

## APPENDIX III

## GRI Content Index

GRI Standard/Other Source	Disclosure	Report Section / Direct Answer	Page(s)	Omission	External Assurance
<b>Statement of use</b> Eurobank has reported in accordance with the GRI Standards for the period 01/01/2023 – 31/12/2023					
<b>GRI 1 used</b> GRI 1: Foundation 2021					
<b>Applicable GRI Sector Standard(s)</b> N/A					
<b>GRI 2: General Disclosures 2021</b>	2-1 Organizational details	About Eurobank	15-17		✓
	2-2 Entities included in the organization's sustainability reporting	Business overview Methodology <a href="#">Annual Financial Report</a>	18-30 138		✓
	2-3 Reporting period, frequency and contact point	Methodology	138		✓
	2-4 Restatements of information	<a href="#">ESG Data Pack</a> <a href="#">Environmental Report 2023</a>	138		✓
	2-5 External assurance	Methodology Independent Auditor's Limited Assurance Report	138 166-168		✓
	2-6 Activities, value chain and other business relationships	About Eurobank Business Overview Stakeholders engagement and materiality assessment Suppliers relations <i>No significant changes in 2-6-a, 2-6-b, and 2-6-c compared to the previous reporting period</i>	15-17 18-30 57-63 131-132		✓
	2-7 Employees	Eurobank's people in numbers <a href="#">ESG Data Pack</a>	98-102	2-7 b-iii - Information unavailable/incomplete*	✓
	2-8 Workers who are not employees	N/A		Entire disclosure - Information unavailable*	✓
	2-9 Governance structure and composition	The Board of Directors and Committees	117-121	2-9 c-iii-vi-vii-viii - Information unavailable/incomplete*	✓
	2-10 Nomination and selection of the highest governance body	Nomination, Remuneration, Evaluation	121		✓
	2-11 Chair of the highest governance body	The Board of Directors and Committees <a href="#">Corporate governance statement 2023</a>	117-121		✓
	2-12 Role of the highest governance body in overseeing the management of impacts	ESG Governance <a href="#">Corporate governance statement 2023</a>	48-52		✓
	2-13 Delegation of responsibility for managing impacts	ESG Governance	48-52		✓
	2-14 Role of the highest governance body in sustainability reporting	ESG Governance Methodology	48-52 138		✓
	2-15 Conflicts of interest	Operating with ethical integrity <a href="#">Corporate governance statement 2023</a>	124-127	2-15 b - Information unavailable/incomplete*	✓
	2-16 Communication of critical concerns	N/A		Entire disclosure - Information unavailable*	✓
	2-17 Collective knowledge of the highest governance body	Responsible Corporate Governance <a href="#">Corporate governance statement 2023</a>	117-121		✓
	2-18 Evaluation of the performance of the highest governance body	<a href="#">Corporate governance statement 2023</a>			✓
	2-19 Remuneration policies	Nomination, Remuneration, Evaluation	121	2-19b - Information unavailable/incomplete*	✓

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<b>GRI 2: General Disclosures 2021</b>	2-20 Process to determine remuneration	<a href="#">Board of Director's Remuneration Policy</a>			✓
	2-21 Annual total compensation ratio	<a href="#">ESG Data Pack</a>			✓
	2-22 Statement on sustainable development strategy	Letter to stakeholders	5-7		✓
	2-23 Policy commitments	<a href="#">Code of Conduct and Ethic</a> ESG and CR&E risk management	66-70	2-23 ai-iii - Information unavailable/incomplete*	✓
	2-24 Embedding policy commitments	N/A		Entire disclosure - Information unavailable*	✓
	2-25 Processes to remediate negative impacts	Whistleblowing mechanism	125	2-25 b, c, d, e - Information unavailable/incomplete*	✓
	2-26 Mechanisms for seeking advice and raising concerns	Whistleblowing mechanism	125		✓
	2-27 Compliance with laws and regulations	N/A		Entire disclosure - Information unavailable*	✓
	2-28 Membership associations	Memberships and Awards	31		✓
	2-29 Approach to stakeholder engagement	Stakeholders engagement and materiality assessment	57-63		✓
	2-30 Collective bargaining agreements	Labour unions	108	2-30b - Information unavailable/incomplete*	✓
<b>*Omissions reported</b>					
The new GRI 2021 Standards include comprehensive governance disclosures for which Eurobank reported certain omissions for its Annual Report 2023 Business & Sustainability owing to the processes described being under development. We believe that our reporting can be further enhanced with respect to the description and embedding of our ESG Governance disclosures and therefore we aim to fulfil these disclosures with the implementation of operational policies and processes within next years' reports.					
<b>Material topics</b>					
<b>GRI 3: Material Topics 2021</b>	3-1 Process to determine material topics	Stakeholders engagement and materiality assessment	57-63		✓
	3-2 List of material topics	Stakeholders engagement and materiality assessment	57-63		✓
<b>Climate change adaptation</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Stakeholders engagement and materiality assessment Environment Sustainable finance, services and portfolio green transition	57-63 91-96 71-88		✓
<b>GRI 305: Emissions 2016</b>	305-1 Direct (Scope 1) GHG emissions	Greenhouse gas emissions <a href="#">ESG Data Pack</a>	94		✓
	305-2 Energy indirect (Scope 2) GHG emissions	Greenhouse gas emissions <a href="#">ESG Data Pack</a>	94		✓
	305-3 Other indirect (Scope 3) GHG emissions	Greenhouse gas emissions <a href="#">ESG Data Pack</a>	94		
	305-4 GHG emissions intensity	Greenhouse gas emissions <a href="#">ESG Data Pack</a>	94		
	305-5 Reduction of GHG emissions	Greenhouse gas emissions <a href="#">ESG Data Pack</a>	94		
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Greenhouse gas emissions <a href="#">ESG Data Pack</a>	94		

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<b>Climate change mitigation</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Stakeholders engagement and materiality assessment Environment Sustainable finance, services and portfolio green transition	57-63 91-96 71-88		✓
<b>Eurobank Internal Metric</b>	Financed emissions from sectors highly contributing to climate change	Financed emissions and the Net Zero pathway	80-81		
<b>Own workforce and working conditions / Other work-related rights</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Stakeholders engagement and materiality assessment Employer's Impact	57-63 98-108		✓
<b>GRI 401: Employment 2016</b>	401-1 New employee hires and employee turnover	Attracting and retaining talent <a href="#">ESG Data Pack</a>	99-100		✓
<b>GRI 403: Occupational Health and Safety 2018</b>	403-1 Occupational health and safety management system	Occupational health, safety and wellbeing	102-105		
	403-2 Hazard identification, risk assessment, and incident investigation	Occupational health, safety and wellbeing	102-105		
	403-4 Worker participation, consultation, and communication on occupational health and safety	Occupational health, safety and wellbeing	102-105	403-4 b - Information unavailable/incomplete*	
	403-5 Worker training on occupational health and safety	Occupational health, safety and wellbeing	102-105		
	403-6 Promotion of worker health	Occupational health, safety and wellbeing	102-105		
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Occupational health, safety and wellbeing	102-105		
	403-8 Workers covered by an occupational health and safety management system	Occupational health, safety and wellbeing	102-105	403-8 b, c - Information unavailable/incomplete*	
<b>Data security and customer privacy</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Stakeholders engagement and materiality assessment Customer privacy and information protection	57-63 122-123		✓
<b>GRI 418: Customer Privacy 2016</b>	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Personal data protection	122-123		
<b>Sustainability Accounting Standards Board (SASB)   Commercial Banks</b>	FN-CB-230a.1 Number of data breaches, percentage involving personally identifiable information (PII) and number of account holders affected	Cybersecurity	122		
<b>Integration of sustainability in risk management</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Stakeholder engagement and materiality assessment ESG and CR&E risk management	57-63 66-70		✓
<b>GRI 201: Economic performance 2016</b>	201-2 Financial implications and other risks and opportunities due to climate change	Financed Impact Strategy commitments and targets ESG and CR&E risk management	45-47 66-70		

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<b>Fostering innovation</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Stakeholders engagement and materiality assessment Fostering and stimulating an innovative environment	57-63 109-110		✓
<b>Eurobank Internal Metric</b>	Percentage change in the value of digital transactions	<a href="#">ESG Data Pack</a>			
	Percentage change in the volume of digital transactions	<a href="#">ESG Data Pack</a>			✓
<b>Sustainable financing and investment offerings</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Stakeholders engagement and materiality assessment Sustainable finance, services, and portfolio green transition	57-63 71-88		✓
<b>Eurobank Internal Metric</b>	Sustainable financing approaches	Sustainable finance, services, and portfolio green transition	71-88		
<b>Energy</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Stakeholders engagement and materiality assessment Energy consumption	57-63 92-93		✓
<b>GRI 302: Energy 2016</b>	302-1 Energy consumption within the organization	Energy consumption <a href="#">ESG Data Pack</a>	92-93		✓
	302-3 Energy intensity	Energy consumption <a href="#">ESG Data Pack</a>	92-93		✓
	302-4 Reduction of energy consumption	Energy consumption <a href="#">ESG Data Pack</a>	92-93		✓
<b>Financial inclusion</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Stakeholders engagement and materiality assessment Financial Inclusion Operational Impact Strategy: commitments and targets	57-63 85-88 43-44		✓
<b>GRI Financial Services Sector Supplement</b>	FS 13 Access points in low-populated or economically disadvantaged areas by type.	Making banking accessible	86-88		
<b>Eurobank Internal Metric</b>	Percentage of ATMs adapted to accessibility requirements	Making banking accessible	86-88		✓
<b>Information related impacts for Consumers and/or End-users</b>					
<b>GRI 3: Material Topics 2021.</b>	3-3 Management of material topics	Stakeholders engagement and materiality assessment Responsible marketing and communication	57-63 130		✓
<b>GRI 417: Marketing and Labeling 2016</b>	417-2 Incidents of non-compliance concerning product and service information and labeling	Responsible marketing and communication <a href="#">ESG Data Pack</a>	130		
	417-3 Incidents of non-compliance concerning marketing communications	Responsible marketing and communication <a href="#">ESG Data Pack</a>	130		✓
<b>Corruption and bribery</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Stakeholders engagement and materiality assessment Operating with ethical integrity	57-63 124-127		✓
<b>GRI 205: Anti-corruption 2016</b>	205-3 Confirmed incidents of corruption and actions taken	Code of Conduct and Ethics	124		

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<b>Protection of whistleblowers</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Stakeholder engagement and double materiality assessment Whistleblowing mechanism	57-63 125		√
<b>Sustainability Accounting Standards Board (SASB)   Commercial Banks</b>	FN-CB-510a.1 Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anticompetitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Code of Conduct and Ethics	124		
	FN-CB-510a.2 Description of whistleblower policies and procedures	Whistleblowing mechanism	125		
<b>Corporate culture</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Stakeholder engagement and materiality assessment Code of Conduct and Ethics	57-63 124		√
<b>Eurobank Internal Metric</b>	Percentage of staff and external partners trained on Code of Conduct and Ethics	Code of Conduct and Ethics	124		√
<b>Equal treatment and opportunities for all</b>					
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	Stakeholders engagement and materiality assessment Employer's Impact Operational Impact Strategy: commitments and targets	57-63 98-108 43-44		√
<b>GRI 404: Training and Education 2016</b>	404-1 Average hours of training per year per employee	Learning and development <a href="#">ESG Data Pack</a>	100-101	404-1 a-ii - Information unavailable/incomplete	√
	404-2 Programs for upgrading employee skills and transition assistance	Learning and development	100-101		
	404-3 Percentage of employees receiving regular performance and career development reviews	<a href="#">ESG Data Pack</a>		404-3 - information unavailable/incomplete	√
<b>GRI 405: Diversity and Equal Opportunity 2016</b>	405-1 Diversity of governance bodies and employees	Diversity, equity and inclusion <a href="#">ESG Data Pack</a>	105-107	405-1b,ii - Information unavailable/incomplete	√
	405-2 Ratio of basic salary and remuneration of women to men	<a href="#">ESG Data Pack</a>			

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<b>Other sustainability topics</b>					
<b>Communities' economic, social and cultural rights</b>					
<b>GRI 203: Indirect Economic Impacts 2016</b>	203-1 Infrastructure investments and services supported	National resilience and impact on communities	113-115		
	203-2 Significant indirect economic impacts	National resilience and impact on communities	113-115		
<b>Engagement with clients on sustainability transition</b>					
<b>Eurobank Internal Metric</b>	Digital Academy workshops and participants	External ESG Engagement and capacity building	112-113		
<b>Social inclusion of Consumers and/or End-users</b>					
<b>Eurobank Internal Metric</b>	Banking products aiming to address social issues and promote social inclusion	Products and services with a positive social and environmental impact	84-85		
<b>Accessibility</b>					
<b>Eurobank Internal Metric</b>	Measures of commitment to ensure accessibility across all services for people with disabilities	Making banking accessible	86-88		
<b>Capacity Building to promote sustainability issues to external stakeholders</b>					
<b>Eurobank Internal Metric</b>	Measures to promote awareness to external stakeholders on sustainability issues	External ESG Engagement and capacity building	112-113		
<b>Direct impacts drivers of biodiversity loss</b>					
<b>Eurobank Internal Metric</b>	Biodiversity risk management practices	Biodiversity	81		
<b>Waste</b>					
<b>GRI 306: Waste</b>	306-3 Waste generated	Solid waste management and recycling <a href="#">ESG Data Pack</a> <a href="#">Environmental Report 2023</a>	96		
<b>Other GRI topics</b>					
<b>GRI 201: Economic Performance 2016</b>	201-1 Direct economic value generated and distributed	Direct economic value	39		✓
<b>GRI 204: Procurement Practices 2016</b>	204-1 Proportion of spending on local suppliers	Suppliers relations <a href="#">ESG Data Pack</a>	131-132		✓
<b>GRI 301: Materials 2016</b>	301-1 Materials used by weight or volume	Paper use <a href="#">ESG Data Pack</a>	95		