories 1 and 3, nor in the overall emissions figures.

The following emission subcategories are not included in the calculations:

- 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 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:

$$\text{Emissions (CO}_2\text{e)} = \text{source data} \times \text{emission factor} \times \text{global warming potential}$$

With regard to emissions, the Bank uses, where feasible, the most recent emission factors from the following sources:

- the National Inventory Report (NIR Greece),
- the Renewable Energy Sources & Guarantees of Origin Operator (DAPEEP S.A.),
- the UK Department for Environment, Food & Rural Affairs (DEFRA – UK),
- the UK Department for Business, Energy & Industrial Strategy (BEIS – UK),
- the Greenview calculation tool for emission factors related to overnight stays,
- the EXIOBASE database (emission factors for Greece),
- the United States Environmental Protection Agency (EPA),
- the PCAF Building Database,
- the Global Warming Potential (GWP),

as applicable in each specific case.

Specifically, for the identification of emission factors from BEIS, Greenview, EXIOBASE and EPA, the Climatiq platform (<https://www.climatiq.io/data> and <https://www.hotelfootprints.org>) was used, which provides a database for identifying emission factors from various sources and databases.

In addition, greenhouse gas emissions for 2024 were recalculated using the emission factors issued in 2025 by the Ministry of Environment and Energy, due to the new Climate Law 4936/2022 (Government Gazette 105/A/27.05.2022) and the introduction of new emission categories. These recalculations were conducted to ensure a common and consistent basis for comparison across the years 2023, 2024 and 2025.

Table 10 presents greenhouse gas emissions by Category/Scope:

Category	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
GHG emissions – Category 1, Scope 1	tCO ₂ e	2,226	1,474	1,062	-27.93%
GHG emissions – Category 2, Scope 2	tCO ₂ e	17,347	12,289	11,878	-3.35%
GHG emissions – Category 3, 4, 5, 6 (Operational impact), Scope 3	tCO ₂ e	40,525	84,667	86,014	1.59%
GHG emissions – Category 5 (5.4. Financed impact), Scope 3	tCO ₂ e		18,699,443	24,020,033	28.45%
GHG emissions – Category 1 & 2, Scope 1 & 2	tCO ₂ e	19,572	13,763	12,940	-5.98%
Total GHG emissions (Operational impact)	tCO ₂ e	60,097	98,431	98,955	0.53%
Total GHG emissions (Operational and Financed impact)	tCO ₂ e		18,797,874	24,118,988	28.31%
GHG emissions – Category 1, Scope 1 / Total GHG emissions (Operational impact)	%	3.70%	1.50%	1.07%	-28.32%
GHG emissions – Category 2, Scope 2 / Total GHG emissions (Operational impact)	%	28.86%	12.49%	12.00%	-3.86%
GHG emissions – Category 1 & 2, Scope 1 & 2 / Total GHG emissions (Operational impact)	%	32.57%	13.98%	13.08%	-6.48%
GHG emissions – Category 3,4,5,6 (Operational impact), Scope 3 / Total GHG emissions (Operational impact)	%	67.43%	86.02%	86.92%	1.05%
Total biogenic emissions	tCO ₂ e		65.25	45.80	-29.80%

Table 10: 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 5: Includes subcategories 5.2- Emissions from downstream leased assets, 5.4.- Emissions from investments

Category 6: Indirect GHG emissions from other sources.

Any discrepancy in annual changes is due to decimal rounding.

Total greenhouse gas emissions from operational activities, expressed in carbon dioxide equivalents (tCO₂e), amounted to 98,955 tCO₂e in 2025, representing a marginal increase of 0.53% compared to 2024 (98,431 tCO₂e).

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 2025 is 6.69 tCO₂e/ million € and shows an increase of 8.72% compared to 2024 (6.16 tCO₂e/ 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 2025 from the fuels used are presented in table 11.

Direct emissions - Category 1 (1.1, 1.2), Scope 1	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Emissions from heating oil consumption	tCO ₂ e	57.04	27.30	29.69	8.73%
Emissions from natural gas consumption	tCO ₂ e	410.55	276.47	305.20	10.39%
Emissions from vehicle petrol consumption	tCO ₂ e	13.15	14.69	13.42	-8.69%
Emissions from diesel consumption	tCO ₂ e	1.99	0.00	0.00	

Table 11: Emission from fuel consumption

Any discrepancy in annual changes is due to decimal rounding.

In 2026, the Bank intends to replace its owned vehicles used for internal equipment transportation with new electric vehicles, resulting in the minimization of fuel consumption.

The related calculations carried out are based on the NIR Greece 2025, as well as the relevant Ministry of Environment and Energy (YPEN) document on Emission Factors for 2024, issued in 2026.

Bank's Leased Vehicles

The necessary data is collected through the "CO₂ 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 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 leased vehicles – fuels amounted to 421.09 tCO₂e, were recorded under subcategory 1.2 (Scope 1), and showed a decrease of 50.39% compared to 2024 (848.84 tCO₂e).

In addition, electricity-related emissions:

- 293.56 tCO₂e arising from the use of electricity for charging corporate plug-in hybrid and electric vehicles are recorded under subcategory 2.1 (Scope 2); and
- 286.26 tCO₂e arising from the transmission/ distribution of electricity used for charging corporate plug-in hybrid and electric vehicles are recorded under subcategory 4.1 (Scope 3).

The reduction in GHG emissions is attributable to the increased use of electric/ plug-in leased corporate vehicles (new contracts) compared to conventional vehicles, resulting in a corresponding reduction in fuel consumption.

The respective fuel-related emissions (gasoline) for plug-in/ electric vehicles covering the same number of kilometres would have amounted to 882.31 tCO₂e; therefore, the emissions savings amount to 302.50 tCO₂e (i.e. 882.31 [fuels] – 293.56 [electrification – subcategory 2.1] – 286.26 [electrification – subcategory 4.1]).

The significant reduction in greenhouse gas (GHG) emissions during the current year is attributed to the transformation of the corporate fleet. The replacement of conventional vehicles with new leased electric and plug-in vehicles led to a corresponding reduction in the use of conventional fuels and in direct emissions (Scope 1).

Fluorinated gases (fugitive emissions)

HFCs (hydrofluorocarbons), PFCs (perfluorocarbons), and SF₆ (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 CO₂ equivalents (CO₂e) is required.

The data on fluorinated gases (F-gases) that derived from the Bank's air conditioning installations for 2025 are presented in Appendix 3.

Emissions from fluorinated gases from refrigerants (fugitive emissions) in 2025 amounted to 292.88 tCO₂e and showed a decrease of 4.52% compared to 2024 (306.73 tCO₂e).

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".

98.01% of Eurobank's electric energy is certified as originated from Renewable Sources.

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

Indirect Emissions - Category 2 (2.1), Scope 2	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Emissions from electricity consumption (location based)	tCO ₂ e	17,347	12,150	11,585	-4.66%
Emissions from electricity consumption related to leased PHEV and EV vehicles	tCO ₂ e		139.00	293.55	111.18%
Emissions from electricity consumption (without GOs)*	tCO ₂ e	339.49	249.93	176.58	-29.35%
Total emissions from electricity consumption and charging of PHEVs & EVs (market-based, without GOs)**	tCO ₂ e		388.93	470.13	20.88%
Total reduction of electricity emissions from renewable electricity purchased (with GOs)	tCO ₂ e	17,007	11,900	11,408	-4.14%

Table 12: Emissions from electricity

* It concerns residual emissions other than provider's contract without Guarantees of Origin -GOs.

**Total residual emissions, without Guarantees of Origin, from electricity consumption and EV charging calculated using DEFRA emission factors.

Any discrepancy in annual changes is due to decimal rounding.

The increase of 111.18% in emissions related to leased vehicles (PHEVs, EVs) is attributed to the increased number of electric/ plug-in leased corporate vehicles (new contracts) compared to 2024.

The use of photovoltaic systems at the Nea Ionia building complex and at the Bank's central warehouse in Acharnes resulted in savings of 664.77 tCO₂e.

Greenhouse gas emissions calculations per branch/ building were carried out using appropriate emission conversion factors (DAPEEP for the residual electricity mix for 2024 for CO₂, and the YPEN document issued in 2026 for 2024 concerning CH₄ and N₂O), for the purpose of greenhouse gas emissions reporting in accordance with the Climate Law (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 objective of achieving a more accurate and comprehensive recording of the environmental footprint of its day to day activities, the Bank reached out to seven (7) suppliers providing transportation services, in order to collect transportation data for the calculation of the corresponding greenhouse gas emissions.

Fuel consumption data for the vehicles used to perform transportation services on behalf of the Bank during the current year were collected via electronic correspondence.

The transportation services relate to 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 13.

Indirect Emissions – Category 3 (3.1), Scope 3	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Emissions from transportation and distribution of goods (petrol consumption)	tCO ₂ e	10.14	4.46	10.08	126.02%
Emissions from transportation and distribution of goods (diesel oil consumption)	tCO ₂ e	440.45	448.65	433.24	-3.44%
Emissions from transportation and distribution of goods (LPG consumption)	tCO ₂ e	0.75	0.90	0.00	-100.00%

Table 13: Emissions from third-party transportation

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

Total emissions amounted to 443.32 tCO₂e and decreased by 2.35% compared to 2024 (454.01 tCO₂e).

It is noted that in 2025 no vehicles using liquefied petroleum gas (LPG) were used for transportation activities.

Subcategory 3.3: Emissions from employee commuting (Scope 3)

With the aim of achieving a more accurate and comprehensive recording of the environmental footprint of our day to day activities, a survey entitled “How do you get to work? We want to hear from you!” was conducted in collaboration with the Internal Communications Unit, in order to capture commuting patterns—to and from work—and assess their environmental impact through the calculation of greenhouse gas emissions arising from different modes of transportation.

The data collected through a dedicated questionnaire enabled Eurobank to calculate emissions resulting from employees’ commuting activities.

A total of 2,526 employees from across Greece participated in the survey (participation rate: 42.87%), and the results were significant (Table 14).

Means of transport	km	tCO ₂ e
Tram / Metro / Urban rail	4,366,272	121.38
Bus	1,452,092	150.80
Conventional car / Taxi	11,003,390	1,670.34
Hybrid car	1,199,127	127.75
Electric car	196,608	25.12
Motorcycle	987,754	107.69
Plug-in hybrid	103,073	68.34
Total:	19,308,316	2,271.42

Table 14: Employee commuting results

Specifically, it was calculated that in 2025 a total of 19,308,316 kilometres were travelled and 2,271.42 tCO₂e of greenhouse gas emissions were generated from daily commuting activities.

The above total emissions include emissions from commuting to and from work (2,194.27 tCO₂e) as well as emissions from transmission and distribution losses of electricity (77.15 tCO₂e) associated with the charging of plug-in hybrid and electric vehicles (subcategory 4.1).

Emissions from commuting activities in 2025 (2,194.27 tCO₂e) decreased by 8.94% compared to 2024 (2,409.80 tCO₂e).

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).

In 2025, emissions amounted to 705.44 tCO₂e, representing a decrease of 2.53% compared to 2024 (723.77 tCO₂e).

Subcategory 3.5: Emissions from business travel

The Bank monitors and calculates the emission occurring from business air travel by collecting the pertinent mileage from the travel agencies and utilizing the UK-DEFRA emission factors.

Also, greenhouse gas emissions from overnight hotel stay were also calculated using specific BEIS/Greenview factors per destination.

The Bank distinguishes business travel between domestic and international flights in order to better manage the origin of emissions.

Emissions from business travel in 2025 amounted to 545.24 tCO₂e and showed an increase of 154.23% compared to 2024 (214.46 tCO₂e).

Emissions from overnight hotel stays in 2025 amounted to 175.54 tCO₂e and showed an increase of 45.25% compared to 2024 (121 tCO₂e).

The increase is due to Bank executives travelling to regions/ branches for meeting with both Bank executives and the business community of the region, as well as to international travel for training purposes or participation in conferences.

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:

- A12 Cantine
- B91 Cleaning
- E08 Internet fees
- E13 Telephone calls charge
- C03 Security systems maintenance
- F05 Printing and stationary supplies
- F13 Miscellaneous (e.g. pharmacy items)
- H1-Advertising (new category)
- H3- Sponsorship (new category)
- G4- Occasional Consultancy Fees (new category)

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: kgCO₂e / € (purchase value) are used to calculate emissions.

Emissions from the electricity consumption of offsite ATMs are also included under subcategory 4.1. These emissions relate to the electricity consumption of ATMs installed in third party premises or operating as standalone units (offsite ATMs).

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 by buildings/ branches/ offsite ATMs, and the calculation is performed using the primary data collected for subcategory 2.1, either directly or through the competent internal unit.
- "Emissions from energy losses arising from the transmission and distribution of electricity from the power generation plant to the organizations purchasing it for use (Well-to-Tank – WTT Transmit & Distribution (T&D))."

These emissions relate to electricity losses associated with electricity consumption by the Bank's buildings/ branches/ offsite ATMs. They also include electricity losses incurred during the charging of PHEV and EV vehicles, both for leased corporate vehicles and for employee commuting vehicles.

The relevant results are presented in table 15.

Indirect Emissions – Category 4 (4.1, 4.5), Scope 3	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Emissions related to the production and transportation of fuels	tCO ₂ e	54.90	59.63	58.19	-2.43%
Emissions from losses arising from transportation of fuels for electricity generation	tCO ₂ e	5,573	6,407	6,407	0.00%
Emissions from electricity transmission & distribution losses	tCO ₂ e	590.49	1,251	1,320	5.55%
Emissions from purchased goods*	tCO ₂ e	2,502	2,502	1,752	-29.99%
Emissions from purchased services*	tCO ₂ e	4,341	4,341	4,277	-1.49%

Table 15: Emissions from purchased goods and services.

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

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

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:

- B03 - Air Condition – Depreciation
- B05 - Furniture Depreciation
- B06 - Leasehold Improv. Depreciation
- B07 – Office Building Depreciation
- E03 – Hardware Depreciation
- E04 – Software Depreciation
- E07 - Telephone, Telex, FAX Depreciation
- C04 – Security Systems – Depreciation
- F02 - Office Equipment Depreciation

- F19 – Amortization of Intag Assets (new category) and represent 100% of total fixed asset depreciation for 2025.

In each category, the registrations are initially grouped by asset description and depreciation amount and then the corresponding conversion factors of the type: kgCO₂e/€ (purchase value) are used to calculate the emissions.

Emissions from capital goods depreciation in 2025 amounted to 25,032.98 tCO₂e, representing an increase of 9.84% compared to 2024 (22,790.78 tCO₂e).

Subcategory 4.3: Emissions from disposal of solid and liquid waste

In 2025, 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. This also includes mineral oils generated from diesel generator sets (backup generators), classified as liquid waste.

Emissions from the disposal of solid and liquid waste in 2025 amounted to 489.35 tCO₂e, presenting a decrease of 26.00% compared to 2024 (661.28 tCO₂e), Table 16.

Type	Quantities	Emissions (tCO ₂ e)
Paper and cardboard (kg)	1,624,414.46	7.6115
Plastic and aluminum (kg)	28,906.92	0.1354
Batteries/ accumulators (kg)	825.00	0.0039
Electrical and electronic equipment (kg)	45,882.29	0.2150
Municipal waste (kg)	947,854.64	471.3136
WEEE (tn)	60.74	0.0612
Mineral oils (lt)	380.00	0.0018
Water supplied (m ³)	52,339.56	10.0126
		489.35

Table 16: Emissions results from solid and liquid waste disposal

The related calculations were performed using UK-DEFRA emission factors.

Category 5: Indirect GHG emissions or GHG removals associated with the use of products by the organization

Subcategory 5.2: Indirect emissions from downstream leased assets

The Bank calculates greenhouse gas emissions arising from the electricity consumption of owned properties leased for commercial purposes (certified commercial properties with LEED/ BREEAM and other commercial properties).

Certified commercial properties

The calculation for 2025 covers 22 certified properties (LEED, BREEAM). Total electricity consumption amounted to 32,698,596 kWh, with corresponding emissions of 12,038.84 tCO₂e.

At the end of 2025, four certified green buildings were sold, while two additional buildings were certified, resulting in a current total of 18 certified properties (31/12/2025).

Other commercial properties

The calculation covers 118 properties. As detailed energy consumption data are not available for these properties, emissions are estimated using the PCAF Standard (Option 2b – estimated emissions based on location/ country, floor area, and property type derived from statistical data). Emissions are calculated using the following equation:

$$\text{Emissions (tCO}_2\text{e)} = \text{m}^2 \times \text{property emission factor (tCO}_2\text{e/m}^2\text{)}$$

Where the property emission factor represents tCO₂e per unit of floor area (m²) based on the property type. Twelve (12) different building types are distinguished, and the emission factors applied are sourced from the PCAF Building Database, reflecting the building stock of each country in which the Bank operates.

The calculated emissions amount to 30,481.09 tCO₂e.

Subcategory 5.4: Indirect emissions from investments

Under this subcategory (5.4), the Bank calculates greenhouse gas emissions arising from its lending and investment portfolio. The calculations cover the following asset classes:

- Corporate loans
- Commercial Real Estate (CRE) loans
- Investments in corporate bonds and equities
- Mortgage loans
- Vehicle purchase loans
- Shipping loans
- Sovereign debt

Financed emissions constitute the most material category within Scope 3 for Eurobank, representing over 99% of total emissions.

	Exposure (€ mn)	Scope 1&2 (ktCO ₂ e)	Scope 3 (ktCO ₂ e)	Total emissions (ktCO ₂ e)
Lending	29,161	6,448,112	10,738,556	17,186,668
Corporate	19,856	5,970,653	10,239,328	16,209,981
Retail	9,305	477,459	499,228	976,687
Investments	13,487	2,500,905	4,332,460	6,833,365
Total	42,648	8,949,017	15,071,016	24,020,033

Table 17: Financed emissions

Emissions from financing activities increased by 28% compared to 2024 (18,699,443 tCO₂e).

Overall, the increase in financed emissions in 2025 is mainly attributable to portfolio growth, methodological enhancements, and improved emissions data coverage, and does not indicate a material deterioration in the carbon intensity profile of the underlying portfolio.

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 (tCO₂e) on application level in real-time.

In 2025, emissions from the use of Azure amounted to 94.79 tCO₂e compared to 211.47 tCO₂e in 2024 (a decrease of 55.18%).

The significant decrease is attributable to a recalculation of emissions data following methodological updates in the relevant dashboards provided by Microsoft. It is noted that Microsoft does not publish tenant level change logs explaining why historical values for a specific customer may have changed.

Gaseous pollutants

The 2025 emissions of gaseous pollutants (Sulphur dioxide-SO₂, nitrogen oxides-NO_x and particulate matter) released into the atmosphere from burning fossil fuels and the consumption of purchased (procured) electricity, are presented in table 18.

Analysis of atmospheric emissions of gaseous pollutants (tn)	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Sulfur Dioxide-SO ₂	tn	538.20	511.53	487.71	-4.66%
Nitrogen Oxides-NO _x	tn	42.00	39.83	37.99	-4.61%
Particulate matter	tn	27.80	26.41	25.18	-4.65%

Table 18: Gaseous pollutants

Any discrepancy in annual changes is due to decimal rounding.

The approximately 4.6% reduction for each gaseous pollutant is attributable to the decrease in purchased (procured) electricity, which amounted to 4.66% in 2025 (page 27).

Carbon Credits

Carbon offsetting is a market-based mechanism that allows organizations to compensate for their greenhouse gas emissions by supporting dedicated carbon offsetting programs that either avoid (carbon avoidance) or remove (carbon removal) carbon emissions in other locations. Carbon credits (CCs) are tradable certificates representing the avoidance or removal of one tone of carbon dioxide or an equivalent amount of other greenhouse gases from the atmosphere.

The use of Carbon Credits forms part of the LEED certification of the Nea Ionia building complex and has been incorporated as an offsetting measure in both the Environmental Report and the Bank's Greenhouse Gas Emissions Report (ISO 14064).

Furthermore, the use of carbon credits is an integral part of the Bank's Operational Impact Strategy, particularly within the project for the transition to net-zero greenhouse gas emissions by 2033 (Scope 1,2).

Within this framework, to cover the required carbon credits for the use of natural gas at the Nea Ionia building complex in 2025, amounting to 255.07 tCO₂e (Category 1, representing approximately 0.31% of total greenhouse gas emissions – operational impact), the following program was selected:

- Reforestation of Degraded Lands in Sierra Leone, VCS ID: VCS 2401
- Methodology: Reforestation

The program concerns a reforestation project in north-western Sierra Leone that restores degraded grasslands, fragmented forest areas, and small-scale agricultural lands. These areas had undergone continuous degradation, which hindered natural forest regeneration and did not allow local vegetation to develop significant carbon stocks.

Project activities include the establishment of high-quality commercial forest plantations with species such as eucalyptus, acacia, and teak, aiming at the production of timber, plywood, and biomass. The project sequesters more than 126,000 tCO₂e annually, while also contributing to improved soil conservation and water resource management.

At a social level, the project provides significant community benefits by creating local employment opportunities, with women comprising 20% of the workforce. It is implemented by Miro Forestry and combines climate change mitigation, biodiversity protection, and socio-economic development.

The project is certified by Verra and complies with international carbon credit standards. Further information is available on the website: <https://registry.terra.org/app/projectDetail/VCS/2401>.

It is noted that records with the relevant data are maintained in the electronic file of the respective greenhouse gas emissions verification year.

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 accompanied by relevant actions.

The strategy for achieving a Net Zero carbon balance was initiated in 2022 (Environmental Report 2022) and is based on the analysis conducted for the period between 2019 (baseline) and 2022, covering emissions from Scope 1 and Scope 2, as well as certain categories of Scope 3. These categories of Scope 3 are:

- Fuel and energy related activities not included in Scope 1 and Scope 2
- Waste generated
- Business travel (air travel)
- Overnight stays
- Homeworking
- Amortization of capital goods
- Procurement of goods and services
- Employee commuting
- Upstream transportation and distribution between the company's buildings by third-party service providers
- Owned properties leased to third parties (commercial properties)
- Use of cloud computing services provided by third parties
- Financed emissions

and cover the full range of categories related to both operational and business impact.

The analysis (Scope 1,2) includes carbon reduction transition curves (Figures 2,3) for each year up to 2033, as well as the procurement of the required carbon credits.

The Net Zero analysis adheres to the GHG protocol and can be aligned with the Science-Based Targets initiative (SBTi). 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 (annual reduction of 6.43% by 2033, based on SBTi), 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 - Net Zero pathway (purple line), in accordance with the scenario for achieving a Net Zero carbon balance by 2033, based on calculated emissions for the period 2019–2025 (tCO₂e), using the location based methodology.

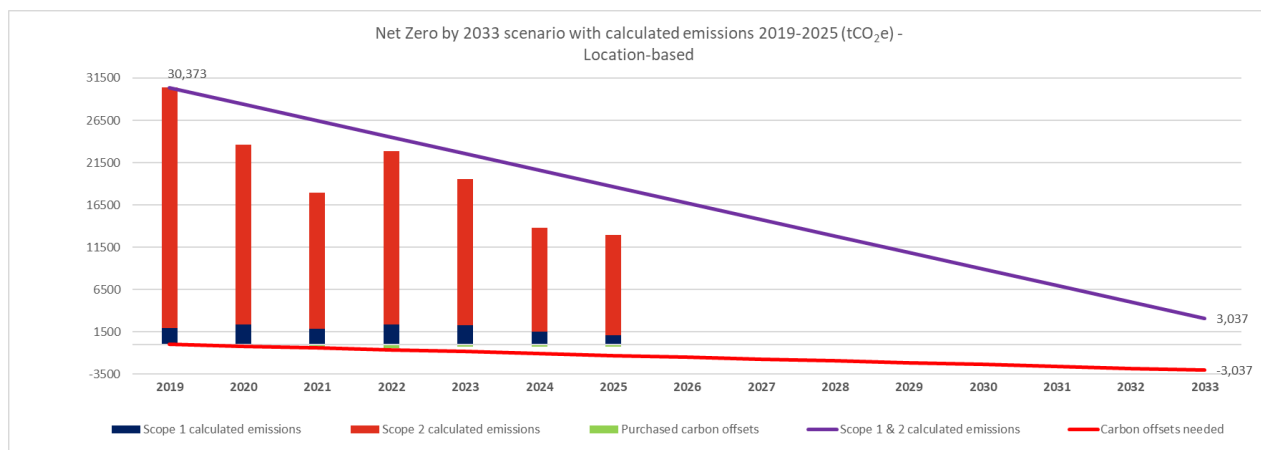


Chart 2: Emissions transition curve towards Net Zero by 2033 (Scope 1 & 2) using the location-based method

Table 19 presents the relevant calculations of the emissions transition curve (baseline period 2019–2033).

Chart 3 illustrates the emissions transition curve – Net-Zero pathway (purple line), in accordance with the scenario for achieving a net-zero carbon balance by 2033, based on calculated emissions for the period 2019–2025 (tCO₂e), using the market-based methodology.

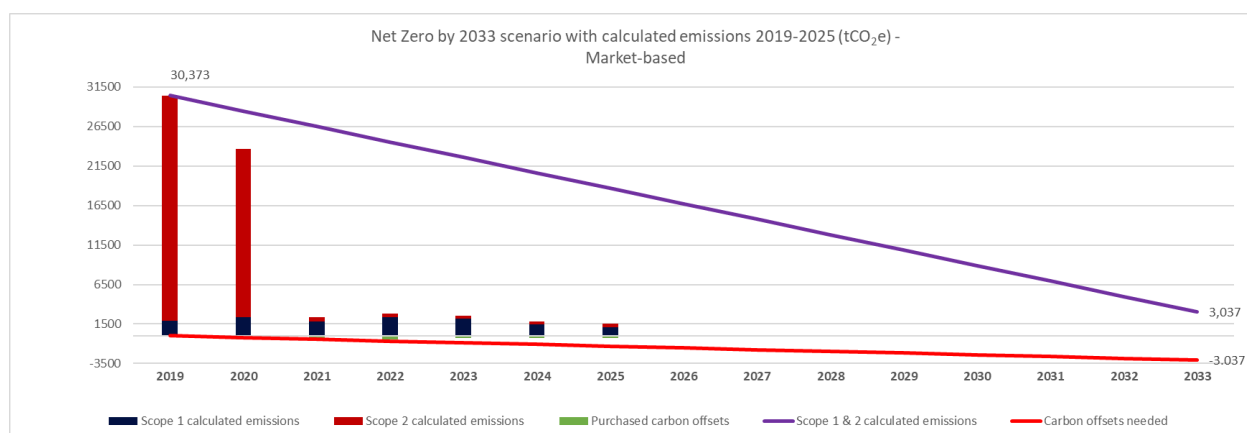


Chart 3: Emissions transition curve towards Net Zero by 2033 (Scope 1 & 2) using the market-based method

Table 20 presents the relevant calculations of the emissions transition curve (baseline period 2019–2033).

The adoption of intermediate targets (milestones) is considered essential for monitoring and tracking progress toward achieving Net Zero and serves as objective progress indicators (Key Performance Indicators). These milestones enable the timely identification of deviations from the original timeline, allowing for the implementation of corrective actions (flexible recalibration) while remaining aligned with the final target (Net Zero 2033).

Within this framework, the Bank considers the year 2028 as an intermediate milestone, at which point results (transition curves) will be reviewed and, if necessary, corrective actions will be implemented, providing sufficient time for adjustment until the target year 2033 (Table 20).

The tables presenting the data used for the calculation of the emissions transition curves follow.

Category	*target year									
	2019	2025	2026	2027	2028	2029	2030	2031	2032	2033
Scope 1 Reduction Emissions	1,890	1,161	1,039	918	796	675	553	432	310	189
Scope 2 Reduction Emissions	28,484	17,497	15,666	13,835	12,004	10,173	8,342	6,511	4,679	2,848
Scope 1&2 Reduction Emissions	30,373	18,658	16,705	14,753	12,800	10,848	8,895	6,942	4,990	3,037
Scope 1&2 Reduction from baseline needed (%)	0%	39%	45%	51%	58%	64%	71%	77%	84%	90%
Needed carbon offsets	-	-1,302	-1,519	-1,736	-1,953	-2,170	-2,386	-2,603	-2,820	-3,037
Scope 1 & 2 Emissions	30,373	12,940								

Table 19: Calculation of the Net Zero line for the 2019–2033 using the location based method.

Category	**Interim target										*target year
	2019	2025	2026	2027	2028	2029	2030	2031	2032	2033	
Scope 1 Reduction Emissions	1,890	1,161	1,039	918	796	675	553	432	310	189	
Scope 2 Reduction Emissions	28,484	17,497	15,666	13,835	12,004	10,173	8,342	6,511	4,679	2,848	
Scope 1&2 Reduction Emissions	30,373	18,658	16,705	14,753	12,800	10,848	8,895	6,942	4,990	3,037	
Scope 1&2 Reduction from baseline needed (%)	0%	39%	45%	51%	58%	64%	71%	77%	84%	90%	
Needed carbon offsets	-	-1,302	-1,519	-1,736	-1,953	-2,170	-2,386	-2,603	-2,820	-3,037	
Scope 1 & 2 Emissions	30,373	1,532									

Table 20: Calculation of Net Zero line for 2019–2033 using the market-based method- Interim target in 2028.

Transition plan for climate change mitigation – Impact of financed activities

In alignment with global climate targets and in response to the urgent need to address climate change, the Bank has committed to aligning the Group's portfolio emissions with transition pathways consistent with the 1.5°C climate transition scenario (Scope 3 – GHG Protocol, Subcategory 5.4 – ISO 14064 1), with the objective of achieving a Net Zero carbon balance by 2050.

The table below presents key information regarding emissions reduction targets for the first four high carbon intensity sectors:

Sector	Boundaries	Scopes covered	Target Metric	Scenario / Pathway	Base year	Baseline value	Eurobank's emission reduction targets			
							2030 target	2030 reduction	2025 Performance	2024 Performance
Power generation	Fossil and RES electricity generators	1, 2	Intensity tCO ₂ e / MWh	IEA NZE 2050 (2023 Update)	2023	244	220	-10%	199 (-18% vs baseline)	193 (-22% vs baseline)
Oil and gas	Mid / Downstream activities	1, 2	Absolute tCO ₂ e	IEA NZE 2050 (2023 Update)	2024	558 (100 indexed)	530 (95 indexed)	-5%	636 (+14% vs baseline)	n/a (base year)
Iron and steel	Up / Mid / Downstream manufacturer	1, 2	Intensity tCO ₂ e / t steel	IEA Net Zero by 2050 (2021)	2023	0.37	0.33	-11%	0.30 (-19% vs baseline)	0.42 (+14% vs baseline)
Cement	Cement and concrete manufacturers	1, 2	Intensity tCO ₂ e / t cement	IEA NZE 2050 (2023 Update)	2023	0.67	0.59	-12%	0.63 (-6% vs baseline)	0.66 (-1% vs baseline)

Table 21: Emissions reduction targets by high carbon intensity sector

Detailed information regarding the Sustainability Strategy is available in the Bank's [Annual Financial Report of the Bank](#) (Sustainability Report) at www.eurobank.gr.

Water supply

Acknowledging that water is one of the most valuable natural resources, Eurobank seeks to preserve it. Eurobank has established and implements a Water Management Policy 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 (through 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.
 - Implementation of sustainable landscape architecture studies with the selection of native, low-irrigation-demand plants (xerophytic plants) at the Tavros and Headquarters buildings.

In the year 2025, the total water supply amounted at 52,339.56 m³, demonstrating a decrease of 11.49% compared to 2024 (chart 4). Simultaneously, the water supply per employee amounted at 9 m³ per person, demonstrating a decrease of 7.62% (2024: 9.75 m³ per employee).

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.

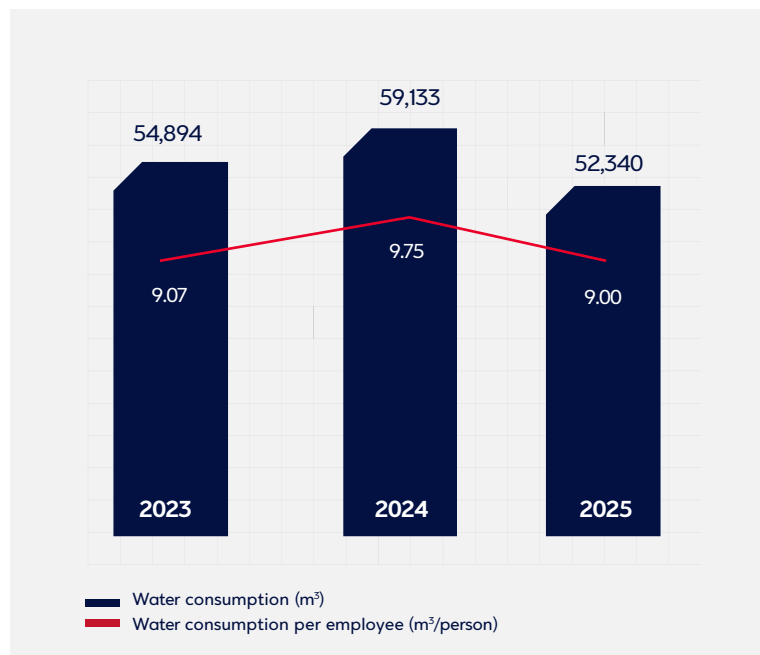


Chart 4: Water consumption and water consumption per employee

According to the data in table 22, water supply in 2025 decreased by 31.11% compared to the base year 2019.

	2019	...	2023	2024	2025
Water supply (m³)	75,973		54,894	59,133	52,340
Change compared to base year 2019 (%)			-27.75%	-22.17%	-31.11%

Table 22: Change in water supply

Any discrepancy in annual changes is due to decimal rounding.

Paper use

Within the framework of Eurobank's 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 since 2019. 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 2025, Eurobank's supply of A4 & A3 paper totaled 175.78 tons, representing a decrease of 6.78% compared to the previous year's supply of 188.57 tons.

Furthermore, the corresponding paper consumption per employee presented a decrease of 2.71%, with a consumption of 30.24 kg per employee in 2025, compared to 31.08 kg per employee in 2024 (Chart 5).

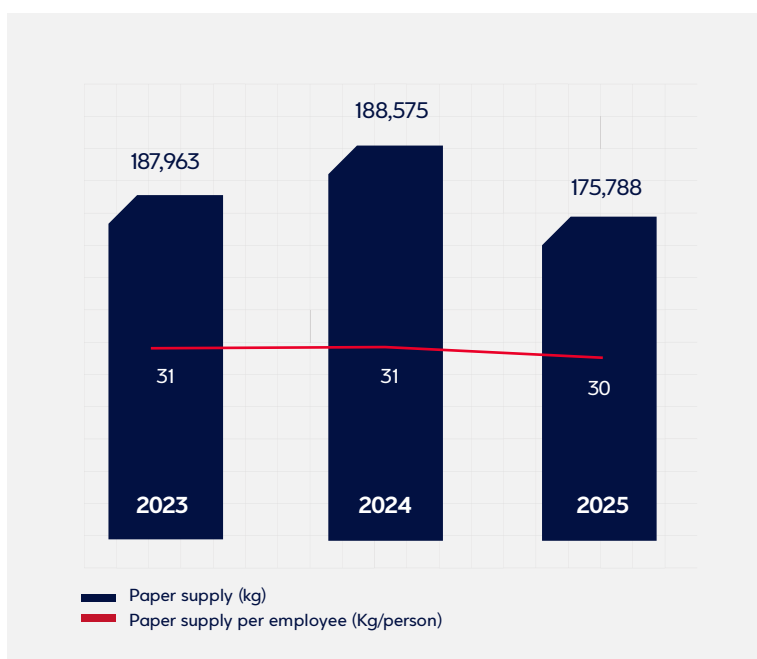


Chart 5: Paper supply and paper supply per employee

The annual change in the supply of A4 & A3 paper compared to the 2019 base year is shown in table 23, where a marked decrease of 48.77% is noted over recent years.

	2019	...	2023	2024	2025
Paper supply (tn)	343		188	189	176
Change compared to base year 2019 (%)			-45.23%	-45.05%	-48.77%

Table 23: Change in paper supply

Any discrepancy in annual changes is due to decimal rounding.

Within the framework of the Bank’s responsible procurement policy, 100% of its A4 and A3 paper procurement is certified under the PEFC (Programme for the Endorsement of Forest Certification). This selection ensures that the raw material originates exclusively from sustainably managed forests, in compliance with the most stringent international environmental and social standards

Managed Print Services

In 2025, the Managed Print Services (MPS) program continued for Eurobank’s printers, offering improved management capabilities, reduced operating costs and secure printing.

Chart 6 illustrates the data of MPS program in terms of the number of pages utilized. Specifically, the total number of printouts for 2025 amounted to 44.48 million pages, presenting a decrease of 3.14% compared to 2024.

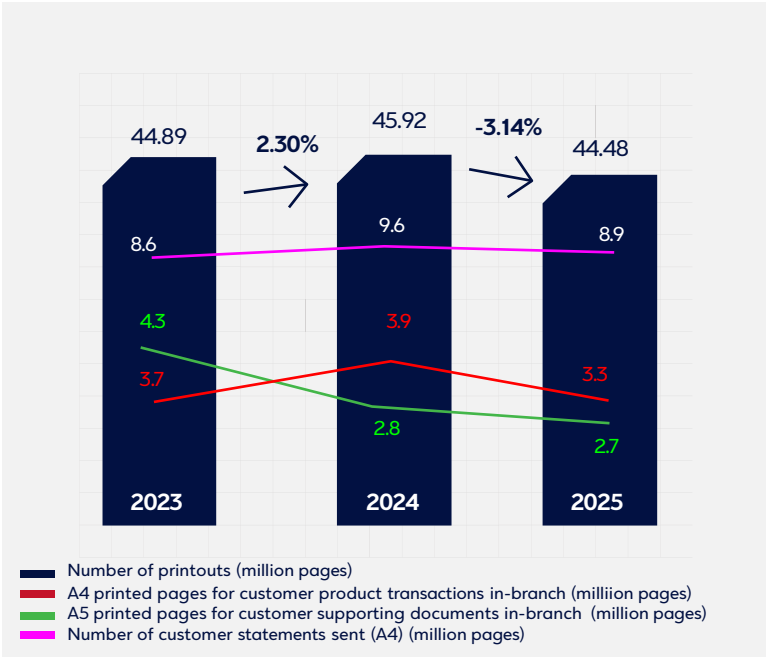


Chart 6: Number of prints

According to the data concerning the prints, in 2025 there was a reduction of 44.15% compared to the baseline year of 2019, indicating that the Bank is on the right track towards the gradual reduction of printing.

The ambitious target of achieving a 50% reduction by 2024 has been extended to 2030.

	2019	...	2023	2024	2025
Reduction in MPS paper consumption (million pages)	80		45	46	44
Change compared to base year 2019 (%)			-43.64%	-42.34%	-44.15%

Table 24: Change in MPS paper consumption

Within 2026, the Bank plans to upgrade its MPS infrastructure with modern equipment and software, aiming to optimize management and achieve more accurate monitoring and control of printing activity.

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 2025, the following were achieved:

- A reduction of 3.82% in printed customer transaction receipts (A5) at branches compared to 2024 (2.7 million pages versus 2.8 million).
- The number of printed customer product transaction documents at branches (A4) decreased by 13.80% compared to 2024 (3.3 million pages versus 3.9 million). In 2025, investment products were integrated into the central core banking system, resulting in a reduction in printing related to investment products.
- The number of issued statements decreased by 6.73% compared to 2024 (8.9 million pages versus 9.6 million pages), due to the discontinuation of physical statement mailings for credit card holders.

The above data are presented on a time-series basis in Figure 6.

In 2026, continuous monitoring of transactions continues, with possible action for exclusive use of tablets in transactions.

e-Statement

In 2025, Eurobank achieved a notable increase in the adoption of its e-Statement service. Approximately 218,000 additional e-Banking users opted to receive electronic account statements exclusively, leading to the discontinuation of 611,000 physical statements. Since the introduction of the e-Statement service, a significant number of customers, around 2.3 million, have chosen to discontinue the postal delivery of approximately 5.9 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 €56 million since the service became available (September of 1999).

For 2026, further reductions are expected resulting from the discontinuation of physical statement delivery due to the implementation of e-statements through the mobile banking (m-banking) channel, an initiative initially planned for 2025 and rescheduled for the current year. In addition, the discontinuation of physical statement delivery for current accounts is also expected to be implemented.

Solid Waste Management and Recycling

Eurobank is dedicated to implementing comprehensive waste management practices, aiming to recycle or redirect all solid waste it generates. This approach is implemented across 100% of its activities, covering all administrative buildings and the branch network, thereby ensuring effective monitoring and minimization of its environmental footprint at each location.

Waste management is based on systematic source separation, whereby different waste streams are segregated and collected at specially designated points and in appropriate containers within the facilities. Through this structured approach, the safe collection and timely delivery of materials to certified waste management operators are facilitated, ensuring their proper final disposal and promoting the principles of the circular economy.

Eurobank does not carry out internal composting or incineration processes, and its activities do not generate radioactive waste. In parallel, scheduled technical maintenance activities ensure the prevention of wastewater discharges containing hazardous substances, such as transformer oils, thereby effectively protecting receiving water bodies and soil from environmental contamination.

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/ Debit cards
- Excavation, construction and demolition waste (ECDW)
- Waste lubricating oils

To further 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.

Expansion of the Circular Economy Program: Following the pilot implementation in strategically important buildings (Nea Ionia, Acharnes, Headquarters), the Bank is initiating, from Q4 2025, the gradual integration of recycling technologies across the remaining network during 2026. This initiative constitutes a core pillar for optimizing resource management and reducing the Organization's pollutant emissions.

Key aspects of the program include:

- Source separation of waste: Materials are separated into four categories – paper, plastic, aluminum and glass (where applicable).
- Training of auxiliary staff to ensure the proper operation of the program.
- Use of standardized, aesthetically designed bins for office spaces with predefined labelling.
- Use of central collection stations in large buildings or building complexes.
- Installation of bins tailored to architectural requirements, with special signage where required.
- Weighing of materials by category to record collected quantities.
- Real-time data monitoring (waste streams) through an online application, ensuring traceability.
- Digital visualization of measurements and overall progress (statistical analysis).
- Capability to manage organic waste or other special waste streams, where applicable.

Future data recording will be upgraded and will be based on more granular waste categories and recycling streams, enabling even more accurate monitoring of the Bank's environmental performance.

The total weight of solid waste recycled during 2025 amounted to 1,700,028 kg.

A detailed presentation of the waste materials managed by the Bank within the Organization follows:

Paper and Packaging Materials Recycling

Eurobank's recycling program utilizes municipal recycling systems, as well as the services of a specialized recycling contractor for buildings and branches where municipal recycling bins are not available or where facilities are located in the city center of Athens.

In 2025, Eurobank's recycling efforts resulted in the recycling of 1,624,414 kg of paper. The recycled paper quantity includes:

- paper quantities recycled through a dedicated recycling contractor,
- paper quantities recycled through the municipal recycling system—these were calculated based on the total volume of paper recycling over a two-month period at the Bank's buildings and branches using the municipal system, and subsequently extrapolated to annual quantities using an annualization methodology, and

- quantities resulting from the destruction of large volumes of the Bank's physical archives. This specific recycling stream accounted for 97.56% of the total recycled quantity.

In addition, the Bank has achieved significant progress in its efforts to recycle packaging materials (plastic and aluminum). Through cooperation with the recycling contractor and the application of the methodology described above for paper recycling via the municipal recycling system, the total quantity of recycled packaging materials amounted to 28,907 kg. This figure represents combined data collected from the recycling contractor and calculations based on the use 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 municipal waste generated is estimated on a sampling basis, using the total quantities produced by all of the Bank's buildings and branches over a two month period, and subsequently calculating the total weight based on the number of employees present during regular operating periods, as well as during holiday and leave periods.

For 2025, the total amount of municipal waste disposed of in green bins for onward disposal at sanitary landfills (HSW/landfill sites) was estimated at 947,855 kg, representing a 3.74% decrease compared to 2024.

Waste Electrical and Electronic Equipment

During the reporting year, the Bank continued its program for the secure withdrawal and recycling of Waste Electrical and Electronic Equipment (WEEE). Under this program, Eurobank either reuses decommissioned electrical and electronic equipment or channels it for appropriate management. The proper management of WEEE is carried out by competent licensed partners, as defined by the official system established by the Ministry of Environment and Energy.

In 2025, Eurobank directed electronic equipment with a total weight of 43,065 kg for appropriate management, covering 100% of the Organization's Waste Electrical and Electronic Equipment (WEEE) and fully achieving the annual target.

At the same time, within the framework of social contribution and the circular economy, 1,231 units of electronic equipment (7,346 kg) were donated to educational institutions and other organizations, while 2,255 units of other fixed assets were also distributed through donations.

Furthermore, as part of its Operational Impact Strategy for the circular economy, Eurobank collaborates with and supports the initiative of Anakyklosi Syskevon S.A. through the creation of artistically designed recycling bins known as "Hungry Bins", which were installed in 2024 in nine municipal squares across Greece for the collection of small electrical devices, mobile phones, tablets, inks and toner cartridges. In addition, two bins were installed at Eurobank facilities in Nea Ionia and Piraeus.

Following the launch of the collection program in July 2024, Eurobank receives monthly updates from Anakyklosi Syskevon S.A. on the quantities of devices collected through the "Hungry Bins", in order to assess the effectiveness of the program and continuously enhance its efforts in recycling and the circular economy. In 2025, approximately 9.4 tons of small electrical devices and related items were collected.

Lamps

Eurobank ensures full compliance with national environmental legislation regarding the management of used lamps, which due to the hazardous substances they contain, pose pollution risks to soil and groundwater. The Bank is committed to their safe disposal through certified processes, eliminating potential environmental impacts and protecting natural ecosystems.

In 2025, in cooperation with approved waste management companies and by following established procedures for safe disposal, Eurobank achieved its target of recycling 100% of used lamps, corresponding to a total of 1,541 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 2025, Eurobank collaborated with approved waste management agencies 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 530 kg of large/medium UPS batteries and 295 kg of exhausted portable batteries.

Toner cartridges

Eurobank has implemented toner cartridge management programs through its Managed Printing Services (MPS) program, covering all Bank locations.

Within this framework, in 2025 Eurobank ensured the full management of 100% of used toner cartridges through the specialized MPS program, achieving the recycling of a total quantity of 1,276 kilograms.

For 2026, the Bank aims to maintain the smooth operation of the MPS system and to recycle 100% of empty toner cartridges.

Credit/ Debit cards

Eurobank, within the framework of applying the strict environmental criteria of its Environmental Policy, monitors the environmental aspects of its products throughout their life cycle.

In this context, the Bank implements a credit card recycling program, under which credit cards that are defective (due to errors during the manufacturing or personalization process) or have been cancelled are recycled in cooperation with approved waste management companies. Through this approach, Eurobank aims to minimize waste and prevent the unnecessary disposal of materials that could potentially harm the environment.

In addition, Eurobank continues to offer next-generation cards manufactured from environmentally friendly biodegradable materials, having adopted the latest international environmental protocols, thereby demonstrating its long-term commitment to promoting environmentally friendly initiatives.

Since 2019, all newly issued or renewed debit cards, for both retail and business customers, have been manufactured using 82% polylactic acid (PLA)—a petroleum-free alternative to plastic that is non-toxic and biodegradable.

The production of this material requires lower energy consumption and generates lower greenhouse gas emissions compared to PVC (which is non-biodegradable and emits toxic gases when incinerated).

Eurobank has deliberately selected a widely used, everyday mass product—such as the debit card—as an ideal medium to fulfil its environmental commitment and to further promote environmental awareness among its customer base.

By the end of 2025, approximately 2.95 million cards had been produced using the new biodegradable material (approximately 98% of the Bank's debit cards in circulation).

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 2025, the Bank managed 61 tons 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.

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.

In 2025, 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.

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 2025 we took the following actions:

- An on-site inspection was carried out by a specialized contractor, and a technical noise measurement report was prepared for Branch 043 (Nea Kifisia). Following the assessment, the Bank implemented works to mitigate noise disturbance.

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, 300.000 trees have been granted by Eurobank.

Environmental Actions in 2025

In 2025 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 collaboration with the environmental NGO iSea, TeamUp carried out four coastal clean-up activities in different locations. These activities involved the collection and removal of marine litter from beaches, the sea, and river estuaries.

TeamUp volunteers were informed about the impacts of pollution on aquatic ecosystems, both for marine species and human health. In addition, various waste-reduction practices applicable to everyday life were proposed and discussed. The initiatives are presented in detail below:

- On 27 April 2025, in the coastal area of Tempi, approximately 100 volunteers, members of TeamUp, gathered at the estuary of the Pineios Delta and collected more than 120 kilograms of waste of all kinds, ranging from plastic bottles and old furniture to tyres and car parts. This was the first time that the Thessaly volunteer team carried out a clean up action aimed at restoring the aquatic ecosystem of the Pineios Delta.

- On 25 May 2025, more than 150 volunteers gathered at Vravrona beach and managed to collect over 220 kilograms of waste. For the first time in the area, a clean up of the stream was carried out. The location where the voluntary action took place is among the few wetlands of particular importance for the wider coastal area of Eastern Attica.
- On Sunday, 1 June 2025, on the occasion of World Environment Day, a clean up activity was conducted at Petres beach, Rethymno, Crete. More than 150 employee volunteers from across Crete, together with senior management, were informed about the importance of the Petres gorge wetland and contributed to the collection of 107 kilograms of waste and recyclable materials. Their efforts supported the ecological restoration of the area, demonstrating in practice their commitment to sustainable development and collaboration with local communities and stakeholders for the protection of the natural environment.
- On Sunday, 21 September 2025, 180 volunteers from the Eurobank TeamUp group, along with senior Bank executives from Northern Greece, gathered in Serres, contributing to the protection of the unique ecosystem of Lake Kerkini. With the aim of making the lake more hospitable for the fauna and flora that inhabit it, they collected over 450 kilograms of waste. Lake Kerkini is one of the 10 Wetlands of International Importance in the country and one of the most significant habitats in Greece, hosting hundreds of bird species, many of which are threatened with extinction.

Through the collaboration with the environmental NGO, We4all, TeamUp participated in 4 tree plantings in different locations sharing We4all's following mission: help Earth heal itself and remind people that this planet is our home. The initiatives are presented in detail below:

- On 16 March 2025, nearly 300 volunteers gathered in the area of Agioi Saranta Martyres in Acharnes and planted approximately 200 saplings and shrubs, thereby contributing to the revitalization of the area and the creation of a new green "lung" in the city. In addition to the tree planting, care was also provided for the already existing trees.
- On 5 October 2025, in Ancient Olympia, 50 TeamUp volunteers from the Peloponnese participated in a unique initiative: caring for the trees they had planted in November 2022, as well as planting new saplings. A total of 150 new saplings were planted, while 100 locations were maintained and treated to support proper green space restoration.
- On 19 October 2025, in Chalastara, Thessaloniki, more than 130 TeamUp volunteers planted 150 new saplings in the area. These newly planted trees will contribute to the creation of green "lungs," bringing life to a region in need of vegetation and improved air quality.
- On 23 November 2025, in Northern Evia, more than 60 volunteers carried out, for the first time, the planting of 180 melliferous plants. The wildfires in Northern Evia had devastating effects on beekeepers, causing the loss of thousands of beehives, destruction of arable land, limited accessibility, and damage to infrastructure.

1. Environmental aspects

Direct environmental aspects

Task/ Description	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 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 materials 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 with 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 Ø 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/ Description	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).Collection of high volume of waste with management and storage issues.	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	2.09	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/ Description	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 CO ₂ 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.
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.

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Task/ Description	Environmental Aspect	Environmental Impact	Threat Assessment*	Threat	Opportunity	Management Measures
Use of natural gas for heating/burner operation.	1. Gas emissions 2. Fire risk 3. Natural gas leakage	1, 2. Air pollution 2. Reduced biodiversity	2.26	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 commuting						
Use of leased corporate 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 vehicles with reduced levels of noise emissions. Use of new-technology vehicles (Plug-in, Electric) with lower fuel consumption and/or ability to use alternative fuels (natural gas, biofuels), or with zero fuel consumption.	
Use of transport for employee commuting to and from the company.	1. Exhaust gas emissions 2. Noise	1. Air pollution 2. Noise pollution	1.23			
Use of public transport for business travel (eg air travel).	Noise	Noise pollution	1.00			

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

Task/ Description	Environmental Aspect	Environmental Impact	Threat Assessment*	Threat	Opportunity	Management Measures
Transportation						
Maintenance of company commercial vehicles (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.	Replacement of vehicles with new electric or plug-in vehicles – electric vehicles use an electric motor with significantly fewer moving parts and do not require engine oil. Cooperation with garages included in a recycling program for used lubricants, batteries 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 inspection of oils - mineral oils 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.

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

Task/ Description	Environmental Aspect	Environmental Impact	Threat Assessment*	Threat	Opportunity	Management Measures
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.
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).

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

Task/ Description	Environmental Aspect	Environmental Impact	Threat Assessment*	Threat	Opportunity	Management Measures
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/ fluorochlorocarbon 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 the Sustainability Statement 2025 (Annual Financial Report 2025) and the Pillar 3 Report.

2. Operating Context

Impact Factor	Type	Issue	Potential 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 source 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 Communication Unit. Information via email.
Biodiversity	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	Potential 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 signing 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. This report is integrated into the Sustainability Statement, which is part of the Annual Financial Report.	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 difficulties).	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 audits for subsidiary companies, data entry into Ministry application. Data on A/C unit maintenance regarding F-gases. Data 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
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.	

Stakeholder	Category	Name	Need Or Expectation	Management Measures	Communication	Contractual Obligation
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 government 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. 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 sites of the Bank (branches, buildings). Monitoring of operational sites changes (relocations, new installations).	Expansion of measurements. Collaboration with provider(s) for harmonization of metering data.	Measurements and analysis of energy issues across the entire Group.
Energy Management	Incorrect selection of the denominator of the electric 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, international hostilities, 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). Ability to license and construct a photovoltaic park on owned or leased land using the Virtual Net Billing methodology.	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.	Installation of photovoltaic panels.
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.	

List of Key legislation

Heading	Main Requirements	Management	Documentation
Ministerial Decision No. ΥΠΕΝ/ΔΚΑΠΑ/135261/2213 (GG B' 6661/11.12.2025). Determination of the terms for the implementation of Article 19 'Emission reduction and facilities' of Law 4936/2022 (Government Gazette A' 105).	It specifies the terms for the implementation of Article 19 of the National Climate Law for projects and activities outside the EU ETS, including the definition of a base year, emission reduction targets, and units of product or project. The decision sets the emissions base year (before/after 1 January 2019), distinguishes between existing and new entrant facilities, defines units of product or project per activity category, and provides for explicit exemptions from targets or from reporting and verification obligations.	Calculation of greenhouse gas emissions based on the prescribed unit of product or project, submission of verified reports where required, and compliance with emission reduction targets for existing facilities.	Submission of reports to the competent environmental permitting authority in order to demonstrate compliance with the emission reduction target. Relevant electronic records are maintained (Compliance Report, Verification Report/Statement, Emissions Inventory Report).
Commission Delegated Decision (EU) 2025/934 of 5 March 2025 amending Decision 2000/532/EC as regards the update of the list of waste in relation to battery-related waste.	It updates the European List of Waste with regard to waste streams related to batteries. Battery management (UPS, portable devices), including storage/ hand-over to licensed collectors and proper classification. This Decision amends the Annex to Decision 2000/532/EC as regards the EWC (European Waste Catalogue) codes for battery-related waste.	Used batteries that are replaced are segregated from other waste streams and collected by licensed collectors. Monitoring is carried out through environmental indicators (semi-annual and annual).	In the annual Environmental Report according to EMAS, which is published on the Bank's website, the waste management approach and the relevant measurements are described in detail.
Corrigendum (2025/90271) to 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.	Corrigendum to the EU framework on fluorinated greenhouse gases (F-gases). It affects air conditioning and refrigeration installations, and potentially fire suppression systems using F-gases in buildings/stores.	Installation of refrigerant leak detection systems connected to the BMS in large facilities (Nea Ionia building complex). Annual scheduled HVAC maintenance is carried out in buildings/stores, including leak checks. In addition, a central fault monitoring system is in place, which also covers HVAC malfunctions for timely remediation.	Annual electronic submission of data to the 'F-Gases & ODS' monitoring information system of the Ministry of Environment and Energy (YPEN).
Regulation (EU) 2025/40 of the European Parliament and of the Council of 19 December 2024 on packaging and packaging waste, amending Regulation (EU) 2019/1020 and Directive (EU) 2019/904, and repealing Directive 94/62/EC.	The Packaging and Packaging Waste Regulation (PPWR) aims to reduce the environmental impacts of packaging.	Alignment of procedures with applicable legal requirements.	During internal audits of the Environmental and Energy Management Systems, the implementation of the relevant obligations is verified.

Heading	Main Requirements	Management	Documentation
Law 5069/28.11.2023 (Government Gazette A' 193/28.11.2023): Building terms, construction conditions, and permitted land uses for data centers; spatial planning and urban planning regulations; utilization of Green Fund resources; other environmental and energy provisions; and other urgent regulations.	The purpose of this document is to establish a framework for the orderly operation of data centers, and it includes the following: – Inclusion of data centers under an operational notification regime (with exceptions). – Building requirements for data centers.	Compliance with all applicable building regulations, with classification based on the planned installed capacity. At the same time, fire protection of the premises is ensured in accordance with the applicable use categories, while all prescribed technical and operational specifications are observed.	During internal audits of the Environmental and Energy Management Systems, the implementation of the specific obligations is verified.
YPEN/DIPA/143898/9866. Amendment of the contents of environmental licensing studies for Category A projects and activities under Law 4014/2011, in order to align with Article 18 of the National Climate Law (Law 4936/2022).	The present decision aims to incorporate, within the detailed specifications of environmental studies, the requirements for strengthening the climate change dimension in environmental permitting, as established by Article 18 of Law 4936/2022 (Government Gazette A' 105), which amended Annex II of Law 4014/2011 (Government Gazette A' 209).	The application concerns bank-owned buildings whose operation is governed by environmental terms and conditions (Environmental Impact Assessment Approval – AEPO).	The documentation is reflected in the amended environmental impact assessment studies (AEPO).
No. YPEN/DIPA/84932/582. Amendment of Joint Ministerial Decision No. 30651/2014 (Government Gazette B' 1817) 'Specification of requirements, mode of provision and maintenance, procedures and permits for electronic access and data entry, as well as any necessary detail for the organization, implementation and operation of the Electronic Environmental Register (EPR), in accordance with paragraph 5 of Article 18 of Law 4014/2011 (Government Gazette A' 209).'	Any building permitting process will need to be submitted through the Electronic Environmental Register (EPR).	Building permitting applications for bank-owned properties are submitted through the Electronic Environmental Register (EPR).	Monitoring of implementation.
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 Sustainability Statement which is part of the Annual Financial Report, include non-financial data with reference to the environment and the impact on climate change.

Heading	Main Requirements	Management	Documentation
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.
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.

Heading	Main Requirements	Management	Documentation
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 Sustainability Statement which is part of the Annual Financial 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 Sustainability Statement which is part of the Annual Financial Report and the EMAS Environmental Report, include data on the environment and climate change.
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 audits 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.

Heading	Main Requirements	Management	Documentation
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 (EN), international standards (ISO), or reference systems from European standardization organizations.	Application of legislation	During internal audits of the Environmental & Energy Management Systems, the application of this particular legislation is checked (e.g. fire protection studies, evacuation plans for the building/branch).
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.	During internal audits of the Environmental & Energy Management Systems, items such as the relevant employee training program and its results are reviewed.
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. Annual scheduled maintenance of air conditioning systems is carried out in the buildings/branches, including leak inspections. Additionally, there is a central system for reporting faults, which also covers issues in air conditioning operation for appropriate repair.	Annual electronic submission of data to the "F-Gases & ODS" monitoring information system of the Ministry of Environment and Energy (YPEN).
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 audits 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 audits of the Environmental & Energy management systems.

Heading	Main Requirements	Management	Documentation
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.
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 audits 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 audits 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 2025, no legal non-compliances were found.

Environmental Performance

Normalization indicators

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Number of employees (year average)	persons	6,050	6,067	5,813	-4.19%
Surface area	m ²	263,512	250,200	249,503	-0.28%

Energy

Fuel consumption

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Heating oil*	lt	21,627	10,351	11,255	8.73%
Surface area of spaces heated by oil	m ²	6,468	6,468	6,468	-0.01%
Heating oil per surface area	lt/m ²	3.34	1.60	1.74	8.74%
Natural gas	m ³		128,515	141,870	10.39%
Natural gas	kWh	2,269,425	1,477,287	1,642,766	11.20%
Surface area of spaces heated by natural gas	m ²	65,996	54,293	54,293	0.00%
Natural gas per surface area	kWh/m ²	34.39	27.21	30.26	11.20%
Petrol for vehicles	lt	5,579	6,374	5,820	-8.69%
Diesel	lt	807	0	0	

* Also including oil for emergency power generators

Notes: Any discrepancy in annual changes is due to decimal rounding.

Electricity consumption

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Purchased electricity	kWh	34,721,424	33,001,270	31,464,846	-4.66%
Purchased electricity from RES (GOs)	kWh	34,041,904	32,315,269	30,816,107	-4.64%
Purchased electricity from non RES*	kWh	679,520	686,001	648,740	-5.43%
Self-consumption of self-generated electricity (RES)	kWh	0	769,890	1,167,344	51.62%
Total electricity consumption from RES	kWh	34,041,904	33,085,159	31,983,451	-3.33%
Total electricity consumption (RES+non RES)	kWh	34,721,424	33,771,160	32,632,190	-3.37%
Self-generated electricity from RES	kWh	0	776,365	1,243,802	60.21%
Percentage of electricity consumption from RES	%	98.04%	97.97%	98.01%	0.04%
Total electricity consumption per employee (intensity)	kWh/person	5,739	5,566	5,614	0.85%
Total electricity consumption by surface area (intensity)	kWh/m ²	131.76	134.98	130.79	-3.10%

*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 (building common expenses).

Notes: Any discrepancy in annual changes is due to decimal rounding.

Energy consumption

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Heating oil	kWh	211,553	101,252	110,095	8.73%
Natural gas	kWh	2,269,425	1,477,287	1,642,766	11.20%
Petrol for vehicles	kWh	50,971	58,235	53,175	-8.69%
Diesel for vehicles	kWh	7,896	0	0	
Electricity (RES + non RES)	kWh	34,721,424	33,771,160	32,632,190	-3.37%
Total energy consumption	kWh	37,261,268	35,407,934	34,438,227	-2.74%
Percentage of electricity consumption from RES/ Total energy consumption	%	91.36%	93.44%	92.87%	-0.61%
Total energy consumption per employee (intensity)	kWh/person	6,159	5,836	5,924	1.51%
Total energy consumption by surface area (intensity)	kWh/m ²	141.40	141.52	138.03	-2.47%

Notes: Any discrepancy in annual changes is due to decimal rounding.

Transportation

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Transportation from business air travel	km	1,855,803	2,698,377	6,510,775	141.28%
Hotel stay	days	1,907	3,107	6,386	105.54%
Transportation from business air travel per employee	km/person	306.74	444.76	1,120.04	151.83%
Transportation with leased corporate vehicles using fuels	km	7,388,662	6,563,656	3,385,913	-48.41%
Transportation with leased corporate vehicles using electricity*	km	3,398,263	3,398,263	5,739,199	68.89%
Homeworking	days	256,706	271,050	264,187	-2.53%
Employee commute	km	24,689,274	20,898,110	19,308,316	-7.61%

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

Facilities | Refrigerants

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
R-410A	kg	105	114	110.70	-2.89%
R-407C	kg	78	26	5	-80.77%
R-422D	kg	6	0	0	
HFC-134A	kg	287	0	22	
Total of refrigerants	kg	476	140	137.70	-1.64%

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: 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, Renewable Energy Sources Operator & Guarantees of Origin (DAPEEP SA), Department for Environment, Food & Rural Affairs (UK-DEFRA) (full set, version 1.0 of 2025), Department for Business, Energy and Industrial Strategy (UK-BEIS), Greenview's calculation tool for hotel stay emission factors, EXIOBASE (2019 emission factors for Greece), the U.S. Environmental Protection Agency database(EPA, 2022 emission factors), PCAF and the Global Warming Potential (GWP), as needed for each specific case.

Further to issuance of new version of emissions factors issued during 2025 from the Ministry of Environment due to the new climate law 4936/2022 (Government Gazette 105/A/ 27.05.2022), the environmental 2024 data regarding GHG emissions have been recalculated.

Category 1, Scope 1

Direct emissions

Fuel consumption (stationary, mobile consumption), 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 of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Emissions from heating oil consumption	tCO ₂ e	57.04	27.30	29.69	8.73%
Emissions from natural gas consumption	tCO ₂ e	410.55	276.47	305.20	10.39%
Emissions from vehicle petrol consumption	tCO ₂ e	13.15	14.69	13.42	-8.69%
Emissions from diesel consumption	tCO ₂ e	1.99	0.00	0.00	
Leased corporate vehicle emissions	tCO ₂ e	1,026.24	848.84	421.09	-50.39%
Emissions from Fluorinated gases from refrigerants (fugitive emissions)	tCO ₂ e	716.60	306.73	292.88	-4.52%
Direct biogenic emissions	tCO ₂ e		31.62	13.14	-58.45%

Notes: 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 of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Emissions from electricity consumption (location based)	tCO ₂ e	17,347	12,150	11,585	-4.66%
Emissions from electricity consumption related to leased PHEV and EV vehicles	tCO ₂ e		139.00	293.55	111.18%
Emissions from electricity consumption (without GOs)*	tCO ₂ e	339.49	249.93	176.58	-29.35%
Total emissions from electricity consumption and charging of PHEVs & EVs (market-based, without GOs)**	tCO ₂ e		388.93	470.13	20.88%
Total reduction of electricity emissions from renewable electricity purchased (with GOs)	tCO ₂ e	17,007	11,900	11,408	-4.14%

* It concerns residual emissions other than provider's contract without Guarantees of Origin -GOs.

**Total residual emissions, without Guarantees of Origin, from electricity consumption and EV charging calculated using DEFRA emission factors.

Notes: 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, 5.2-Emissions from owned real estate assets leased to third parties, 5.4.- Financed emissions, Category 6: Indirect GHG emissions from other sources).

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Emissions from transportation and distribution of goods (petrol consumption)	tCO ₂ e	10.14	4.46	10.08	126.02%
Emissions from transportation and distribution of goods (diesel oil consumption)	tCO ₂ e	440.45	448.65	433.24	-3.44%
Emissions from transportation and distribution of goods (LPG consumption)	tCO ₂ e	0.75	0.90	0.00	-100.00%
Emissions from employee commuting	tCO ₂ e	2,649	2,410	2,194	-8.94%
Emissions from employee homeworking	tCO ₂ e	685.47	723.77	705.44	-2.53%
Emissions from air travel	tCO ₂ e	147.49	214.47	545.24	154.23%
Emissions from air travel per employee	tCO ₂ e/FTE	0.0244	0.0353	0.0938	165.34%
Emissions from air travel per km	tCO ₂ e/km	0.00007947	0.00007948	0.00008374	5.37%
Emissions from hotel stay	tCO ₂ e	74.20	120.86	175.55	45.25%
Emissions related to the production and transportation of fuels	tCO ₂ e	54.90	59.63	58.19	-2.43%
Emissions from losses arising from transportation of fuels for electricity generation	tCO ₂ e	5,573	6,407	6,407	0.00%

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

** 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: 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, 5.2-Emissions from owned real estate assets leased to third parties, 5.4.- Financed emissions, Category 6: Indirect GHG emissions from other sources).

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Emissions from electricity transmission & distribution losses	tCO ₂ e	590.49	1,251	1,320	5.55%
Emissions from purchased goods*	tCO ₂ e	2,502	2,502	1,752	-2999%
Emissions from capital goods depreciation*	tCO ₂ e	22,791	22,791	25,033	9.84%
Emissions from the disposal of solid and liquid waste **	tCO ₂ e	571.56	661.29	489.35	-26.00%
Emissions from purchased services*	tCO ₂ e	4,341	4,341	4,277	-1.49%
Emissions from owned, certified real estate assets leased to third parties*	tCO ₂ e		12,039	12,039	0.00%
Emissions from owned real estate assets leased to third parties*	tCO ₂ e		30,481	30,481	0.00%
Financed emissions	tCO ₂ e		18,699,443	24,020,033	28.45%
Emissions from cloud computing usage	tCO ₂ e	93.29	211.47	94.79	-55.18%
Indirect biogenic emissions	tCO ₂ e		33.63	32.67	-2.86%

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

** 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: Any discrepancy in annual changes is due to decimal rounding.

Total Emissions

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
GHG emissions – Category 1, Scope 1	tCO ₂ e	2,226	1,474	1,062	-2793%
GHG emissions – Category 2, Scope 2	tCO ₂ e	17,347	12,289	11,878	-3.35%
GHG emissions – Category 3, 4, 5, 6 (Operational impact), Scope 3	tCO ₂ e	40,525	84,667	86,014	1.59%
GHG emissions – Category 5 (5.4. Financed impact), Scope 3	tCO ₂ e		18,699,443	24,020,033	28.45%
GHG emissions – Category 1 & 2, Scope 1 & 2	tCO ₂ e	19,572	13,763	12,940	-5.98%
Total GHG emissions (Operational impact)	tCO ₂ e	60,097	98,431	98,955	0.53%
Total GHG emissions (Operational and Financed impact)	tCO ₂ e		18,797,874	24,118,988	28.31%
Financed GHG emissions/ Total GHG emissions (Operational and Financed impact)	%		99.48%	99.59%	0.11%
Total GHG emissions (Operational impact) per employee (intensity)	tCO ₂ e/ person	993	16.22	17.02	4.93%
Total GHG emissions (Operational impact) by surface area (intensity)	tCO ₂ e/m ²	0.228	0.393	0.397	0.81%
GHG emissions – Category 1, Scope 1 / Total GHG emissions (Operational impact)	%	3.70%	1.50%	1.07%	-28.32%
GHG emissions – Category 2, Scope 2 / Total GHG emissions (Operational impact)	%	28.86%	12.49%	12.00%	-3.86%
GHG emissions – Category 1 & 2, Scope 1 & 2 / Total GHG emissions (Operational impact)	%	32.57%	13.98%	13.08%	-6.48%
GHG emissions – Category 3,4,5,6 (Operational impact), Scope 3 / Total GHG emissions (Operational impact)	%	67.43%	86.02%	86.92%	1.05%
Total biogenic emissions	tCO ₂ e		65.25	45.80	-29.80%

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 5: Includes subcategories 5.2- Emissions from downstream leased assets, 5.4.- Emissions from investments

Category 6: Indirect GHG emissions from other sources

Notes: Any discrepancy in annual changes is due to decimal rounding.

Emissions by greenhouse gas

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Carbon dioxide CO ₂	tCO ₂ e of CO ₂	60,027	18,797,842	24,118,958	28.31%
Methane CH ₄	tCO ₂ e of CH ₄	21.22	8.61	797	-7.49%
Nitrous oxide N ₂ O	tCO ₂ e of N ₂ O	49.36	23.20	21.44	-7.59%
Total GHG emissions (Operational and Financed impact)	tCO ₂ e	60,097	18,797,874	24,118,988	28.31%

Methane (CH₄) and nitrous oxide (N₂O) emissions have been calculated for Scope 1 and Scope 2. For Scope 3 these gases have been included in the amount of tCO₂e of CO₂ emissions.

Intensity Index

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Total Energy Intensity	MWh/million €	18.11	15.84	17.82	12.47%
Carbon emission intensity (Scope 1)	tCO ₂ e/million €	1.08	0.66	0.55	-16.67%
Carbon emission intensity (Scope 2)	tCO ₂ e/million €	8.43	5.50	6.14	11.77%
Carbon emission intensity -Operational impact (Scope 3)	tCO ₂ e/million €	19.70	37.88	44.50	17.47%
Carbon emission intensity -Operational impact (Scope 1+2)	tCO ₂ e/million €	9.51	6.16	6.69	8.72%
Total Carbon emission intensity -Operational impact (Scope 1+2+3)	tCO ₂ e/million €	29.21	44.04	51.19	16.25%
Total Carbon emission intensity -Operational and Financed impact (Scope 1+2+3)	tCO ₂ e/million €		8,410	12,477	48.37%
Operating income	million €	2,057	2,235	1,933	-13.52%

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

Notes: Any discrepancy in annual changes is due to decimal rounding.

Emissions of Gaseous Pollutants

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Sulphur dioxide-SO ₂	tn	538.20	511.53	487.71	-4.66%
Nitrogen oxides-NO _x	tn	42.00	39.83	37.99	-4.61%
Particulate matter	tn	27.80	26.41	25.18	-4.65%

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

Water

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Water consumption	m ³	54,894	59,133	52,340	-11.49%
Water consumption per employee	m ³ /person	9.07	9.75	9.00	-7.62%
Water consumption by surface area	m ³ /m ²	0.21	0.24	0.21	-11.24%

Paper

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
A4 & A3 Paper supply	kg	187,963	188,575	175,788	-6.78%
A4 & A3 Paper supply per employee	kg/person	31.07	31.08	30.24	-2.71%
A4 & A3 Paper supply with environmental labelling	%	100	100	100	0.00%
A4 & A3 Paper consumption from MPS printers	million pages	44.89	45.92	44.48	-3.14%

Notes: Any discrepancy in annual changes is due to decimal rounding.

Solid waste management

Ink/toner cartridges

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Toner supply*	units	14	12	17	41.67%
Toner recycling (MPS)	units	2,288	2,017	2,142	6.20%
Toner recycling (MPS)	kg	1,168.17	971.87	1,276	31.29%

* Toner supply applies to printers outside the MPS system.

Paper and packaging materials

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Quantity of recycled paper*	kg	270,766	879,833	1,624,414	84.63%
Percentage of recycled paper out of total paper supply	%	144.05%	466.57%	924.08%	98.06%
Quantity of recycled packaging materials	kg	32,648	31,983	28,907	-9.62%

*The paper recycling quantities is influenced by the yearly volume of physical file clearances.

Domestic Waste

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Domestic waste to Landfill*	kg	1,115,725	984,644	947,855	-3.74%

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

Notes: Any discrepancy in annual changes is due to decimal rounding.

Electrical & Electronic Equipment (EEE)

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
EEE recycling	kg	36,385	63,059	43,065	-31.71%
EEE recycling	pieces	3,339	5,810	3,687	-36.54%
Electronic equipment donated	pieces	1,349	1,885	1,231	-34.69%
Electronic equipment donated*	kg	8,188	11,564	7,346	-36.48%
Fixed equipment donated	pieces	4,193	4,777	2,255	-52.79%

* 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.

Lamps/Batteries

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Accumulators recycling	kg	112	7,001	530	-92.43%
Recycling of portable batteries	kg	383	455	295	-35.16%
Lamp recycling	kg	502	1,837	1,541	-16.12%

Excavation, Construction and Demolition Waste (ECDW)

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Waste management of ECDW	tn	159	159	60.74	-61.78%

Notes: Any discrepancy in annual changes is due to decimal rounding.

Total Solid waste

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Total non hazardous solid waste recycled *	kg	304,583	912,788	1,654,597	81.27%
Total hazardous solid waste to be managed	kg	37,382	72,352	45,431	-37.21%
Total solid waste recycled	kg	341,965	985,140	1,700,028	72.57%
Domestic waste to Landfill	kg	1,115,725	984,644	947,855	-3.74%
Total solid waste (Recycled & Domestic)	kg	1,457,690	1,969,784	2,647,883	34.43%
Percentage of non-hazardous solid waste to be recycled to total amount of solid waste	%	20.89%	46.34%	62.49%	34.85%
Percentage of hazardous solid waste to be managed to total amount of solid waste	%	2.56%	3.67%	1.72%	-53.29%
Percentage of domestic waste to landfill to total amount of solid waste	%	76.54%	49.99%	35.80%	-28.39%
Percentage of total number of solid waste to be recycled to the total amount of solid waste	%	23.46%	50.01%	64.20%	28.37%

Non hazardous solid waste: recycled paper, recycled packaging materials, toner recycling (MPS)

Hazardous solid waste: EEE / accumulators / portable batteries / lamps.

Notes: Any discrepancy in annual changes is due to decimal rounding.

Liquid waste management

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Quantity of power generator lubricants replaced	lt	588	380	380	0.00%

Transportation & handling of goods

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Petrol consumption from supplier's transportation and distribution	lt	4,167	1,935	4,375	126.02%
Diesel oil consumption from supplier's transportation and distribution	lt	164,988	183,505	177,201	-3.44%
LPG consumption from supplier's transportation and distribution	lt	0	588	0	-100.00%

e- Statement service

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Number of physical statements discontinued	number (in thousands)	420	560	611	9.11%
Number of new customers to register for e-Statement service	persons (in thousands)	190	215.5	218	1.16%
Penetration rate of e-Statement service amongst active e-Banking users	%	89	90.7	91.8	1.21%
Amount saved from discontinuing physical statements	€ (in million)	7.75	8.50	9.47	11.41%

Notes: Any discrepancy in annual changes is due to decimal rounding.

Serving Customers at Branches - paper savings

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Number of printed customer supporting documents in-branch (A5), in pages*	number	4,262,930	2,780,586	2,674,300	-3.82%
Number of printed customer product transactions in-branch (A4), in pages*	number	3,675,158	3,872,333	3,337,980	-13.80%
Number of customer statements sent (A4), in pages	number	8,550,929	9,584,000	8,939,338	-6.73%

* Does not include ATM paper rolls

Staff training

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Employees trained to Management Systems	persons	3,271	813	528	-35.06%

ESG educational modules have also been included.

WWF Credit Cards

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Number of new credit cards supporting WWF issued during the year	number	225	204	166	-18.63%
Amount given per year to WWF from use of credit cards (€)	€	55,182	53,992	56,115	3.93%
Total number of active WWF credit cards	number	16,747	16,448	15,697	-4.57%
Issue of new biodegradable cards (pieces)	number	427,048	464,999	472,641	1.64%
Percentage of biodegradable cards to the total active cards	%	84.80%	98.07%	98.10%	0.03%

Notes: Any discrepancy in annual changes is due to decimal rounding.

Environmental Sponsorships - Participation in actions

	Unit of measurement	2023 (recalculated where required)	2024 (recalculated in 2026, where required)	2025	Change 2025 compared to 2024 (recalculated in 2026, where required) (%)
Environmental sponsorships	number	4	3	0	-100.00%
Amount of environmental sponsorships (€)	€	82,868	1,347,616	0	-100.00%
Number of volunteer actions for the environment	number	6	5	8	60.00%
Number of staff taking part in volunteer actions with environmental organisations	number	530	765	1,120	46.41%
Hours volunteered by staff taking part in volunteer actions with environmental organisations	hours	1,450	1,913	2,845	48.76%
Number of environmentally related communications from the bank to other agencies (external communication, e.g. press releases)	number	14	32	19	-40.63%
Number of sites inspected for environmental issues	number	92	67	68	1.49%

Notes: Any discrepancy in annual changes is due to decimal rounding.

Technical Interventions

Detailed technical interventions by type for 2025 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 2025 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 A.H.U with new units equipped with 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 environmentally friendly R32 freon and featuring a high efficiency rating.

The systems were installed at the following branches:

- 002 Kifissias Ave. Maroussi
- 020 Heraklion Crete
- 027 Delphi Center Maroussi
- 110 N. Erithrea
- 128 Kalamata
- 137 Chios
- 163 Faliraki Rhodes
- 270 Ioannina
- 320 Irinis Ave. Ilioupoli

and at the following buildings:

- BC Koropi
- Building C- N. Ionia
- Pasmazoglou (A basement)
- Santaroza 7 (6th & 7th floor)
- Eslin & Amaliados (2nd, 3rd & 5th floor section)

Lighting

In 2025, 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 was installed at the following branches:

- 002 Kifissias Ave. Maroussi
- 006 Chalandri
- 017 Egaleo
- 020 Heraklion Crete
- 027 Delphi Center Maroussi
- 030 Diagonios
- 031 Esperidon Square Glyfada
- 040 Koropi
- 045 Ag. Ioannou St., Ag. Paraskevi
- 076 Vrioni - Piraeus
- 096 Neas Makris
- 098 Pallinis
- 110 N. Erithrea
- 112 Korinthos
- 113 Ptolemaida
- 128 Kalamata

- 134 Chanioporta
- 137 Chios
- 140 Komotini
- 163 Faliraki Rhodes
- 183 Neapoli Thessaloniki
- 185 Amfitheas Avenue
- 196 Salamina
- 208 Nikaia
- 209 Pelasgias St.
- 218 Erythrou Stavrou
- 232 Agias Sofias
- 238 N. Psychiko
- 252 Papafi
- 270 Ioannina
- 273 Menidi
- 277 Ag. Sosti
- 279 Agoras Amaroussiou
- 282 Kordelio
- 289 Kalochori
- 293 Livadia
- 302 Nafpaktos
- 305 Voula
- 320 Irinis Ave. Ilioupoli
- 323 Sepolia
- 330 Giofyri Crete
- 354 Markopoulo
- 362 Santorini
- 366 Pilea
- 368 Kiparissia
- 376 Lagada
- 378 Rafina
- 380 Lefkada
- 383 N. Smyrni B
- 390 Lechaina
- 404 Drosia
- 417 Amfissa
- 424 Lavrio
- 426 Tinos
- 434 Pefka
- 438 Kypseli Square
- 449 Ano Liosia
- 458 Chalkida C
- 463 Kalloni Lesvos
- 523 Panorama Voulas
- 608 Ano Glyfada
- 653 Argyroupoli
- 701 Delfon St.
- 760 Menidiou

and at the following buildings:

- Thessalonikis & Florinis (Moschato)
- Filellinon & Xenofontos (building section)
- BC Koropi
- Building C- N. Ionia
- Pesmazoglou (A basement)
- Santaroza 7 (6th & 7th floor)
- Eslin & Amaliados (basements, 2nd, 3rd, 5th & 6th floor)
- Ionos Dragoumi 5 (1st floor)
- Lamia Region

Improving the performance of electrical installations

In 2025, the Bank inspected the indoor electrical installations of its branch network and buildings, in accordance with the HD60364 standard.

Sites

Total number of sites during 2025: 303 (36 buildings and 267 branches)

			Area	Electricity				Emissions			
Code	Name	Address	m ²	Not RES	kWh	MWh	TJ	tCO ₂	tCH ₄	tN ₂ O	tCO ₂ e
00002	Kifissias Ave. Maroussi	117, Kifissias Ave., 15124, Maroussi, Attikis	889		152,721	152.72	0.55	56.13	0.02	0.08	56.23
00005	Gr. Labraki Piraeus	138, Gr. Labraki Str., 18535, Piraeus, Attikis	410		56,864	56.86	0.20	20.90	0.01	0.03	20.94
00006	Chalandri	8, Dourou Sq., 15234, Chalandri, Attikis	513		66,737	66.74	0.24	24.53	0.01	0.03	24.57
00008	Ilioupoli	124, El. Venizelou Str., 16345, Ilioupoli, Attikis	360		61,029	61.03	0.22	22.43	0.01	0.03	22.47
00009	Peristeri	2, Dim. Gounari & 1 Vas. Alexandrou Str., 12131, Peristeri, Attikis	700		115,555	115.55	0.42	42.47	0.02	0.06	42.54
00010	Delta Falirou	350, Sygrou Ave., 17674, Kallithea, Attikis	280	Not RES	43,380	43.38	0.16	15.94	0.01	0.02	15.97
00014	El. Venizelou St. Kalamarias	9, El. Venizelou Str., 55133, Kalamaria, Thessalonikis	497		36,658	36.66	0.13	13.47	0.01	0.02	13.50
00015	Patra	26, Ag. Andreou & Kolokotroni Str., 26221, Patra, Achaia	187		16,330	16.33	0.06	6.00	0.00	0.01	6.01
00017	Egaleo	280, I. Odos & Thivon Str., 12210, Egaleo, Attikis	355		71,081	71.08	0.26	26.12	0.01	0.04	26.17
00018	Volos	69, Iassonos Str., 38221, Volos, Magnisias	537		78,398	78.40	0.28	28.81	0.01	0.04	28.86
00019	Alimos	2, Geroulanou Str. & Vouliagmenis Ave., 16452, Argypoupoli, Attikis	1,304		126,657	126.66	0.46	46.55	0.02	0.07	46.63
00020	Heraklion - Odou Martiron	Martiron 25th August & Koroneou Str., 71202, Heraklion, Herakliou	806		140,899	140.90	0.51	51.78	0.02	0.07	51.88
00024	Toumba	Artakis & 7, Lemesou Str., 54453, Thessaloniki, Thessalonikis	372		36,734	36.73	0.13	13.50	0.01	0.02	13.52
00025	Othonos St. Syntagma	8, Othonos Str., 10557, Athens, Attikis	883		246,944	246.94	0.89	90.75	0.04	0.13	90.92

			Area	Electricity				Emissions			
Code	Name	Address	m ²	Not RES	kWh	MWh	TJ	tCO ₂	tCH ₄	tN ₂ O	tCO ₂ e
00026	Kefalari	2, Patr. Maximou & Diligianni Str., 14562, Kifissia, Attikis	1,056	Not RES	326,381	326.38	1.17	11995	0.05	0.17	120.17
00027	Maroussi Delphi Center	56, Kifissias Ave., 15125, Maroussi, Attikis	751	Not RES	74,556	74.56	0.27	27.40	0.01	0.04	27.45
00028	Ekali	67, Thiseos Ave., 14671, N.Erithraia, Attikis	320	Not RES	29,040	29.04	0.10	10.67	0.00	0.02	10.69
00029	Shipping Branch	1-7, Flessa & 83 Akti Miaouli Str., 18538, Piraeus, Attikis	796		76,801	76.80	0.28	28.23	0.01	0.04	28.28
00030	Diagonios	114, Tsimiski & D. Gounari Str., 54622, Thessaloniki, Thessalonikis	426		67,309	67.31	0.24	24.74	0.01	0.04	24.78
00031	Esperidon Sq.Glyfada	3, Esperidon Sq., 16674, Glyfada, Attikis	396		51,907	51.91	0.19	19.08	0.01	0.03	19.11
00033	N. Smyrni	39, Eleftheriou Venizelou & Attalias Str., 17123, Nea Smyrni, Attikis	534		91,105	91.10	0.33	33.48	0.01	0.05	33.54
00034	Pagрати	28-30, Eftichidou & 2 Krisila Str., 11635, Athens, Attikis	303		59,264	59.26	0.21	21.78	0.01	0.03	21.82
00035	Palaio Faliro	24, Posidonos Ave., 17561, Palaio Faliro, Attikis	967		65,946	65.95	0.24	24.24	0.01	0.03	24.28
00036	Ag. Varvaras Psychiko	340, Kifissias Ave., 15451, Psychiko, Attikis	379	Not RES	48,140	48.14	0.17	17.69	0.01	0.03	17.72
00039	Ir. Politechniou St. Larissa	162, Iroon Politechniou Str., 41223, Larissa, Larissas	714		72,966	72.97	0.26	26.82	0.01	0.04	26.86
00040	Koropi	228, Vas. Konstantinou Str., 19400, Koropi, Attikis	948		91,955	91.95	0.33	33.79	0.01	0.05	33.86
00041	Vas. Olgas	Vas. Olgas & 25th March Str., 54646, Thessaloniki, Thessalonikis	552		54,225	54.22	0.20	19.93	0.01	0.03	19.96
00042	Monastiriou	157, Monastiriou Str., 54627, Thessaloniki, Thessalonikis	625		68,851	68.85	0.25	25.30	0.01	0.04	25.35
00043	N. Kifissia	17th km Athinon-Lamias National Rd., 14564, Kifissia, Attikis	560		67,714	67.71	0.24	24.89	0.01	0.04	24.93
00044	Kallithea	167, Eleftheriou Venizelou Str., 17672, Kallithea, Attikis	570		53,471	53.47	0.19	19.65	0.01	0.03	19.69

			Area	Electricity				Emissions			
Code	Name	Address	m ²	Not RES	kWh	MWh	TJ	tCO ₂	tCH ₄	tN ₂ O	tCO ₂ e
00045	Ag. Ioannou St. - Ag. Paraskevi	45, Agiou Ioannou Str., 15342, Agia Paraskevi, Attikis	456		59,193	59.19	0.21	21.75	0.01	0.03	21.79
00046	Patission St.	187 Patission Str. & Efpalinou, 11253 Athens, Attikis	496		125,410	125.41	0.45	46.09	0.02	0.07	46.17
00049	N. Filadelfia	79, Dekelias Ave., 14341, Nea Filadelfia, Attikis	552		54,591	54.59	0.20	20.06	0.01	0.03	20.10
00052	Moussio	57, Patission Str., 10432, Athens, Attikis	533		55,824	55.82	0.20	20.52	0.01	0.03	20.55
00053	Melissia	Dimokratias Ave. & 2, A. Papandreou Str., 15127, Melissia, Attikis	432		61,328	61.33	0.22	22.54	0.01	0.03	22.58
00055	Moschato	67, Makrygianni Str., 18345, Moschato, Attikis	369		39,683	39.68	0.14	14.58	0.01	0.02	14.61
00056	Elefsina	11, Iroon Politechniou Str., 19200, Elefsina, Attikis	656		72,366	72.37	0.26	26.60	0.01	0.04	26.64
00057	Petroupoli	80, 25th March Str., 13231, Petroupoli, Attikis	511		47,120	47.12	0.17	17.32	0.01	0.02	17.35
00059	Akti Kondili	26-28, Akti Kondili Str., 18545, Piraeus, Attikis	818		44,243	44.24	0.16	16.26	0.01	0.02	16.29
00060	Eptalofos	27, M. Alexandrou Str., 56121, Ampelokipi, Thessaloniki	232		32,715	32.71	0.12	12.02	0.00	0.02	12.04
00062	Omonia Square	60, Stadiou Str., 10564, Athens, Attikis	358		45,854	45.85	0.17	16.85	0.01	0.02	16.88
00063	Kanari St.	23, Kanari Str., 10673, Athens, Attikis	390		39,467	39.47	0.14	14.50	0.01	0.02	14.53
00065	Peristeri - Town Hall	89, Panagi Tsaldari Str., 12134, Peristeri, Attikis	294		56,114	56.11	0.20	20.62	0.01	0.03	20.66
00066	Chaidari	187, Athinon Ave., 12461, Chaidari, Attikis	335		73,069	73.07	0.26	26.85	0.01	0.04	26.90
00067	Tavrou	226, Pireos Str., 17778, Tavros, Attikis	250		42,005	42.01	0.15	15.44	0.01	0.02	15.47
00073	N.Ionia Metro Station	Dion. Solomou & 1, Patr. Ioakim Str., 14234, Nea Ionia, Attikis	246		43,414	43.41	0.16	15.96	0.01	0.02	15.98
00074	Ag. Anargiron	62, Ag. Anargiron Str., 13561, Agioi Anargiri, Attikis	635		65,186	65.19	0.23	23.96	0.01	0.03	24.00

			Area	Electricity				Emissions			
Code	Name	Address	m ²	Not RES	kWh	MWh	TJ	tCO ₂	tCH ₄	tN ₂ O	tCO ₂ e
00076	Vrioni - Piraeus	99, Iroon Politechniou & 37 Sachtouri Str., 18536, Piraeus, Attikis	320		52,912	52.91	0.19	19.45	0.01	0.03	19.48
00092	Mykonos	Mykonou-Aerodromiou Str., Drafaki District, 84600, Mykonos, Cycladon	337		45,964	45.96	0.17	16.89	0.01	0.02	16.92
00093	Ag.Stefanos	24, Chelmou Str., 14565, Agios Stefanos, Attikis	440		48,885	48.88	0.18	17.97	0.01	0.03	18.00
00094	Perea Thessaloniki	Ampelokipon & 25, Antheon Str., 57019, Thessaloniki, Thessalonikis	382		44,596	44.60	0.16	16.39	0.01	0.02	16.42
00095	Kifissias	271, Kifissias Ave. & 1 Irodou Attikou Str., 14561, Kifissia, Attikis	529		47,351	47.35	0.17	17.40	0.01	0.02	17.43
00096	Neas Makris	100, Marathonos Ave., 19005, Nea Makri, Attikis	354		48,172	48.17	0.17	17.70	0.01	0.03	17.74
00097	Nafplio	97, Sidiras Merarchias & Thes/Kis Str., 21100, Nafplio, Argolidas	339		56,471	56.47	0.20	20.75	0.01	0.03	20.79
00098	Pallinis	52, Marathonos Ave., 15351, Pallini, Attikis	675		61,986	61.99	0.22	22.78	0.01	0.03	22.82
00099	Asklipiu St. & Alexandras	118, Alexandras Ave. & 191 Asklipiou Str., 11471, Athens, Attikis	430		55,752	55.75	0.20	20.49	0.01	0.03	20.53
00101	Voukourestiou	22, Voukourestiou & 3 Valaoritou Str., 10671, Athens, Attikis	870		103,080	103.08	0.37	37.88	0.01	0.05	37.95
00102	Ampelokipi	151, Michalakopoulou Str., 11527, Athens, Attikis	695		70,421	70.42	0.25	25.88	0.01	0.04	25.93
00103	Zografou	70, Papagou Ave. & Maratou Str., 15771, Zografou, Attikis	996		61,680	61.68	0.22	22.67	0.01	0.03	22.71
00107	Korydallos	123, Grig. Lambraki Ave., 18120, Korydallos, Attikis	684		57,403	57.40	0.21	21.10	0.01	0.03	21.13
00108	Renti	89, Kifissou Ave., 18233, Agios Ioannis Rentis, Attikis	490		62,279	62.28	0.22	22.89	0.01	0.03	22.93
00110	N. Erithrea	334, Kifissias Ave. & Ionias Str., 14671, Nea Erithrea, Attikis	300		45,603	45.60	0.16	16.76	0.01	0.02	16.79
00112	Korinthos	26, Ethn. Antistaseos Str., 20100, Korinthos, Korinthias	776		88,479	88.48	0.32	32.52	0.01	0.05	32.58

			Area	Electricity				Emissions			
Code	Name	Address	m ²	Not RES	kWh	MWh	TJ	tCO ₂	tCH ₄	tN ₂ O	tCO ₂ e
00113	Ptolemaida	25, 25th March Str., 50500, Ptolemaida, Kozanis	282		50,831	50.83	0.18	18.68	0.01	0.03	18.71
00115	Igoumenitsa	10, Ethnikis Antistaseos Str., 46100, Igoumenitsa, Thesprotias	180		29,381	29.38	0.11	10.80	0.00	0.02	10.82
00118	Ionos Dragoumi St.	22, Ionos Dragoumi Str., 54624, Thessaloniki, Thessalonikis	594		51,800	51.80	0.19	19.04	0.01	0.03	19.07
00122	Ag. Triada Thessaloniki	46, Vas. Georgiou Str., 54640, Thessaloniki, Thessalonikis	542		75,089	75.09	0.27	27.60	0.01	0.04	27.65
00125	Stavroupoli	301, Lagada Str., 56430, Stavroupoli, Thessalonikis	905		76,740	76.74	0.28	28.20	0.01	0.04	28.25
00126	Tripoli	10, Dariotou & Ethn. Antistaseos Str., 22100, Tripoli, Arkadias	697		73,341	73.34	0.26	26.95	0.01	0.04	27.00
00128	Kalamata	Sidirodromikou Stathmou Ave. & Papaflessa Sq., 24100, Kalamata, Messinias	824		98,394	98.39	0.35	36.16	0.01	0.05	36.23
00130	Kilkis	21st June & Diogenous Str. , 61100, Kilkis, Kilkis	380		40,443	40.44	0.15	14.86	0.01	0.02	14.89
00134	Chanioporta Heraklion	1, 62 Martiron Ave., 71304, Heraklion, Herakliou	360		43,267	43.27	0.16	15.90	0.01	0.02	15.93
00135	Chania	El. Venizelou & Archontaki Str., 73100, Chania, Chanion	500		67,035	67.03	0.24	24.64	0.01	0.03	24.68
00136	Rethymno	103, Kountourioti Str., 74100, Rethymno, Rethymnou	2,035		37,639	37.64	0.14	13.83	0.01	0.02	13.86
00137	Aplotaria Chios	60, Aplotarias Str., 82100, Chios, Chiou	290		45,818	45.82	0.16	16.84	0.01	0.02	16.87
00139	Aigaiu St. Kalamaria	104, Aigaiou Str., 55133, Kalamaria, Thessalonikis	740		80,545	80.54	0.29	29.60	0.01	0.04	29.65
00140	Komotini	40, Irinis Square, 69100, Komotini, Rodopis	824		68,778	68.78	0.25	25.28	0.01	0.04	25.32
00142	Kalamaki	31, Posidonos Ave. & 2-4 Gr. Auxentiou Str., 17455, Kalamaki, Attikis	382		46,452	46.45	0.17	17.07	0.01	0.02	17.10
00146	Thiva	100, Pindarou & G. Tseva Str., 32200, Thiva, Viotias	278		54,511	54.51	0.20	20.03	0.01	0.03	20.07

			Area	Electricity				Emissions			
Code	Name	Address	m ²	Not RES	kWh	MWh	TJ	tCO ₂	tCH ₄	tN ₂ O	tCO ₂ e
00147	Nikiti	Nikiti, 63088 Nikiti- Sithonia, Halkidikis	210		43,049	43.05	0.15	15.82	0.01	0.02	15.85
00151	Ellinos Stratiotou - Patra	108, Ellinos Stratiotou Str., 26441, Patra, Achaïas	292		57,722	57.72	0.21	21.21	0.01	0.03	21.25
00152	Egiou	17-19, Mitropoleos Str., 25100, Egio, Achaïas	515		50,511	50.51	0.18	18.56	0.01	0.03	18.60
00153	Sparti	Kon. Paleologou & Kleomvrotou Str., 23100, Sparti, Lakonias	481		61,945	61.94	0.22	22.77	0.01	0.03	22.81
00154	Amaliadas	17, Deligianni Str., 27200, Amaliada, Ilias	433		46,895	46.90	0.17	17.23	0.01	0.02	17.27
00155	Messologgi	2, Deligiorgi & Mavrokordatou Str., 30200, Mesologgi, Aitolokarnanias	180		34,379	34.38	0.12	12.63	0.00	0.02	12.66
00159	Neapoli Volos	Larissis & 126, Papaflessa Str., 38334, Volos, Magnisias	465		48,354	48.35	0.17	17.77	0.01	0.03	17.80
00163	Faliraki Rhodes	Platanos Faliraki Rhodes, 85100, Rhodes, Dodecanissou	160		61,147	61.15	0.22	22.47	0.01	0.03	22.51
00164	Ierapetra	Eleftherias Sq., 72200, Ierapetra, Lasithiou	328	Not RES	27,240	27.24	0.10	10.01	0.00	0.01	10.03
00165	Limenas Hersonissou	1, Ioanni Kapodistria Str., 70014, Limenas Hersonissou, Herakliou	160		33,564	33.56	0.12	12.34	0.00	0.02	12.36
00167	Malia	79A, El. Venizelou Str., 70007, Malia, Herakliou	208		26,080	26.08	0.09	9.58	0.00	0.01	9.60
00168	Knossos Ave. - Heraklion	96, Knossos Ave., 71307, Heraklion, Herakliou	250		57,677	57.68	0.21	21.20	0.01	0.03	21.24
00169	Ag. Nikolaos	9, I. Koundourou Str., 72100, Agios Nikolaos, Lasithiou	295		28,591	28.59	0.10	10.51	0.00	0.01	10.53
00171	Sitia	27, El. Venizelou Str., 72300, Sitia, Lasithiou	163		25,944	25.94	0.09	9.53	0.00	0.01	9.55
00172	Mires	87, 25th March Str., 70400, Mires, Herakliou	140		29,179	29.18	0.11	10.72	0.00	0.02	10.74
00175	Helliniko	54, Iasonidou Str., 16777, Helliniko, Attikis	355		54,775	54.78	0.20	20.13	0.01	0.03	20.17
00176	Evosmos	124, Karaoli Dimitriou & Salaminos Str., 56224, Evosmos, Thessalonikis	468		82,779	82.78	0.30	30.42	0.01	0.04	30.48

			Area	Electricity				Emissions			
Code	Name	Address	m ²	Not RES	kWh	MWh	TJ	tCO ₂	tCH ₄	tN ₂ O	tCO ₂ e
00178	Pireos St.	9-11, Pireos Str., 10552, Athens, Attikis	585		94,428	94.43	0.34	34.70	0.01	0.05	34.77
00182	Metamorfoseos	23, G. Papandreou Ave., 14452, Metamorfosi, Attikis	269		49,020	49.02	0.18	18.02	0.01	0.03	18.05
00183	Neapoli Thessaloniki	66-68, Papandreou Ave., 56728, Thessaloniki, Thessalonikis	264		56,125	56.12	0.20	20.63	0.01	0.03	20.66
00185	Amfitheas Avenue	70, Amfitheas Ave., 17564, Palaio Faliro, Attikis	522		87,508	87.51	0.32	32.16	0.01	0.05	32.22
00186	N. Heraklio	3, Prasinou Lofou Str., 14121, N. Heraklio, Attikis	260		27,601	27.60	0.10	10.14	0.00	0.01	10.16
00189	Varkizas	10, Posidonos Ave., 16672, Varkiza, Attikis	190		39,810	39.81	0.14	14.63	0.01	0.02	14.66
00190	Almirou	4, Iasonos Str., 37100, Almiros, Magnisias	399		31,288	31.29	0.11	11.50	0.00	0.02	11.52
00191	Oreokastrou-Thessalonikis	43, Komninon Str., 57013, Thessaloniki, Thessalonikis	425		53,319	53.32	0.19	19.60	0.01	0.03	19.63
00192	Orestiadas	246, Konstantinoupoleos Str., 68200, Orestiada, Evrou	306		36,527	36.53	0.13	13.42	0.01	0.02	13.45
00193	Kolonos	122, Lenorman Str., 10444, Athens, Attikis	302		41,441	41.44	0.15	15.23	0.01	0.02	15.26
00196	Salamina Ave. - Salamina	270, Salaminas Ave., 18900, Salamina, Attikis	150		34,152	34.15	0.12	12.55	0.00	0.02	12.57
00197	Kastorias	4, Kiknon Ave. & Athinas & Lazarou Rizou Str., 52100, Kastoria, Kastorias	420		46,288	46.29	0.17	17.01	0.01	0.02	17.04
00202	Tsamadou St. - Piraeus	7, Tsamadou Str., 18531, Piraeus, Attikis	598		65,974	65.97	0.24	24.25	0.01	0.03	24.29
00203	Tsimiski	27, Tsimiski Str., 54624, Thessaloniki, Thessalonikis	1,260		103,580	103.58	0.37	38.07	0.02	0.05	38.14
00204	Kalamiotou St.	3, Kalamiotou Str., 10563, Athens, Attikis	852		142,118	142.12	0.51	52.23	0.02	0.07	52.32
00205	Herakleiou Ave.-Nea Ionia	332, Herakleiou Ave., 14231, Nea Ionia, Attikis	771		131,324	131.32	0.47	48.26	0.02	0.07	48.35
00206	Leontos Sofou St.	18, Leontos Sofou Str., 54626, Thessaloniki, Thessalonikis	789		68,917	68.92	0.25	25.33	0.01	0.04	25.37

			Area	Electricity				Emissions			
Code	Name	Address	m ²	Not RES	kWh	MWh	TJ	tCO ₂	tCH ₄	tN ₂ O	tCO ₂ e
00207	Neos Kosmos	19, Kallirois Str., 11743, Athens, Attikis	1,140		161,958	161.96	0.58	59.52	0.02	0.08	59.63
00208	Nikaia	34, 7th March 1944 & 1 Mouglon Str., 18450, Nikaia, Attikis	1,362		114,132	114.13	0.41	41.94	0.02	0.06	42.02
00209	Pelasgias St. - Peristeri	5, Pelasgias Str., 12131, Athens, Attikis	1,643		72,473	72.47	0.26	26.63	0.01	0.04	26.68
00210	Ethnikis Antistaseos St. - Katerini	1, Ethn. Antistaseos Str., 60100, Katerini, Pierias	522		84,253	84.25	0.30	30.96	0.01	0.04	31.02
00211	Analipseos - Vas. Olgas -Thessaloniki	135, Vas. Olgas Ave., 54645, Thessaloniki, Thessalonikis	720		46,551	46.55	0.17	17.11	0.01	0.02	17.14
00213	Chalkida	Kriezotou & 3, Farmakidou Str., 34100, Chalkida, Evias	584		70,114	70.11	0.25	25.77	0.01	0.04	25.81
00217	Larissas	M. Alexandrou & Kouma Str., , 41222, Larissa, Larissas	1,320		158,099	158.10	0.57	58.10	0.02	0.08	58.21
00218	Erythrou Stavrou	98, Kifissias Ave. & Erythrou Stavrou Str., 11526, Athens, Attikis	457		56,064	56.06	0.20	20.60	0.01	0.03	20.64
00219	Giannitson	Apost. Louka Str. & 1, Pronias Str., 58100, Giannitsa, Pellis	564		57,859	57.86	0.21	21.26	0.01	0.03	21.30
00220	Kentriki Agora Moschatou	66, Piraeus Str., 18346, Athens, Attikis	935		77,963	77.96	0.28	28.65	0.01	0.04	28.70
00225	El. Venizelou St.- Kavala	10, Venizelou Str. & 10, Hydras Str., 65302, Kavala, Kavalas	474		52,518	52.52	0.19	19.30	0.01	0.03	19.34
00226	Karditsa	19, N. Plastira Str., 43100, Karditsa, Karditsas	610		67,225	67.23	0.24	24.71	0.01	0.04	24.75
00231	Veroias - Meg. Alexandrou	27, Meg. Alexandrou Str., 59100, Veroia, Imathias	440		50,889	50.89	0.18	18.70	0.01	0.03	18.74
00232	Agias Sofias St.	46, Ag. Sofias Str., 54622, Thessaloniki, Thessalonikis	435		36,159	36.16	0.13	13.29	0.01	0.02	13.31
00233	Trikala	14, Kondili & Ath. Diakou Str., 42100, Trikala, Trikalon	685		70,156	70.16	0.25	25.78	0.01	0.04	25.83
00234	Agia Paraskevi	439, Mesogeion Ave., 15343, Athens, Attikis	610		56,747	56.75	0.20	20.86	0.01	0.03	20.89
00237	Michalakopoulou	35-37, Michalakopoulou Str., 11528, Athens, Attikis	1,615		84,685	84.69	0.30	31.12	0.01	0.04	31.18

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00238	N. Psychiko	5, Solomou Str., 15451, Athens, Attikis	1,110		72,288	72.29	0.26	26.57	0.01	0.04	26.61
00239	Kozani	3, K. Karamanli Str., 50100, Kozani, Kozanis	790		96,635	96.63	0.35	35.51	0.01	0.05	35.58
00240	Korai	7, Korai & 37 Panepistimiou Str., 10564, Athens, Attikis	920		154,458	154.46	0.56	56.76	0.02	0.08	56.87
00243	Diikitiriu	18, Diikitiriu Str., 54630, Thessaloniki, Thessalonikis	986		56,761	56.76	0.20	20.86	0.01	0.03	20.90
00244	Ano Patissia- Agia Varvara	345A, Patission & 2 Mak Milan Str., 11144, Athens, Attikis	419		71,915	71.92	0.26	26.43	0.01	0.04	26.48
00245	Glyfada	6, Athinon Str., 16675, Glyfada Athens, Attikis	517		67,925	67.93	0.24	24.96	0.01	0.04	25.01
00246	Formionos St.	77, Formionos & Filolaou Str., 16121, Athens, Attikis	504		44,426	44.43	0.16	16.33	0.01	0.02	16.36
00247	Ag. Andreou St. - Patra	Othonos-Amalias & 1, Patreos Str., 26221, Patra, Achaia	350		29,656	29.66	0.11	10.90	0.00	0.02	10.92
00249	Zakynthos	4, Dimokratias Ave. & Arch. Latta Str., 29100, Zakynthos, Zakynthou	408		66,036	66.04	0.24	24.27	0.01	0.03	24.31
00250	Drama	6, P. Kavda & Ipirou Str., 66100, Drama, Dramas	566		52,910	52.91	0.19	19.44	0.01	0.03	19.48
00251	Dafnis	186, Vouliagmenis Ave., 17235, Athens, Attikis	408		65,533	65.53	0.24	24.08	0.01	0.03	24.13
00252	Papafi St. - Toumpa	118-120, Papafi & Kleanthous Str., 54453, Thessaloniki, Thessalonikis	415		68,094	68.09	0.25	25.03	0.01	0.04	25.07
00253	Galatsi	3, Veikou Ave., 11146, Athens, Attikis	500		47,482	47.48	0.17	17.45	0.01	0.02	17.48
00255	Charokopou	2A, Argyroupoleos Str., 17676, Athens, Attikis	777		36,192	36.19	0.13	13.30	0.01	0.02	13.33
00257	Con. Karamanli Ave-Voulgari	175, K. Karamanli Ave., 54249, Thessaloniki, Thessalonikis	745		91,663	91.66	0.33	33.69	0.01	0.05	33.75
00258	Keratsini	51-53, Dimokratias Ave., 18755, Athens, Attikis	515		53,918	53.92	0.19	19.82	0.01	0.03	19.85
00259	Ilion	79, Protesilaou Str., 13122, Ilion, Attikis	644		60,196	60.20	0.22	22.12	0.01	0.03	22.16

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00261	Argos	6, Vas. Sofias & Korai Str., 21200, Argos, Argolidas	454		60,351	60.35	0.22	22.18	0.01	0.03	22.22
00265	Agrinio	3, Adelfon Papastratou Str., 30131, Agrinio, Aitolokarnanias	656		89,530	89.53	0.32	32.90	0.01	0.05	32.96
00266	Patron St. - Pyrgos	59, Patron Str., 27100, Pyrgos, Ilias	512		54,406	54.41	0.20	19.99	0.01	0.03	20.03
00268	Ag. Paraskevis St. Chalandri	94, Agias Paraskevis & 91 Palaiologou Str., 15234, Chalandri, Attikis	480		62,287	62.29	0.22	22.89	0.01	0.03	22.93
00269	Dimokratias Ave. - Alexandroupoli	Dimokratias Ave. & Arkadioupoleos Str. , 68132 Alexandroupoli , Evrou	570		75,395	75.39	0.27	27.71	0.01	0.04	27.76
00270	Ioannina	23, 28th October Str., 45444, Ioannina, Ioanninon	583		49,635	49.63	0.18	18.24	0.01	0.03	18.27
00273	Menidi	32, Philadelfias & Papanika Str., 13673, Athens, Attikis	430		53,309	53.31	0.19	19.59	0.01	0.03	19.63
00274	Ekthesis Lamia	32, Vasilikon Str., 35100, Lamia, Fthiotidas	617		80,890	80.89	0.29	29.73	0.01	0.04	29.78
00276	Leof.Dikeosinis - Heraklio	65, Dikaosinis Ave., 71202, Heraklion, Herakliou	464		61,187	61.19	0.22	22.49	0.01	0.03	22.53
00277	Ag. Sosti	194, Sygrou Ave., 17671, Kallithea, Attikis	456		69,929	69.93	0.25	25.70	0.01	0.04	25.75
00278	Aliveri	25th March & Papathanassiou Str., 34500, Chalkida, Evias	276		33,605	33.60	0.12	12.35	0.00	0.02	12.37
00279	Agoras Amaroussiou	69, Vas. Sophias & 26 28th October Str., 15124, Athens, Attikis	225		58,141	58.14	0.21	21.37	0.01	0.03	21.41
00281	Cholargos	220, Mesogeion Ave., 15561, Cholargos, Attikis	413		46,469	46.47	0.17	17.08	0.01	0.02	17.11
00282	Kordelio	17, A. Papandreou & 28 Kritis Str., 56334, Kordelio, Thessaloniki	635		66,738	66.74	0.24	24.53	0.01	0.03	24.57
00285	Megara	5, Kolokotroni Str., 19100, Megara, Attikis	250		30,015	30.02	0.11	11.03	0.00	0.02	11.05
00287	Skalidi St. Chania	5, Skalidi Str., 73131, Chania, Chanion	560		57,748	57.75	0.21	21.22	0.01	0.03	21.26

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Code	Name	Address	m ²	Not RES	kWh	MWh	TJ	tCO ₂	tCH ₄	tN ₂ O	tCO ₂ e
00289	Kalochori	47, 28th October Str., 57009, Kalochori, Thessalonikis	285		46,163	46.16	0.17	16.97	0.01	0.02	17.00
00293	Livadia	1A, Thessalonikis Str., 32100, Livadia, Viotias	500		60,858	60.86	0.22	22.37	0.01	0.03	22.41
00294	Estavromenou Square Egaleo	197, Iera Odos Str., 12241, Athens, Attikis	292		40,088	40.09	0.14	14.73	0.01	0.02	14.76
00295	Alexandras Ave., Corfu	31, Alexandras Ave., 49100, Corfu, Kerkyras	289		36,262	36.26	0.13	13.33	0.01	0.02	13.35
00299	Rhodes	Averof Str. & 36 Karpathou Str., 851 00 Rhodes, Dodecanissou	640		90,690	90.69	0.33	33.33	0.01	0.05	33.39
00302	Nafpaktos	85, Tzavela Str., 30300, Nafpaktos, Aitolokarnanias	333		49,262	49.26	0.18	18.10	0.01	0.03	18.14
00303	Panormou - Athens	75, Panormou & Achaia Str., 11524, Ampelokipi, Attikis	250		31,235	31.24	0.11	11.48	0.00	0.02	11.50
00304	Palamidi - Piraeus	Palamidiou & 61, Etoliku Str., 18545, Piraeus, Attikis	228		41,167	41.17	0.15	15.13	0.01	0.02	15.16
00305	Voula	82, Vas. Pavlou Ave., 16673, Voula, Attikis	295		41,845	41.84	0.15	15.38	0.01	0.02	15.41
00311	Arta	74, N. Skoufa & Vlachoutsis Str., 47100, Arta, Artas	360		39,465	39.47	0.14	14.50	0.01	0.02	14.53
00314	Xanthi	11, Konitsis Str. & 35, Vas. Konstantinou Str., 671 32 Xanthi, Xanthis	600		94,204	94.20	0.34	34.62	0.01	0.05	34.68
00315	Pefki	15, Irinis Ave., 15121, Pefki, Attikis	480		46,482	46.48	0.17	17.08	0.01	0.02	17.11
00319	Mytilini	39, Kountouriotou & Ermou Str., 81100, Mytilini, Lesvou	340		69,630	69.63	0.25	25.59	0.01	0.04	25.64
00320	Irinis Ave. Ilioupoli	44, Irinis Ave., 16345, Ilioupoli, Attikis	491		47,644	47.64	0.17	17.51	0.01	0.02	17.54
00322	Edessa	13, Egnatias & Dimokratias Str., 58200, Edessa, Pellis	440		55,980	55.98	0.20	20.57	0.01	0.03	20.61
00323	Sepolia	62, Dirrachiu Str., 10443, Athens, Attikis	512		50,318	50.32	0.18	18.49	0.01	0.03	18.53
00324	Kiato	23, Ethn. Antistaseos Str., 20200, Kiato, Korinthias	281		32,275	32.28	0.12	11.86	0.00	0.02	11.88

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00327	Chaidari	364, Athinon Ave. & Krinis Str., 12462, Chaidari, Attikis	906		96,416	96.42	0.35	35.43	0.01	0.05	35.50
00328	Vrilissia	Kyprou Str. & 52, Pentelis Ave., 15235, Vrilissia, Attikis	576		82,701	82.70	0.30	30.39	0.01	0.04	30.45
00329	Elassona	7, Panou Zidrou Str., 40200, Larissa, Larissas	304		29,924	29.92	0.11	11.00	0.00	0.02	11.02
00330	Giofyri	183, 62 Martiron Ave., 71500, Heraklion, Herakliou	303		44,526	44.53	0.16	16.36	0.01	0.02	16.39
00335	Aspropirgos	Dimokratias Ave. & 2, M. Botsari Str., 19300, Aspropirgos, Attikis	770		72,742	72.74	0.26	26.73	0.01	0.04	26.78
00336	Thermi	40, Vasilikis Tavaki Str., 57001, Thermi, Thessalonikis	407		40,358	40.36	0.15	14.83	0.01	0.02	14.86
00337	Grevena	Aimilianou Sq., 51100, Grevena, Grevenon	415		49,094	49.09	0.18	18.04	0.01	0.03	18.08
00338	Naxos	Paraliaki Ave. Naxou, 84300, Naxos, Cycladon	255		30,202	30.20	0.11	11.10	0.00	0.02	11.12
00340	Syros	Ethnikis Antistaseos & Eptanisou Str., 84100, Syros-Ermoupoli, Cycladon	219		22,384	22.38	0.08	8.23	0.00	0.01	8.24
00341	Karaiskaki Sq. Athens	55-59, Deligiorgi Str., 10437, Athens, Attikis	310		70,913	70.91	0.26	26.06	0.01	0.04	26.11
00342	Kefallonias	110, Antoni Tritsi & Rokkou Vergoti Str., 28100, Argostoli, Kefallinia	330		38,561	38.56	0.14	14.17	0.01	0.02	14.20
00343	Florina	17, Stefanou Dragoumi Str., 53100, Florina, Florinas	525		43,490	43.49	0.16	15.98	0.01	0.02	16.01
00344	Akrotiriou Zarouchleika Patra	167, Akrotiri Str., 26334, Patra, Achaïas	505		86,933	86.93	0.31	31.95	0.01	0.05	32.01
00345	Naoussa	9, Dionisiou Solomou Str., 59200, Naoussa, Imathias	480		47,888	47.89	0.17	17.60	0.01	0.02	17.63
00346	Preveza	El. Venizelou & Kolovou Str., 48100, Preveza, Prevezas	525		35,293	35.29	0.13	12.97	0.01	0.02	12.99
00349	Vironas	90, Chrisostomou Smyrnis Str. & Erythraias Str., 162 32 Vironas, Attikis	466		43,707	43.71	0.16	16.06	0.01	0.02	16.09

			Area	Electricity				Emissions			
Code	Name	Address	m ²	Not RES	kWh	MWh	TJ	tCO ₂	tCH ₄	tN ₂ O	tCO _{2e}
00350	Sindos	Iroon Politechniou & Chrisostomou Smyrnis Str., 57400, Thessaloniki, Thessalonikis	660		57,969	5797	0.21	21.30	0.01	0.03	21.34
00351	Str. Kallari - K. Patisia	7, Kourtidou Str. & 67 Str. Kallari Str., 11145, Athens, Attikis	225		30,569	30.57	0.11	11.23	0.00	0.02	11.25
00353	Evelpidon - Dikastiria	61-63, Evelpidon Str., 11362, Athens, Attikis	232		28,612	28.61	0.10	10.52	0.00	0.01	10.53
00354	Markopulo	Dimosthenous Sotiriou Sq., 19003, Markopoulo, Attikis	309		36,540	36.54	0.13	13.43	0.01	0.02	13.45
00356	Kos	Ethnikis Antistaseos & Nymfaias Str., 85300, Kos, Dodecanissou	280		46,143	46.14	0.17	16.96	0.01	0.02	16.99
00357	Annis Marias Rhodes	Ethn. Antistasis & Lemessou Str., 85100, Rhodes, Dodecanissou	404		48,431	48.43	0.17	17.80	0.01	0.03	17.83
00359	Paros	Prompona Area, Parikia, 84400, Paros, Cycladon	161		20,720	20.72	0.07	7.61	0.00	0.01	7.63
00360	Skala Lakonias	5th May Str., 23051, Skala Lakonias, Lakonias	176		33,601	33.60	0.12	12.35	0.00	0.02	12.37
00362	Santorini	Plaka Mesaria, 84700, Thira, Cycladon	476		33,599	33.60	0.12	12.35	0.00	0.02	12.37
00363	Samos	81, Them. Sofouli Str., 83100, Samos, Samou	225		31,718	31.72	0.11	11.66	0.00	0.02	11.68
00364	Vas. Sofias- Pirgos Athinon	2, Fidippidou Str., 11526, Athens, Attikis	475		39,683	39.68	0.14	14.58	0.01	0.02	14.61
00365	Dodonis St. - Ioannina	41, Dodonis & 2 Linas Tsaldari Str., 45221, Ioannina, Ioanninon	227		50,741	50.74	0.18	18.65	0.01	0.03	18.68
00366	Pilea Thessaloniki	44, Profiti Ilia & 2 I. Giannoudi Str., 55535, Thessaloniki, Thessalonikis	280		42,760	42.76	0.15	15.71	0.01	0.02	15.74
00367	Likovrisi	S. Venizelou & 1, Halkidas Str., 14123, Likovrisi, Attikis	220		61,272	61.27	0.22	22.52	0.01	0.03	22.56
00368	Kiparissia	50, 25th March Str., 24500, Kiparissia, Messinias	205		31,487	31.49	0.11	11.57	0.00	0.02	11.59
00374	Cholargos - Perikleous	47, Perikleous Str., 15561, Cholargos, Attikis	323		33,638	33.64	0.12	12.36	0.00	0.02	12.38
00375	Theomitoros - Agios Dimitrios	61, Theomitoros & Ipsilantou Str., 17455, Agios Dimitrios, Attikis	242		58,410	58.41	0.21	21.47	0.01	0.03	21.51

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00376	Lagada	11, M. Alexandrou Str., 57200, Thessaloniki, Thessalonikis	285		54,557	54.56	0.20	20.05	0.01	0.03	20.09
00377	N. Moudania	3, Zafiriou & Kyprou Str., 63200, Nea Moudania, Halkidikis	215		38,337	38.34	0.14	14.09	0.01	0.02	14.11
00378	Rafina	6, Arafinidon Alon Str., 19009, Rafina, Attikis	435		43,332	43.33	0.16	15.92	0.01	0.02	15.95
00380	Lefkada	2, Xen. Grigori Str., 31100, Lefkada, Lefkadas	215		38,707	38.71	0.14	14.23	0.01	0.02	14.25
00381	Glika Nera	23, Lavriou Ave. & Fleming Str., 15351, Glika Nera, Attikis	213		38,425	38.43	0.14	14.12	0.01	0.02	14.15
00382	Artemida	47, Artemidos Str., 19016, Artemida, Attikis	390		38,288	38.29	0.14	14.07	0.01	0.02	14.10
00383	N. Smyrni B' & El Venizelou St	Eratous & 190, El. Venizelou Str., 17563, Nea Smyrni, Attikis	427		76,793	76.79	0.28	28.22	0.01	0.04	28.27
00384	Filothei	70, Kapodistriou Str., 15237, Filothei, Attikis	345		66,534	66.53	0.24	24.45	0.01	0.03	24.50
00386	Eleon Sq. - Nea Kifissia	29, Eleon & Dimitras Str., 14564, Kifissia, Attikis	367		35,933	35.93	0.13	13.21	0.01	0.02	13.23
00388	Nea Krini - Thessaloniki	41, Smyrnis & Vrioulon Str., 55132, Thessaloniki, Thessalonikis	475		33,129	33.13	0.12	12.18	0.00	0.02	12.20
00390	Lechaina - Iliia	Prantouna & Kanari Str., 27053, Lechaina, Ilias	218		40,067	40.07	0.14	14.72	0.01	0.02	14.75
00391	Chrysoupolis - Kavala	Thoukididou & Sofokli Str., 64200, Chrysoupoli, Kavalas	380		40,114	40.11	0.14	14.74	0.01	0.02	14.77
00392	Gerakas-Attiki	Klisthenous & Makariou Str., 15344, Athens, Attikis	439		52,910	52.91	0.19	19.44	0.01	0.03	19.48
00394	The Mall Athens - Maroussi	35, Andrea Papandreou Str. Psalidi Area, 15121, Maroussi, Attikis	160	Not RES	74,442	74.44	0.27	27.36	0.01	0.04	27.41
00395	Cosmos Mediterranean - Thessaloniki	11th Km Thessalonikis-N. Moudanion National Rd. , 55535, Thessaloniki, Thessalonikis	88		25,318	25.32	0.09	9.30	0.00	0.01	9.32
00396	Limnos	Ypsipilis Sq. (Ote), 81400, Myrina Limnou, Lesvou	326		31,717	31.72	0.11	11.66	0.00	0.02	11.68
00404	Drosia	7, Marathonos Ave., 14575, Drosia, Attikis	228		57,112	57.11	0.21	20.99	0.01	0.03	21.03

			Area	Electricity				Emissions			
Code	Name	Address	m ²	Not RES	kWh	MWh	TJ	tCO ₂	tCH ₄	tN ₂ O	tCO ₂ e
00406	Amfiali	28-30, P. Tsaldari Str., 18757, Keratsini, Attikis	288		40,826	40.83	0.15	15.00	0.01	0.02	15.03
00410	Skiathos	Loutraki-Ammoudia Area, 37002, Skiathos, Magnisias	195		25,449	25.45	0.09	9.35	0.00	0.01	9.37
00414	Alexandria Imathia	Dimitriou Vetsopoulou & Them. Sofouli Str., 59300, Alexandria, Imathias	267		42,747	42.75	0.15	15.71	0.01	0.02	15.74
00417	Amfissa	Salonon Ave. & 10, I. Gidogianni Str., 33100, Amfissa, Fokidas	283		34,562	34.56	0.12	12.70	0.01	0.02	12.72
00424	Lavrio	1, Athinon-Lavriou Ave., 19500, Lavrio, Attikis	379		29,978	29.98	0.11	11.02	0.00	0.02	11.04
00425	Andros	G.K. Empirikou & 25th March Str., 84500, Andros, Cycladon	212		21,033	21.03	0.08	7.73	0.00	0.01	7.74
00426	Tinos	Plaka Tinou Area, 84200, Tinos, Cycladon	207		36,236	36.24	0.13	13.32	0.01	0.02	13.34
00427	Thasos	4, Theagenous Str., 64004, Thasos, Kavalas	149		27,160	27.16	0.10	9.98	0.00	0.01	10.00
00434	Pefka - Thessaloniki	Papanikolaou Ave. & 9, Sikelianou Str., 57010, Thessaloniki, Thessalonikis	217		42,080	42.08	0.15	15.46	0.01	0.02	15.49
00438	Kypseli Square	3, Kanari Sq. & 1-3 Krissis & 4-6 Fedriadon Str., 11364, Athens, Attikis	295		42,281	42.28	0.15	15.54	0.01	0.02	15.57
00445	Corfu Ili	Corfu-Paleokastritsas National Rd., Solari Area, 49100, Corfu, Kerkyras	245		27,900	27.90	0.10	10.25	0.00	0.01	10.27
00449	Ano Liosia	1A, Aigaiou Pelagous Str., 13341, Ano Liosia, Attikis	365		37,179	37.18	0.13	13.66	0.01	0.02	13.69
00458	Chalkida C	Chaina Ave. & 19, P. Patron Str., 34100, Chalkida, Evias	466		71,028	71.03	0.26	26.10	0.01	0.04	26.15
00462	Ag. Eleoussa Kallithea	188, Eleftheriou Venizelou Str., 17675, Kallithea, Attikis	494		49,636	49.64	0.18	18.24	0.01	0.03	18.27
00463	Kalloni Lesvos	Kallonis Central Rd., 81100, Mitilini, Lesvou	212		28,671	28.67	0.10	10.54	0.00	0.01	10.56
00474	Patriarchou Ioakim St.-Kolonaki	41, Patriarchou Ioakim Str., 10674, Athens, Attikis	345		39,138	39.14	0.14	14.38	0.01	0.02	14.41

			Area	Electricity				Emissions			
Code	Name	Address	m ²	Not RES	kWh	MWh	TJ	tCO ₂	tCH ₄	tN ₂ O	tCO ₂ e
00523	Panorama Voulas	189, Vouliagmenis Ave., 16674, Glyfada, Attikis	580		80,007	80.01	0.29	29.40	0.01	0.04	29.46
00608	Ano Glyfada	17, Ithakis & 129, Gounari Str., 16561, Glyfada, Attikis	350		43,134	43.13	0.16	15.85	0.01	0.02	15.88
00615	Acharnon	122, Acharnon & Kodrigktonos Str., 11251, Athens, Attikis	447		55,929	55.93	0.20	20.55	0.01	0.03	20.59
00621	Ymittou St.	62, Ymittou & Kononos Str., 11634, Athens, Attikis	382		50,016	50.02	0.18	18.38	0.01	0.03	18.41
00630	Pesmazoglou	2-6, Pesmazoglou Str., 10175, Athens, Attikis	1,300		137,138	137.14	0.49	50.40	0.02	0.07	50.49
00639	Petralonon	Mirmidonon & 8-10, Trion Ierarhon Str., 11851, Petralona, Attikis	254		41,372	41.37	0.15	15.20	0.01	0.02	15.23
00640	Kesarianis	59-61, E.Antistasis Str., 16121, Kesariani, Attikis	141		27,798	27.80	0.10	10.22	0.00	0.01	10.23
00653	Argyroupoli	90, Kyprou Ave., 16452, Athens, Attikis	340		56,186	56.19	0.20	20.65	0.01	0.03	20.69
00658	Nikaia	1 Solomou & Olympou Str., 18450, Nikaia, Attikis	570		54,320	54.32	0.20	19.96	0.01	0.03	20.00
00659	Piraeus	121, Karaïskou Str., 18510, Piraeus, Attikis	415		55,326	55.33	0.20	20.33	0.01	0.03	20.37
00679	Karpenisiou	37, Ath. Karpenisioti Str., 36100, Karpenisi, Evrytanas	237		32,422	32.42	0.12	11.92	0.00	0.02	11.94
00684	Heraklion	1, Viannou Str.- Kornarou Sq., 71110, Heraklion, Herakliou	439		38,571	38.57	0.14	14.18	0.01	0.02	14.20
00701	Delfon St. -Thessaloniki	74, Delfon Str. & Orestou Str., 54642, Thessaloniki, Thessalonikis	330		48,338	48.34	0.17	17.76	0.01	0.03	17.80
00702	Ano Toumpas	200, Gr. Lambraki Str., 54352, Thessaloniki, Thessalonikis	540		65,348	65.35	0.24	24.02	0.01	0.03	24.06
00707	Polichnis	6, Agiou Panteleimonos & Valtetsiou Str., 56533, Polichni, Thessalonikis	390		52,333	52.33	0.19	19.23	0.01	0.03	19.27
00722	Larissas	6, Iliodorou Str., 41222, Larissa, Larissas	410		43,264	43.26	0.16	15.90	0.01	0.02	15.93

			Area	Electricity				Emissions			
Code	Name	Address	m ²	Not RES	kWh	MWh	TJ	tCO ₂	tCH ₄	tN ₂ O	tCO ₂ e
00738	Serres	Chr.Smyrnis & 1, Ypsilantou Str., 62100, Serres, Serron	550		54,705	54.70	0.20	20.10	0.01	0.03	20.14
00744	Polygyrou Thes.	1, Mousiou & Iroon Politechniou Str., 63100, Polygyros, Chalkidikis	330		28,075	28.08	0.10	10.32	0.00	0.01	10.34
00760	Menidiou	119, Parnithos Ave. & 166 Aristotelous Str., 13674, Acharnai, Attikis	420		48,493	48.49	0.17	17.82	0.01	0.03	17.85
0359Θ	Naousa- Paros	Regional Cyclades, Paros, Cycladon	113		26,045	26.05	0.09	9.57	0.00	0.01	9.59
BC043	Office Building	9, Kimis Str. & 10 Seneka Str., 14564 N. Kifisia Attikis	378	Not RES	25,561	25.56	0.09	9.39	0.00	0.01	9.41
BC270	Office Building	9, Vlachleidou Str., 45332, Ioannina, Ioanninon	149		11,625	11.62	0.04	4.27	0.00	0.01	4.28
BU125	Office Building	3, El.Venizelou Str., 65302, Kavala, Kavalas	164		17,722	17.72	0.06	6.51	0.00	0.01	6.52
BC299	Office Building	82-84 Australias & 1 Makrygianni Str., 85100, Rhodes	222		31,085	31.09	0.11	11.42	0.00	0.02	11.44
02024	Office Building	5, Ionos Dragoumi Str., 54626, Thessaloniki, Thessalonikis	1,333		127,974	127.97	0.46	47.03	0.02	0.07	47.12
02038	Office Building	34, Panepistimiou Str., 10679, Athens, Attikis	2,883		234,801	234.80	0.85	86.29	0.03	0.12	86.45
02039	Office Building	75, Thessalonikis & Athinas Str., 18346, Moschato, Attikis	3,649		551,776	551.78	1.99	202.78	0.08	0.29	203.15
02041	Office Building	Florinis & 75, Thessalonikis Str., 18346, Moschato, Attikis	2,036		216,482	216.48	0.78	79.56	0.03	0.11	79.70
02043	Office Building	4, Athinas & 10 Ag. Saranta Str., 18346, Moschato, Attikis	2,262		416,970	416.97	1.50	153.24	0.06	0.22	153.52
02044	Office Building	19 Kallirois Str., 11743, Athens, Attikis	485		68,903	68.90	0.25	25.32	0.01	0.04	25.37
02045	Office Building	40-44 Praxitelous Str., 10561, Athens, Attikis	1,308		174,511	174.51	0.63	64.13	0.03	0.09	64.25
02057	Office Building	5 Santaroza Str., 10564, Athens, Attikis	2,293		250,455	250.46	0.90	92.04	0.04	0.13	92.21
02059	Office Building	3, Balaoritoy & 22 Voukoyrestiou Str., 10671, Athens, Attikis	1,657		196,326	196.33	0.71	72.15	0.03	0.10	72.28

			Area	Electricity				Emissions			
Code	Name	Address	m ²	Not RES	kWh	MWh	TJ	tCO ₂	tCH ₄	tN ₂ O	tCO ₂ e
02060	Office Building	8, Othonos Str., 10557, Athens, Attikis	2,847		757,330	757.33	2.73	278.33	0.11	0.39	278.83
02063	Office Building	10 Filellinon & 13 Xenofontos Str., 10557, Athens, Attikis	2,498		354,310	354.31	1.28	130.21	0.05	0.18	130.45
02065	Office Building	7, Santaroza St, 10564, Athens, Attikis	2,553		224,670	224.67	0.81	82.57	0.03	0.12	82.72
02107	N.Ionia Building Complex	8 Iolkou Str., 14234, Nea Ionia, Attikis	25,152		2,963,371	2,963.37	10.67	1,089.07	0.43	1.55	1,091.04
02108	IT Data Center	8, Iolkou Str., 14234, Nea Ionia, Attikis	3,343		3,849,451	3,849.45	13.86	1,414.71	0.56	2.01	1,417.28
02121	Office Building	7, Ionos Dragoumi Str., 54625, Thessaloniki, Thessalonikis	861		115,872	115.87	0.42	42.58	0.02	0.06	42.66
02125	Office Building	25th March & Teo Str., 17778, Athens, Attikis	13,859		1,007,800	1,007.80	3.63	370.38	0.15	0.53	371.05
02126	Office Building	10 Sygrou & Valaoritou Str., 54625, Thessaloniki, Thessalonikis	246		41,778	41.78	0.15	15.35	0.01	0.02	15.38
02130	Office Building	2-6, Pasmazoglou Str., 10175, Athens, Attikis	10,640		1,122,420	1,122.42	4.04	412.50	0.16	0.59	413.25
02131	Warehouse	37 I. Nika Str., 13671, Acharnai, Attikis	6,095		16,944	16.94	0.06	6.23	0.00	0.01	6.24
02132	Office Building	22, Omirou Str., 10672, Athens, Attikis	2,036		182,245	182.24	0.66	66.98	0.03	0.10	67.10
02139	Office Building	22, Aristotelous Str., 54623, Thessaloniki, Thessalonikis	146		9,319	9.32	0.03	3.42	0.00	0.00	3.43
02163	Office Building	Al. Panagouli Str., 14234, Nea Ionia, Attikis	7,405		740,387	740.39	2.67	272.10	0.11	0.39	272.59
02218	Office Building	19, Papastratou Str. & 18 Vlachakou St, 18545, Piraeus, Attikis	11,612		833,875	833.87	3.00	306.46	0.12	0.43	307.01
02641	Office Building	20, Ionos Dragoumi Str., 54624, Thessaloniki, Thessalonikis	149		9,439	9.44	0.03	3.47	0.00	0.00	3.48
G0079	Headquarters	2 Omirou & 12 Stadiou Str., 10564, Athens, Attikis	4,491		464,317	464.32	1.67	170.64	0.07	0.24	170.95
10015	Office Building	26, Ag. Andreou & Kolokotroni Str., 26221, Patra, Achaïas	880		76,847	76.85	0.28	28.24	0.01	0.04	28.29

			Area	Electricity				Emissions			
Code	Name	Address	m ²	Not RES	kWh	MWh	TJ	tCO ₂	tCH ₄	tN ₂ O	tCO _{2e}
10020	Office Building	Martiron 25th August & Koroneou Str., 71202, Heraklion, Herakliou	988		172,716	172.72	0.62	63.47	0.03	0.09	63.59
10118	Office Building	22, Ionos Dragoumi Str., 54624, Thessaloniki, Thessalonikis	578		50,437	50.44	0.18	18.54	0.01	0.03	18.57
10201	Office Building	36, Panepistimiou Str., 10679, Athens, Attikis	1,173		156,877	156.88	0.56	57.65	0.02	0.08	57.76
10202	Office Building	7, Tsamadou Str., 18531, Piraeus, Attikis	592		48,231	48.23	0.17	17.73	0.01	0.03	17.76
10247	Office Building	Othonos-Amalias & 1, Patreos Str., 26221, Patra, Achaia	894		75,751	75.75	0.27	27.84	0.01	0.04	27.89
G0080	Office Building	11, Ag. Sofias, 54623, Thessaloniki, Thessalonikis	1,594		110,277	110.28	0.40	40.53	0.02	0.06	40.60
10747	Office Building	20, Amaliados Str. & Eslin Str., 11523, Athens, Attikis	2,936		259,851	259.85	0.94	95.50	0.04	0.14	95.67

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

Sites

Direct emissions (Scope 1)

Code	Address	Natural Gas			Heating oil & generators		Gasoline		HFCs		Leased corporate vehicles	
		kWh	Nm ³	tCO ₂ e	lt	tCO ₂ e	lt	tCO ₂ e	kg	tCO ₂ e	km	tCO ₂ e
00343	17, Stefanou Dragoumi St., 53100, Florina, Florinas				3,559	9.39						
02057	5, Santaroza St., 10564, Athens, Attikis				5,701	15.04						
02039	75, Thessalonikis & Athinas St. , 18346, Moschato, Attikis				1,995	5.26						
02107	8 Iolkou St., 14234, Nea Ionia, Attikis	1,372,650	118,567	255.07			5,820	13.42			9,125,112	421.09
02063	10 Filellinon & 13 Xenofontos St., 10557, Athens, Attikis	110,775	9,563	20.57								
02125	15, 25th March & Teo St., 17778, Athens, Attikis	140,326	12,099	26.03								
02132	22, Omirou St., 10672, Athens, Attikis	19,015	1,642	3.53								
10747	20, Amaliados St. & Eslin St., 11523, Athens, Attikis								137.70	292.88		
		1,642,766	141,870	305.20	11,255	29.69	5,820	13.42	137.70	292.88	9,125,112	421.09

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

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	04/2027
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	5,813
Turnover or annual balance sheet	€ 1,933 million

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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	04/2027
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	5,813
Turnover or annual balance sheet	€ 1,933 million

Environmental Verifier	
Name of environmental verifier	TÜV HELLAS (TÜV NORD S.A.) 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, 12.05.2026

Signature of the representative of the Organisation

A. Kazakos

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



Environmental Verifier's Declaration on Verification and Validation Activities

TÜV HELLAS (TÜV NORD S.A.) 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, 12.05.2026

Signatures

M. Kypriotou

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

Dr. P. Achladas, Chemical Engineer

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