

ENERGY MANAGEMENT POLICY

The Top Management of the Bank is committed to responsible energy management, as part of the overall Environmental Policy, in all of its facilities, including both branches and Administration buildings.

The Bank aims to streamline the energy use by minimizing:

- * The energy cost
- * The environmental impacts of harmful emissions
- * The exhaustion of fossil fuels

maintaining its business/operational goals as well as an acceptable working environment for its employees.

Top Management provides the essential resources so that the following strategic objectives to be achieved:

- energy purchase in the most competitive and profitable prices.
- energy use in the most efficient way.
- development of a targeting and monitoring performance system.
- investments in energy efficient facilities and projects with short term depreciation.
- design, restructuring and the equipment are taking into consideration of the energy footprint.
- publication of specific targets for the energy consumption on an annual basis with relevant progress report.
- minimization of gas emissions (CO₂) and pollutants that are likely to cause environmental damage.
- reduction of dependence on fossil fuels using alternative or renewable sources of energy, where possible on a practical and economic aspect.
- Procurement of goods and services from organizations which demonstrate positive commitment to energy performance, where this is practically and financially feasible.
- cultivation of employee awareness in issues of energy use, so that they are also able to propose energy saving measures as well as implement them on a daily basis.
- compliance with the applicable legal and other regulatory requirements concerning the energy use, consumption and performance.

The Top Management, in order to accomplish all of the above and under the framework of the Environmental Management System in place, implements a specialized Energy Management System according to the ISO 50001:2011 standard, in order to ensure the proper application of this policy and continuous energy performance.

Athens, 11/27/2014