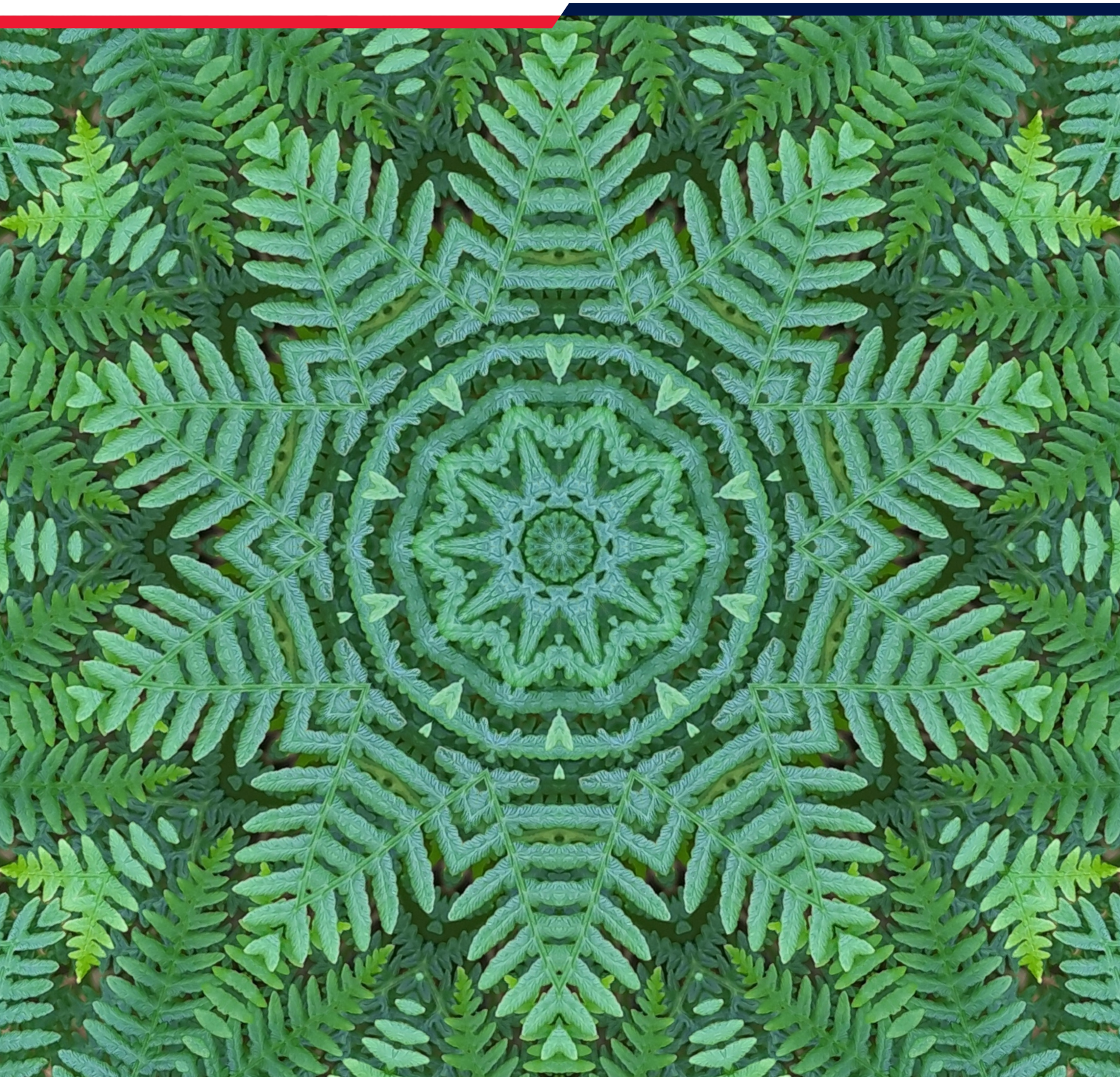
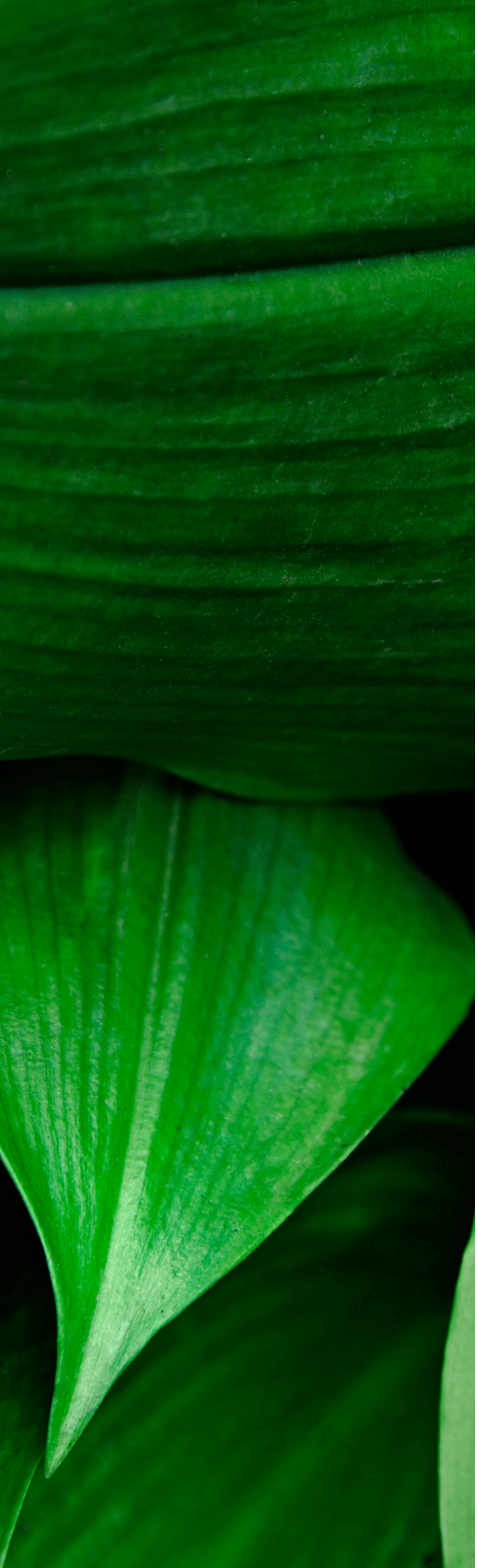
EUROBANK

Environmental Report 2023





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APPENDICES

EMAS
VERIFIED ENVIRONMENTAL MANAGEMENT
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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, an independent certification body. The Bank has been listed in the European Eco-Management and Audit Scheme (EMAS) Register held by the Ministry of Environment and Energy (registration no EL-000080) for enterprises that comply with the requirements of Regulation (EC) No 1221/2009 of the European Parliament and of the Council, and Commission Regulation (EU) 2017/1505 of 28 August 2017 amending Appendixes I, II and III of Regulation (EC) No 1221/2009 on Environmental Management as well as Commission Regulation (EU) 2026/2018 of 19 December 2018 amending Appendixes IV to Regulation (EC) No. 1221/2009.

As stated in the European Commission official documentation, this commitment facilitates the improvement of environmental performance, and increases the transparency and reliability of environmental management.

Sustainability issues, including those related to the environment, are deemed crucial by the Management of the Eurobank, and have been entrusted to the ESG (Environmental, Social & Governance) Management Committee, chaired by the Deputy Chief Executive Officer, Group Chief Operating Officer (COO) & International Activities.

Eurobank's ESG Unit is responsible for the design and monitoring of the implementation of the Operational Impact Strategy (OIS), the monitoring of the Operational ESG performance and coordination of ESG linked operational activities that enhance the Bank's Impact. Additionally, it provides support to international subsidiaries where necessary, while the Head of ESG Unit acts as secretary to the ESG Management Committee.

Eurobank is aligned with the ECB's credit and environmental guidelines and is committed to the UNEP FI Principles for Responsible Banking, reaffirming its intention to take on an active role in implementing the UN Sustainable Development Goals (SDGs) and the Paris Agreement on climate change.

The Bank completed its Sustainability Strategy in 2022, encompassing financing and other products offering, as well as internal environment and how it is organized and operates. This strategy was officially adopted and put into action in April 2023. During the 1st semester of 2024 the updated Sustainability Strategy will receive the final approval at Board level

The ESG Strategy includes targets and commitments categorized along two key pillars:

- Operational Impact Strategy (OIS): targets related to the Bank's ESG operational activities and footprint.
- Financed Impact Strategy (FIS): targets and commitments related to the financed impacts resulting from lending and investment activities in specific sectors and clients.

In this framework, the Bank's ESG Operational Impact Strategy focuses on three strategic axes:
- Environmental Impact (operational net zero, paperless banking, circular economy, preservation of natural resources- water).
- Societal Impact (diversity and inclusion, wellbeing culture, innovative, inclusive and youth-focused entrepreneurship, Socio -Economic impact, accessibility and inclusion for customers).
- Governance & Business Impact (sustainable procurement, internal & external ESG engagement & awareness, ethics and transparency).

The ESG/OIS Committee has been established to review quarterly the progress of the OIS, while there are regular updates to ESG ManCo. The OIS includes 14 Streams (Leaders & Teams) for its implementation.

The axis related to environmental impact, includes the following commitments:
1. Achieve Net Zero operational impact by 2033
2. Accelerate transition towards a paperless banking network by 2028
3. Extend circular economy practices by 2025
4. Accelerate preservation of natural resources – water by 2026

For each commitment long terms targets have been assigned (presented in chapter 3) as well as year-specific milestones / KPIs / targets that are monitored as part of the ESG Operational Impact Strategy (ESG/OIS)

The Bank is a member of the Energy Efficiency Financial Institutions Group (EEFIG) established by the European Commission for energy efficiency financing projects. In 2008, Eurobank signed the UN Global Compact and has since actively supported its 10 principles for promoting sustainability and responsible business activities.

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

The scope of the Bank's Environmental Management System is the "Provision of Banking and Financial Services", the application site is in Greece, and the certification according to ISO 14001 standard extends to all Buildings and all Bank branches and covers 100% of its operations (Appendix 5).

This report, which includes the Bank's performance-related data and results, has been drawn up, validated, and verified following the annual audit by the accordingly accredited certification body, as part of the fulfilment of the EMAS requirements, and in order to provide the public and all stakeholders with credible environmental information about Eurobank. The information included in this report refers to the environmental policy, environmental impacts, performance, documentation of threats/risks and opportunities, and Eurobank's results concerning the total of its locations, based on the environmental targets it has set.

Athens, 13/05/2024

S. Ioannou

Deputy CEO
Group Chief Operating Officer (COO)
& International Activities
Chairman of ESG (Environmental, Social & Governance)
Management Committee Representative
of the Management of Eurobank

P. Papademetriou

Head ESG Division

This Environmental report is the English translation of the original validated Environmental Report in Greek.

About Eurobank

Profile

The Eurobank Group, consisting of Eurobank S.A. (Eurobank) and its subsidiaries, is a strong banking group with total assets of € 79.8 billion and 10,619 employees (date of data 31.12.2023). Eurobank Ergasias Services and Holdings S.A.(Eurobank Holdings) is the parent company of Eurobank Group.

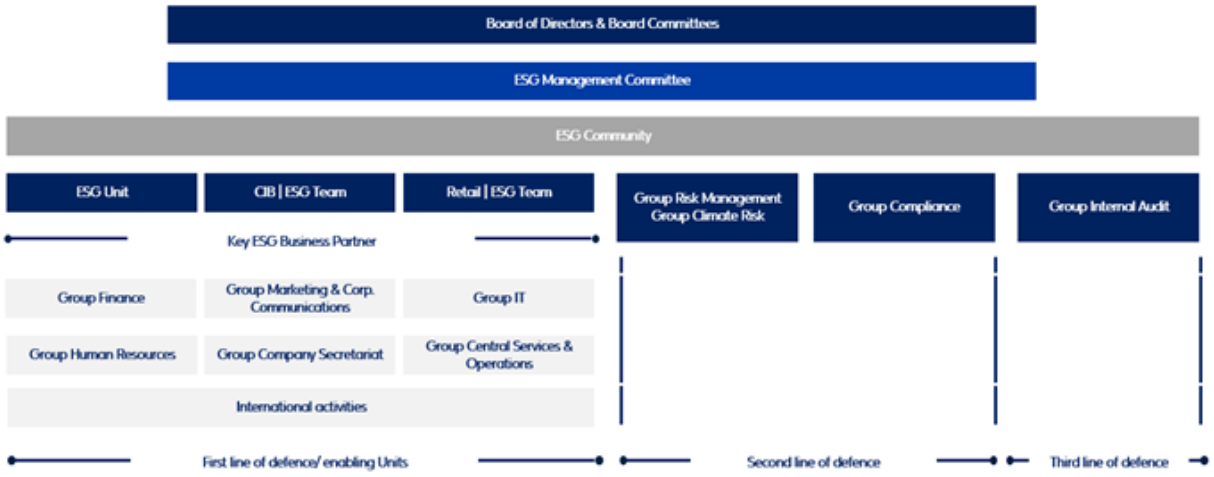
Eurobank Group offers a comprehensive range of financial products and services to its retail and corporate customers. In Greece, Eurobank operations encompass a retail banking network, dedicated business centers, a Private Banking network and a dynamic digital presence. The Eurobank Group also has presence in Bulgaria, Cyprus, Luxembourg and the United Kingdom (London).

The philosophy of Eurobank focuses on providing quality services to its customers, paying attention to their particular and diverse needs. Beyond core business activity, Eurobank consistently designs actions relating to social and environmental issues, adopting responsible practices that promote transparency and business ethics. Eurobank links its business decisions to environmental sustainability, social responsibility and corporate governance (ESG).

ESG governance structure

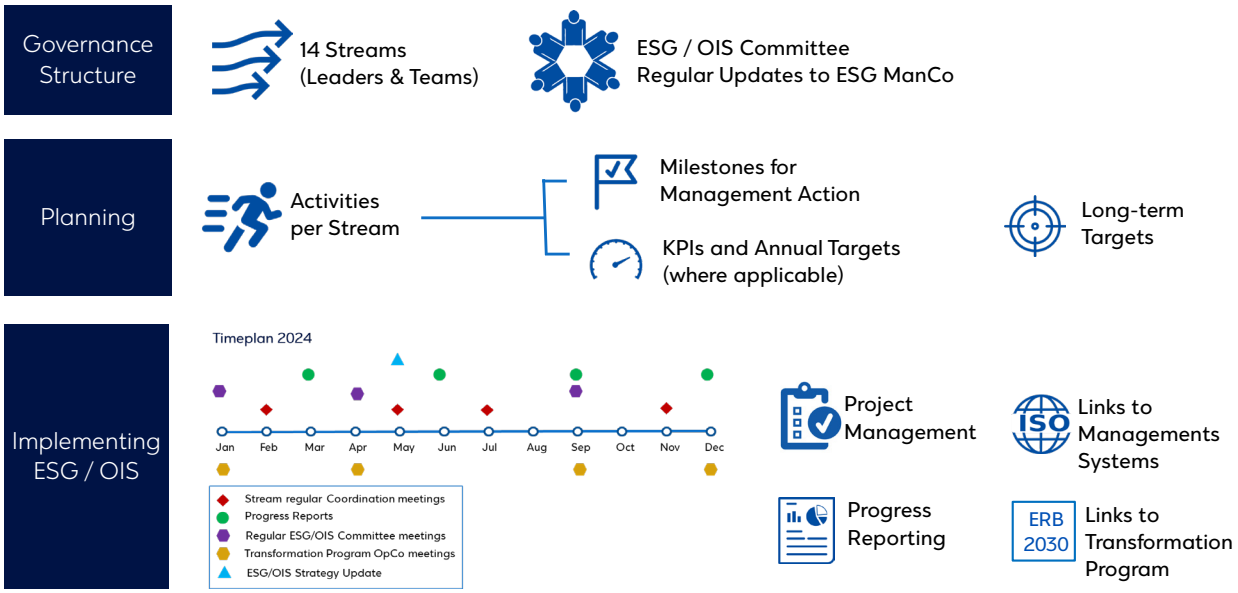
To provide strategic direction on ESG initiatives, Eurobank has established the Environmental, Social & Governance Management Committee (ESG ManCo). This committee, appointed by the CEO, provides strategic direction on Environmental, Social & Governance (ESG) initiatives, reviews the Sustainability Strategy prior to approval, integrates the elements of the Sustainability Strategy into the Eurobank's business model and operations, approves eligible assets of Green Bond Frameworks, regularly measures and analyses the progress of the ESG goals and performance targets, as well as ensures the proper implementation of ESG related policies and procedures in accordance with supervisory requirements and voluntary commitments. The ESG ManCo is chaired by the Board Member responsible for climate related and environmental risks.

The overall Eurobank's ESG governance structure is presented in the diagram below:



ESG / Operational Impact Strategy Governance

The following graphic outlined the governance structure and mechanisms engaged for the Operational Impact Strategy (ESG / OIS):



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 ESG Management Committee is appointed by the CEO. ESG-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:** Communication with a view to continuously promote skills acquisition and development.
- **Customers:** Responsible information, customer service and provision of products and services with a sense of respect and transparency.
- **Business Community:**
  - o Corporate networks, entrepreneurship, industry associations: Mutual cooperation and open communication driven by ensuring the interests of the business community.
  - o Start Up entrepreneurs: Showcasing and promoting new businesses based on specified criteria and transparent procedures.
- **State & Regulators:** Communication aiming at full compliance and harmonization with the supervisory and regulatory framework.
- **Civil Society:**
  - o Media: Cooperation with the Media to ensure optimum and effective promotion of the Bank and its products and services.
  - o Non-Governmental Organizations & Associations: Regular communication and support for actions with a social impact.
- **Suppliers and partners**: Cooperation based on transparent procedures and specified criteria to achieve mutually beneficial agreements.

Eurobank monitors and reviews information related to its stakeholders and their requirements, thus shaping a specific framework of cooperation and approach to communication in each case. Detailed information regarding stakeholders and modes of communication and dialogue is available in the Annual Report - Business & Sustainability on the Bank's website, eurobank.gr.

Policies on Environment, Energy and Sustainable Development

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

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

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

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

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

Environmental Management System Overview

The Environmental Management System

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

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

Figure 1 illustrates how the ESG Management Committee effectively communicates with Management and other Business Units within the Bank's organizational structure. Eurobank's management believes that the successful implementation of the EMS necessitates embracing fundamental principles concerning environmental protection. This commitment encourages the active engagement and participation of every employee, fostering a culture of personal and practical involvement in preserving the environment.

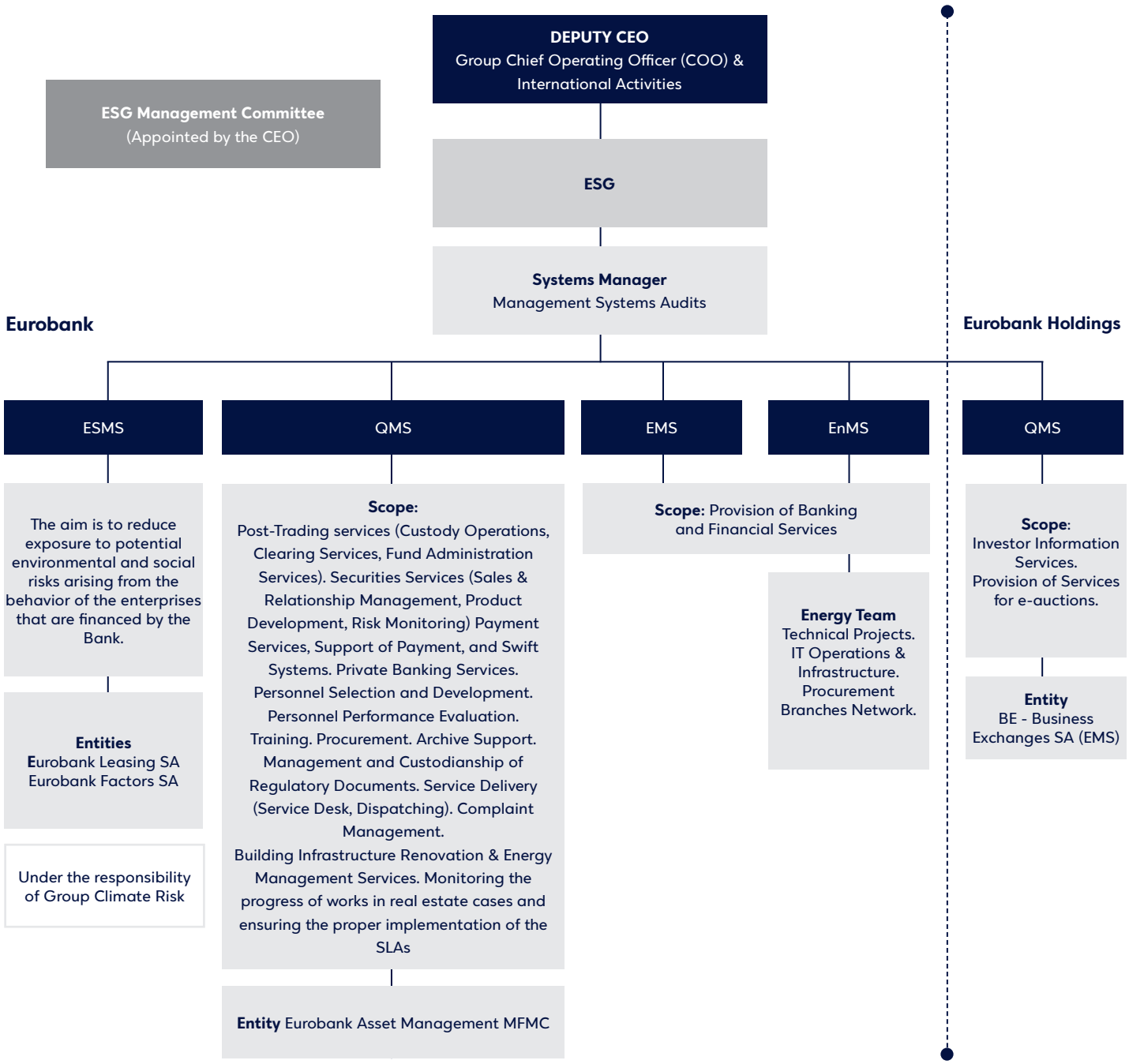


Figure 1: Organizational Chart relative to Management Systems.

Environmental Legislation

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

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

To ensure compliance with applicable environmental legal requirements and other commitments, compliance proposals are implemented within each unit of the Bank. These proposals outline the necessary actions and measures to meet the requirements outlined in the environmental legislation. Subsequently, the Bank actively monitors the implementation and application of these compliance proposals to ensure ongoing adherence to the relevant regulations. During the compliance audit in 2023, 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 workers and/or stakeholders), regarding the impact under consideration.
- the impact on the Health and/or Safety of workers

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 is as follows (maximum value: 3):

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.

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 May 2023. 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)

For the integration of Environmental and Social (E&S) issues into its business model, the Bank implements an Environmental and Social Management System (ESMS) to assess direct and indirect environmental aspects, and in line with the requirements and expectations of institutional investors, shareholders, and other stakeholders.

In this context, the purpose of the Environmental and Social Policy is to set the framework of general principles and requirements for managing environmental and social issues, so as to achieve and maintain compliance with existing applicable national and international environmental and social legislation and regulations as well as with commitments to its shareholders, stakeholders and the society, through a uniform approach followed by the Bank and its key subsidiaries, domestic and international, banking and non-banking. The Policy also incorporates key steps of the methodology, in accordance with international guidelines and initiatives, as well as for compliance with applicable local, national, and international environmental and social legislation.

Full disclosure relating to ESMS is included in the Annual Report Business & Sustainability 2022, in Chapter "Sustainable Finance & ESG Risk Management". The Bank is in the process of revamping its Environmental and Social Management System (ESMS) based on the developed ESG Risk Assessment which is a holistic approach facilitating the assessment and classification of Bank's clients in terms of ESG criteria as per the relevant regulatory framework. The ESG Risk Assessment combines the internal Climate Risk Scorecard and the Interbank ESG Questionnaire. For more information please refer to the "TCFD Climate-related & Environmental Risk Report" in the Risk Management section.

As of 2023, ESMS is operated under the responsibility of the Group's Climate Risk Unit, within the framework of the Financed Impact Strategy.

Business Continuity Management System

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

Environmental Issues Management

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

Sustainable Procurement Practices

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

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

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

A plan is already underway to certify the Bank as per the ISO 20400 for Sustainable Procurement, in cooperation with various business units within the Bank.

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 to 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 2023, 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.
It identifies 2 main aspects in its digitization journey:

- External digitization, including the Bank’s digital footprint through internet and mobile banking, web sites and Social Media presence and
- Internal digitization, meaning simplifying internal processes triggered through all client touchpoints recognized as a necessity for any organization to be “digitized to the core”.

Eurobank's digital-first approach has led to a significant expansion of its digital portfolio, offering a range of digital products and services to enhance the customer experience and more specifically to address customer needs as voiced directly by them. During 2023 digital offering focused on initiatives aiming to save customer time & effort by completing the portfolio of digital capabilities.

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 continuous 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.

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

Also, through the Digital Academy, trainings have been conducted on ESG topics “Energy Transition - Sustainable Buildings, Energy Efficiency, and Autonomous Production” and “New Sustainable Tourism Model” where Eurobank employes also participated. Finally, 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 Paper Challenge was conducted. The transaction is now completed exclusively on the tablet, and the customer receives its transaction document via e-Documents.

In 2023, a total of 3,271 employees participated in 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 is collected and analyzed. This data is then communicated as an "energy identity" report, which provides detailed information about the energy usage for each branch.

Environmental Targets and Performance

Progress on Operational Impact against targets for 2023

The Group is committed to specific Operational Impact targets including both quantitative and qualitative elements. More specifically, the Bank has successfully managed to accomplish 2023 environmental impact targets. Indicative achievements are as follows:

- Operational Net Zero Action Plan (including carbon reduction curves) in place.
- Verified operational carbon footprint as per ISO 14064, in line with National Climate Law stipulations.
- Considerable reduction in total electricity consumption and equivalent Scope 2 emissions of 9.4% for both metrics, in 2023, compared to 2022.
- 98.04% of total electricity consumed in 2023 was sourced by Renewable Energy Sources (certified guarantees of origin).
- Car Policy for Hybrid/Electric vehicles approved in September 2023 and is currently applied, aiming at maximizing the percentage of low emissions vehicles in the corporate fleet.
- As of 31 December 2023, nineteen buildings of the Bank are certified as "green" according to LEED/BREEAM standards.
- Photovoltaic installations (PV) completed under the Net Metering principle in N. Ionia & Acharnes buildings and energy production scheduled to start in 2024.
- Establishment of a special purpose vehicle (Eurobank Renewables S.A. - EuroRES) for developing standalone Photovoltaic (PV) Plants in central Greece.
- The “Just Go Zero” new recycling program is in operation for the Nea Ionia complex, the Central Warehouse and the new Headquarters buildings.

Environmental targets that correspond to the 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 12 & 33-40), while for energy and greenhouse gas emissions, actions are carried out within the Energy Management System (EnMS) (pages 21-32).

The performance for 2023 in relation to the respective goals that had been set as well as the goals for 2024, are presented in the tables below.

Natural resource conservation

Environmental Target	Performance 2022	Target 2023 (%)	Target value 2023	Performance 2023	Saving amount/ change	Change (%)	Status	Target 2024 (%)	Target value 2024
Reduction in electricity consumption (MWh)	38,314	-3%	37,165	34,721	-3,593	-9.38%	Target achieved	-5%	32,985
Increase in the percentage (%) of electricity consumption from RES	97.90%	1%	98.39%	98.04%	0.15	0.15%	Target not achieved	0.50%	98.53%
Reduction of paper consumption (million pages) MPS	45	-3%	44	45	0	0.00%	Target not achieved	-3%	44
Reduction of water consumption (m^3)	54,460	-3%	52,826	54,894	434	0.80%	Target not achieved	-2%	53,796

Reduction in Greenhouse Gas (GHG) Emissions

Environmental Target	Performance 2022	Target 2023 (%)	Target value 2023	Performance 2023	Saving amount/ change	Change (%)	Status	Target 2024 (%)	Target value 2024
Reduction of GHG Emissions Scope 1 (tn CO_2e)	2,367	-3%	2,296	2,262	-105	-4.43%	Target achieved	-2.00%	2,217
Reduction of GHG Emissions Scope 2 (tn CO_2e)	20,463	-3%	19,850	18,545	-1,919	-9.38%	Target achieved	-5.00%	17,617
Reduction of Indirect GHG Emissions Scope 1 & 2 (tnCO_2e)	22,830	Not target set		20,807	-2,024	-8.86%	New Target	-4.67%	19,835

Minimizing waste

Targeting: The annual common goal is to recycle all the produced waste of the materials listed in the table below.

Environmental Target	Performance 2022	Performance 2023	Saving amount/ change	Change (%)
Percentage of recycled paper out of total paper supply	260.33%	144.05%	-116.28	-44.67%
Hazardous Waste Recycling (Tn)	83.75	37.38	-46	-55.37%
Hazardous Waste Recycling (% waste recycled)	100%	100%	0	0.00%

Long term targets

1. Achieve Net Zero operational impact by 2033

- Attain Operational Net Zero by 2033. Maintain and update detailed Operational Net Zero Action Plan (SBTi aligned, baseline year 2019)
- Establish Centralized web-based Platform for Energy, Emissions and Environmental Data by 2025
- Implement energy self-production activities - Roof-top by 2024
- Implement energy self-production activities - Standalone PV parks by 2028
- Electromobility: >25% of leased vehicles to be EV or hybrid (new contracts) by 2024 and >75% of leased vehicles to be EV or hybrid (new contracts) by 2028
- Completion of the initiative "Journey to Cloud" by 2025
- Calculation of emissions savings due to data center modernization by 2024
- 100% of electricity consumed, to be originated from RES by 2028
- Energy upgrade of buildings that contribute to Scope 1 emissions by 2030
- Increase the number of certified green buildings in Eurobank's building portfolio by 10 by 2030 (baseline 2023)
- Acknowledge Acharnes building as a model environmental building by 2024
- Monitor, certify, disclose and optimize emissions of Scope 1, Scope 2 and Scope 3 operational, in line with climate law and all applicable categories of GHG Protocol by 2025
- Carbon credits (nature-based carbon removal projects per SBTi) for the entirety of natural gas emissions, up to 3% of the total Bank emissions (Scope 1,2 and operational Scope 3) by 2025
- Develop Long-term Energy Plan (including self-production and PPA options) by 2025

2. Accelerate transition towards a paperless banking network by 2028

- Reduce by 25% paper printed by 2024 (baseline year: 2019)
- Reduce paper printed by 50% by 2025 (baseline year: 2019)

3. Extend circular economy practices by 2025

- Establish Zero Waste Practices across the Bank (multiple recycling streams covered in Facility Management contracts) by 2030
- Initiative for hazardous waste recycling for the public by 2025
- Achieve waste segregation at source at all major office buildings by 2024
- Increase recycling of plastic, metals and e-waste by 2025
- Achieve 95% in paper recycling by 2028
- Minimize e-waste by 2024
- Establish Secure Destruction & Recycling Process as a standalone process by 2024

4. Accelerate preservation of natural resources – water by 2026

- Attain 30% reduction in total water consumption (vs. 2019 baseline) by 2026

Analysis of Environmental Performance

Energy

Energy Management

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

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

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

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

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 oil and gasoline by vehicles used for transporting materials between its buildings within Attica and
- the use of electricity for the organization's operations.

Eurobank's total energy consumption for 2023 reached 37,261 MWh (134.14TJ), reflecting a decrease of 10.88% compared to the previous year's consumption of 41,809 MWh (150.51TJ). Furthermore, the corresponding index of energy consumption per area, when compared to the figures from 2022, presents a reduction of 9.42%.

The pertinent analysis for each category of energy consumption is described below, while all the Bank's office buildings and branches that consumed energy in 2023 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 the 93.18% of the Bank's total energy consumption. The Bank's Electricity consumption amounted to 34,721 MWh (125TJ) presenting a decrease of 9.38% compared to 2022 consumption which amounted to 38,314MWh (137.93 TJ). The respective values of electricity consumption of the Eurobank Group in Greece[1] amounted at 35,605 MWh (150.5 TJ) presenting a decrease of 9.21% compared to 2022.

Guarantees of Origin

Based on its efforts to minimize its GHG emissions in 2023, the Bank obtained from DAPEEP through its electricity provider, Guarantees of Origin for 98.04% of the electricity consumed, verifying that it originated from Renewable Energy Sources (RES).

[1]As Eurobank Group in Greece is considered Eurobank SA, Eurobank Ergasias Services and Holdings S.A. 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 in 2023 for the Bank by source of origin is described at the following table:

Target	2021	2022	2023	Amount of Savings / Change	Change (%)
Electricity consumption (MWh)	41,395	38,314	**34,721**	**-3,593**	**-9.38%**
Electricity consumption from RES (MWh)	40,327	37,508	**34,042**	**-3,466**	**-9.24%**
Electricity consumption from Non-RES (MWh)*	1,069	806	**680**	**-126**	**-15.68%**
Percentage (%) consumption from RES	97.42%	97.90%	**98.04%**	**0.14**	**0.15%**

* 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.
- two branches of the Bank for which no origin guarantee has been requested from the electricity provider.

At Group Greece level, the corresponding percentage of electricity consumption from RES is 97.62% (34,758 MWh from RES in the total 35,605 MWh).

It is noted that 100% of the electricity consumed is derived from the country's electric grid and not from self-production units installed (photovoltaic panels in roofs of Bank buildings installed will commence electricity production in 2024).

Natural gas

Natural Gas is consumed at the Bank's buildings to cover its heating needs and represents 6.09% of the Bank's total energy consumption. For 2023, natural gas consumption registered at 2,269 MWh (8.17TJ) and decreased by 28.25% compared to 2022, when amounted to 3,163 MWh (11.39TJ). The decrease in natural gas consumption can be attributed to the weather conditions experienced during the winter period, characterized by a lower number of cold days compared to the previous year.

Heating oil

Heating oil is consumed to cover some of the Bank's branches and buildings heating needs and to power the emergency power generators (P/G) and represents 0.57% of the Bank's total energy consumption.

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

Consumption amount= Stock at the beginning of year + Oil purchased
- Stock at the end of year - Sale to subsidiaries

However, only the "Oil Purchased" was taken into consideration, as the percentage of energy from oil consumption is very small on the total energy, with correspondingly small greenhouse gas emissions.

The consumption of heating oil amounted to 211.55 MWh (0.76TJ) presenting a decrease of 23.13% in comparison with 2022 consumption, which registered at 275 MWh (0.99TJ).

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

Fuel

The fuels used by the Bank are diesel oil and gasoline and are consumed by the Bank's owned vehicles used for the transportation of mail and packages. The fuel consumption represents 0.16% of the Bank's total energy consumption.
For 2023, the consumption of diesel oil and gasoline amounted to 8 and 51 MWh, equivalent to 0.03 and 0.18TJ respectively, presenting an increase of 4.77% at their combined sum.

The following Table presents the total energy consumption:

Energy consumption		2021	2022	2023	Annual change (%)
Heating oil	MWh	249	**275**	**212**	**-23.13%**
Natural gas	MWh	3,432	**3,163**	**2,269**	**-28.25%**
Petrol for vehicles	MWh	46	**45**	**51**	**12.05%**
Diesel	MWh	16	**11**	**8**	**-26.17%**
Electricity	MWh	41,395	**38,314**	**34,721**	**-9.38%**
Total energy consumption	MWh	45,138	**41,809**	**37,261**	**-10.88%**
Total energy consumption per employee (intensity)	kWh/person	7,044	**6,704**	**6,159**	**-8.14%**
Total energy consumption by surface area (intensity)	kWh/m²	160	**156**	**141**	**-9.42%**

Any discrepancy in annual changes is due to decimal rounding.

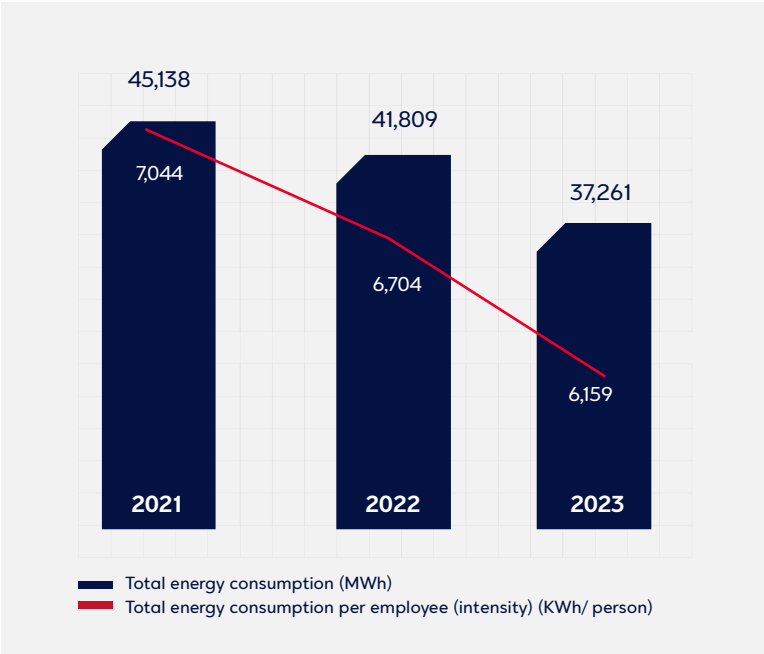


Chart 1: Total energy consumption and energy consumption per employee

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. It allows the Bank to make necessary adjustments and improvements in line with its activities and overall energy management goals. In 2023, Eurobank achieved an energy intensity ratio of 18.11 MWh/m€, representing an increase of 18.66 % compared to the previous year's ratio of 15.26 MWh/m€.

Electromobility

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), since 2022, 24 charging stations for electric and plug-in hybrid vehicles have been installed in the following buildings:

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

Also, according to its ESG Operational Impact Strategy, the Bank is committed to promote electromobility, and thus to furtherly enhance its vehicle fleet's emission reduction by leasing Hybrid or electric vehicles. For this purpose, the Bank has already updated the catalog vehicles offered to its personnel to include more Hybrid and Plug in Hybrid models.

Green Building certifications

Based on its ESG 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. It is shifting towards high-end, modern, environmentally friendly buildings, given that such buildings are in high demand and improve the local microclimate. The Bank is already upgrading prime assets into energy-efficient green buildings, focusing on continuously making progress towards sustainable development. Eurobank has chosen green building certifications (LEED, BREEAM, EDGE), aiming to validate the sustainability value of its assets and to demonstrate its sustainability performance.

As of 31 December of 2023, 19 buildings of the Bank are certified as "green" according to LEED/BREEAM standards. Certified properties have been included in the SBC Yearbook for Green Buildings.

Within 2023, Technical and other actions have been completed in accordance with the Leadership in Energy & Environmental Design (LEED) requirements for certifying the new Headquarters building (Omirou & Stadiou) in early 2024.

Activities performed in 2023:

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

In 2023 the following initiatives were implemented:

- Technical interventions:
    - 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.
- Installation of PV panels 661 KWp on the roof of Nea Ionia complex.
- Installation of PV panels 214 KWp on the roof of Acharnai Warehouse.
- The licensing process for 3 autonomous PV Parks has been initiated with the establishment of a 100% special purpose vehicle (Eurobank Renewables S.A. – EuroRES) and the submission of application for Producer License.

The technical interventions are presented in the table below:

No.	Project	Branches	Buildings	Investment required (€)	Estimated annual energy savings (kWh)	Estimated annual GHG emissions reduction (tCO_2e)	Annual monetary savings (€)	Payback period (y)	Estimated lifetime (y)
1	Replacement of lighting with new LED technology.	30		277,810	241,429	128.95	34,015	8.2	10
2	Replacement of lighting with new LED technology.		3	212,117	159,578	85.23	20,656	10.3	10
3	Replacement of air conditioning units with new high-energy efficiency models.	11		220,719	385,541	205.92	33,579	6.6	30
Totals		41	3	**710,646**	**786,548**	**420.09**	**88,250**		

Planned activities for 2024:

In the context of its EMS, based on energy consumption metrics Eurobank plans and performs technical energy saving actions, to achieve its energy saving targets. For 2024 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 as part of renovation works by engineers in the Technical Works Unit.
- Certification of the new Headquarters building as meeting Leadership in Energy & Environmental Design (LEED) requirements.
- Start of electricity production from the new PV panels of the Nea Ionia complex and the Acharnai warehouse.

Transportation and Business travels

As part of its sustainability efforts the Bank is monitoring and making efforts to reduce the environmental impact of 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 travels of the Bank's executives to regions / stores for meetings with both Bank executives and the local business community.

The following table presents the pertinent milage:

Transportation	Unit	2021	2022	2022 after recalculation	2023	Annual change (%)	Annual Change after 2022 recalculation (%)
Business Air travel	km	230,686	539,913		**1,855,803**	243.72%	
Business Air travel per employee	km/person	36	87		**307**	254.29%	
Leased vehicle transportations*	km	5,706,180	5,706,180		**7,388,662**	29.49%	
Employee commute*	km	16,919,011	16,919,011	33,838,022	**24,689,274**	45.93%	-27.04%

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

Operational Greenhouse Gas Emissions

Eurobank is committed to reducing its environmental footprint and actively contributes to the reduction of greenhouse gas emissions. As part of this effort, the Bank closely monitors its operational emissions through the implementation of a certified Energy Management System (EMS) in accordance with the ISO 50001 standard.

In addition, the Bank applies the International Standard ISO 14064-1:2018 for the quantification and reporting of greenhouse gas emissions (Category 1-6) as well as GHG removals. The pertinent correspondence with the International Standard "GHG Protocol Corporate Accounting and Reporting Standard" (Scope 1, 2 & 3) is also mentioned.

In this context, energy consumption is recorded and allocated as well as the direct and indirect greenhouse gas emissions are calculated.

Direct emissions (Category 1) 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 diesel and petrol by the Bank owned and leased vehicles, the petrol used to power the generators (subcategory 1.2-Direct emissions from mobile combustion) 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).

Indirect emissions are those released by the consumption of electricity (Category 2, subcategory 2.1- Indirect emissions from imported electricity) and those associated with air travel for employee business trips and commuting (Category 3, subcategories 3.5-Emissions from business travel and 3.3-Emissions from employee commute), the waste management (Category 4, subcategory 4.3-Emissions from the disposal of solid and liquid waste) while, since 2023, emissions from transportation and distribution of goods (Category 3, subcategory 3.1-Upstream emissions arising from goods transportation/distribution) and cloud computing usage (Category 6) have also been included.

When a new category is added, the amount for that category is added to the previous year to normalize the baselines for comparison reasons. The emissions from both new categories will also be included in the operational Net Zero by 2030 project, according to the SBTi methodology.

The bank aims to expand the emission elements to include Purchased Goods and Services (Category 4, subcategory 4.1: Emissions from purchased goods and services), Capital Goods (Category 4, subcategory 4.2: Emissions from capital goods)

As per emissions, the Bank utilizes emissions conversion coefficients from National Inventory Report (NIR) Greece 2023, Renewable Energy Sources Operator & Guarantees of Origin (DAPEEP SA), Department for Environment, Food & Rural Affairs (UK- DEFRA) (full set, version 1.1 of 2023) and Global Warming Potential (GWP), as needed for each specific case.

Further to issuance of new version of emissions conversion coefficients (emissions factors) issued during 2023 from the Ministry of Environment and Energy, due to the new climate law 4936/2022 (Government Gazette 105/A/27.05.2022), the environmental 2022 data regarding GHG emissions have been recalculated.

The table below shows the GHG emissions per Category / Scope.

Category	Unit	2021	2022	2022 after recalculation	2023	Annual change (%)	Annual Change after 2022 recalculation (%)
GHG emissions – Category 1*, Scope 1	tCO_2e	1,872	2,681	2,367	**2,262**	-15.64%	-4.43%
GHG emissions – Category 2**, Scope 2	tCO_2e	16,169	12,824	20,463	**18,545**	44.61%	-9.38%
GHG emissions – Category3***, 4****, 6*****, Scope 3	tCO_2e	4,538	4,558	5,236	**3,912**	-14.18%	-25.29%
GHG emissions – Category 1 & 2, Scope 1 & 2	tCO_2e	18,040	15,505	22,830	**20,807**	34.19%	-8.86%
Total GHG emissions	tCO_2e	22,578	20,063	28,066	**24,718**	23.20%	-11.93%
Total GHG emissions per employee (intensity)	tCO_2e/ person	3.52	3.22	4.50	**4.09**	26.99%	-9.22%
Total GHG emissions by surface area (intensity)	tCO_2e/m^2	0.08	0.07	0.10	**0.09**	25.22%	-10.49%

*Category 1: includes subcategories 1.1-Direct emissions from stationary combustion and 1.2-Direct emissions from mobile combustion
**Category 2: includes subcategory 2.1-Indirect emissions from imported electricity
***Category 3: includes subcategories 3.1-Upstream emissions arising from goods transportation/distribution, 3.3-Emissions from employee commute and 3.5-Emissions from business travel.
****Category 4: includes subcategory 4.3-Emissions from the disposal of solid and liquid waste
*****Category 6: Indirect GHG emmisions from other sources

Any discrepancy in annual changes is due to decimal rounding.

According to the data presented in the table:

- Total GHG emissions in carbon dioxide equivalents (tCO2e) decreased by 11.93% in 2023 compared to 2022 and amounted to 24,718 tCO_2e (Chart 2).
- Total GHG emissions per surface area (tCO_2e/m^2) and by employee (tCO_2e/person) decreased by 10.49% and 9.22% respectively.

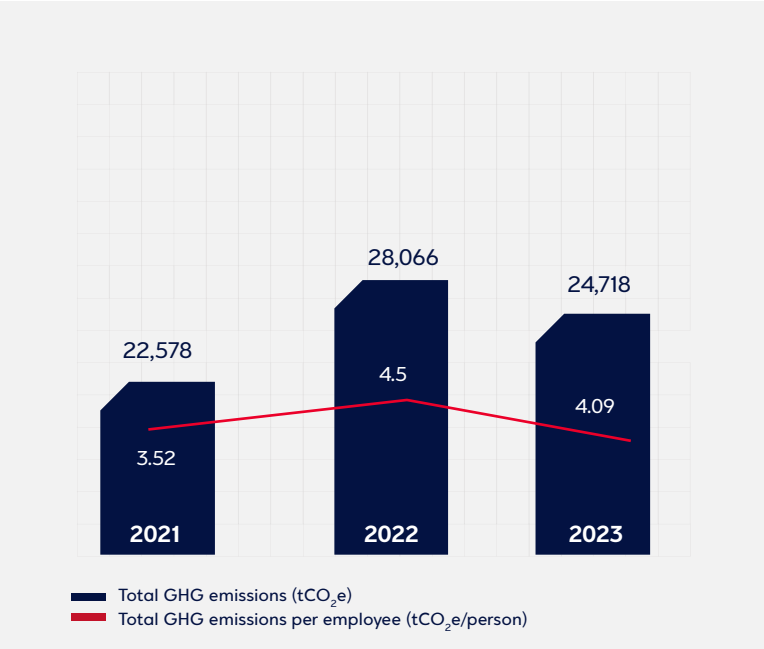


Chart 2: Total GHG Emissions

Direct emissions – Category 1, Scope 1

Eurobank utilizes thermal energy generated from the use of heating oil (including oil for power generators) and natural gas for heating its workspaces (subcategory 1.1-Direct emissions from stationary combustion), as well as kinetic energy from diesel and gasoline for transportation vehicles and leased corporate cars (subcategory 1.2-Direct emissions from mobile combustion). Additionally, the quantities of refrigerants replenished by the Bank's maintenance personnel in air conditioning units and automatic extinguishing systems, in which leaks were detected, are recorded (subcategory 1.4-Direct fugitive emissions from the release of GHGs in anthropogenic systems).

Fuel Consumption

The 2023 direct emissions from fuels used are presented on the following table:

Direct emissions-Category 1 (1.1,1.2), Scope 1		2021	2022	2022 after recalculation	2023	Annual change (%)	Annual Change after 2022 recalculation (%)
From heating oil consumption	tCO_2e	67	74	74	**57**	-22.71%	-22.43%
From natural gas consumption	tCO_2e	781	677	571	**410**	-39.46%	-28.25%
From vehicle petrol consumption	tCO_2e	12.29	12.16	12.23	**14**	11.61%	10.97%
From diesel consumption	tCO_2e	4	3	3	**2**	-24.86%	-25.51%

Any discrepancy in annual changes is due to decimal rounding.

The pertinent calculations performed utilize the NIR Greece 2023.

Bank's Leased Vehicles

The necessary data for the Reporting year were collected via e-mail on distinct time periods through the year (January, April, July, and October). The calculations of total distances per vehicle were made by calculating the average distance covered per period and vehicle and extrapolating to the entire year. The pertinent calculations performed utilize the NIR Greece 2023 emission factors.

The emissions from leased vehicles are presented in the table below:

Direct emissions - Category 1 (1.2), Scope 1		2021	2022	2022 after recalculation	2023	Annual change (%)	Annual Change after 2022 recalculation (%)
Leased vehicle emissions	tCO_2e	925	925	857	**1,063**	14.83%	23.99%

Through the "CO_2 Emissions Data logging Tool" application, users of leased corporate vehicles are able to record the mileage of the vehicles efficiently, consistently, and quickly, resulting in more efficient and consistent collection of the necessary data.

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.

The data on fluorinated gases (F-gases) released by the air conditioning installations the Bank used for 2023 are as follows:

Fluorinated gases - Category 1 (1.4), Scope 1	Unit	2021	2022	2022 after recalculation	2023	Annual change (%)	Annual Change after 2022 recalculation (%)
R-410A	kg	24	51		**105**	105.88%	
R-407C	kg	18	9		**78**	766.67%	
R-422D	kg	0	0		**6**		
HFC-134A	kg	0	567		**287**	-49.38%	
Total of refrigerants	kg	42	627		**476**	-24.08%	
Fluorinated gases from refrigerants (fugitive emissions)	tCO_2e	82	990	850	**717**	-27.61%	-15.68%

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.

The pertinent calculations performed utilize the Global Warming Potential (GWP) emission factors.

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 (GO's).
98.04% of Eurobank's electric energy is certified from Renewable Sources.

The results of the calculations are presented in the table below:

Indirect emissions – Category 2(2.1), Scope 2	Unit	2021	2022	2022 after recalculation	2023	Annual change (%)	Annual Change after 2022 recalculation (%)
Emissions from electricity consumption (location based no GO's)	tCO_2e	16,169	12,824	20,463	**18,545**	44.61%	-9.38%
Emissions from electricity consumption (market based with GO's) *	tCO_2e	521	352	430	**363**	3.09%	-15.68%
Total reduction of of electricity emissions from renewable electricity purchased (market based with GO's)	tCO_2e	15,648	12,472	20,033	**18,182**	45.78%	-9.24%

* It concerns residual emissions other than provider contract.

The pertinent calculations performed utilize the DAPEEP emission factors.

Indirect Emissions- Category 3 – 6, Scope 3

Emissions from Employee commuting and business travel (Category 3)

Employee Commuting (subcategory 3.3: Emissions from employee commute)

In the reporting year, Eurobank conducted a comprehensive survey to gather data on the means of transport used by employees for their daily commute to and from work. This survey aimed to assess the environmental impact of employee commuting by calculating the emissions associated with different modes of transportation.

The data collected by the survey and the utilization of the specialized application, combined with the NIR Greece emissions factors, allowed Eurobank to calculate the emissions resulting from employee commuting.

Business Travel (subcategory 3.5: Emissions from business travel)

The Bank monitors and calculates the emission occurring from Business travels by collecting the pertinent milage from the travel agencies and utilizing the DEFRA (full set, version 1.1 of 2023) emission factors.

The table below presents the pertinent GHG emissions results:

Indirect Emissions – Category 3 (3.3, 3.5), Scope 3	Unit	2021	2022	2023	Annual change (%)
GHG Emissions from air travel	tCO_2e	20	40	147	**267.43%**
GHG Emissions from air travel per employee	tCO_2e/FTE	0.0031	0.0064	0.0244	**278.73%**
GHG Emissions From air travel per km	tCO_2e/km	0.00008524	0.00007435	0.00007947	**6.90%**
GHG Emissions from employee commuting	tCO_2e	4,116	4,116	2,649	**-35.65%**

Emissions from Transportation and Distribution (Category 3)

The Bank reached out to its suppliers engaged in transportation activities (subcategory 3.1: Upstream emissions arising from goods transportation/distribution) to collect data for calculating emissions according to the GHG Scope 3 - Transportation and Distribution methodology. Six suppliers responded to the invitation, from whom fuel consumption data of their vehicles used for transporting goods on behalf of the Bank within 2023 were collected. The transports involve the following categories:

- Movement of consumables
- Movement of supermarket products
- Fixed transport services
- Money transfers

The pertinent calculations performed utilize the NIR Greece emission factors.

Emissions from Waste disposal and Water consumption (Category 4)

In 2023, the Bank calculated the emissions occurring from the disposal of waste and the water consumption (subcategory 4.3: Emissions from the disposal of solid and liquid waste). The calculations were performed using data from recycling (in tons) of materials such as paper, packaging materials, electronic equipment, batteries, and light bulbs. Also, domestic waste disposal data was collected. In addition, the Water consumption records from EYDAP and local water companies were utilized as well. The pertinent calculations performed utilize the DEFRA (full set, version 1.1 of 2023) emission factors.

The results are presented in the following table:

Indirect emissions-Category 4 (4.3), Scope 3	Unit	2021	2022	2022 after recalculation	2023	Annual change (%)	Annual Change after 2022 recalculation (%)
GHG Emissions from the disposal of solid and liquid waste	tCO_2e	401.75	401.75	535.6	**571.57**	42.27%	6.71%

Emissions from Cloud Computing Usage (Category 6)

Indirect GHG emissions from other sources using "cloud computing"(subcategory 6.1). The Bank calculates emission benefits from transitioning to the cloud and the corresponding reduction in electricity usage (Scope 2) through the Emissions Impact Dashboard for Azure tool. The tool provides information on scope 1, 2, 3 emissions (tCO_2e) at the application level in real-time.

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 & Scope 2 for 2023 is 10.11 tCO_2e / € million and shows an increase of 78.66% compared to 2022 (5.66 tCO_2e / m€). This increase was due to the decrease in the Bank's operating income.

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

Gaseous pollutants

The 2023 emissions of gaseous pollutants (Sulphur dioxide-SO_2, nitrogen oxides-NOx and particulate matter) released into the atmosphere from burning fossil fuels and electricity consumption, are shown in the table below:

Analysis of atmospheric emissions of gaseous pollutants (Tn)	2021	2022	2023	Annual change (%)
From Sulfur Dioxide, SO_2	641.65	593.89	**538**	-9.38%
From Nitrogen Oxides, NO_x	50.20	46.49	**42**	-9.65%
Particles	33.15	30.68	**28**	-9.40%

Carbon Credits

To offset carbon emissions from natural gas usage in the N. Ionian building complex for 2023 (295 tCO2e, 1.19% of Bank's total emissions), a program for emissions removal was requested, and the Delta Blue Carbon project was chosen (Verified Carbon Standard Project ID 2250 by VERRA). The project involves reforestation with Mangrove plantations covering an area of 3,500 square kilometers in the Indus River Delta in Pakistan. It aims to mitigate climate change impacts, preserve biodiversity, protect coastal areas, and empower local communities over a 60-year period, extendable to 100 years. Certified by VERRA, the project meets international carbon offset standards.

For more information, please refer to: deltabluecarbon.com

Operational Net Zero

Eurobank aims to achieve Net Zero emissions by 2030. To accomplish this goal, Eurobank has developed a comprehensive Net Zero Strategy along with an accompanying Roadmap.

The Net Zero strategy builds upon the sustainability analysis conducted between 2019 (baseline) and 2023. It includes decarbonization transition curves (chart 3) for each year leading up to 2030, as well as the procurement of necessary Carbon Offsets.

The Roadmap is a dynamic document that outlines all the essential actions and milestones required to reach Net Zero emissions by 2030.

The Net Zero analysis adheres to the GHG protocol and can be aligned with the Science-Based Targets initiative. As new data becomes available, the analysis will be continuously updated and refined.
Currently, Eurobank has identified five Carbon Reduction projects crucial for its Net Zero transition. These projects have undergone detailed analysis, and recommendations for future enhancements and additional carbon reduction opportunities have been made.

The identified projects are as follows:
1. Data centers – Migration to Cloud
2. Data centers – Upgrading machinery
3. Solar parks
4. Vehicle Fleet
5. Waste Management

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

Net Zero by 2030 scenario with calculated emissions 2019-2023 (tCO_2e)-
Location-based method, regarding electricity

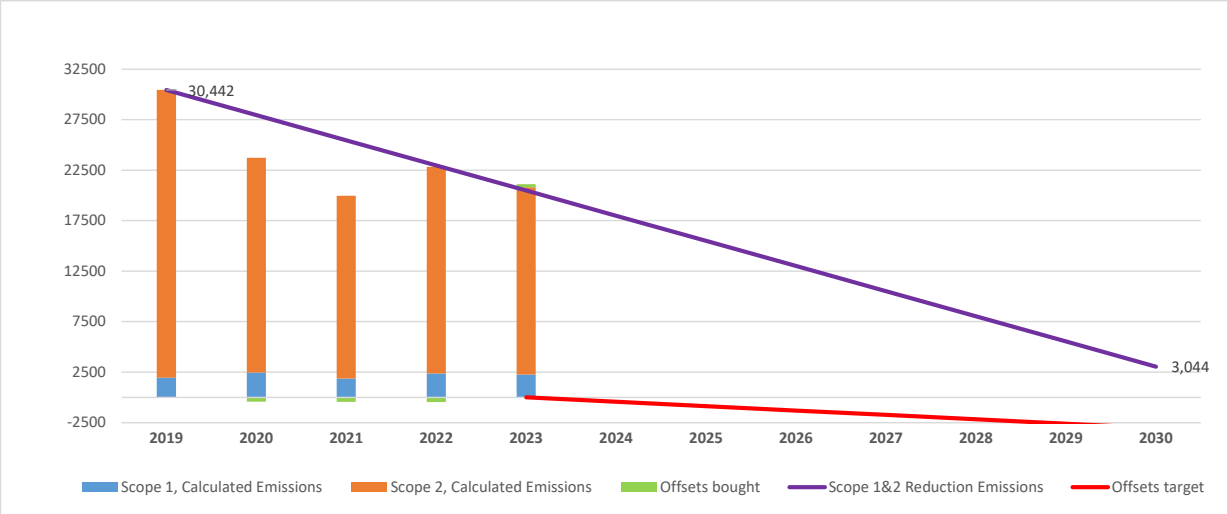


Chart 3: Emission transition curves for Net Zero by 2030

Water consumption

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

- water consumption monitoring (though EYDAP water bills), in case of increases follows investigation for potential leaks and suggestion of corrective actions.
- 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 Taurus and Headquarters buildings for irrigation use.
- Specialized plant selection and water-efficient landscaping implemented in Taurus and Headquarters buildings after a detailed study.

In the year 2023, the total water consumption amounted at 54,894 m^3, demonstrating an increase of 0.80% compared to 2022 (chart 4). Simultaneously, the water use per employee was recorded at 9.07 m^3 per person, demonstrating an increase of 3.9%.

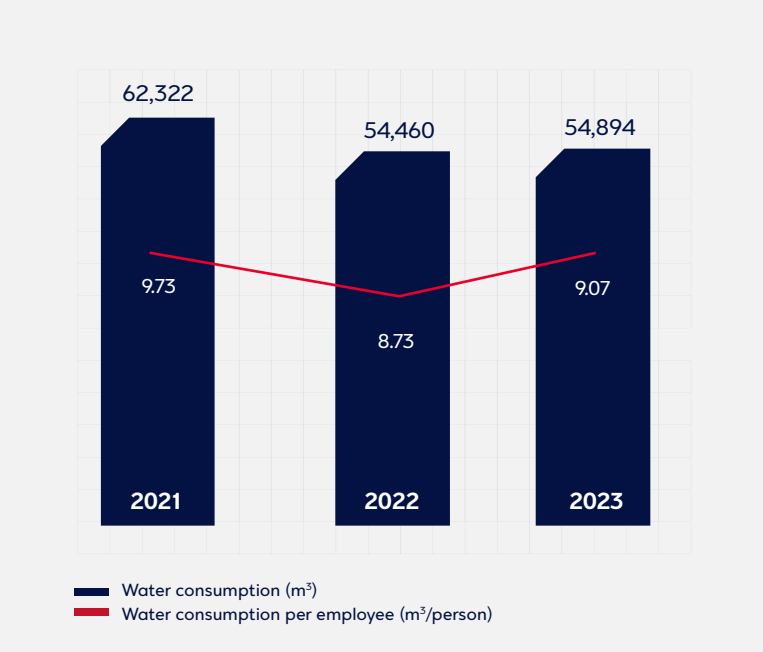


Chart 4: Water consumption and water consumption per employee

Note that the water consumption data presented are obtained from the consolidated EYDAP water company bills for the Attica region, while individual accounts were used for the rest Greece. In cases where complete data series were not available, estimates were calculated to provide a comprehensive overview.

Paper use

As Eurobank progresses into Eurobank 2030 transformation initiative, the reduction of paper consumption has emerged as a significant environmental objective for the Bank. This objective aligns with the broader digitization efforts undertaken by Eurobank across its operations.

Photocopy Paper supply

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

In 2023, Eurobank's supply of A4 & A3 paper totaled 188 tons, representing an increase of 44.75% compared to the previous year's supply of 130 tons. Furthermore, the corresponding paper consumption per employee presented a significant increase of 49.20%, with a consumption rate of 31 kg per employee in 2023, compared to 21 kg per employee in 2022 (Chart 5).

In 2022, a significant amount of the paper inventory kept in branches and Bank units was used, resulting in a significant reduction in paper supply. In 2023, paper supply increased due to both the depletion of paper inventory and the increase from printouts of SB contracts and banking insurance products.

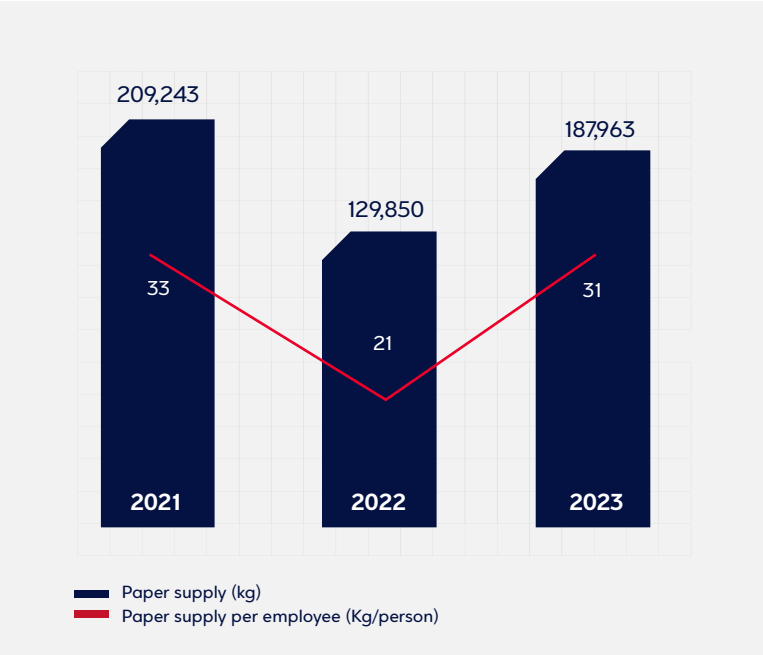


Chart 5: Paper supply and paper supply per employee

The annual change in the supply of A4 & A3 paper compared to the 2019 base year is shown in the table below, where a marked decrease of 45.19% is noted over recent years.

	2019	...	2021	2022	2023
Paper supply (Tn)	343		**209**	130	188
Change with base year in 2019 (%)			**-39.07%**	-62.10%	-45.19%

Managed Print Services

In 2023, the successful Managed Print Services (MPS) program continued for the Eurobank's printers, offering improved management capabilities, reduced operating costs and secure printing. Chart 6 illustrates the efficiency of Eurobank's Managed Print Services (MPS) in terms of the number of pages utilized. Specifically, the total number of printouts for 2023 amounted to 45 million pages remaining stable compared to 2022.

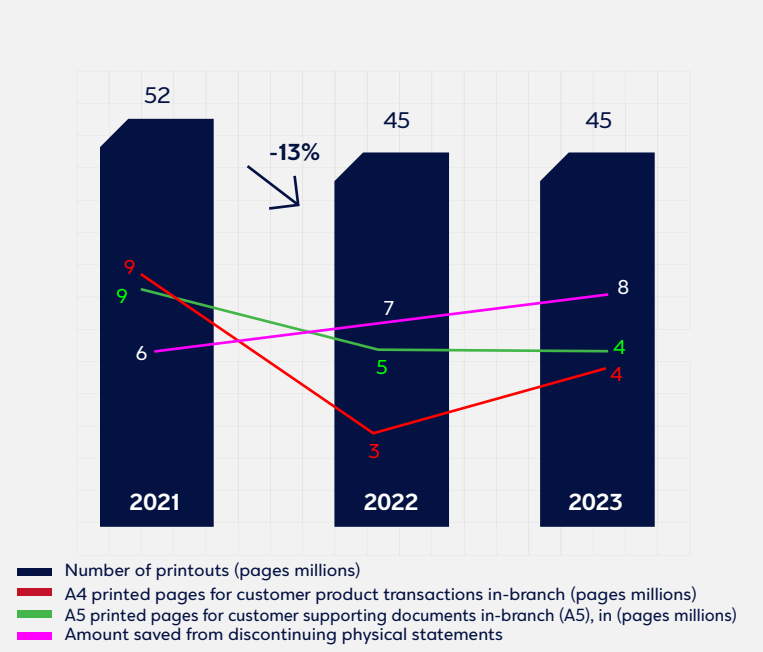


Chart 6: Number of prints. reduction rate

As per paper printed, in 2023 there has been a reduction of 44% comparing to the baseline year of 2019, indicating that the Bank is in the track towards achieving the goal of a 25% reduction by 2024.

Paper saving program – paperless

As part of the intensified digital transformation efforts, Eurobank's paper saving program continued through a series of actions which have been implemented in the context of the Bank's paperless program. Such actions include the exclusive use of tablets for key cash transactions, increased utilization of electronic delivery of banking documents via email, and promotion of Network Store customers to alternative/digital channels.

In 2023, efforts were made to include additional transactions in the tablet with its exclusive use, and the promotion of customers to alternative/digital channels continued.

In 2024, actions are planned for the exclusive use of tablets and electronic delivery of documents via email for certain banking products.

e-Statement service

In 2023, Eurobank achieved a notable increase in the adoption of its e-Statement service. Approximately 190,000 additional e-Banking users opted to receive electronic account statements exclusively, leading to the discontinuation of approximately 418,000 physical statements. Since the introduction of the e-Statement service, a significant number of customers, around 1,88 million, have chosen to discontinue the postal delivery of approximately 4.7 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 €38 million since the service became available (September of 1999).

For 2024, actions are expected to cease the delivery of physical statements for credit card holders (full payers), as well as for private clients (bonds, stocks, mutual funds). Additionally, actions are expected to cease the delivery of informational letters for inactive accounts held at the Bank.

Solid Waste Management and Recycling

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

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

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

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

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

A new pilot program has been implemented in the N. Ionia building complex and the Acharnai warehouse, including recycling technologies leading towards zero waste footprint operation. The key aspects of the programme include:
- Source Segregation: Materials are divided into four streams - paper, plastic, aluminum and glass.
- Deployment of Standard and "Smart" Bins/Stations
- On-Site Weighing of materials per stream to record quantities collected in real-time.
- Real-time Data Collection through electronic application
- Electronic Visualization of measurements and overall progress

Additionally, in Acharnai warehouse organic wastes are also monitored and managed appropriately.

Within the framework of its operation impact Strategy regarding circular economy, Eurobank works with and supports financially the initiative of Appliances Recycling S.A., by crafting bins with the artistic element "Hungry Bins", that will be placed during 2024 in 8 cities across Greece to collect small electrical appliances, mobile phones, tablets, toner and ink cartridges. Additionally, 2 bins will be placed in Eurobank facilities in Nea Ionia and Piraeus. Eurobank will receive monthly updates from Appliances Recycling S.A. on the quantities of devices collected in "Hungry Bins", to assess the effectiveness of the program and continue to improve its recycling and the circular economy efforts..

The total weight of solid waste recycled in 2023 amounts to 341,965kg.

The analysis of each waste type monitored through the Bank’s waste management program is presented below:

Toner cartridges

Eurobank has implemented toner cartridge management programs in collaboration with INTERSYS S.A. and XEROX, covering all Bank locations under the Managed Printing Services (MPS) initiative. This strategic partnership has yielded significant results, including a substantial reduction in the total annual supply of toner cartridges. In 2023, Eurobank achieved its goal of recycling 100% of the toner cartridges and recycled a total of 1,168 Kg of empty cartridges. For 2024 the Bank aims at the continuation of the smooth MPS system operation to recycle 100% of the empty toner cartridges.

Paper and Packaging Materials Recycling

Eurobank' recycling program utilizes the municipal recycling systems as well as the services of a dedicated recycling contractor for buildings and branches where municipal recycling bins are not available. In 2023, Eurobank's recycling efforts resulted in the recycling of 270,766 kg of paper. For 2023, the recycled paper quantity also includes the amounts of paper recycled via the municipal recycling system, which were calculated by sampling the total paper recycling for a period of a typical month at all the Bank's Buildings and Branches, which utilize the municipal recycling system, and then estimate the total paper recycling quantities. Also, since 2022, the amounts that occurred by physical file clearances are included in the total paper recycling quantities.

The Bank has also made significant progress in its recycling efforts for packaging materials. Through collaboration with the recycling contractor and utilizing the methodology described for paper recycling via the municipal recycling system, the total amount of packaging material recycled by the Bank amounted to 32,628 kg. This figure represents the combined data collected by the recycling contractor and the calculations based on the utilization of the municipal recycling system.

Domestic waste

Eurobank recognizing its responsibility to minimize its environmental impact, begun measuring and analyzing the domestic waste generation within its branches and office buildings since 2022. The total amount of domestic waste generated through the reporting is calculated by sampling the total amounts produced by all the Bank's Buildings and Branches over the period of a typical month, and then calculate the estimated totals by taking into consideration the staff present during normal and holiday periods. For 2023, the total amount of landfilled domestic waste registered 1,115,725kg.

Waste Electrical and Electronic Equipment

For the reporting year, the Bank continued its decommissioned Electrical and Electronic Equipment (WEEE) safe disposal program. Based on that program Eurobank either reuses, recycles the decommissioned Electrical and Electronic Equipment. The devices recycling is performed by pertinent licensed associates (Appliances Recycling SA), appointed by the official system established by the Ministry of Environment and Energy. In 2023, 3,339 pieces of electronic equipment, which corresponds to 36,385 kg, where recycled. These amounts represent 100% of the Bank's WEEE Waste, thus achieving the annual target, while 1,349 pieces, which correspond to 8,188 kg, were donated to other organizations such as schools. Additionally, 4,193 pieces of fixed office equipment were donated.

Lamps

Exhausted lamps are regulated by the applicable national environmental legislation, as they contain hazardous substances, which pose a risk to soil and aquifer pollution if not handled appropriately. The Bank is committed to ensuring their safe disposal to mitigate environmental impacts. In 2023, by collaborating with approved waste management agencies (Fotokiklosi S.A.) and following established procedures for safe disposal Eurobank successfully achieved its target of recycling 100% of exhausted lamps corresponding to a total of 502 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 2023, Eurobank collaborated with approved waste management agencies (AFIS S.A., Sunlight Group) and adhered to established procedures for safe disposal, resulting in the successfully achievement of recycling 100% of accumulators and batteries. This amounted to a total of 112 kg of large/medium UPS batteries and 383 kg of exhausted portable batteries.

Credit cards

As part of Eurobank's commitment to its Environmental Policy and stringent environmental criteria, the Bank monitors the environmental aspects of its products throughout their life cycle. Based on the above, Eurobank is implementing the credit card recycling program. Under this program, any outdated or unused, due to defects that arose during the manufacturing/personalization process, credit cards are recycled through approved disposal companies. By recycling these cards, Eurobank aims to minimize waste and prevent the unnecessary disposal of materials that could potentially harm the environment.

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

As of 2019, any newly issued or renewed debit cards – both to individuals and businesses – are made of 82% polylactic acid (PLA), a petroleum-free, non-toxic, biodegradable plastic substitute. The production of this material requires less energy consumption and produces fewer greenhouse emissions compared to PVC (which is not biodegradable and emits toxic gases when burnt).

Eurobank consciously chose an everyday, widely used, mass product – such as the debit card – as the ideal medium to fulfil its eco-friendly commitment and further cultivate the value of environmental consciousness towards its clientele. By the end of 2023, around 2.2 million cards have been printed using the new biodegradable material (approximately 85% of our debit cards circulating).

Excavation, construction, and demolition waste (ECDW)

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

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

Lubricating Oil Waste (LOW)

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

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

In 2023, the Bank successfully replaced and collected 588 kg 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 the sustainable management of resources.

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

Noise

The Bank implements a comprehensive system to assess 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.

Mastercard Priceless Planet Coalition environmental initiative

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, 180,000 trees have been granted by Eurobank.

Environmental Actions in 2023

In 2023 Eurobank's employees volunteering team, "TeamUp," successfully executed various environmental related initiatives. The initiatives undertaken by TeamUp encompassed a wide range of topics that embraced the principles of Environmental, Social, and Governance (ESG) factors. Through engaging activities, the team aimed to educate and inform employees about the impact of climate change and the associated environmental risks. They emphasized the significance of sustainable practices and the importance of fostering a socially responsible approach within Eurobank and beyond. By focusing on these crucial issues, TeamUp demonstrated their dedication to promoting a greater understanding of ESG factors among the Bank's workforces. Through their concerted efforts, they fostered an environment where employees could actively participate in addressing climate change, mitigating environmental risks, and contributing to positive social change.

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

- On 2nd of April 2023, more than 55 employees took part in Rafina's Stream clean-up and succeeded in collecting more than 300kg of all kinds of waste that pollute the environment. This wetland is located within the urban fabric of Rafina, in Attica, and occupies an area of approximately 59 hectares. Until today, more than 90 bird species and 20 species of plants have been recorded in the above region.
- On 24th of September, a coastal clean-up action took place at the Western Pumping Station of Halastra of the Axios Delta National Park, under the Corporate Social Responsibility framework of Eurobank's TeamUp volunteering team. More than 130 TeamUp volunteers participated in the initiative and removed more than 1,300 kg of waste from the coastal front of the National Park. The area is classified as a Natura 2000 site and Axios Delta National Park is a meeting point for four rivers. There, more than 370 species and subspecies of plants and 299 species of birds have been recorded in the area, of which 106 are nesting species.
- On 3rd of December, 60 TeamUp members celebrated World Volunteer Day, 5th of December, with a successful clean-up in Pikrodafni's Stream. This is the last natural stream in South Attica, an important source of biodiversity within the urban landscape and its open part is classified by national legislation as a "special environmental interest". TeamUp succeeded in collecting more than 60kg of all kinds of waste.

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

- In 7th of May more than 200 volunteers: employees, together with their families and friends, joined forces with We4all and carried out a successful tree planting activity in Varympompi to restore the greenery destroyed by the 2021 fires. TeamUp volunteers had the opportunity to learn planting techniques, gain knowledge about proper care and protection of trees and proceeded with planting 250 small trees.
- In 22nd of October, 300 TeamUp members planted more than 250 trees in Mountain Hymettus, in Paiania. In the effort to preserve this important role of Hymettus TeamUp's action was more necessary than ever, as this mountain in Attica has been affected by fires over the years. In addition, the participants of this important initiative watered existing trees and took care of their growth.
- In 19th of November, almost 70 volunteers planted more than 200 trees in North Evia (carobs, laurels, and cypresses), contributing to the reforestation and restoration of the natural landscape. The mission of the tree planting was not only to revitalize the area, but also to create a symbol of hope for the local community, which relies on activities that depend on the natural environment.

Appendix 1

1. Environmental aspects

Direct environmental aspects

Task/ Discription	Environmental Aspect	Environmental Impact	Threat Assessment*	Threat	Opportunity	Management Measures
Building renovation						
Replacement of mechanical, electrical equipment	1. Noise 2. Fire risk 3. Gas emissions 4. Disposal of hazardous solid waste 5. Disposal of non-hazardous solid waste	1. Noise pollution 2, 3. Air pollution 2. Reduced biodiversity 4. Pollution from hazardous waste 5. Pollution from waste	2.06	Risk to life of employees, risk for surrounding area. Contribution-Increase of organization's carbon footprint during periods of increased activity in the field of building renovation. Collection of high volume of waste with management issues.	Taking fire protection measures (Fire detection, active Fire Protection systems, Fire extinguishing systems). Use of materilas with cfc free labeling, i.e. packings that do not contain chlorofluorocarbons but use compressed air as propellant.	Works without the environmental impact of noise, such as avoiding works during common quiet hours. Works with work contract (timelines, addressing environmental issues) Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment (digital CCTV, installation of obstacles- fire compartments, Fire detection, active Fire Protection systems, Fire extinguishing systems). It concerns any fluorinated greenhouse gases that may result from foam insulation and other materials.
Spatial planning changes, partitioning/ small scale construction works	1. Fire risk 2. Disposal of hazardous solid waste 3. Disposal of non-hazardous solid waste 4. Gas emissions 5. Disposal of paint packages 6. Noise	1 , 4. Air pollution 2, 5. Pollution from hazardous waste 3. Pollution from waste 6. Noise pollution 1. Reduced biodiversity	2.02	Risk to life of employees, risk for surrounding area. Collection of high volume of waste-building materials with management and storage issues. Collection of special wastes wth management issues.	Taking fire protection measures (Fire detection, active Fire Protection systems, Fire extinguishing systems). Management of inert materials (building materials). Waste management. Waste recycling.	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 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. Separate collection and proper management (return to supplier or delivery to a licensed waste management / recovery subcontractor). Works without the environmental impact of noise, such as avoiding works during common quiet hours. Classification in Θ category. Soundproofing and acoustic protection of buildings. No noise is produced by the activities. Measurements must be taken by the Security Officer.

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

Task/ Discription	Environmental Aspect	Environmental Impact	Threat Assessment*	Threat	Opportunity	Management Measures
Management/ Storage of fixed equipment						
Storage of furniture and other office equipment	1. Fire risk 2. Disposal of non-hazardous solid waste	1. Reduced biodiversity 2. Pollution from waste	2.06	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.
Storage 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.
Communication and sponsorships						
Communication and 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						
Environmental emergency	Fire risk	Air pollution Reduced biodiversity	2.58	Risk to life of employees, risk for surrounding area.		Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment (digital CCTV, installation of obstacles- fire compartments, Fire detection, active Fire Protection systems, Fire extinguishing systems).
Use of aluminum	Disposal of non-hazardous solid waste	Pollution from waste	1.57			Avoiding uncontrolled disposal, separate collection, and recycling.

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

Task/ Discription	Environmental Aspect	Environmental Impact	Threat Assessment*	Threat	Opportunity	Management Measures
Use of 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.
Use of electricity to operate air conditioning units	1. Gas emissions 2. Natural resources consumption	1. Air pollution 2. Non-renewable natural resource depletion	2.48	Contribution to climate change (emissions of CO2 and other greenhouse gases). Problems due to extended power outages.	Cooperation with power providers using a fuel mix for electricity production with a small carbon footprint and/or where the energy largely originates from the use of RES. Reduction of greenhouse gas emissions. Reduction of consumption cost.	Energy criteria in tenders to select energy provider Use of uninterrupted operation systems in IT or telecommunication equipment with generators. Installation of low-energy consumption systems, energy study for every building, issue of building energy report, energy inspections by special inspectors.
Use of 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	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.		100% of accumulators are recycled through special recyclers.

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

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

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

Task/ Discription	Environmental Aspect	Environmental Impact	Threat Assessment*	Threat	Opportunity	Management Measures
Use of public transport for business travel (eg air travel)	Noise	Noise pollution	1.00			
Transportation						
Maintenance of company trucks (tires, battery, mineral oils, air conditioning)	1. Liquid waste 2. Disposal of hazardous solid waste 3. Gas emissions	1. Pollution of water-ground 2. Pollution from hazardous waste 3. Air pollution	2.09	Financial burden on organization through fines for increased emissions found during vehicles check, as a result of deficient or poor maintenance.	Cooperation with garages included in a recycling program for used oil accumulators and tires. Cooperation with approved collectors for reuse or recycling of disposed consumables. Reduced operating costs due to better vehicle performance resulting from diligent maintenance.	Regular oils - mineral oils check at an authorized garage. Regular maintenance, battery / tire check at an authorized garage. It concerns any fluorinated greenhouse gases that may result from foam insulation and other materials.
Procurement						
Procurement of electrical and electronic equipment.	Natural resources consumption	Natural resources depletion	1.95	Not available from supplier	Use of products with Ecolabel and/or meeting established environmental specifications. Product energy class.	Environmentally friendly materials and products with Ecolabel (energy class) and meeting established environmental specifications.
Maintenance of buildings and equipment						
Cleaning works (use of cleaning materials)	Disposal of non-hazardous solid waste	Pollution from waste	1.78	Ground pollution. Problems in use / employees (product toxicity)	Use of products with Ecolabel and/or meeting established environmental specifications.	Disposal in common municipal waste bins according to the requirements of the packaging.
Electrical works	Disposal of hazardous solid waste	Pollution from hazardous waste	1.81	Collection of waste volume with management issues.		Works with work contract that address environmental issues

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

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

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

Indirect environmental aspects

Activity	Environmental Aspect	Environmental Impact	Management approach
Sustainable Finance	Indirect environmental and social aspect.	Indirect impact.	For more details regarding the indirect impact linked to Sustainable Finance activities, please refer to Pillar III Report and to the Annual Report 2023 - Business & Sustainability.

2. Operating Context

Impact Factor	Type	Issue	Potencial Impact	Management Measures
Availability of natural resources	External	The management of natural resources, such as oil, natural gas, as well as the use of electricity, is focused on the point of consumption and cost	Protecting biodiversity	Application of Energy Management System (ISO 50001). Energy consultant Shared Benefit Energy Performance Contract. Reduction in use of oil, rationalized use of natural gas and electricity. Low cost of use. Securing guarantees of origin (RES) for electricity.
Training	Internal	Training of employees on Management Systems topics	Raising awareness of employees on Management Systems issues	e-Learning training programs on management systems (Quality - Environment - Energy). Environmental actions in cooperation with Internal Relations Division. Information via email
Biodiverity	External	Protecting surrounding area from the 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	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 the selection competition of energy providers. Guarantees of origin from renewable energy sources (RES).

Impact Factor	Type	Issue	Potencial Impact	Management Measures
Economy	External	Cost of energy or availability	Increase in operational expenses. Possible operational issues	Competition 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	ESG 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 within a reasonable timeframe	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.	Certifications to ISO, participation in sustainable development issues and mitigation of climate change. Reports to Management. Review by Management. Environmental & Sustainable Development 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	Outside Organisation	UNEP FI	As one of the founding banks, in September 2019, Eurobank reaffirmed its commitment to assume an active role in implementing the United Nations Sustainable Development Goals (SDGs) and the Paris Agreement on climate change by singing the Principles of Responsible Banking. These were formulated by the global community through the United National Environment Program Finance Initiative (UNEP FI), and they establish the framework for the future development of a sustainable banking system with a strongly positive stance on society and the environment.	The annual Self-Assessment report is issued, presenting the Bank's progress in adhering to the Principles of Responsible Banking. Starting from 2023, this report is integrated into the Annual Report Business & Sustainability	Online communication.	Yes
Government and Regulators	External	Municipality of Athens	Abiding by the Municipality of Athens sanitation regulation.	Paper & Packaging Recycling Procedure	Keeping branches informed.	Yes
Civil Society	External	WWF HELLAS	Promotion of WWF Visa, with revenues going to environmental actions.	Promotion by branches, measurement indicators, reference in annual EMAS Environmental Report.	Cooperation with “Card Issue & Loyalty” unit.	
Government and Regulators	External	Ministry for the Environment and Energy, Ministry of Health, National Public Health Organization, World Health Organization	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

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 (e.g. pandemic), 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. pandemic, access dificulties).	(except Health & Safety Management System): 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. Customer notification about new service/product platforms as well as service delivery methods.	
Government and Regulators	External	Ministry for the Environment and Energy.	Compliance with environmental and energy related legislation. Energy audits – registration into Ministry application. Monitoring F gases& ODS. Waste management	Implementataion of procedure for “Management of Environmental Legislation and Compliance Proposal Preparation”. Environmental Management System (ISO 14001) and Energy Management System (ISO 50001). Energy surveys for subsidiary companies, entry into Ministry application. Data on A/C unit maintenance regarding F gases. Entry into Ministry application.	Online communication.	Yes
Government and Regulators	External	Hellenic Accreditation System (ESYD).	Acceptance of ESYD assessor presence during certification body’s survey of 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). 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, 50001, 45001, 20000, 22301, 27001.	Cooperation with a certification body.	

4. Threats & Opportunities

Processes	Threat	Threat Management	Opportunity	Opportunity Exploitation
All Units' processes	Poor service, potential operational cost. Ineffective management of operational risks.	Develop and optimize applications, systems, and procedures.	Develop and optimize applications, systems, and procedures. Management Systems improvement.	Procedures, guidelines
All Units' processes	Limited capacity for performing tasks (including management systems) in Bank area, mainly due to exogenous factors (e.g pandemic).	Business Continuity Plan & Disaster Site procedure. Use of alternative workplace depending on the case/decision. Option of working at home. Annual BCP review.	Redesign of operations & automation. Utilization of new technologies.	Cooperation with BCP unit to provide information on new systems in relation to Business Continuity Plan & Disaster Site. Procedures, guidelines. Use of new digital communication platforms (CITRIX, WEBEX, MICROSOFT TEAM).
Material Resources Management (Equipment & Technology, IT Systems)	Poor or insufficient operation problems with equipment. Operational risks due to exogenous factors such as pandemic (e.g.: inability to serve customers).	Application of Energy Management System (ISO 50001). Monitoring energy consumption by site (branch, building) and by use (air conditioning, lighting, etc.). Measures to reduce or limit use where possible. SLAs with providers, maintenance for good operation, etc. Improved systems/platforms. Development and introduction of new digital service channels.	Energy savings. Carbon Opperational 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.
Recycling	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.	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 competition. 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.)

Processes	Threat	Threat Management	Opportunity	Opportunity Exploitation
Management of Electric Energy	Problem or malfunction of electric energy meters in installations (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.
Energy Management	Incorrect definition of the geographical boundaries of the system. Possible exceptions.	The Energy Management System covers all operational points of the Bank (branches, buildings). Monitoring of operational point changes (relocations, new installations)	Expansion of measurements. Collaboration with provider(s) for harmonization of metering elements.	Measurements and analysis of energy issues across the entire Group.
Energy Management	Incorrect selection of the denominator of the electricity energy index (cause of energy consumption, e.g., area, individuals, degree-days).	As part of the energy review, the selection of the index (denominator) is made, which emphasizes the justification of consumption		
Energy Management	The failure to monitor the baseline or deviations from it.	Monthly monitoring with energy data, according to the type of energy (electricity, thermal).	Energy saving.	Energy-saving measures. Staff training.
Energy System	Inadequate staffing of the Energy Management Team	Staffing the Energy Team with appropriately trained personnel. Selection of suitable companies / maintainers		Personnel selection taking into account energy issues / knowledge level. Training.
Implementation of new Legislation / Regulation. All units' processes	Failure to identify and comply with compliance obligations. Possible damage to reputation and fines (mainly concerns public proposals).	Development of a process for effective identification of new legislation. Existence of units within the Bank that are informed about regulatory changes and, in collaboration with the Compliance Department/Regulatory Unit/Financial Services, the dissemination of information to the relevant units for implementation is facilitated accordingly.		

Appendix 2

List of Key legislation

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 accounting base on 2006 IPCC Guidelines for National Greenhouse Gas Inventories or ISO140641:2018, categories 1 and 2.	Submission of bank/ subsidiary climate change data to the Ministry of environment and energy.	Submission of bank/ subsidiary climate change data to ministry of environment and energy
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, c) improving the environmental performance of all entities involved in the life cycle of electrical and electronic equipment (WEEE).	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: AEKK, 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 Management Report, the Business & Sustainable Development 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).	Acceptance of Technical Works. The ap plication of the legislation(e.g.: presence of installation, scheduled technical works/ specifications) is checked during internal reviews of building Environmental & Energy management systems.
Government Gazette 4654 (DECISION 101195 8/10/2021). General and specific requirements for electrical installations.	The validity for public gathering places is now 2 years instead of every year. The test will be done with the ELOT 60364 standard, instead of the HD 384.	The Bank complies with the present amendment, taking appropriate measures in the electrical installations of its branches and buildings.	During the internal inspections for the Environment & Energy management systems, both the existence of a Residual Current Device (RCD) and the existence of a Licensed Electrician Certification form (LEC) are checked.
Φ.50/503/168 19.4.2011: Amendment of Decision no. 115239/25702/3627 of 21 Dec. 1965/11 Jan. 1966 (Gov. Gaz. B/8) by the Minister of Industry on interpreting the provisions of Law 4483/65.	The Annex of the MD includes templates of the Licensed Electrician Certification form (LEC). Aside from technical requirements, it establishes a follow up inspection to be conducted at regular intervals, as specified in Article 5 of Decision Φ.7.5/1816/88/27.02.04 (Gov. Gaz. 470/05.03.2004). For instance: a) every 14 years for residences and common use area in multi residential buildings, b) every 7 years for food, beverage and tobacco trade, offices, hotels, c) every 2 years for beverage industries, general warehouses, and d) every year for petrol stations, private & public buildings open to the public and outdoor business premises.	The Bank fulfils the specifications in standard HD384 with the amendment hereof, taking appropriate measures with the electrical installations of its branches and buildings.	During the internal inspections for the Environment & Energy management systems, the application of the specific Legislation is checked (e.g.: LEC in force for a building / store).

Heading	Main Requirements	Management	Documentation
Law 4403/2016: Adaptation of Greek legislation to provisions of articles 19, 20, 29, 30, 33, 35, 40 through 46 of Directive 2013/34/EC regarding the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council.	Publication of nonfinancial data.	Inclusion of related topics in Bank's annual reporting.	The annual reports published on the Bank's website, such as the Management Report and the Business & Sustainable Development Report, include nonfinancial data referring to the environment and the impact on climate change.
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 re pealing Directives 2004/8/EC and 2006/32/EC, as amended by Council Directive 2013/12/EU of 13 May 2013 adapting Directive 2012/27/EU of the European Parliament and of the Council on energy efficiency, by reason of the accession of the Republic of Croatia, and other provisions.	Provision for standardizing the procedure for providing energy services for both the public and private sector (tender document templates, energy efficiency agreements, etc.). Adoption of a national indicative target for energy efficiency and drawing up of a National Energy Efficiency Action Plan. Promoting the Energy Services market and enterprise access to it. Placement of smart energy meters in all new buildings.	Submission of data to the Ministry of environment and energy.	Submission of Bank/subsidiary data to the Ministry of environment and energy.
Fire Protection Decree 15/2014 (Gov. Gaz. 3149/B/24.11.2014): Approval of Fire Protection Decree 15/2014 on: Specifications for the design, planning and installation of portable, permanent, and other preventive and suppressive measures and equipment in current fire protection legislation.	For instance: When the competent technicians refer to materials and/or active fire protection equipment systems while preparing fire protection designs and technical specifications for permanent and/or portable and other fire protection measures and equipment, they are required to follow national standards transposing European standards (ELOT EN), international standards (ISO), or reference systems from European standardization organizations.	Application of legislation	The application of this particular legislation (e.g.: fire protection design, building/ branch evacuation plans) is checked during internal reviews of the Environ mental & Energy management systems.
Fire Protection Decree 14/2014 (Gov. Gaz. 2434/B/12.9.2014): Organization, training and briefing of staff at enterprises facilities on fire protection issues.	It is the duty of the owner operator, employer or other legally responsible person for the enterprise facility to organize, train and inform the Fire Protection Team. The obligations of the person responsible for the enterprise facility are outlined in Article 6 hereof.	Training/certification of Bank safety personnel by the Fire Service Academy.	Such a training program for employees and its outcomes are checked during internal reviews of the Environment & Energy management systems.

Heading	Main Requirements	Management	Documentation
517/2014: Reduction of anthropogenic greenhouse gases (fluorinated gases)	The aim of this regulation is to protect the environment by reducing fluorinated greenhouse gas emissions.	A system to detect refrigerant leakages has been installed in 2 cooling units and is connected to the BMS of the Nea Ionia building complex.	Annually scheduled air conditioning maintenance takes place at buildings/ branches and includes checks for leak ages. There is also a central system for recording failures that includes failures in air conditioning systems so they can be remedied.
Fire Protection Decree 12 (Gov. Gaz. B/1794/6.6.2012): Introduction of active fire protection equipment maintenance log at enterprises facilities.	Active fire protection equipment maintenance log.	All branches have a fire protection certificate with instructions on making entries in the Red Book. The Fire Protection Equipment Logbook, or Red Book, should be filled out/ stamped/signed by the Bank's active fire protection equipment maintenance technicians when carrying out scheduled maintenance.	The application of this particular legislation (e.g.: properly filled out Red Book) is checked during internal reviews of the Environmental & Energy management systems.
Int. Ref. No.: 189533/2011: Regulation of issues relative to operation of fixed burners for heating buildings and water.	For instance: For facilities under Article 1(a), maintenance adjustment should be made at least once a year. For facilities under Article 1 with total installed capacity greater or equal to 400 kW, flue gases should be checked and measured at least once a month and the measurements entered in a properly validated logbook. Those responsible for the installations should carefully keep the records required by Article 5(3) for maintenance adjustment of the installation and inspection reports by the competent inspection services for five years.	The required maintenance and adjustments to burners boilers chimneys should be carried out annually. Flue gases from heating burners should be measured monthly where required.	The application of this particular legislation (e.g.: checks of building burner measurements) is checked during internal reviews of the Environmental & Energy management systems.
41624/2010: Measures, terms and conditions and program for alternative management of waste batteries and accumulators.	Specifically, this decision introduces: 1. rules relative to placing batteries and accumulators on the market, and particularly the banning of placing batteries and accumulators containing hazardous substances on the market, and 2. special rules and procedures for collecting, processing, recycling, and disposing of waste batteries and accumulators	Spent accumulators which are replaced are separated from other waste and picked up by a licensed company. Monitoring through environmental indicators (semiannually and annually).	The annual EMAS required Environmental Report, posted on the Bank's website, details the manner in which waste is managed and includes respective measurements.
Δ6/Φ1/οικ.8786 (Gov. Gaz. B/646/14.05.2010):Implementation of the RES and high efficiency cogeneration electricity (CHP) Guarantee 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 sup plied to the Customer was generated by RES or CHP.	Provided annually, guarantees of origin from supplier/ electricity provider/DAPEEP.

Heading	Main Requirements	Management	Documentation
66/2010/EC: on the EU Ecolabel.	This regulation applies to any goods or services which are supplied for distribution, consumption or use on the Community market whether in return for payment or free of charge (hereinafter “products”).	Use of Ecolabel products wherever feasible, through sup plier agreements.	The use of green products at Bank branches and units is checked during internal reviews for the EMS.
Ministerial Decision 3015/30.06.2009 (Gov. Gaz. 536/B/23.3.2009): Laying down of security requirements at credit institution branches.	The provisions of this decision are applied at all credit institution branches, as defined in Article 2 of Law 3601/2007, which operate or will be operating throughout Greece. Security conditions: straight lines, time delay on safes, digital CCTV, interlocking doors, bill traps, inwall placement/lighting/alarms at ATMs, placement of physical obstacles.	The required security measure certificates are kept at the branch and the essential specifications and requirements of the legislation are observed.	The application of this particular legislation (e.g.: security systems, interlocking doors for building/branch) is checked during internal reviews of the Environ mental & Energy management systems.
50910/2727/2003: Measures and terms and conditions for solid waste management.	Drawing up of national and regional waste management plan, involving mainly collective bodies, without direct link to production procedures. Principles of solid waste management, special licensing for those who collect, transport, temporarily store, transfer, exploit and dispose of solid waste, obligations of waste owners.	There is a partnership in place with a paper and pack aging material recycling company as part of the “Facility Management” of Bank facilities. For handling toners, the Bank works with companies which provide printing ser vices and therefore manage their waste (toner).	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 2023, no legal non-compliances were found.

Appendix 3

Environmental Performance

Normalization indicators

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Number of employees (year average)	persons	6,408	6,236		6,050	-2.98%	
Surface area	m^2	281,806	267,816		263,512	-1.61%	

Energy

Fuel consumption

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Heating oil (Also including oil for emergency power generators)	lt	25,217	27,884		21,627	-22.44%	
Surface area of spaces heated by oil	m^2	5,885	3,254		6,468	98.75%	
Heating oil per surface area	lt/m^2	4	9		3	-60.97%	
Natural gas	kWh	3,431,771	3,163,095		2,269,425	-28.25%	
Surface area of spaces heated by natural gas	m^2	74,729	65,996		65,996	0.00%	
Natural gas per surface area	kWh/m^2	46	48		34	-28.25%	
Petrol for vehicles	lt	5,080	5,029		5,579	10.93%	
Diesel	lt	1,622	1,084		807	-25.50%	

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

Electricity consumption

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Electricity	kWh	41,395,496	38,314,106		34,721,424	-9.38%	
Electricity from RES	kWh	40,326,924	37,508,269		34,041,904	-9.24%	
Electricity from non RES	kWh	1,068,572	805,837		679,520	-15.68%	
Percentage of electricity consumption from RES	%	97.42%	97.90%		98.04%	0.15%	
Electricity consumption per employee (intensity)	kWh/person	6,460	6,144		5,739	-6.59%	
Electricity by surface area (intensity)	kWh/m^2	147	143		132	-7.90%	

Energy consumption

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Heating oil	kWh	248,892	275,211		211,553	-23.13%	
Natural gas	kWh	3,431,771	3,163,095		2,269,425	-28.25%	
Petrol for vehicles	kWh	45,945	45,488		50,971	12.05%	
Diesel	kWh	16,011	10,694		7,896.2230	-26.17%	
Electricity	kWh	41,395,496	38,314,106		34,721,424	-9.38%	
Total energy consumption	kWh	45,138,115	41,808,595		37,261,268	-10.88%	
Total energy consumption per employee (intensity)	kWh/person	7,044	6,704		6,159	-8.14%	
Total energy consumption per surface area (intensity)	kWh/m^2	160	156		141	-9.42%	

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

Transport

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Business Air travel	km	230,686	539,913		1,855,803	243.72%	
Business Air travel per employee	Km/person	36	87		307	254.29%	
Leased vehicle transportations*	km	5,706,180	5,706,180		7,388,662	29.49%	
Employee commute*	km	16,919,011	16,919,011	33,838,022	24,689,274	45.93%	-27.04%

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

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

Greenhouse Gas Emissions

The Bank applies the International Standard ISO 14064 for the quantification and reporting of greenhouse gas emissions (category 1-6) as well as gas removals. The pertinent correspondence with the International Standard "GHG Protocol Corporate Accounting and Reporting Standard" (scope 1, 2 & 3) is also mentioned. As per emissions, the Bank utilizes emissions conversion coefficients from National Inventory Report (NIR) Greece 2023, Renewable Energy Sources Operator & Guarantees of Origin (DAPEEP SA), Department for Environment, Food & Rural Affairs (UK-DEFRA) (full set, version 1.1 of 2023) and Global Warming Potential (GWP), as needed for each specific case.
Further to issuance of new version of emissions conversion coefficients (emissions factors) issued during 2023 from the Ministry of Environment and Energy due to the new climate law 4936/2022 (Government Gazette 105/A/ 27.05.2022), the environmental 2022 data regarding GHG emissions have been recalculated.

Category 1, Scope 1

Direct emissions

Fuel Consumption and leased vehicles | (Subcategories 1.1-Direct emissions from stationary combustion and 1.2-Direct emissions from mobile combustion)

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
From heating oil consumption	tCO_2e	67	74	74	57	-22.71%	-22.43%
From natural gas consumption	tCO_2e	781	677	571	410	-39.46%	-28.25%
From vehicle petrol consumption	tCO_2e	12	12	12	14	11.61%	10.97%
From diesel consumption	tCO_2e	4	3	3	2	-24.86%	-25.51%
Leased vehicle emmisions*	tCO_2e	925	925	857	1,063	14.83%	23.99%

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

Facilities | Refrigerants | (Subcategory 1.4-Direct fugitive emissions from the release of GHGs in anthropogenic systems)

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
R-410A	kg	24	51		105	105.88%	
R-407C	kg	18	9		78	766.67%	
R-422D	kg	0	0		6		
HFC-134A	kg	0	567		287	-49.38%	
Total of refrigerants	kg	42	627		476	-24.08%	
Fluorinated gases from refrigerants (fugitive emissions)	tCO_2e	82	990	850	717	-27.61%	-15.68%

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

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

Category 2, Scope 2

Indirect Emissions

(Subcategory 2.1- Indirect emissions from imported electricity)

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Emissions from electricity consumption (location based no GO's)	tCO_2e	16,169	12,824	20,463	18,545	44.61%	-9.38%
Emissions from electricity consumption (market based with GO's)*	tCO_2e	521	352	430	363	3.09%	-15.68%
Total reduction of electricity emissions from renewable electricity purchased (market based with GO's)	tCO_2e	15,648	12,472	20,033	18,182	45.78%	-9.24%

* It concerns residual emissions other than provider contract.

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

Category 3-6, Scope 3

Other Indirect Emissions

(Subcategories 3.1-Upstream emissions arising from fuel transportation/distribution, 3.3-Emissions from employee commute and 3.5-Emissions from business travel, 4.3-Emissions from the disposal of solid and liquid waste and Category 6: Indirect GHG emmisions from other sources)

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
GHG Emissions from air travel	tCO_2e	20	40		147	267.43%	
GHG Emissions from air travel per employee	tCO_2e/FTE	0.0031	0.0064		0.0244	278.73%	
GHG Emissions from air travel per km	tCO_2e/km	0.00008524	0.00007435		0.00007947	6.90%	
GHG Emissions from employee commuting	tCO_2e	4,116	4,116		2,649	-35.65%	
GHG Emissions from the disposal of solid and liquid waste **	tCO_2e	402	402	536	572	42.27%	6.71%
GHG Emissions from transportation and distribution (petrol consumption)*	tCO_2e	0	10		10	0.00%	
GHG Emissions from transportation and distribution (oil consumption)*	tCO_2e	0	440		440	0.00%	
GHG Emissions from cloud computing usage*	tCO_2e	0	93		93	0.00%	

* When a new category is added, the amount for that category is added to the previous year to normalize the baselines.
** GHG emissions include recycling of paper, packaging materials, toner, EEE, batteries, portable batteries, lamps as well as water consumption.

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

Total Emissions

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
GHG emissions – Category 1 , Scope 1	tCO_2e	1,872	2,681	2,367	2,262	-15.64%	-4.43%
GHG emissions – Category 2, Scope 2	tCO_2e	16,169	12,824	20,463	18,545	44.61%	-9.38%
GHG emissions – Category 3, 4, 6, Scope 3	tCO_2e	4,538	4,558	5,236	3,912	-14.18%	-25.29%
GHG emissions – Category 1 & 2, Scope 1 & 2	tCO_2e	18,040	15,505	22,830	20,807	34.19%	-8.86%
Total GHG emissions	tCO_2e	22,578	20,063	28,066	24,718	23.20%	-11.93%
Total GHG emissions per employee (intensity)	tCO_2e/person	3.52	3.22	4.50	4.09	26.99%	-9.22%
Total GHG emissions by surface area (intensity)	tCO_2e/m^2	0.08	0.07	0.10	0.09	25.22%	-10.49%
GHG emissions – Category 1, Scope 1 / Total GHG emissions	%	8.29%	13.36%	8.43%	9.15%	-31.53%	8.51%
GHG emissions – Category 2, Scope 2 / Total GHG emissions	%	71.61%	63.92%	72.91%	75.02%	17.38%	2.90%
GHG emissions – Category 1 & 2, Scope 1 & 2 / Total GHG emissions	%	79.90%	77.28%	81.34%	84.17%	8.92%	3.48%
GHG emissions – Category 3,4,6, Scope 3 / Total GHG emissions	%	20.10%	22.72%	18.66%	15.83%	-30.34%	-15.17%

Category 1: includes subcategories 1.1-Direct emissions from stationary combustion and 1.2-Direct emissions from mobile combustion
Category 2: includes subcategory 2.1-Indirect emissions from imported electricity
Category 3: includes subcategories 3.1-Upstream emissions arising from goods transportation/distribution, 3.3-Emissions from employee commute and 3.5-Emissions from business travel.
Category 4: includes subcategory 4.3-Emissions from the disposal of solid and liquid waste
Category 6: Indirect GHG emmisions from other sources

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

Emissions by greenhouse gas

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Carbon dioxide CO_2	tCO_2e	22,499	19,988	27,986	24,648	23.31%	-11.93%
Methane CH_4	tCO_2e	46	43	23	21	-50.80%	-7.88%
Nitrous oxide N_2O	tCO_2e	33	32	57	49	52.51%	-13.43%
Total GHG emissions	tCO_2e	22,578	20,063	28,066	24,718	23.20%	-11.93%

Intensity Index

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Total Energy Intensity	MWh/million €	29.71	15.26		18.11	18.66%	
Carbon emission intensity (Scope 1)	tCO_2e/million €	1.23	0.98	0.86	1.10	12.32%	27.24%
Carbon emission intensity (Scope 2)	tCO_2e/million €	10.64	4.68	7.47	9.01	92.53%	20.65%
Carbon emission intensity (Scope 3)	tCO_2e/million €	2.99	1.66	1.91	1.90	14.26%	-0.53%
Carbon emission intensity (Scope 1+2)	tCO_2e/million €	11.87	5.66	8.34	10.11	78.66%	21.33%
Total Carbon emission intensity (Scope 1+2+3)	tCO_2e/million €	14.86	7.32	10.25	12.01	64.03%	17.26%
Operating income	(€ m)	1,519	2,739		2,057	-24.89%	

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

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

Emissions of Gaseous Pollutants

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Sulphur dioxide-SO_2	t	642	594		538	-9.38%	
Nitrogen oxides-NO_x	t	50	46		42	-9.65%	
Particulate matter	t	33	31		28	-9.40%	

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

Water

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Water consumption	m^3	62,322	54,460		54,894	0.80%	
Water consumption per employee	m^3/person	9.73	8.73		9.07	3.90%	
Water consumption by surface area	m^3/m^2	0.22	0.20		0.21	2.44%	

Paper

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
A4 & A3 Paper supply	kg	209,243	129,850		187,963	44.75%	
A4 & A3 Paper supply per employee	kg/person	33	21		31	49.20%	
A4 & A3 paper supply with environmental labelling	%	100	100		100	0.00%	
A4 & A3 Paper consumption from MPS printers	million pages	52	45		45	0.00%	

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

Solid waste management

Ink/toner cartridges

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Toner supply*	units	29	2		14	600.00%	
Toner recycling (MPS)	units	958	862		2,288	165.43%	
Toner recycling (MPS)	kg	659	672		1,168	73.77%	

* Toner supply applies to printers outside the MPS system.

Paper and packaging materials

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Quantity of recycled pape(*),(**)	kg	241,719	331,975	338,041	270,766	-18.44%	-19.90%
Percentage of recycled paper out of total paper supply	%	115.52%	255.66%	260.33%	144.05%	-43.65%	-44.67%
Quantity of recycled packaging materials **	kg	23,163	23,888	23,765	32,648	36.67%	37.38%

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

Domestic Waste

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Domestic waste to Landfill	kg	861,183	861,183	1,160,884	1,115,725	29.56%	-3.89%

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

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

Electrical & Electronic Equipment (EEE)

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
EEE recycling	kg	40,701	60,524		36,385	-39.88%	
EEE recycling	pieces	3,203	3,312		3,339	0.82%	
Electronic equipment donated	pieces	1,841	871		1,349	54.88%	
Electronic equipment donated*	kg	6,063	5,147		8,188	59.08%	
Fixed equipment donated**	pieces	0	4,193		4,193	0.00%	

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

Lamps/Batteries

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Battery recycling	kg	5,091	22,732		112	-99.51%	
Recycling of portable batteries	kg	460	281		383	36.30%	
Lamp recycling	kg	391	218		502	130.84%	

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

Total Solid waste

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Total non hazardous solid waste recycled	kg	265,542	356,535	362,479	304,583	-14.57%	-15.97%
Total hazardous solid waste recycled	kg	46,643	83,755	83,755	37,382	-55.37%	-55.37%
Total solid waste recycled	kg	312,185	440,290	446,234	341,965	-22.33%	-23.37%
Domestic waste to Landfill*,	kg	861,183	861,183	1,160,884	1,115,725	29.56%	-3.89%
Total solid waste (Recycled & Domestic)	kg	1,173,368	1,301,473	1,607,117	1,457,690	12.00%	-9.30%
Percentage of non-hazardous solid waste to be recycled to total amount of Solid Waste	%	22.63%	27.39%	22.55%	20.89%	-23.73%	-7.36%
Percentage of hazardous solid waste to be recycled to total amount of Solid Waste	%	3.98%	6.44%	5.21%	2.56%	-60.15%	-50.79%
Percentage of domestic waste to lanfill to total amount of Solid Waste	%	73.39%	66.17%	72.23%	76.54%	15.67%	5.96%
Percentage of total number of Solid Waste to be recycled to the total amount of Solid Waste	%	26.61%	33.83%	27.77%	23.46%	-30.66%	-15.51%

* When a new category is added, the amount for that category is added to the previous year to normalize the baselines.
Non hazardous solid waste: recycled paper, recycled packaging materials, toner recycling (MPS)
Hazardous solid waste: EEE / battery / portable batteries / lamp recycling.

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

Liquid waste management

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Quantity of power generator lubricants replaced	kg	1,300	500		588	17.60%	

Transportation & handling of goods

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Petrol consumption from supplier's transportation and distribution *	lt	0	4,167		4,167	0.00%	
Oil consumption from supplier's transportation and distribution *	lt	0	164,988		164,988	0.00%	

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

e- Statement service

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Number of physical statements discontinued	number (in thousands)	561	501		420	-16.17%	
Number of new customers to register for e-Statement service	persons (in thousands)	228	222		190	-14.41%	
Penetration rate of e-Statement service amongst active e-Banking users	%	87	88		89	1.71%	
Amount saved from discontinuing physical statements	€ (in million)	6	7		8	13.30%	

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

Serving Customers at Branches - paper savings

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Number of printed customer supporting documents in-branch (A5), in pages*	number	8,575,546	5,394,483		4,262,930	-20.98%	
Number of printed customer product transactions in-branch (A4), in pages*	number	9,000,693	2,854,000		3,675,158	28.77%	
Number of bank statements sent (A4), in pages **	number	9,340,000	8,684,000	17,077,869	8,550,929	-1.53%	-49.93%

* Does not include ATM paper rolls
**Data has been updated according to a new applied methodology of calculation.

WWF Credit Cards

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Number of new credit cards supporting WWF issued during the year	number	280	203		225	10.84%	
Amount given per year to WWF from use of credit cards (€)	€	47,113	55,814		55,182	-1.13%	
Total number of active WWF credit cards	number	19,067	17,202		16,747	-2.65%	
Issue of new biodegradable cards (pieces)*		0	427,048		427,048	0.00%	
Percentage of biodegradable cards to the total active cards		0	1		84.80%	0.00%	

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

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

Staff training

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Employees trained to Systems Management	persons	2,445	5,230		3,271	-37.46%	

* ESG educational modules have also been included.

Environmental Sponsorships - Participation in actions

	Unit	2021	2022	2022 after recalculation	2023	Annual Change (%)	Annual Change after 2022 recalculation (%)
Environmental sponsorships	number	2	3		4	33.33%	
Amount of environmental sponsorships (€)	€	30,000	453,000		82,868	-81.71%	
Number of volunteer actions for the environment	number	0	6		6	0.00%	
Number of staff taking part in volunteer actions with environmental organisations	number	0	220		530	140.91%	
Hours volunteered by staff taking part in volunteer actions with environmental organisations	hours	0	704		1,450	105.97%	
Number of environmentally related communications from the bank to other agencies (external communication, e.g. press releases)	number	6	9		14	55.56%	
Number of sites inspected for environmental issues	number	62	86		92	6.98%	

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

Appendix 4

Technical Interventions

Detailed technical interventions by type for 2023 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 2023 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 Freon R32 and featuring a high efficiency rating.

The systems were installed at the following branches:
- 055 Moschato
- 115 Igoumenitsa
- 217 Larissas
- 250 Drama
- 274 Ekthesis Lamia
- 282 Kordelio
- 340 Syros
- 359 Paros
- 410 Skiathos
- 425 Andros
- 445 Corfu III
- 462 Ag.Eleoussa Kallithea

and at the following buildings:
- Pesmazoglou
- Filellinon

Lighting

In 2023, new lighting fixtures with energy-saving technology (LED lamps) were installed at all branches and premises that underwent extensive modifications-renovations. The reduction in energy consumption for lighting is estimated to be at least 50%, compared to lighting with older types of fixtures in use to date, and it could reach 80% in cases where they are replaced with lighting fixtures using HQI lamps. Conventional lamps were replaced with new LED technology lamps..

The new LED lighting were installed at the following branches:

- 026 Kefalari
- 043 N. Kifisia
- 044 Kallithea
- 055 Moschato
- 062 Omonia Square
- 097 Nafplio
- 115 Igoumenitsa
- 125 Stavroupoli
- 126 Tripoli
- 153 Sparti
- 197 Kastorias
- 202 Tsamadou St.-Piraeus
- 217 Larissas
- 220 Kentriki Agora Moschatou
- 243 Diikitiriou
- 250 Drama
- 253 Galatsi
- 258 Keratsini

- 270 Ioannina
- 274 Ekthesis Lamia
- 281 Chorargos
- 295 Alexandras Ave., Corfu
- 340 Syros
- 359 Paros
- 360 Skala Lakonias
- 396 Limnos
- 410 Skiathos
- 425 Andros
- 427 Thasos
- 445 Corfu III
- 462 Ag.Eleoussa Kallithea
- 702 Ano Toumpas

and at the following buildings:
- Tavros, (Ground Floor & 1st Floor)
- Thessaloniki, Leontos Sofou (4th Floor)
- Pesmazoglou

Improving the performance of electrical installations
In 2023, the Bank inspected the indoor electrical installations of its branch network and buildings, in accordance with the HD60364 standard. Additionally, all timing mechanisms controlling the operation of illuminated signs at branches were inspected and adjusted and motion and presence detectors were installed to control the lighting, in all auxiliary areas of the N. Ionia building complex.

Appendix 5

Sites

Total number of sites during 2023: 316 (40 buildings and 276 branches)

			Electricity				Emissions			
Code	**Name**	**Address**	**Not RES**	**kWh**	**MWh**	**TJ**	**tCO_2**	**tCH_4**	**tN_2O**	**tCO_2e**
00002	Kifissias Ave. Maroussi	117, Kifissias Ave., 15124, Maroussi, Attikis		171,877	171.88	0.62	91.65	0.03	0.12	91.80
00005	Gr. Labraki Piraeus	138, Gr. Labraki Str., 18535, Piraeus, Attikis		46,494	46.49	0.17	24.79	0.01	0.03	24.83
00006	Chalandri	8, Dourou Sq., 15234, Chalandri, Attikis		76,580	76.58	0.28	40.83	0.01	0.05	40.90
00008	Ilioupoli	124, El. Venizelou Str., 16345, Ilioupoli, Attikis		59,985	59.98	0.22	31.99	0.01	0.04	32.04
00009	Peristeri	2, Dim. Gounari & 1 Vas. Alexandrou Str., 12131, Peristeri, Attikis		84,600	84.60	0.30	45.11	0.01	0.06	45.18
00010	Delta Falirou	350, Sygrou Ave., 17674, Kallithea, Attikis	Not RES	47,514	47.51	0.17	25.34	0.01	0.03	25.38
00014	El. Venizelou St. Kalamarias	9, El. Venizelou Str., 55133, Kalamaria, Thessalonikis		38,645	38.64	0.14	20.61	0.01	0.03	20.64
00015	Patra	26, Ag. Andreou & Kolokotroni Str., 26221, Patra, Achaias		18,146	18.15	0.07	9.68	0.00	0.01	9.69
00017	Egaleo	280, I. Odos & Thivon Str., 12210 , Egaleo, Attikis		82,389	82.39	0.30	43.93	0.01	0.06	44.00
00018	Volos	69, Iassonos Str., 38221, Volos, Magnisias		83,454	83.45	0.30	44.50	0.01	0.06	44.57
00019	Alimos	2, Geroulanou Str. & Vouliagmenis Ave., 16452, Argyroupoli, Attikis		128,878	128.88	0.46	68.72	0.02	0.09	68.83
00020	"Herakliov Odou Martiron"	Martiron 25th August & Koroneou Str., 71202, Heraklion, Herakliou		140,990	140.99	0.51	75.18	0.02	0.10	75.30
00024	Toumba	Artakis & 7, Lemesou Str., 54453, Thessaloniki, Thessalonikis		46,174	46.17	0.17	24.62	0.01	0.03	24.66
00025	Othonos St. Syntagma	8, Othonos Str., 10557, Athens, Attikis		268,529	268.53	0.97	143.19	0.05	0.19	143.42
00026	Kefalari	2, Patr. Maximou & Diligianni Str., 14562, Kifissia, Attikis	Not RES	308,009	308.01	1.11	164.24	0.05	0.21	164.51

			Electricity				Emissions			
Code	Name	Address	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00027	Maroussi Delphi Center	56, Kifissias Ave., 15125, Maroussi, Attikis	Not RES	103,050	103.05	0.37	54.95	0.02	0.07	55.04
00028	Ekali	67, Thiseos Ave., 14671, N.Erithraia, Attikis	Not RES	31,080	31.08	0.11	16.57	0.01	0.02	16.60
00029	Shipping Branch	1-7, Flessa & 83 Akti Miaouli Str., 18538, Piraeus, Attikis		67,136	67.14	0.24	35.80	0.01	0.05	35.86
00030	Diagonios	114, Tsimiski & D. Gounari Str., 54622, Thessaloniki, Thessalonikis		63,726	63.73	0.23	33.98	0.01	0.04	34.04
00031	Esperidon Sq.Glyfada	3, Esperidon Sq., 16674, Glyfada, Attikis		65,347	65.35	0.24	34.84	0.01	0.05	34.90
00033	N. Smyrni	39, Eleftheriou Venizelou & Attalias Str., 17123, Nea Smyrni, Attikis		85,175	85.18	0.31	45.42	0.02	0.06	45.49
00034	Pagrati	28-30, Eftichidou & 2 Krisila Str., 11635, Athens, Attikis		67,526	67.53	0.24	36.01	0.01	0.05	36.07
00035	Palaio Faliro	24, Posidonos Ave., 17561, Palaio Faliro, Attikis		68,458	68.46	0.25	36.50	0.01	0.05	36.56
00036	Ag. Varvaras Psychiko	340, Kifissias Ave., 15451, Psychiko, Attikis	Not RES	60,400	60.40	0.22	32.21	0.01	0.04	32.26
00039	Ir. Politechniou St. Larissa	162, Iroon Politechniou Str., 41223, Larissa, Larissas		76,010	76.01	0.27	40.53	0.01	0.05	40.60
00040	Koropi	228, Vas. Konstantinou Str., 19400, Koropi, Attikis		105,335	105.33	0.38	56.17	0.02	0.07	56.26
00041	Vas. Olgas	Vas. Olgas & 25th March Str., 54646, Thessaloniki, Thessalonikis		50,911	50.91	0.18	27.15	0.01	0.04	27.19
00042	Monastiriou	157, Monastiriou Str., 54627, Thessaloniki, Thessalonikis		69,554	69.55	0.25	37.09	0.01	0.05	37.15
00043	N. Kifissia	17th km Athinon-Lamias National Rd., 14564, Kifissia, Attikis		74,406	74.41	0.27	39.68	0.01	0.05	39.74
00044	Kallithea	167, Eleftheriou Venizelou Str., 17672, Kallithea, Attikis		69,022	69.02	0.25	36.80	0.01	0.05	36.86
00045	Ag. Ioannou St. - Ag. Paraskevi	45, Agiou Ioannou Str., 15342, Agia Paraskevi, Attikis		92,416	92.42	0.33	49.28	0.02	0.06	49.36
00046	Patission St.	187 Patission Str. & Efpalinou, 112 53 Athens, Attikis		118,272	118.27	0.43	63.07	0.02	0.08	63.17

			Electricity				Emissions			
Code	Name	Address	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00049	N. Filadelfia	79, Dekelias Ave., 14341, Nea Filadelfia, Attikis		55,892	55.89	0.20	29.80	0.01	0.04	29.85
00052	Moussio	57, Patission Str., 10432, Athens, Attikis		50,020	50.02	0.18	26.67	0.01	0.03	26.72
00053	Melissia	Dimokratias Ave. & 2, A. Papandreou Str., 15127, Melissia, Attikis		59,705	59.70	0.21	31.84	0.01	0.04	31.89
00055	Moschato	67, Makrygianni Str., 18345, Moschato, Attikis		50,751	50.75	0.18	27.06	0.01	0.04	27.11
00056	Elefsina	11, Iroon Politechniou Str., 19200, Elefsina, Attikis		72,126	72.13	0.26	38.46	0.01	0.05	38.52
00057	Petroupoli	80, 25th March Str., 13231, Petroupoli, Attikis		57,197	57.20	0.21	30.50	0.01	0.04	30.55
00059	Akti Kondili	26-28, Akti Kondili Str., 18545, Piraeus, Attikis		65,016	65.02	0.23	34.67	0.01	0.04	34.72
00060	Eptalofos	27, M. Alexandrou Str., 56121, Ampelokipi, Thessaloniki		36,485	36.48	0.13	19.45	0.01	0.03	19.49
00062	Omonia Square	60, Stadiou Str., 10564, Athens, Attikis		38,466	38.47	0.14	20.51	0.01	0.03	20.54
00063	Kanari St.	23, Kanari Str., 10673, Athens, Attikis		64,180	64.18	0.23	34.22	0.01	0.04	34.28
00065	Peristeri - Town Hall	89, Panagi Tsaldari Str., 12134, Peristeri, Attikis		60,962	60.96	0.22	32.51	0.01	0.04	32.56
00066	Chaidari	187, Athinon Ave., 12461, Chaidari, Attikis		66,254	66.25	0.24	35.33	0.01	0.05	35.39
00067	Tavrou	226, Pireos Str., 17778, Tavros, Attikis		32,340	32.34	0.12	17.24	0.01	0.02	17.27
00073	N.Ionia Metro Station	Dion. Solomou & 1, Patr. Ioakim Str., 14234, Nea Ionia, Attikis		40,459	40.46	0.15	21.57	0.01	0.03	21.61
00074	Ag. Anargiron	62, Ag. Anargiron Str., 13561, Agioi Anargiri, Attikis		48,751	48.75	0.18	26.00	0.01	0.03	26.04
00076	Vrioni - Piraeus	99, Iroon Politechniou & 37 Sachtouri Str., 18536, Piraeus, Attikis		47,919	47.92	0.17	25.55	0.01	0.03	25.59
00083	Marouda Sq. Patra	32, Kalavriton & Chrisostomou Str., 26226, Patra, Achaias		51,265	51.27	0.18	27.34	0.01	0.04	27.38
00092	Mykonos	Mykonou-Aerodromiou Str., Drafaki District, 84600, Mykonos, Cycladon		44,409	44.41	0.16	23.68	0.01	0.03	23.72

			Electricity				Emissions			
Code	Name	Address	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00093	Ag.Stefanos	24, Chelmou Str., 14565, Agios Stefanos, Attikis		45,801	45.80	0.16	24.42	0.01	0.03	24.46
00094	Perea Thessaloniki	Ampelokipon & 25, Antheon Str., 57019, Thessaloniki, Thessalonikis		45,654	45.65	0.16	24.34	0.01	0.03	24.38
00095	Kifissias	271, Kifissias Ave. & 1 Irodou Attikou Str., 14561, Kifissia, Attikis		47,248	47.25	0.17	25.19	0.01	0.03	25.24
00096	Neas Makris	100, Marathonos Ave., 19005, Νεα Makri, Attikis		53,355	53.36	0.19	28.45	0.01	0.04	28.50
00097	Nafplio	97, Sidiras Merarchias & Thes/Kis Str., 21100, Nafplio, Argolidas		51,700	51.70	0.19	27.57	0.01	0.04	27.61
00098	Pallinis	52, Marathonos Ave., 15351, Pallini, Attikis		75,289	75.29	0.27	40.15	0.01	0.05	40.21
00099	Asklipiu St. & Alexandras	118, Alexandras Ave. & 191 Asklipiou Str., 11471, Athens, Attikis		43,096	43.10	0.16	22.98	0.01	0.03	23.02
00101	Voukourestiou	22, Voukourestiou & 3 Valaoritou Str., 10671, Athens, Attikis		93,540	93.54	0.34	49.88	0.02	0.06	49.96
00102	Ampelokipi	151, Michalakopoulou Str., 11527, Athens, Attikis		64,982	64.98	0.23	34.65	0.01	0.04	34.71
00103	Zografou	70, Papagou Ave. & Maratou Str., 15771, Zografou, Attikis		64,912	64.91	0.23	34.61	0.01	0.04	34.67
00107	Korydallos	123, Grig. Lambraki Ave., 18120, Korydallos, Attikis		52,400	52.40	0.19	27.94	0.01	0.04	27.99
00108	Renti	89, Kifissou Ave., 18233, Agios Ioannis Rentis, Attikis		66,158	66.16	0.24	35.28	0.01	0.05	35.33
00110	N. Erithrea	334, Kifissias Ave. & Ionias Str., 14671, Nea Erithrea, Attikis		43,331	43.33	0.16	23.11	0.01	0.03	23.14
00112	Korinthos	26, Ethn. Antistaseos Str., 20100, Korinthos, Korinthias		105,211	105.21	0.38	56.10	0.02	0.07	56.19
00113	Ptolemaida	25, 25th March Str., 50500, Ptolemaida, Kozanis		50,196	50.20	0.18	26.77	0.01	0.03	26.81
00115	Igoumenitsa	10, Ethnikis Antistaseos Str., 46100, Igoumenitsa, Thesprotias		34,596	34.60	0.12	18.45	0.01	0.02	18.48
00118	Ionos Dragoumi St.	22, Ionos Dragoumi Str., 54624, Thessaloniki, Thessalonikis		54,580	54.58	0.20	29.10	0.01	0.04	29.15

			Electricity				Emissions			
Code	Name	Address	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00122	Ag. Triada Thessaloniki	46, Vas. Georgiou Str., 54640, Thessaloniki, Thessalonikis		79,535	79.53	0.29	42.41	0.01	0.05	42.48
00125	Stavroupoli	301, Lagada Str., 56430, Stavroupoli, Thessalonikis		82,445	82.44	0.30	43.96	0.01	0.06	44.03
00126	Tripoli	10, Dariotou & Ethn. Antistaseos Str., 22100, Tripoli, Arkadias		77,856	77.86	0.28	41.52	0.01	0.05	41.58
00128	Kalamata	Sidirodromikou Stathmou Ave. & Papaflessa Sq., 24100, Kalamata, Messinias		111,374	111.37	0.40	59.39	0.02	0.08	59.48
00130	Kilkis	21st June & Diogenous Str. , 61100, Kilkis, Kilkis		37,730	37.73	0.14	20.12	0.01	0.03	20.15
00131	Emporiou Sq. - Serres	62, D. Solomou Str., 62124, Serres, Serron		37,838	37.84	0.14	20.18	0.01	0.03	20.21
00134	Chanioporta Heraklion	1, 62 Martiron Ave., 71304, Heraklion, Herakliou		48,956	48.96	0.18	26.11	0.01	0.03	26.15
00135	Chania	El. Venizelou & Archontaki Str., 73100, Chania, Chanion		75,933	75.93	0.27	40.49	0.01	0.05	40.56
00136	Rethymno	78, Kountourioti & V. Kallergi Str., 74100, Rethymno, Rethymnou		48,034	48.03	0.17	25.61	0.01	0.03	25.65
00137	Aplotaria Chios	60, Aplotarias Str., 82100, Chios, Chiou		50,794	50.79	0.18	27.08	0.01	0.04	27.13
00139	Aigaiu St. Kalamaria	104, Aigaiou Str., 55133, Kalamaria, Thessalonikis		89,978	89.98	0.32	47.98	0.02	0.06	48.06
00140	Komotini	40, Irinis Square, 69100, Komotini, Rodopis		66,330	66.33	0.24	35.37	0.01	0.05	35.43
00142	Kalamaki	31, Posidonos Ave. & 2-4 Gr. Auxentiou Str., 17455, Kalamaki, Attikis		42,136	42.14	0.15	22.47	0.01	0.03	22.50
00146	Thiva	100, Pindarou & G. Tseva Str., 32200, Thiva, Viotias		50,454	50.45	0.18	26.90	0.01	0.03	26.95
00147	Nikiti	Nikiti, 63088 Nikiti- Sithonia, Halkidikis		45,388	45.39	0.16	24.20	0.01	0.03	24.24
00151	Ellinos Stratiotou - Patra	108, Ellinos Stratiotou Str., 26441, Patra, Achaias		54,880	54.88	0.20	29.26	0.01	0.04	29.31
00152	Egiou	17-19, Mitropoleos Str., 25100, Egio, Achaias		49,591	49.59	0.18	26.44	0.01	0.03	26.49

			Electricity				Emissions			
Code	Name	Address	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00153	Sparti	Kon. Paleologou & Kleomvrotou Str., 23100, Sparti, Lakonias		80,644	80.64	0.29	43.00	0.01	0.06	43.07
00154	Amaliadas	17, Deligianni Str., 27200, Amaliada, Ilias		48,712	48.71	0.18	25.97	0.01	0.03	26.02
00155	Messologgi	2, Deligiorgi & Mavrokordatou Str., 30200, Mesologgi, Aitoloakarnanias		36,227	36.23	0.13	19.32	0.01	0.02	19.35
00159	Neapoli Volos	Larissis & 126, Papaflessa Str., 38334, Volos, Magnisias		48,127	48.13	0.17	25.66	0.01	0.03	25.70
00163	Faliraki Rhodes	Platanos Faliraki Rhodes, 85100, Rhodes, Dodecanissou		60,633	60.63	0.22	32.33	0.01	0.04	32.38
00164	Ierapetra	Eleftherias Sq., 72200, Ierapetra, Lasithiou	Not RES	33,750	33.75	0.12	18.00	0.01	0.02	18.03
00165	Limenas Hersonissou	1, Ioanni Kapodistria Str., 70014, Limenas Hersonisou, Herakliou		34,310	34.31	0.12	18.30	0.01	0.02	18.32
00167	Malia	79A, El. Venizelou Str., 70007, Malia, Herakliou		26,058	26.06	0.09	13.89	0.00	0.02	13.92
00168	Knossos Ave. - Heraklion	96, Knossos Ave., 71307, Heraklion, Herakliou		62,705	62.71	0.23	33.44	0.01	0.04	33.49
00169	Ag. Nikolaos	9, I. Koundourou Str., 72100, Agios Nikolaos, Lasithiou		42,801	42.80	0.15	22.82	0.01	0.03	22.86
00171	Sitia	27, El. Venizelou Str., 72300, Sitia, Lasithiou		27,419	27.42	0.10	14.62	0.00	0.02	14.64
00172	Mires	87, 25th March Str., 70400, Mires, Herakliou		31,261	31.26	0.11	16.67	0.01	0.02	16.70
00175	Helliniko	54, Iasonidou Str., 16777, Helliniko, Attikis		46,391	46.39	0.17	24.74	0.01	0.03	24.78
00176	Evosmos	124, Karaoli Dimitriou & Salaminos Str., 56224, Evosmos, Thessalonikis		78,644	78.64	0.28	41.94	0.01	0.05	42.00
00178	Pireos St.	9-11, Pireos Str., 10552, Athens, Attikis		97,722	97.72	0.35	52.11	0.02	0.07	52.19
00182	Metamorfoseos	23, G. Papandreou Ave., 14452, Metamorfosi, Attikis		41,268	41.27	0.15	22.01	0.01	0.03	22.04
00183	Neapoli Thessaloniki	66-68, Papandreou Ave., 56728, Thessaloniki, Thessalonikis		46,067	46.07	0.17	24.56	0.01	0.03	24.60
00185	Amfitheas Avenue	70, Amfitheas Ave., 17564, Palaio Faliro, Attikis		66,964	66.96	0.24	35.71	0.01	0.05	35.77

			Electricity				Emissions			
Code	Name	Address	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00186	N. Heraklio	3, Prasinou Lofou Str., 14121, N. Heraklio, Attikis		11,906	11.91	0.04	6.35	0.00	0.01	6.36
00189	Varkizas	10, Posidonos Ave., 16672, Varkiza, Attikis		35,981	35.98	0.13	19.19	0.01	0.02	19.22
00190	Almirou	4, Iasonos Str., 37100, Almiros, Magnisias		38,789	38.79	0.14	20.68	0.01	0.03	20.72
00191	Oreokastrou-Thessalonikis	43, Komninon Str., 57013, Thessaloniki, Thessalonikis		48,689	48.69	0.18	25.96	0.01	0.03	26.00
00192	Orestiadas	246, Konstantinoupoleos Str., 68200, Orestiada, Evrou		36,514	36.51	0.13	19.47	0.01	0.03	19.50
00193	Kolonos	122, Lenorman Str., 10444, Athens, Attikis		40,151	40.15	0.14	21.41	0.01	0.03	21.44
00196	Salamina Ave. - Salamina	270, Salaminas Ave., 18900, Salamina, Attikis		39,947	39.95	0.14	21.30	0.01	0.03	21.34
00197	Kastorias	4, Kiknon Ave. & Athinas & Lazarou Rizou Str., 52100, Kastoria, Kastorias		51,258	51.26	0.18	27.33	0.01	0.04	27.38
00202	Tsamadou St. - Piraeus	7, Tsamadou Str., 18531, Piraeus, Attikis		71,977	71.98	0.26	38.38	0.01	0.05	38.44
00203	Tsimiski	27, Tsimiski Str., 54624, Thessaloniki, Thessalonikis		101,305	101.30	0.36	54.02	0.02	0.07	54.11
00204	Kalamiotou St.	3, Kalamiotou Str., 10563, Athens, Attikis		101,837	101.84	0.37	54.30	0.02	0.07	54.39
00205	Herakleiou Ave.-Nea Ionia	332, Herakleiou Ave., 14231, Nea Ionia, Attikis		138,836	138.84	0.50	74.03	0.02	0.10	74.15
00206	Leontos Sofou St.	18, Leontos Sofou Str., 54626, Thessaloniki, Thessalonikis		21,887	21.89	0.08	11.67	0.00	0.02	11.69
00207	Neos Kosmos	19, Kallirois Str., 11743, Athens, Attikis		176,548	176.55	0.64	94.14	0.03	0.12	94.29
00208	Nikaia	34, 7th March 1944 & 1 Mouglon Str., 18450, Νικαια, Attikis		127,122	127.12	0.46	67.79	0.02	0.09	67.90
00209	Pelasgias St. - Peristeri	5, Pelasgias Str., 12131, Athens, Attikis		98,510	98.51	0.35	52.53	0.02	0.07	52.61
00210	Ethnikis Antistaseos St. - Katerini	1, Ethn. Antistaseos Str., 60100, Katerini, Pierias		86,088	86.09	0.31	45.90	0.02	0.06	45.98
00211	Analipseos - Vas. Olgas -Thessaloniki	135, Vas. Olgas Ave., 54645, Thessaloniki, Thessalonikis		44,730	44.73	0.16	23.85	0.01	0.03	23.89

			Electricity				Emissions			
Code	Name	Address	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00213	Chalkida	Kriezotou & 3, Farmakidou Str., 34100, Chalkida, Evias		74,936	74.94	0.27	39.96	0.01	0.05	40.02
00217	Larissas	M. Alexandrou & Kouma Str., , 41222, Larissa, Larissas		166,041	166.04	0.60	88.54	0.03	0.11	88.68
00218	Erythrou Stavrou	98, Kifissias Ave. & Erythrou Stavrou Str., 11526, Athens, Attikis		71,232	71.23	0.26	37.98	0.01	0.05	38.04
00219	Giannitson	ApoStr. Louka & 1, Pronias Str., 58100, Giannitsa, Pellis		52,971	52.97	0.19	28.25	0.01	0.04	28.29
00220	Kentriki Agora Moschatou	66, Piraeus Str., 18346, Athens, Attikis		74,963	74.96	0.27	39.97	0.01	0.05	40.04
00225	El. Venizelou St.-Kavala	10, Venizelou Str. & 10, Hydras Str., 65302, Kavala, Kavalas		51,447	51.45	0.19	27.43	0.01	0.04	27.48
00226	Karditsa	19, N. Plastira Str., 43100, Karditsa, Karditsas		66,484	66.48	0.24	35.45	0.01	0.05	35.51
00231	Veroias - Meg. Alexandrou	27, Meg. Alexandrou Str., 59100, Veroia, Imathias		46,980	46.98	0.17	25.05	0.01	0.03	25.09
00232	Agias Sofias St.	46, Ag. Sofias Str., 54622, Thessaloniki, Thessalonikis		44,878	44.88	0.16	23.93	0.01	0.03	23.97
00233	Trikala	14, Kondili & Ath. Diakou Str., 42100, Trikala, Trikalon		68,296	68.30	0.25	36.42	0.01	0.05	36.48
00234	Agia Paraskevi	439, Mesogeion Ave., 15343, Athens, Attikis		79,053	79.05	0.28	42.15	0.01	0.05	42.22
00237	Michalakopoulou	35-37, Michalakopoulou Str., 11528, Athens, Attikis		113,305	113.31	0.41	60.42	0.02	0.08	60.52
00238	N. Psychiko	5, Solomou Str., 15451, Athens, Attikis		86,116	86.12	0.31	45.92	0.02	0.06	45.99
00239	Kozani	3, K. Karamanli Str., 50100, Kozani, Kozanis		97,301	97.30	0.35	51.88	0.02	0.07	51.97
00240	Korai	7, Korai & 37 Panepistimiou Str., 10564, Athens, Attikis		103,129	103.13	0.37	54.99	0.02	0.07	55.08
00243	Diikitiriou	18, Diikitiriou Str., 54630, Thessaloniki, Thessalonikis		77,122	77.12	0.28	41.12	0.01	0.05	41.19
00244	Ano Patissia- Agia Varvara	345A, Patission & 2 Mak Milan Str., 11144, Athens, Attikis		79,171	79.17	0.29	42.22	0.01	0.05	42.28
00245	Glyfada	6, Athinon Str., 16675, Glyfada Athens, Attikis		61,423	61.42	0.22	32.75	0.01	0.04	32.81

			Electricity				Emissions			
Code	Name	Address	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00246	Formionos St.	77, Formionos & Filolaou Str., 16121, Athens, Attikis		43,184	43.18	0.16	23.03	0.01	0.03	23.06
00247	Ag. Andreou St. - Patra	Othonos-Amalias & 1, Patreos Str., 26221, Patra, Achaias		33,726	33.73	0.12	17.98	0.01	0.02	18.01
00249	Zakynthos	4, Dimokratias Ave. & Arch. Latta Str., 29100, Zakynthos, Zakynthou		72,934	72.93	0.26	38.89	0.01	0.05	38.95
00250	Drama	6, P. Kavda & Ipirou Str., 66100, Drama, Dramas		55,043	55.04	0.20	29.35	0.01	0.04	29.40
00251	Dafnis	186, Vouliagmenis Ave., 17235, Athens, Attikis		70,373	70.37	0.25	37.53	0.01	0.05	37.59
00252	Papafi St. - Toumpa	118-120, Papafi & Kleanthous Str., 54453, Thessaloniki, Thessalonikis		60,368	60.37	0.22	32.19	0.01	0.04	32.24
00253	Galatsi	3, Veikou Ave., 11146, Athens, Attikis		52,007	52.01	0.19	27.73	0.01	0.04	27.78
00255	Charokopou	2A, Argyroupoleos Str., 17676, Athens, Attikis		53,538	53.54	0.19	28.55	0.01	0.04	28.59
00257	Con. Karamanli Ave-Voulgari	175, K. Karamanll Ave., 54249, Thessaloniki, Thessalonikis		77,145	77.15	0.28	41.14	0.01	0.05	41.20
00258	Keratsini	51-53, Dimokratias Ave., 18755, Athens, Attikis		60,299	60.30	0.22	32.15	0.01	0.04	32.21
00259	Ilion	79, Protesilaou Str., 13122, Ilion, Attikis		54,856	54.86	0.20	29.25	0.01	0.04	29.30
00261	Argos	6, Vas. Sofias & Korai Str., 21200, Argos, Argolidas		53,015	53.02	0.19	28.27	0.01	0.04	28.32
00265	Agrinio	9, Dimokratias Sq., 30100, Agrinio, Aitoloakarnanias		78,109	78.11	0.28	41.65	0.01	0.05	41.72
00266	Patron St. - Pyrgos	59, Patron Str., 27100, Pyrgos, Ilias		52,832	52.83	0.19	28.17	0.01	0.04	28.22
00268	Ag. Paraskevis St. Chalandri	94, Agias Paraskevis & 91 Palaiologou Str., 15234, Chalandri, Attikis		58,569	58.57	0.21	31.23	0.01	0.04	31.28
00269	Dimokratias Ave. - Alexandroupoli	Dimokratias Ave. & Arkadioupoleos Str. , 68132 Alexandroupoli , Evrou		76,558	76.56	0.28	40.82	0.01	0.05	40.89
00270	Ioannina	23, 28th October Str., 45444, Ioannina, Ioanninon		54,479	54.48	0.20	29.05	0.01	0.04	29.10
00273	Menidi	32, Philadelfias & Papanika Str., 13673, Athens, Attikis		51,788	51.79	0.19	27.61	0.01	0.04	27.66

			Electricity				Emissions			
Code	Name	Address	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00274	Ekthesis Lamia	32, Vasilikon Str., 35100, Lamia, Fthiotidas		83,358	83.36	0.30	44.45	0.01	0.06	44.52
00276	Leof.Dikeosinis - Heraklio	65, Dikaiosinis Ave., 71202, Heraklion, Herakliou		56,932	56.93	0.20	30.36	0.01	0.04	30.41
00277	Ag. Sosti	194, Sygrou Ave., 17671, Kallithea, Attikis		97,905	97.91	0.35	52.21	0.02	0.07	52.29
00278	Aliveri	25th March & Papathanassiou Str., 34500, Chalkida, Evias		34,075	34.08	0.12	18.17	0.01	0.02	18.20
00279	Agoras Amaroussiou	69, Vas. Sophias & 26 28th October Str., 15124, Athens, Attikis		65,491	65.49	0.24	34.92	0.01	0.05	34.98
00281	Cholargos	220, Mesogeion Ave., 15561, Cholargos, Attikis		46,331	46.33	0.17	24.71	0.01	0.03	24.75
00282	Kordelio	17, A. Papandreou & 28 Kritis Str., 56334, Kordelio, Thessaloniki		73,082	73.08	0.26	38.97	0.01	0.05	39.03
00285	Megara	5, Kolokotroni Str., 19100, Megara, Attikis		27,069	27.07	0.10	14.43	0.00	0.02	14.46
00287	Skalidi St. Chania	5, Skalidi Str., 73131, Chania, Chanion		75,926	75.93	0.27	40.49	0.01	0.05	40.55
00289	Kalochori	47, 28th October Str., 57009, Kalochori, Thessalonikis		44,219	44.22	0.16	23.58	0.01	0.03	23.62
00293	Livadia	1A, Thessalonikis Str., 32100, Livadia, Viotias		77,261	77.26	0.28	41.20	0.01	0.05	41.26
00294	Estavromenou Square Egaleo	197, Iera Odos Str., 12241, Athens, Attikis		36,230	36.23	0.13	19.32	0.01	0.02	19.35
00295	Alexandras Ave., Corfu	31, Alexandras Ave., 49100, Corfu, Kerkyras		36,058	36.06	0.13	19.23	0.01	0.02	19.26
00299	Rhodes	Averof Str. & 36 Karpathou Str., 851 00 Rhodes, Dodecanissou		67,676	67.68	0.24	36.09	0.01	0.05	36.15
00302	Nafpaktos	85, Tzavela Str., 30300, Nafpaktos, Aitoloakarnanias		43,452	43.45	0.16	23.17	0.01	0.03	23.21
00303	Panormou - Athens	75, Panormou & Achaias Str., 11524, Ampelokipi, Attikis		33,439	33.44	0.12	17.83	0.01	0.02	17.86
00304	Palamidi - Piraeus	Palamidiou & 61, Etolikou Str., 18545, Piraeus, Attikis		37,070	37.07	0.13	19.77	0.01	0.03	19.80
00305	Voula	82, Vas. Pavlou Ave., 16673, Voula, Attikis		60,003	60.00	0.22	32.00	0.01	0.04	32.05

			Electricity				Emissions			
Code	Name	Address	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00311	Arta	74, N. Skoufa & Vlachoutsi Str., 47100, Arta, Artas		41,012	41.01	0.15	21.87	0.01	0.03	21.90
00314	Xanthi	11, Konitsis Str. & 35, Vas. Konstantinou Str. , 671 32 Xanthi, Xanthis		89,809	89.81	0.32	47.89	0.02	0.06	47.97
00315	Pefki	15, Irinis Ave., 15121, Pefki, Attikis		46,596	46.60	0.17	24.85	0.01	0.03	24.89
00319	Mytilini	39, Kountouriotou & Ermou Str., 81100, Mytilini, Lesvou		65,665	65.66	0.24	35.01	0.01	0.05	35.07
00320	Irinis Ave. Ilioupoli	44, Irinis Ave., 16345, Ilioupoli, Attikis		55,711	55.71	0.20	29.71	0.01	0.04	29.75
00322	Edessa	13, Egnatias & Dimokratias Str., 58200, Edessa, Pellis		57,415	57.42	0.21	30.62	0.01	0.04	30.67
00323	Sepolia	62, Dirrachiou Str., 10443, Athens, Attikis		56,104	56.10	0.20	29.92	0.01	0.04	29.96
00324	Kiato	23, Ethn. Antistaseos Str., 20200, Κιατο, Korinthias		28,744	28.74	0.10	15.33	0.01	0.02	15.35
00327	Chaidari	364, Athinon Ave. & Krinis Str., 12462, Chaidari, Attikis		102,183	102.18	0.37	54.49	0.02	0.07	54.58
00328	Vrilissia	Kyprou Str. & 52, Pentelis Ave., 15235, Vrilissia, Attikis		95,365	95.37	0.34	50.85	0.02	0.07	50.93
00329	Elassona	7, Panou Zidrou Str., 40200, Larissa, Larissas		29,527	29.53	0.11	15.74	0.01	0.02	15.77
00330	Giofyri	183, 62 Martiron Ave., 71500, Heraklion, Herakliou		43,107	43.11	0.16	22.99	0.01	0.03	23.02
00331	E. Portaliou Ave. Rethymno	23, Emm. Portaliou Ave., 74100, Rethymno, Rethymnou		42,377	42.38	0.15	22.60	0.01	0.03	22.63
00335	Aspropirgos	Dimokratias Ave. & 2, M. Botsari Str., 19300, Aspropirgos, Attikis		72,410	72.41	0.26	38.61	0.01	0.05	38.67
00336	Thermi	40, Vasilikis Tavaki Str., 57001, Thermi, Thessalonikis		37,286	37.29	0.13	19.88	0.01	0.03	19.91
00337	Grevena	Aimilianou Sq., 51100, Grevena, Grevenon		58,020	58.02	0.21	30.94	0.01	0.04	30.99
00338	Naxos	Paraliaki Ave. Naxou, 84300, Naxos, Cycladon		32,148	32.15	0.12	17.14	0.01	0.02	17.17
00340	Syros	Ethnikis Antistaseos & Eptanisou Str., 84100, Syros-Ermoupoli, Cycladon		32,101	32.10	0.12	17.12	0.01	0.02	17.14

			Electricity				Emissions			
Code	Name	Address	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00341	Karaiskaki Sq. Athens	55-59, Deligiorgi Str., 10437, Athens, Attikis		69,322	69.32	0.25	36.96	0.01	0.05	37.02
00342	Kefallonias	110, Antoni Tritsi & Rokkou Vergoti Str., 28100, Argostoli, Kefallinia		43,147	43.15	0.16	23.01	0.01	0.03	23.04
00343	Florina	17, Stefanou Dragoumi Str., 53100, Florina, Florinas		48,149	48.15	0.17	25.67	0.01	0.03	25.72
00344	Akrotiriou Zarouchleika Patra	167, Akrotiri Str., 26334, Patra, Achaias		81,842	81.84	0.29	43.64	0.01	0.06	43.71
00345	Naoussa	9, Dionisiou Solomou Str., 59200, Naoussa, Imathias		52,047	52.05	0.19	27.75	0.01	0.04	27.80
00346	Preveza	El. Venizelou & Kolovou Str., 48100, Preveza, Prevezas		48,886	48.89	0.18	26.07	0.01	0.03	26.11
00349	Vironas	"90, Chrisostomou Smyrnis Str. & Erythraias Str., 162 32 Vironas, Attikis"		43,418	43.42	0.16	23.15	0.01	0.03	23.19
00350	Sindos	Iroon Politechniou & Chrisostomou Smyrnis Str., 57400, Thessaloniki, Thessalonikis		90,794	90.79	0.33	48.41	0.02	0.06	48.49
00351	Str. Kallari - K. Patisia	7, Kourtidou Str. & 67 Str. Kallari Str., 11145, Athens, Attikis		30,809	30.81	0.11	16.43	0.01	0.02	16.46
00353	Evelpidon - Dikastiria	61-63, Evelpidon Str., 11362, Athens, Attikis		29,705	29.71	0.11	15.84	0.01	0.02	15.87
00354	Markopulo	Dimosthenous Sotiriou Sq., 19003, Markopoulo, Attikis		38,487	38.49	0.14	20.52	0.01	0.03	20.56
00356	Kos	Ethnikis Antistaseos & Nymfaias Str., 85300, Kos, Dodecanissou		46,265	46.27	0.17	24.67	0.01	0.03	24.71
00357	Annis Marias Rhodes	Ethn. Antistasis & Lemessou Str., 85100, Rhodes, Dodecanissou		46,131	46.13	0.17	24.60	0.01	0.03	24.64
00359	Paros	Prompona Area, Parikia, 84400, Paros, Cycladon		23,393	23.39	0.08	12.47	0.00	0.02	12.49
00360	Skala Lakonias	5th May Str., 23051, Skala Lakonias, Lakonias		36,056	36.06	0.13	19.23	0.01	0.02	19.26
00362	Santorini	Plaka Mesaria, 84700, Thira, Cycladon		36,846	36.85	0.13	19.65	0.01	0.03	19.68
00363	Samos	81, Them. Sofouli Str., 83100, Samos, Samou		33,632	33.63	0.12	17.93	0.01	0.02	17.96

			Electricity				Emissions			
Code	Name	Address	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00364	Vas. Sofias- Pirgos Athinon	2, Fidippidou Str., 11526, Athens, Attikis		57,464	57.46	0.21	30.64	0.01	0.04	30.69
00365	Dodonis St. - Ioannina	41, Dodonis & 2 Linas Tsaldari Str., 45221, Loannina, Ioanninon		51,179	51.18	0.18	27.29	0.01	0.04	27.33
00366	Pilea Thessaloniki	44, Profiti Ilia & 2 I. Giannoudi Str., 55535, Thessaloniki, Thessalonikis		56,038	56.04	0.20	29.88	0.01	0.04	29.93
00367	Likovrisi	S. Venizelou & 1, Halkidas Str., 14123, Likovrisi, Attikis		59,941	59.94	0.22	31.96	0.01	0.04	32.01
00368	Kiparissia	50, 25th March Str., 24500, Kiparissia, Messinias		27,863	27.86	0.10	14.86	0.00	0.02	14.88
00374	Cholargos - Perikleous	47, Perikleous Str., 15561, Cholargos, Attikis		49,086	49.09	0.18	26.17	0.01	0.03	26.22
00375	Theomitoros - Agios Dimitrios	61, Theomitoros & Ipsilantou Str., 17455, Agios Dimitrios, Attikis		47,274	47.27	0.17	25.21	0.01	0.03	25.25
00376	Lagada	11, M. Alexandrou Str., 57200, Thessaloniki, Thessalonikis		41,249	41.25	0.15	22.00	0.01	0.03	22.03
00377	N. Moudania	3, Zafiriou & Kyprou Str., 63200, Nea Moudania, Halkidikis		32,568	32.57	0.12	17.37	0.01	0.02	17.39
00378	Rafina	6, Arafinidon Alon Str., 19009, Rafina, Attikis		53,147	53.15	0.19	28.34	0.01	0.04	28.39
00380	Lefkada	2, Xen. Grigori Str., 31100, Lefkada, Lefkadas		41,697	41.70	0.15	22.23	0.01	0.03	22.27
00381	Glika Nera	23, Lavriou Ave. & Fleming Str., 15351, Glika Nera, Attikis		48,427	48.43	0.17	25.82	0.01	0.03	25.86
00382	Artemida	47, Artemidos Str., 19016, Artemida, Attikis		60,004	60.00	0.22	32.00	0.01	0.04	32.05
00383	N. Smyrni B' & El Venizelou St	Eratous & 190, El. Venizelou Str., 17563, Nea Smyrni, Attikis		71,053	71.05	0.26	37.89	0.01	0.05	37.95
00384	Filothei	70, Kapodistriou Str., 15237, Filothei, Attikis		83,098	83.10	0.30	44.31	0.01	0.06	44.38
00386	Eleon Sq. - Nea Kifissia	29, Eleon & Dimitras Str., 14564, Kifissia, Attikis		40,006	40.01	0.14	21.33	0.01	0.03	21.37
00388	Nea Krini - Thessaloniki	41, Smyrnis & Vrioulon Str., 55132, Thessaloniki, Thessalonikis		33,819	33.82	0.12	18.03	0.01	0.02	18.06
00390	Lechaina - Ilia	Prantouna & Kanari Str., 27053, Lechaina, Ilias		29,289	29.29	0.11	15.62	0.01	0.02	15.64

			Electricity				Emissions			
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00391	Chrysoupolis - Kavala	Thoukididou & Sofokli Str., 64200, Chrysoupoli, Kavalas		56,930	56.93	0.20	30.36	0.01	0.04	30.41
00392	Gerakas-Attiki	Klisthenous & Makariou Str., 15344, Athens, Attikis		71,087	71.09	0.26	37.91	0.01	0.05	37.97
00394	The Mall Athens - Maroussi	35, Andrea Papandreou Str. Psalidi Area, 15121, Maroussi, Attikis	Not RES	68,686	68.69	0.25	36.63	0.01	0.05	36.68
00395	Cosmos Mediterranean - Thessaloniki	11th Km Thessalonikis-N. Moudanion National Rd. , 55535, Thessaloniki, Thessalonikis		30,000	30.00	0.11	16.00	0.01	0.02	16.02
00396	Limnos	Ypsipilis Sq. (Ote), 81400, Myrina Limnou, Lesvou		36,945	36.94	0.13	19.70	0.01	0.03	19.73
00403	N. Alikarnassos - Kriti	26, Ikarou Str., 71601, N. Alikarnassos, Herakliou		38,466	38.47	0.14	20.51	0.01	0.03	20.54
00404	Drosia	7, Marathonos Ave., 14575, Drosia, Attikis		47,810	47.81	0.17	25.49	0.01	0.03	25.54
00406	Amfiali	28-30, P. Tsaldari Str., 18757, Keratsini, Attikis		51,817	51.82	0.19	27.63	0.01	0.04	27.68
00410	Skiathos	Loutraki-Ammoudia Area, 37002, Skiathos, Magnisias		25,352	25.35	0.09	13.52	0.00	0.02	13.54
00414	Alexandria Imathia	Dimitriou Vetsopoulou & Them. Sofouli Str., 59300, Alexandria, Imathias		37,854	37.85	0.14	20.18	0.01	0.03	20.22
00417	Amfissa	Salonon Ave. & 10, I. Gidogianni Str., 33100, Amfissa, Fokidas		33,110	33.11	0.12	17.66	0.01	0.02	17.68
00424	Lavrio	1, Athinon-Lavriou Ave., 19500, Lavrio, Attikis		27,547	27.55	0.10	14.69	0.00	0.02	14.71
00425	Andros	G.K. Empirikou & 25th March Str., 84500, Andros, Cycladon		20,989	20.99	0.08	11.19	0.00	0.01	11.21
00426	Tinos	Plaka Tinou Area, 84200, Tinos, Cycladon		36,566	36.57	0.13	19.50	0.01	0.03	19.53
00427	Thasos	4, Theagenous Str., 64004, Thasos, Kavalas		31,390	31.39	0.11	16.74	0.01	0.02	16.77
00431	Agrinio C	47, Agriniou-Antirriou National Rd. Lagkadia Area, 30100, Agrinio, Aitoloakarnanias		39,343	39.34	0.14	20.98	0.01	0.03	21.01
00434	Pefka - Thessaloniki	Papanikolaou Ave. & 9, Sikelianou Str., 57010, Thessaloniki, Thessalonikis		46,050	46.05	0.17	24.56	0.01	0.03	24.60

			Electricity				Emissions			
Code	Name	Address	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00438	Kypseli Square	3, Kanari Sq. & 1-3 Krissis & 4-6 Fedriadon Str., 11364, Athens, Attikis		49,207	49.21	0.18	26.24	0.01	0.03	26.28
00445	Corfu Iii	Corfu-Paleokastritsas National Rd., Solari Area, 49100, Corfu, Kerkyras		27,357	27.36	0.10	14.59	0.00	0.02	14.61
00449	Ano Liosia	1A, Aigaiou Pelagous Str., 13341, Ano Liosia, Attikis		41,089	41.09	0.15	21.91	0.01	0.03	21.95
00458	Chalkida C	Chaina Ave. & 19, P. Patron Str., 34100, Chalkida, Evias		78,106	78.11	0.28	41.65	0.01	0.05	41.72
00462	Ag. Eleoussa Kallithea	188, Eleftheriou Venizelou Str., 17675, Kallithea, Attikis		49,441	49.44	0.18	26.36	0.01	0.03	26.41
00463	Kalloni Lesvos	Kallonis Central Rd., 81100, Mitilini, Lesvou		29,227	29.23	0.11	15.58	0.01	0.02	15.61
00474	Patriarchou Ioakim St.-Kolonaki	41, Patriarchou Ioakim Str., 10674, Athens, Attikis		25,993	25.99	0.09	13.86	0.00	0.02	13.88
00523	Panorama Voulas	189, Vouliagmenis Ave., 16674, Glyfada, Attikis		84,443	84.44	0.30	45.03	0.01	0.06	45.10
00608	Ano Glyfada	17, Ithakis & 129, Gounari Str., 16561, Glyfada, Attikis		58,474	58.47	0.21	31.18	0.01	0.04	31.23
00615	Acharnon	122, Acharnon & Kodrigktonos Str., 11251, Athens, Attikis		61,634	61.63	0.22	32.87	0.01	0.04	32.92
00621	Ymittou St.	62, Ymittou & Kononos Str., 11634, Athens, Attikis		48,448	48.45	0.17	25.83	0.01	0.03	25.88
00630	Pesmazoglou	2-6, Pesmazoglou Str., 10175, Athens, Attikis		150,663	150.66	0.54	80.34	0.03	0.10	80.47
00639	Petralonon	Mirmidonon & 8-10, Trion Ierarhon Str., 11851, Petralona, Attikis		45,286	45.29	0.16	24.15	0.01	0.03	24.19
00640	Kesarianis	59-61, E.Antistasis Str., 16121, Kesariani, Attikis		23,744	23.74	0.09	12.66	0.00	0.02	12.68
00653	Argyroupoli	90, Kyprou Ave., 16452, Athens, Attikis		55,265	55.27	0.20	29.47	0.01	0.04	29.52
00658	Nikaia	1 Solomou & Olympou Str., 18450, Nikaia, Attikis		44,804	44.80	0.16	23.89	0.01	0.03	23.93
00659	Piraeus	121, Karaiskou Str., 18510, Piraeus, Attikis		54,015	54.02	0.19	28.80	0.01	0.04	28.85
00679	Karpenisiou	37, Ath. Karpenisioti Str., 36100, Karpenisi, Evrytanias		27,082	27.08	0.10	14.44	0.00	0.02	14.46

			Electricity				Emissions			
Code	Name	Address	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
00684	Heraklion	1, Viannou Str.- Kornarou Sq., 71110, Heraklion, Herakliou		46,915	46.92	0.17	25.02	0.01	0.03	25.06
00701	Delfon St. -Thessaloniki	74, Delfon Str. & Orestou Str., 54642, Thessaloniki, Thessalonikis		50,450	50.45	0.18	26.90	0.01	0.03	26.95
00702	Ano Toumpas	200, Gr. Lambraki Str., 54352, Thessaloniki, Thessalonikis		58,017	58.02	0.21	30.94	0.01	0.04	30.99
00707	Polichnis	6, Agiou Panteleimonos & Valtetsiou Str., 56533, Polichni, Thessalonikis		55,610	55.61	0.20	29.65	0.01	0.04	29.70
00722	Larissas	6, Iliodorou Str., 41222, Larissa, Larissas		45,717	45.72	0.16	24.38	0.01	0.03	24.42
00733	Katerini	35, Eirinis Str., 60100, Katerini, Pierias		36,245	36.25	0.13	19.33	0.01	0.03	19.36
00738	Serres	Chr.Smyrnis & 1, Ypsilantou Str., 62100, Serres, Serron		49,995	50.00	0.18	26.66	0.01	0.03	26.70
00739	Trikala	6, Vas. Olgas & Othonos Str., 42100, Trikala, Trikalon		45,110	45.11	0.16	24.05	0.01	0.03	24.09
00744	Polygyrou Thes.	1, Mousiou & Iroon Politechniou Str., 63100, Polygyros, Chalkidikis		27,580	27.58	0.10	14.71	0.00	0.02	14.73
00760	Menidiou	119, Parnithos Ave. & 166 Aristotelous Str., 13674, Acharnai, Attikis		49,199	49.20	0.18	26.23	0.01	0.03	26.28
00767	Drama	12, Ethnikis Aminis Str., 66100, Drama, Dramas		34,329	34.33	0.12	18.31	0.01	0.02	18.33
10669	Central Units	Pl. Ethnikis Antistasis - Vlachoutsi Str., 47100, Arta, Artas		6,940	6.94	0.02	3.70	0.00	0.00	3.71
0092Θ	Matogiannia-Mykonos	Mathaiou Andronikou Str. & Artemidos, Mato-Gianni 21, 84600, Mykonos, Cycladon		4,100	4.10	0.01	2.19	0.00	0.00	2.19
0362Θ	Fira-Santorini	Plaka Mesaria, 84700, Thira, Cycladon		15,119	15.12	0.05	8.06	0.00	0.01	8.08
0359Θ	Naousa- Paros	Regional Cyclades, Paros, Cycladon		820	0.82	0.00	0.44	0.00	0.00	0.44
BC043	Office Building	9, Kimis Str. & 10 Seneka Str., 14564 N. Kifisia Attikis	Not RES	27,031	27.03	0.10	14.41	0.00	0.02	14.44
BC270	Office Building	9, Vlachleidou Str., 45332, Ioannina, Ioanninon		11,677	11.68	0.04	6.23	0.00	0.01	6.24
BU125	Office Building	3, El.Venizelou Str., 65302, Kavala, Kavalas		16,596	16.60	0.06	8.85	0.00	0.01	8.86

			Electricity				Emissions			
Code	Name	Address	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
BC299	Office Building	82-84 Australias & 1 Makrygianni Str., 85100, Rhodes		16,452	16.45	0.06	8.77	0.00	0.01	8.79
02024	Office Building	5, Ionos Dragoumi Str., 54626, Thessaloniki, Thessalonikis		140,560	140.56	0.51	74.95	0.02	0.10	75.07
02038	Office Building	34, Panepistimiou Str., 10679, Athens, Attikis		264,363	264.36	0.95	140.97	0.05	0.18	141.20
02039	Office Building	75, Thessalonikis & Athinas Str., 18346, Moschato, Attikis		628,178	628.18	2.26	334.96	0.11	0.43	335.51
02041	Office Building	Florinis & 75, Thessalonikis Str., 18346, Moschato, Attikis		216,482	216.48	0.78	115.43	0.04	0.15	115.62
02043	Office Building	4, Athinas & 10 Ag. Saranta Str., 18346, Moschato, Attikis		441,469	441.47	1.59	235.40	0.08	0.30	235.79
02044	Office Building	19 Kallirois Str., 11743, Athens, Attikis		75,111	75.11	0.27	40.05	0.01	0.05	40.12
02045	Office Building	40-44 Praxitelous Str., 10561, Athens, Attikis		166,346	166.35	0.60	88.70	0.03	0.11	88.84
02057	Office Building	5 Santaroza Str., 10564, Athens, Attikis		228,862	228.86	0.82	122.04	0.04	0.16	122.23
02059	Office Building	3, Balaoritoy & 22 Voukoyrestiou Str., 10671, Athens, Attikis		178,156	178.16	0.64	95.00	0.03	0.12	95.15
02060	Office Building	8, Othonos Str., 10557, Athens, Attikis		837,155	837.15	3.01	446.40	0.15	0.58	447.12
02063	Office Building	10 Filellinon & 13 Xenofontos Str., 10557, Athens, Attikis		347,632	347.63	1.25	185.37	0.06	0.24	185.67
02065	Office Building	7, Santaroza St, 10564, Athens, Attikis		262,228	262.23	0.94	139.83	0.05	0.18	140.06
02107	N.Ionia Building Complex	8 Iolkou Str., 14234, Nea Ionia, Attikis		3,491,194	3,491.19	12.57	1,861.61	0.62	2.41	1,864.64
02108	IT Data Center	8, Iolkou Str., 14234, Nea Ionia, Attikis		4,017,109	4,017.11	14.46	2,142.04	0.71	2.77	2,145.53
02111	Ex-Headquarters	Amalia Ave. & Souri Str., 10557, Athens, Attikis		1,181,534	1,181.53	4.25	630.03	0.21	0.82	631.05
02121	Office Building	7, Ionos Dragoumi Str., 54625, Thessaloniki, Thessalonikis		127,894	127.89	0.46	68.20	0.02	0.09	68.31
02125	Office Building	25th March & Teo Str., 17778, Athens, Attikis		994,667	994.67	3.58	530.39	0.18	0.69	531.25
02126	Office Building	10 Sygrou & Valaoritou Str., 54625, Thessaloniki, Thessalonikis		39,647	39.65	0.14	21.14	0.01	0.03	21.18

			Electricity				Emissions			
Code	Name	Address	Not RES	kWh	MWh	TJ	tCO_2	tCH_4	tN_2O	tCO_2e
02130	Office Building	2-6, Pesmazoglou Str., 10175, Athens, Attikis		1,233,120	1,233.12	4.44	657.54	0.22	0.85	658.61
02131	Warehouse	37 I. Nika Str., 13671, Acharnai, Attikis		220,253	220.25	0.79	117.45	0.04	0.15	117.64
02132	Office Building	22, Omirou Str., 10672, Athens, Attikis		189,277	189.28	0.68	100.93	0.03	0.13	101.09
02139	Office Building	22, Aristotelous Str., 54623, Thessaloniki, Thessalonikis		9,600	9.60	0.03	5.12	0.00	0.01	5.13
02163	Office Building	Al. Panagouli Str., 14234, Nea Ionia, Attikis		859,161	859.16	3.09	458.13	0.15	0.59	458.88
02218	Office Building	19, Papastratou Str. & 18 Vlachakou St, 18545, Piraeus, Attikis		870,071	870.07	3.13	463.95	0.15	0.60	464.70
02641	Office Building	20, Ionos Dragoumi Str., 54624, Thessaloniki, Thessalonikis		7,150	7.15	0.03	3.81	0.00	0.00	3.82
G0079	Headquarters	2 Omirou & 12 Stadiou Str., 10564, Athens, Attikis		29,340	29.34	0.11	15.64	0.01	0.02	15.67
10015	Office Building	26, Ag. Andreou & Kolokotroni Str., 26221, Patra, Achaias		85,395	85.40	0.31	45.54	0.02	0.06	45.61
10020	Office Building	Martiron 25th August & Koroneou Str., 71202, Heraklion, Herakliou		174,576	174.58	0.63	93.09	0.03	0.12	93.24
10030	Office Building	13, Karolou Dil Str., 54623, Thessaloniki, Thessalonikis		56,735	56.74	0.20	30.25	0.01	0.04	30.30
10118	Office Building	22, Ionos Dragoumi Str., 54624, Thessaloniki, Thessalonikis		53,143	53.14	0.19	28.34	0.01	0.04	28.38
10201	Office Building	36, Panepistimiou Str., 10679, Athens, Attikis		164,486	164.49	0.59	87.71	0.03	0.11	87.85
10202	Office Building	7, Tsamadou Str., 18531, Piraeus, Attikis		55,262	55.26	0.20	29.47	0.01	0.04	29.52
10206	Office Building	18, Leontos Sofou Str., 54626, Thessaloniki, Thessalonikis		274,084	274.08	0.99	146.15	0.05	0.19	146.39
10247	Office Building	Othonos-Amalias & 1, Patreos Str., 26221, Patra, Achaias		86,145	86.14	0.31	45.93	0.02	0.06	46.01
10747	Office Building	20, Amaliados Str. & Eslin Str., 11523, Athens, Attikis		290,590	290.59	1.05	154.95	0.05	0.20	155.20

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

Appendix 6

Sites - Direct emissions (scope 1)

Direct emissions

Code	Address	Natural Gas		Heating oil		Fuel Diesel		Gasoline		HFCs		Employee Leased vehicles	
		kWh	tCO_2e	lt	tCO_2e	lt	tCO_2e	lt	tCO_2e	kg	tCO_2e	km	tCO_2e
00343	17, Stefanou Dragoumi St., 53100, Florina, Florinas			4,140	11								
02057	5 Santaroza St., 10564, Athens, Attikis			14,986	40								
02039	75, Thessalonikis & Athinas St., 18346, Moschato, Attikis			1,004	3								
02107	8 Iolkou St., 14234, Nea Ionia, Attikis	1,636,767	296			807	2	5,579	14				
02063	10 Filellinon & 13 Xenofontos St., 10557, Athens, Attikis	98,537	18										
02111	Amalia Ave. & Souri St., 10557, Athens, Attikis	319,179	58									7,388,662	1,063
02125	25th March & Teo St., 17778, Athens, Attikis	153,832	28	1,497	4								
02132	22, Omirou St., 10672, Athens, Attikis	61,110	11										
10747	20, Amaliados St. & Eslin St., 11523, Athens, Attikis									476	717		
		2,269,425	410	21,627	57	807	2	5,579	14	476	717	7,388,662	1,063

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

Appendix 7

Information Requirements for Registration

Organisation	
Name	Eurobank S.A.
Address	8. Othonos St.
Town	Athens
Postal Code	10557
Country/land/region/Autonomous Community	Greece
Contact person	P.Papademetriou Head of ESG
Telephone	2144057332
Fax	
E-mail	panpapadimitriou@eurobank.gr
Website	www.eurobank.gr
Public access to the environmental statement or the updated environmental statement	
(a) printed form	ESG
(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	05/2025
Request for derogation pursuant to Article 7 YES – NO	NO
NACE Code of activities	64 - Financial service activities, except insurance and pension funding
Number of employees	6,050
Turnover or annual balance sheet	€ 2,057million

Sites	
Name	Eurobank S.A.
Address	8. Othonos St.
Town	Athens
Postal Code	10557
Country/land/region/Autonomous Community	Greece
Contact person	P.Papademetriou Head of ESG Division
Telephone	2144057332
Fax	
E-mail	panpapadimitriou@eurobank.gr
Website	www.eurobank.gr
Public access to the environmental statement or the updated environmental statement	
(a) printed form	ESG
(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	05/2025
Request for derogation pursuant to Article 7 YES – NO	NO
NACE Code of activities	64 - Financial service activities, except insurance and pension funding
Number of employees	6,050
Turnover or annual balance sheet	€ 2,057million

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

Athens, 13.05.2024

Signature of the representative of the Organisation

S. Ioannou

Group Chief Operating Officer (COO)
& International Activities
Chairman of ESG Management Committee
(Environmental, Social & Governance) Representative
of the Management of Eurobank

Appendix 8

TÜVNORD

Environmental Verifier's Declaration on Verification and Validation Activities

TÜV HELLAS (TÜV NORD) S.A. with EMAS environmental verifier registration number EL-V-0004, accredited for the scope 1.61, 7 (except 7.21), 8.1, 8.91, 10, 11, 12, 13, 14.1, 14.3, 16, 18.1, 19, 20, 21, 22, 23, 24 (except 24.46), 25, 26.2, 26.8, 27, 28 (except 28.29, 28.96 and 28.99), 31, 32.3, 33, 35.1, 36, 37, 38, 39, 41, 42, 43, 45, 46, 47, 49.42, 49.5, 51 (except of 51.22), 52, 53, 55, 56, 58, 59.2, 61, 62, 63.1, 64, 65.1, 66.2, 68, 69.1, 70, 71.1, 72, 77.32, 79, 80, 81, 82.3, 84.11, 85, 86.23, 95, 96 (except 96.09) (NACE code), declares to have verified whether the whole organisation as indicated in the updated environmental statement of the organisation Eurobank S.A., with registration number EL-000080, meets all requirements of Regulation (EC) No 1221/2009 of the European Parliament and of the Council of 25 November 2009 on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS) and its amendments.

By signing this declaration, I declare that:

- the verification and validation has been carried out in full compliance with the requirements of Regulation (EC) No 1221/2009 and its amendments,
- the outcome of the verification and validation confirms that there is no evidence of non-compliance with applicable legal requirements relating to the environment,
- the data and information of the updated environmental statement of the organisation reflect a reliable, credible and correct image of all the organisation's activities, within the scope mentioned in the environmental statement.

This document is not equivalent to EMAS registration. EMAS registration can only be granted by a Competent Body under Regulation (EC) No 1221/2009. This document shall not be used as a stand-alone piece of public communication.

Athens, 13.05.2024

Signatures

M. Kypriotou

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

P. Achladas

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