HEALTH AND SAFETY AT WORK

Health and Safety at Work Policy
Demonstrating its commitment to look after its employees' health and safety, Eurobank reformulated its official Health and Safety at Work Policy in May 2012: “Eurobank believes that the Health and Safety at Work Policy is key to the design and implementation of all its business activities. The Bank’s human resources are its most important asset and an invaluable source of growth. As a financial Group that operates at a high level of corporate social responsibility, we are taking all those measures that, in accordance with, and going beyond, national and European legislation, ensure the health and safety of the Group's employees, customers, visitors and external associates. Moreover, we have promised our employees and the society at large, to continually control and pro-actively and effectively evaluate working places and conditions. We are identifying and assessing health and safety risks throughout the entire range of the Bank’s activities, with the aim of preventing accidents and occupational diseases. In order to ensure constant improvement in regard to health and safety issues, we have been setting targets and following up their realization by means of specific performance indicators. Our aim is to turn the Bank into a health and safety benchmark in the banking sector. We are implementing innovative programs for dealing with crises and emergency situations. We are conducting medical check-ups, as well as tests designed to determine the presence of physical and chemical hazards in the workplace. Our aim is to continually raise awareness through the provision of ongoing training to our employees, in order to ensure a quality and safe environment both for them and for society at large. The Bank's socially responsible attitude and behaviour extends to the provision of information to, and the encouragement of the adoption of similar attitudes and practices by, our shareholders, customers, visitors and external associates. Society's sustainable development, a target that the Bank has adopted, gives us the lead, and mandates the continuous pursuit of a Healthy and Safe Working Environment.”

OHSAS 18001:2007 Certification
Its best practices concerning the implementation of the Health and Safety at Work Policy, established Eurobank as the first bank in Greece, and one of the three first banks worldwide to be certified by an international certification agency in accordance with the OHSAS 18001:2007 standard. This certification is a further guarantee that Eurobank pursues the aim of ensuring a superior and safe environment for its employees, its customers and the society at large with responsibility, consistency and constant effort.

Occupational Health and Safety Management System
Thanks to its targeted action on issues concerning occupational health and safety, the Bank has become a benchmark for the sector. In the context of its overall social welfare strategy, and in order to ensure the constant improvement of personnel health and safety, the Bank has developed a System for the Management of occupational hazards and diseases related to the Organization's business activity. The Occupational Health and Safety Management System (OHSMS) implemented by the Bank aims at the continuous improvement of working conditions and:
• ensures the health and safety of its employees, associates and customers;
• complies with regulatory requirements;
• focuses on the prevention of accidents and occupational diseases;
• its scope covers all Branches/Units of the Bank.

The continuous improvement of working conditions is achieved through:
• regular workplace audits by Specialist Safety Technicians and Occupational Physicians;
• hazard index follow-ups, along with preventive and corrective measures;
• the implementation of occupational health and safety programs;
• the constant training of, and the continuous provision of information to employees on Health and Safety issues.

Eurobank considers major occupational health and safety expenditures to be strategic investments in its human capital. In summary, the comprehensive OHS program implemented by Eurobank comprises the following fields:

**Preventive Medicine**
Specialist Occupational Physicians pay regular visits to the Units, examining employees and creating each employee's confidential personal medical record. They also provide preventive medicine advice, during privately held sessions. The social policy of the Bank includes a special insurance plan for employees with disabilities. The Bank's Occupational Physicians monitor both the health, and the tasks of these persons, in order to ensure that they are assigned to the most appropriate job positions. Furthermore, the Bank offers general check-ups, on a regular basis to its existing employees, and prior to starting work with Eurobank to newly-hired personnel.

**Clinical Medicine**
In the context of the preventive health program offered to its employees, the Bank implements a series of actions aimed at protecting and improving their quality of life. More specifically, the Bank operates three fully equipped medical centers in the Attica region, providing medical consultation for employees. The Staff Physician performs clinical tests, offers advice on health issues, and prescribes medicines and lab tests, if necessary.

**Blood Bank**
The "Blood Bank", created and maintained by the staff of Eurobank, continued its successful operation. The effort has been launched and is supported by the personnel of the Bank, in co-operation with the "Amalia Fleming" hospital, and involves three to four voluntary blood donations every year.

**Occupational Hazard Prevention**
The implementation of the Bank's accident prevention policy includes the preparation of Occupational Hazard Prevention Studies, along with printed Safety and Fire Protection Instructions for each Unit of the Bank. Premises evacuation and emergency drills, as well as firefighting courses, are carried out with the aim of enhancing knowledge on occupational hazards. Specialist Safety Technicians visit the Bank's units, where they oversee the implementation of safety procedures, advise unit managers, and discuss necessary work safety measures with the staff. During their visits at the places of work, the Safety Technicians perform sample tests with specialized scientific instruments, in order to determine the presence of physical and chemical hazards in various locations throughout Greece. In order to ensure optimal working conditions and the effective implementation of occupational hazard prevention, the Bank has appointed Safety Coordinators in every unit, responsible for supporting the Safety Technicians' work. One of the Safety Coordinators' most important tasks is to perform regular workplace audits, facilitating the immediate communication of proposals for improvement by the employees themselves to the Bank's responsible central services.
**Critical Incident Stress Management Program**

The Bank, as part of its effort to deal with post-traumatic stress symptoms in crisis situations, is implementing a specialized “Critical Incident Stress Management” (CISM) program. The CISM program was launched on a pilot basis in April 2006, in collaboration with an occupational psycho-social support experts' network, and its excellent results led to the decision to go on with its full implementation in response to all incidents of crime. The CISM program focuses on developing strategies for the prevention, identification and management of hazards related to the promotion of occupational mental health, which is directly linked with the employees' productivity, and the companies' competitiveness and social corporate responsibility.

**Training / Raising the awareness of Personnel on Health & Safety issues**

With the aim of improving knowledge on occupational hazards, the Bank has been organizing training seminars on issues related to fire safety, premise evacuation and dealing with emergencies (earthquakes, electric shocks etc.), as well as on the Management System in accordance with the OHSAS 18001:2007 standard. Finally, employees whose job positions require by law the use of personal protection equipment are offered special training by the Safety Technicians. Aiming at the provision of continuous and uninterrupted information to employees, a special section has been created in the Bank's intranet site, as a point of reference to the procedures and practices implemented by the Bank in the field of occupational health and safety. The section also includes instructive medical articles.