

GROUP SUSTAINABILITY POLICY

At the Eurobank Group, we believe that environmentally and socially responsible action is an essential part of sustainable business growth.

As a financial group we are aware of the environmental and social impacts of our own operations and we therefore endorse, and we set specific objectives and targets for, the optimum use of natural resources, the mitigation of waste production, the prevention of pollution, the mitigation of climate change, and the protection of biodiversity and ecosystems, in a workplace where human and labour rights, as well as health and safety are considered matters of utmost priority and in compliance with applicable environmental and social legislation.

We are also conscious that our business and financial activities may, by definition, contribute to the improvement of the economic, environmental and social regime or at least to the mitigation of degradation of such factors. To that extent, we are constantly enhancing the mechanisms, in order to:

- identify those environmental and social indirect impacts that we can influence and control,
- ensure that our clients and suppliers undertake to comply with applicable local, national and international environmental and social legislation as a prerequisite for the initiation and maintenance of business relationships with the Group,
- encourage our clients, suppliers, shareholders, broader stakeholders and the society at large to join us in the adoption of best sustainability practices in accordance with International Organisations' Guidelines and Initiatives.

The integration of all Sustainability Issues into our decision-making processes is achieved through the implementation and continual improvement of our Group Environmental & Social Management System with the use, inter alia, of detailed Group Guidelines and Procedures so that the objectives set out in this Policy as well as the demands and expectation of our shareholders for the promotion of sustainable development and economic growth, are addressed and appropriately handled.

Athens, February 10, 2016