EUROBANK

Environmental Report 2022

Contents

Introduction

The Eurobank Group 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 to 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 Group, 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 Division 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 Division 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 has finalized in 2022 its ESG Strategy both in terms of financing and other products, as well as in the context of its internal environment and how it is organized and operates.

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

- Operational Impact Strategy: targets related to the Bank's ESG operational activities and footprint.
- Financed Impact Strategy: 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).
• Social and Business Impact (sustainable procurement, socio-economic effect, transparency).
• Employer Impact (diversity and inclusion, wellbeing culture, innovative environment).

The axis related to environmental impact, and specifically achieving Net Zero operational impact by 2033, includes the following Targets:

- Energy upgrade of buildings and Green Building certifications
- Implement energy self-production plan
- Increase green electricity procured through RES
- Implement "Journey to Cloud" initiative for IT applications (transformation objective)
- Promote electromobility and minimize business travel

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 ESG Steering Committee, 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 Head Office 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.

Date: 05/07/2023

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

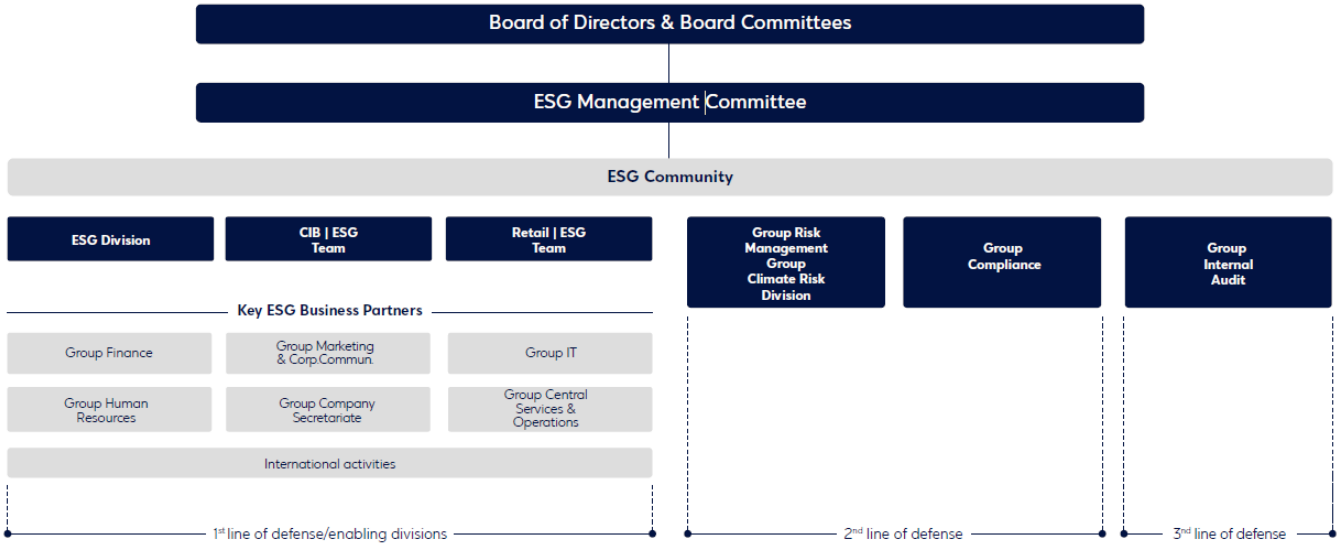
P. Papademetriou

Head ESG Division

Eurobank at a glance

The Eurobank Group, consisting of Eurobank S.A. (Eurobank) and its subsidiaries, is a strong banking group active in six countries, Eurobank Ergasias Services and Holdings S. A. (Eurobank Holdings) is the parent company of Eurobank Group. With the network of branches in Greece and abroad, the 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, Serbia, Cyprus, Luxembourg, and 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, responding to the needs of today's ever-changing environment, 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).

Eurobank's ESG Governance structure is shown in the diagram below:



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

The policy is communicated to all bank personnel and made available to stakeholders through Eurobank's official website.

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 Sustainability Policy Framework is publicly available on the Bank's website.

To provide strategic direction on ESG initiatives, Eurobank has established the Environmental, Social & Governance Management Committee (ESG ManCo). This committee, appointed by the CEO, reviews the ESG Strategy prior to approval, ensures the integration of the elements of the ESG Strategy into the Bank's business model and operations, regularly measures, and analyses the progress of the ESG goals and performance targets, ensures the proper implementation of ESG related policies and procedures, reviews and approves ESG related reports and ensures that they are in accordance with related Standards and Guidelines. ESG ManCo is chaired by the Board Member responsible for climate related and environmental risks.

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 Head Office Buildings and Bank 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.

Organizational Chart for Management Systems

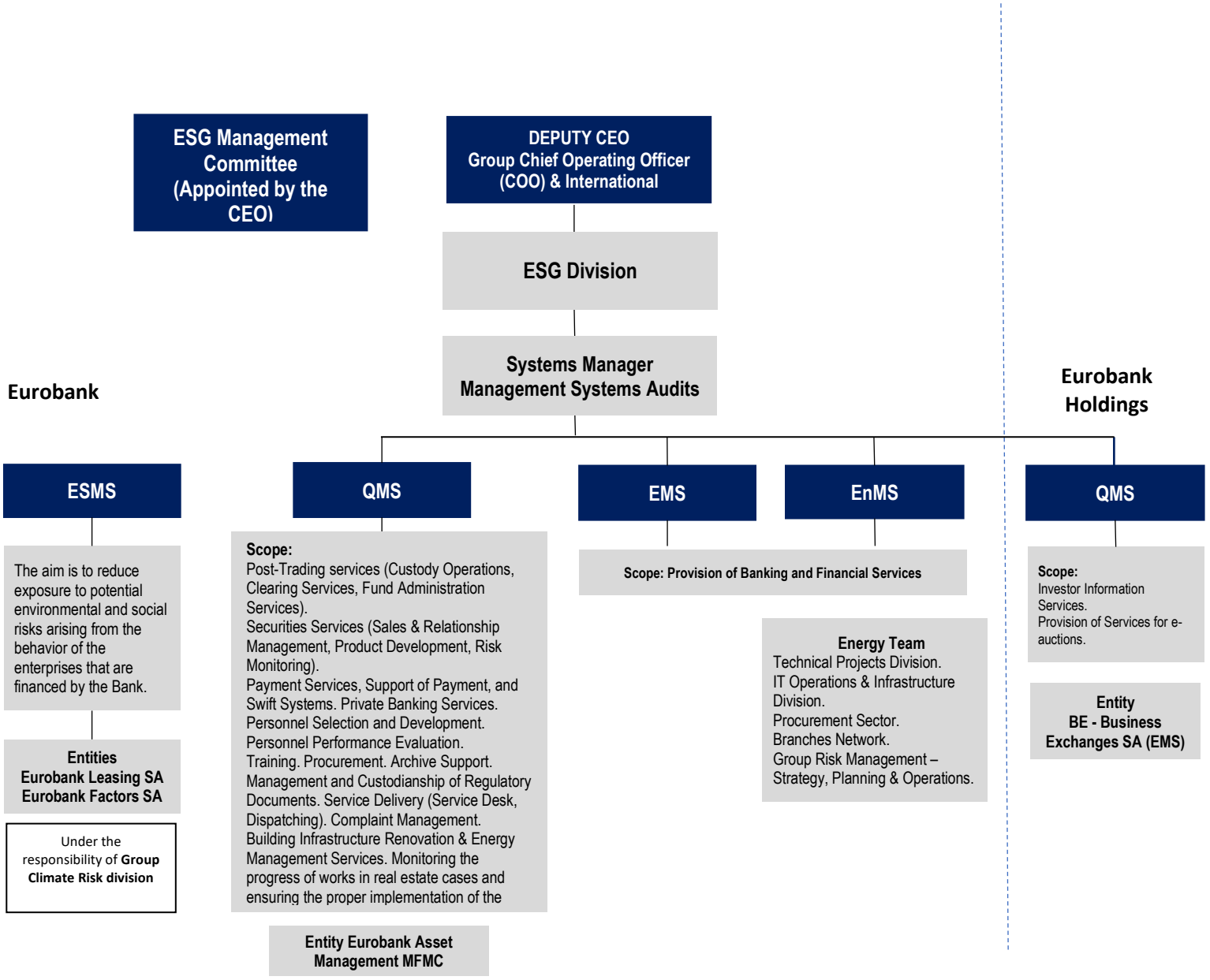


Figure 1: Eurobank Organizational Chart relative to Management Systems.

Context of the organization - Internal and External Environment

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.

By assessing the following factors, Eurobank aims to maintain a comprehensive understanding of the changing business landscape and ensure that its EMS remains aligned with emerging opportunities and challenges.

Internal factors:
- Human resources
- Technological resources
- Financial resources
- Intangible resources
- Business climate

External factors:
- economic (the country's economic structure. production sectors. productive resources. growth levels and others)
- political (political regime. state interventionism. political and economic freedom. bureaucracy and others)
- social (social structure. culture. history. customs and traditions. citizen mobility and others)
- technological (level of implementing advancements and technology take-up. effective combination of resources. knowledge. experience 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 Report.

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:

- **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:**
  - Corporate networks, entrepreneurship, industry associations: Mutual cooperation and open communication driven by ensuring the interests of the business community.
  - 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:**
  - Media: Cooperation with the Media to ensure optimum and effective promotion of the Bank and its products and services.
  - Non-Governmental Organizations & Associations: Regular communication and support for actions with a social impact.
  - Suppliers and partners: Cooperation based on transparent procedures. specified criteria to achieve mutually beneficial outcomes.

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 2022 - Business & Sustainability on the Bank's website, www.eurobank.gr.

Environmental Aspects and Impacts

Environmental aspects refer to the components of the Bank's operations, offerings, 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. These aspects directly result from the Bank's day-to-day functioning and infrastructure.

- **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 certified Environmental Management System (EMS) according to ISO14001:2015 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:

- frequency/probability of aspect occurrence.
- severity of impact.
- existence or absence of legislative or other requirements.
- degree of interest in the impact being reviewed on the part of the community in which it occurs.

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	Assessment
<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 (Appendix 1) were checked as part of verifying the data included in this Report by the Certification Body in July 2023.

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 key legislation that is considered significant for the Bank (refer to Appendix 2 for details).

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.

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 (i.e.: EBRD Performance Requirements, applicable IFC and EBRD exclusion lists) and initiatives, as well as for compliance with applicable local, national, and international environmental and social legislation. Furthermore, the objective of the Policy is, inter alia, to ensure timely and accurate reporting to the European Bank for Reconstruction and Development (EBRD) concerning the management of the Group ESMS.

Full disclosure relating to ESMS is included in the Annual Report Business & Sustainability 2022, in Chapter “Sustainable Finance & ESG Risk Management”. Following the Program Field II project coordination, the responsibility for the ESMS is allocated to the Group Climate Risk Division.

Business Continuity Plan

Eurobank has established a robust Business Continuity Plan (BCP) to address emergency situations, including environmental incidents. The BCP 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 BCP 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 process aimed at monitoring, measuring, and analyzing its performance concerning the Environmental Management System (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 Environmental Management System, 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 addition, in the context of implementing Sustainable Procurement, ESG criteria have been established for the tendering processes of non-IT goods, in accordance with the provisions of the tendering procedure. Factors related to the impact of a product/ service/ project on Environment and Society, as well as Governance issues of the company/supplier, are taken into consideration. As such, contribution to the protection of environment, green development and local society are considered to have a positive effect. To this end, the supplier evaluation process now takes into account the presence of an Environmental Policy and the adoption of Environmental and Energy Management Systems by the suppliers. 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), if any, as well as disclosures in relation to their operational footprint, ESG Ratings results and Sustainability Report. In alignment with the applied procedure, these criteria are embedded in a specified section on tenders' Requests of Proposals (RFP)/ Requests of Quotation (RFQ) and are considered during the technical evaluation conducted.
The overall objective is to select, where possible, environmentally, and socially responsible goods from suppliers that are aligned with those principles. Procurement processes are part of the Bank's certified Management Systems in accordance with the international standards ISO 9001, ISO 14001, and ISO 50001. The Bank mainly works with suppliers who operate and are registered or have an office in Greece, promoting and supporting the local economy.

In 2023, Eurobank is taking further steps to validate its commitment to sustainability and responsible procurement practices. The Bank plans to certify its procurement procedures under ISO 20400 which provides a framework for organizations to integrate sustainability considerations into their procurement activities.

e-Banking services

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. We adopt innovations with respect for man, but also for the environment. Specifically:

- We offer a first fast service point lasting 2-5 minutes. In this way we help our customers immediately and quickly with the
priority system, waiting time. learning table. their appointments. etc.
- We improve the experience for customers in the store. The priority system for all service positions within the store, whether it is transactions or a meeting with a consultant, allows the customer to electronically select the type of transaction he wants to make. Without having to wait standing up, it has at its disposal more seats. Wi-Fi connection, as well as a learning table to take advantage of the waiting time.
- In the center of the store we put the customer. At the Reception Area. customers while waiting have the opportunity to navigate through user-friendly screens. but also, to be served for their daily needs (such as issuing e-Banking codes, card application. etc.).
- We focus on consulting service, supported by digital learning and self-service points. Through the auto service zones. customers can make a huge range of banking transactions through machines, while the cash registers are now located in a separate part of the store.
- We interact with our customers in a comfortable space that respects privacy. At Conversation Booths our customers have the opportunity to explain their needs and receive the necessary advice and services. without intermediate screens and papers. without the stress of another customer who is extremely close waiting also to be served. We minimize the «noise» of processing a transaction that could be done digitally and emphasize the physical contact for the provision of high value-added advice.
- Personal & Business Banking prime clients are served in special areas, with premium design in the specially designed meeting rooms, the customers talk to their specialized Advisor for solutions in their future plans. With modern technological assets (laptops. tablets. monitors), the overall experience of serving our prime customers is further upgraded, emphasizing the relational focus that we seek to give to our cooperation with them.

The Future Branch reflects our vision for sustainable development.

As part of providing high-quality banking to its customers, Eurobank invests in offering reliable products and services.

Transactions may be conducted securely and from several service points (computer, mobile phone, by telephone, ATM, bank branches and automated payment systems) to ensure easy access in accordance with Eurobank's customer-oriented philosophy.

Where e-banking products are concerned, particular emphasis is placed on information and systems security, and the Bank
invests in data security and developing identification systems and mechanisms to safeguard electronic transactions.

Eurobank's digital banking designs and implements cutting-edge digital applications, services and platforms that meet the modern-day service needs of customers, shareholders, and investors.

Environmental Targets and Performance

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 Head Office Buildings and all Bank branches and covers 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 13 & 23-29), while for energy and greenhouse gas emissions, actions are carried out within the Energy Management System (EnMS) (pages 14-12).
The annual targets for 2023 and performance for 2022 in relation to target set are presented in the tables below. The implementation of the 2023 targets will be compared with the corresponding one of 2022.

Natural resource conservation

Environmental Target	Performance 2021	Target 2022 (%)	Target value 2022	Performance 2022	Saving amount/ change	Change (%)	Status	Target 2023 (%)	Target value 2023
Reduction in electricity consumption (MWh)	41,395	-4%	39,740	**38,314**	**-3,081**	**-7.44%**	**Target achieved**	-3%	37,165
Increase in the percentage (%) of electricity consumption from RES	97.42%	1%	98.39%	**97.90%**	**0.48**	**0.49%**		0.5%	98.39%
Decrease in the percentage (%) of electricity consumption from non-RES	2.58%	-37.55%	1.61%	**2.10%**	**-0.48**	**-18.52%**		-23%	1.61%
Reduction of paper consumption (million pages) MPS	52	-8%	48	**45**	**-7**	**-13.46%**	**Target achieved**	-3%	44
Reduction of water consumption (m^3)	62,322	-3%	60,452	**54,460**	**-7,862**	**-12.61%**	**Target achieved**	-3%	52,826

Variance in Greenhouse Gas (GHG) Emissions

Environmental Target	Performance 2021	Target 2022 (%)	Target value 2022	Performance 2022	Saving amount/ change	Change (%)	Status	Target 2023 (%)	Target value 2023
Variance of GHG Emissions (Scope 1), Tn CO_2e	1,872	No Target was set		**2,681**	**809**	**43.24%**	No Target was set	-3%	2,601
Variance of Indirect GHG Emissions (Scope 2), Tn CO_2e	16,169	-4%	15,522	**12,824**	**-3,345**	**-20.69%**	**Target achieved**	-3%	12,439

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 2021	Target 2022 (%)	Target value 2022	Performance 2022	Saving amount/ change	Change (%)	Status	Target 2023 (%)	Target value 2023
Percentage of recycled paper out of total paper supply	115.52%	4%	120.14%	255.66%	**140.14**	**121.31%**	**Target achieved**	0%	
Hazardous Waste Recycling (Tn)	46,64	No Target was set		83.75.25	**37**	**79.56%**	No Target was set		
Hazardous Waste Recycling (% waste recycled)	100%	100%		100%	**0**	**0.00%**	**Target achieved**	100%	100%

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.

In 2022, Eurobank provided training on these topics to a total of 5,230 employees. 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.

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 2022 the following actions took place:

- Announcement from the Deputy Managing Director titled: The footprint we leave on the planet is in the hands of all of us!
- Article publication on Connected titled: Climate Crisis and Energy Saving
- Article publication on Connected titled:7 Small Acts of Great Importance for the Environment, followed by video presentation
- Message from the CEO on Energy Saving Initiatives - Our goal is to reduce electricity consumption by 10% cumulatively for the years 2022 and 2023.
- Announcement Regarding the Installation of Electric Vehicle Chargers on the Bank's Buildings Titled: Looking Towards the Future! Installing Electric Vehicle (EV & PHEV) Charging Stations in Our Buildings.

In addition, a regular evaluation of the branches 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.

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 facilities (all administration buildings / 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 Eurobank's Energy Management System (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 Eurobank's Energy Management System (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 Savings 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 EMS application the Energy consumption at Eurobank occurs from:

- burning of natural gas and oil for heating
- the use of diesel and petrol to fuel the vehicles used to transport materials between buildings within Attica; and
- the use of electricity for the organization's operations.

Eurobank's total energy consumption for 2022 reached 41,808.6 MWh (150.5 TJ), reflecting a decrease of 7.38% compared to the previous year's consumption of 45,138.1 MWh (162.5 TJ). Furthermore, the corresponding index of energy consumption per area, when compared to the figures from 2021, presenting a reduction of 4.82%.

The pertinent analysis for each category of energy consumption is described below. Please note that all the facilities (Head Office buildings and branches) that consumed energy in 2022 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 91.64% of the Bank's total energy consumption. The Bank's Electricity consumption amounted at 38,314.1 MWh (137.9 TJ) presenting a decrease of 7.44 % compared to 2021 consumption which amounted to 41,395.5 MWh (149.02 TJ). The respective values for the Group's electricity consumption amounted at 41,808.6 MWh (150.5 TJ) presenting a decrease of 7.38% compared to 2021.

Guarantees of Origin

Based on its efforts to minimize its GHG emissions in 2022, the Bank obtained from DAPEEP through its electricity provider, Guarantees of Origin for 97.90% of the electricity consumed, verifying that it originated from Renewable Energy Sources (RES).

The total electricity in 2022 for the Bank (38,314.1 MWh or 137.9 TJ) by source of origin is described at the following table:

Target	Performance 2021	Performance 2022	Amount of Savings / Change	Difference (%)
Electricity consumption from RES (MWh)	41,326	**37,508**	**-2,819**	**-6.99%**
Electricity consumption from Non-RES (MWh)	1,069	**806**	**-263**	**-24.59%**
Percentage (%) consumption from RES	97.42%	**97.90%**	**1.78**	**0.49%**

At Group Greece level, the corresponding percentage of electricity consumption from RES is 97.50% (38,238 MWh from RES in the total 39,217 MWh).

It is Noted that 100% of the electricity consumed is derived from the country's electric grid.

As part of its ESG Operational Impact strategy, Eurobank has set a clear objective to:

- Implement energy self-production plan
- Increase green electricity procured through RES

To achieve this ambitious goal, the Bank has developed a comprehensive plan consisting of short and medium-term actions.

Natural gas

Natural Gas is consumed at the Bank's Premises to cover its heating needs and represents the 7.57% of the Bank's total energy consumption. For 2022, the natural gas consumption registered at 3,163.1 MWh (11.39 TJ) and decreased by -7.83% compared to 2021, when amounted to 3,431.7 MWh (12.35 TJ).

Heating oil

Heating oil is consumed to cover some of the Bank's premises heating needs and to power the emergency power generators (P/G) and represents the 0.66% 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 at 275.21 MWh (0.99 TJ) presenting an increase of 10.6% in comparison with 2021 consumption, which registered at 248.89 MWh (0.90 TJ).

The increase in heating oil consumption can be attributed to the procurement of oil supplies for power generators of the N. Ionia Building Complex and the Thessalonikis 75 & Athinas building, as well as to the weather conditions experienced during the winter period, characterized by a higher number of cold days compared to the previous year, leading to increase heating oil consumption.

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 the 0.14% of the Bank's total energy consumption. For 2022, the consumption of diesel oil and gasoline amounted at 10.69 and 45.49 MWh, equivalent to 0.04 and 0.16 TJ respectively presenting a decrease of 9% at their combined sum.

The following Table presents the total energy consumption:

Energy consumption		2021	2022	Annual change (%)
Heating oil	MWh	248.89	275.21	10.57%
Natural gas	MWh	3,431.77	3,163.10	-7.83%
Petrol for vehicles	MWh	45.94	45.49	-0.99%
Diesel	MWh	16.01	10.69	-33.21%
Electricity	MWh	41,395.50	38,314.11	-7.44%
Total energy consumption	MWh	45,138.11	41,808.59	-7.38%
Total energy consumption per employee (intensity)	kWh/person	7,044	**6,704**	-4.82%
Total energy consumption by surface area (intensity)	kWh/m²	160	**156**	-2.54%

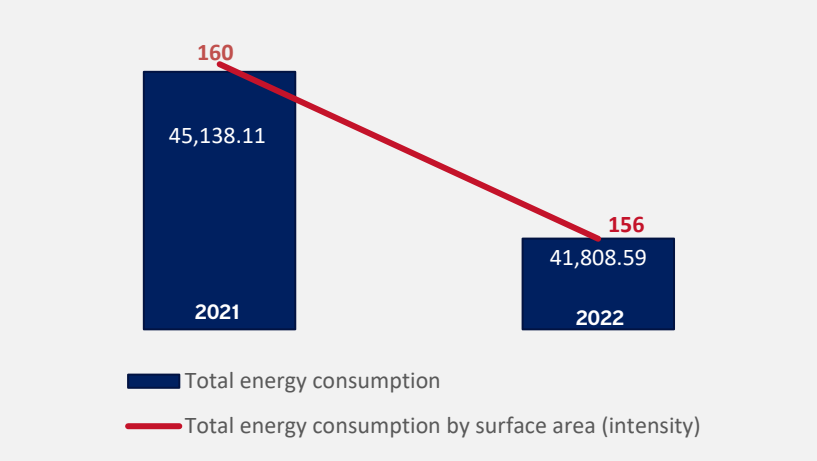


Chart 1 Total energy consumption and energy consumption per surface area

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 2022, Eurobank achieved an energy intensity ratio of 15.26 MWh/m€, representing a significant decrease of 48.26% compared to the previous year's ratio of 29.71 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, in 2022, 12 charging stations for electric and plug-in hybrid vehicles were installed in the following buildings:

Nea Ionia (6 chargers)
Megaro Idrymatos Bodossaki (1 charger)
Othonos 8 (1 charger)
Filellinon (1 charger)
Piraeus Port Plaza (3 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.

Within 2022, the Nea Ionia Building Complex was certified:

- The Data Center building received the LEED (Leadership in Energy and Environmental Design) Gold certification.
- The rest of the Building Complex received the LEED Silver certification.

The Bank also aims to certify 5 assets under EDGE green-building certification.

Activities performed in 2022:

The Bank continued to implement energy efficiency measures related to its operations to fulfill its emissions targets. In 2022, the following technical initiatives were implemented:

- Staff awareness raising campaign concerning energy conservation issues titled "7 Small Practices for a Sustainable Tomorrow."
  The practices suggested in the campaign are:

  1. Turning off the Airconditioning systems when leaving the office
  2. Setting the temperature at 25-27 °C in the summertime
  3. Properly shading the office space when using the air conditioning systems
  4. Turning off the lights when leaving the office
  5. Utilization of natural sunlight when possible
  6. Turing of the PC at the end of the workday
  7. Turning of the printers at the end of the workday

- Suspension of nighttime lighting in central buildings and deactivation of illuminated signs in the stores during evening hours.
- Expansion of central temperature control programming to more buildings.
- Replacement of external shading with 1,600 new blinds on the facades of N. Ionia Building Complex.
- Upgrading the construction of stores and overall technological equipment to reduce electricity consumption (computers, lighting, and air conditioning).
- Initiating studies for the installation of photovoltaic panels on our facilities' roofs to partially meet our energy needs through solar energy.
- Gradual expansion of energy meter installations in all buildings and stores.

No	Project	Branches	Buildings	Investment required (€)	Estimated annual energy savings (kWh)	Estimated annual GHG emissions reduction (tnCO2)	Annual monetary savings (€)	Payback period (y)	Estimated lifetime (y)
1	Replacement of lighting with new LED technology.	10		75,387	76,279	25.53	19,070	4.0	10
2	Replacement of lighting with new LED technology.		8	286,511	331,684	111.01	82,921	3.5	10
3	Replacement of air conditioning units with new high-energy efficiency models.	9		255,177	280,242	93.80	70,061	3.6	30
3	Replacement of air conditioning units with new high-energy efficiency models.		2	208,868	344,244	115.22	86,061	2.4	30
Totals		**19**	**10**	**825,943**	**1,032,449**	**345.57**	**258,112**		

In 2022, the Bank conducted a high-level feasibility study for energy generation through photovoltaic systems for self-consumption, which included the following:

- Installation of a PV park on the roofs of the Bank's buildings using the net metering process.
- Utilization of a 10-year Power Purchased Agreement (PPA) for energy procurement.
- Potential utilization of owned land for the construction of a private photovoltaic park.

Planned activities for 2023:

In the context of its EMS, based on energy consumption metrics Eurobank plans and performs technical energy saving actions in order to achieve its energy saving targets. For 2023 the planned activities include the following:

- Continuation of the following actions at all of 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.
- In the context of the digital transformation (Eurobank 2030) & the ESG Operational Impact Strategy, the transition of IT systems infrastructure to "cloud computing" ("Journey Cloud" initiative) is in progress with a direct impact on the reduction of electricity consumption and respectively the greenhouse gas emissions of Category 2 (indirect emissions from electricity) and the transition of the corresponding emissions from the Cloud to Category 6 (Indirect GHG emissions from other sources).
- Furthermore, in 2023, as part of the ESG Operational Impact Strategy (OIS) regarding green building certifications, the Bank will proceed with LEED certification for the Hive Athens building and EDGE certification for the Korai (240), Voukourestiou (101), Tsimiski - Thessaloniki (203) branches, as well as the buildings at Omirou 22 (Private Banking) and the Central Warehouse in Menidi.

Transportation and Business travels

As part of its sustainability efforts the Bank is monitoring and makes efforts to reduce the environmental impact of transportation and business travels. Where feasible, the Bank makes use of video conferencing/teleconferencing to reduce the amount of business travel and associated greenhouse gas emissions. In 2022, the scope of monitoring of transportation and business travels expanded. Except the milage of business travels, in 2022, the distances covered by the Bank's leased vehicles and the employee commuting were monitored and recorded. In addition, based on its ESG Operational Impact Strategy, the Bank is committed to minimize business travel.

The following table presents the pertinent milage:

Transportation		2021	2022	variations
Business Air travel	km	230,686	**539,913**	134.05%
Business Air travel per employee	km/person	36	**87**	140.50%
Leased vehicle transportations	km	5,706,180	**5,706,180**	0.00%
Employee commute	km	16,919,011	**16,919,011**	0.00%

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 1-7) 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, the use of diesel and petrol by the Bank owned and leased vehicles, the petrol used to power the generators and the fugitive emissions from the Bank's air conditioning systems.

Indirect emissions are those released by the consumption of electricity (Category 2) and those associated with air travel for employee business trips and commuting (Category 3), the waste management (category 4).

NOTE. In 2022, new emissions elements were added: these elements include the emissions from the Bank's lease vehicles, the emissions deriving from employee commuting, and the emission from waste management. When a new category is added, the amount for that category is added to the previous year to normalize the baselines for comparison reasons. For 2023 the bank aims to expand the emission elements even more and also account for emissions derived from Transportation and Distribution (category 3), Purchased Goods and Services (category 4), Capital Goods (category 4)

Also, from 2021 for the calculation of direct emissions, the Bank uses emissions factors from NIR Greece. At the same time, for the calculation of indirect emissions (category 2), it applies the location-based and market-based method according to the data of DAPEEP. In addition, the Bank utilizes from 2022 the conversion Factors derived from DEFRA to calculate the rest of the Indirect emissions.

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

Category		2021	**2022**	Annual change (%)
GHG emissions – Scope 1	tCO_2e	1,872	**2,681**	43.24%
GHG emissions – Scope 2	tCO_2e	16,169	**12,824**	-20.69%
GHG emissions – Scope 3	tCO_2e	4,538	**4,558**	0.45%
GHG emissions – Category 1 & 2, Scope 1 & 2	tCO_2e	18,040	**15,505**	-14.05%
Total GHG emissions	tCO_2e	22,578	**20,063**	-11.14%
Total GHG emissions per employee (intensity)	tCO_2e / person	3.52	**3.22**	-8.69%
Total GHG emissions by surface area (intensity)	tCO_2e e/m^2	0.080	**0.075**	-6.50%

According to the data presented in the table:

- Total GHG emissions in carbon dioxide equivalents (tCO_2e) dropped by 11.14% in 2022 compared to 2021 and amounted to 20,063 tCO_2e (Chart 3).
- Total GHG emissions per surface area (tCO_2e/m^2) and by employee (tCO_2e/person) dropped by 8.69% and 6.50% respectively.

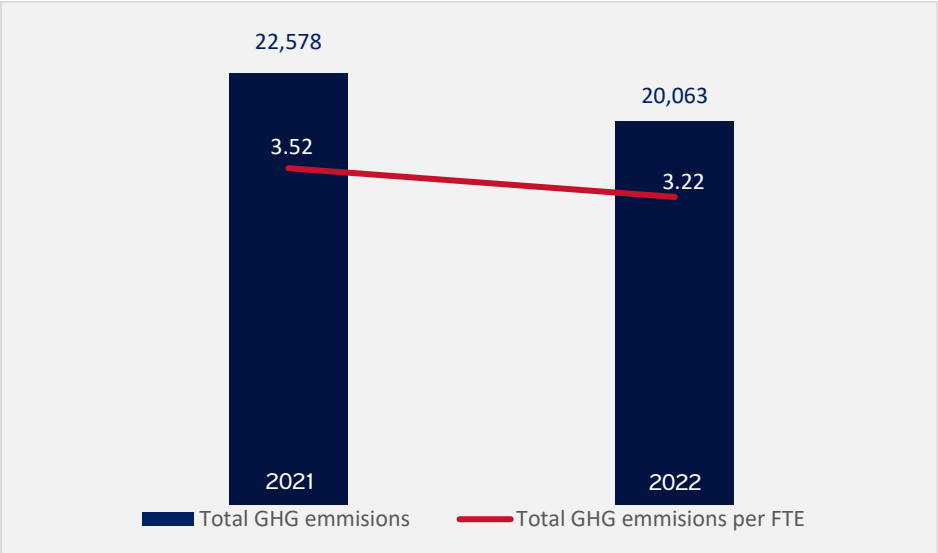


Chart 2 Total GHG Emissions

Direct emissions Category 1- Scope 1

Eurobank utilizes thermal energy generated from the use of heating oil and natural gas for heating its workspaces, as well as kinetic energy from diesel and gasoline for transportation vehicles and leased corporate cars. 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. Finally, the quantities of oil used in the power generators are also recorded. The pertinent calculations performed utilize the NIR Greece and Defra emission factors.

Fuel Consumption:

The 2022 direct emissions from fuels used are presented on the following table:

Direct emissions Category 1- Scope 1		2021	**2022**	Annual change (%)
From heating oil consumption	tCO_2e	67	**74**	10.62%
From natural gas consumption	tCO_2e	781	**677**	-13.27%
From vehicle petrol consumption	tCO_2e	12.29	**12.16**	-1%
From diesel consumption	tCO_2e	4	**3**	-33.18%

The increase in emissions occurring from fuel consumption is due to a 10.57% increase in heating oil consumption which attributed to the winter weather conditions, which had more cold days compared to 2021.

Bank's Leased Vehicles:

The necessary data for the Reporting year were collected via e-mail on distinct time period 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. Subsequently, GHG emissions were calculated for each vehicle type using the corresponding emission conversion factors from DEFRA.

The pertinent results are presented on the table bellow:

Direct emissions - Scope 1		2021	**2022**	Annual change (%)
Leased vehicle emissions	tCO_2e	925	**925**	0.00%

In order to continuously improve the methods of data collection and calculation, as well as to facilitate the end user, the "CO_2 Emissions Data logging Tool" application was developed in collaboration with the relevant IT unit. Through this application, users of leased corporate vehicles will be 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 potentials. 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 2022 are as follows:

Fluorinated gas		**2021**	**2022**	**Annual change (%)**
R-410A	tCO_2e	24	**106**	340.03%
R-407C	tCO_2e	18	**16**	-11.30%
HFC-134A	tCO_2e	0	**868**	
Fluorinated gases from refrigerants (fugitive emissions)	tCO_2e	82	**990**	1,100.52%

The amounts of fluorinated gases released in the atmosphere increased due to system failures / leakages and replacement of cooling fluids of NI and Bodosakeio HVAC Units.

Indirect Emissions category 2 – Scope2

Emissions from electricity consumption

Eurobank places a strong emphasis on measuring its electricity consumption 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 presents residual emissions for which the Bank is responsible for through its purchasing decisions, such as a renewable energy contract. 97.90% of Eurobank's electric energy is certified from Renewable Sources.

The results of these calculations are presented in the table below.

		2021	**2022**	Annual change (%)
Emissions from electricity consumption (location based no GO's)	tCO_2e	16,168.59	**12,824**	-20.69%
Emissions from electricity consumption (market based with GO's) *	tCO_2e	520.63	**352**	-32.38%
Total Reduction of Renewable electricity purchased (market based with GO's)	tCO_2e	15,647.96	**12,472**	-20.30%

* It concerns residual emissions other than provider contract.

The total Scope 1 & 2 emissions amounted at 15505 tCO_2e presenting a decrease of 14.05% which exceeds the target of -4% set for 2022

Indirect Emissions category 3-6 – Scope3

Emissions from Employee commuting and business travel (Category 3)

Employee Commuting
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 DEFRA conversion factors, allowed Eurobank to calculate the emissions resulting from employee commuting.

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 pertinent DEFRA Conversion Factors.

The table below presents the pertinent GHG emissions results:

Indirect Emissions – Category 3		2021	**2022**	Annual change (%)
From air travel	tCO_2e	20	**40**	104.12%
GHG Emissions From air travel per employee	tCO_2e/FTE	0.0031	**0.0064**	109.75%
GHG Emissions From air travel per km	tCO_2e/km	0.0000852432	**0.0000743450**	-12.78%
GHG Emissions from employee commuting	tCO_2e	4,116.23	**4,116.23**	0.00%

Emissions from Waste disposal and Water consumption (Category 4)

In 2022, the Bank calculated the emissions occurring from the disposal of waste and the water consumption. The calculations were performed using data from recycling (in tons) of materials such as paper, packaging materials, electronic equipment, batteries, and light bulbs. Also, municipal waste disposal data were collected. In addition, the Water consumption records from EYDAP and local water companies were utilized as well. The conversion factors required for the calculations were obtained from DEFRA.

The pertinent results are presented in the following table:

		2021	**2022**	Annual change (%)
GHG Emissions from the disposal of solid and liquid waste	tCO_2e	401.75	**401.75**	0.00%

Gaseous pollutants

The 2022 emissions of gaseous pollutants (Sulphur dioxide-SO_2, nitrogen oxides-NO_x 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	Variation
From Sulfur Dioxide, SO_2	641,65	**593,89**	-7.44%
From Nitrogen Oxides, NO_x	50,20	**46,49**	-7.39%
Particles	33,15	**30,68**	-7.44%

The targeting for greenhouse gas emissions is performed annually and have been recorded in the section 8. Environmental Targets - Performance.

Carbon Emission Intensity Index (GHG)

Carbon emission intensity is calculated as GHG emissions of Scope 1 & Scope 2 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 for 2022 is 5.66 tCO_2e / m€ and shows a decrease of 52.32% compared to 2021 (11.87 tCO_2e / m€). Due to the simultaneous increase in the Bank's operating income and the decrease in GHG emissions.

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

Carbon Offsets

In 2022, the Bank purchased a carbon offset product with a social impact offered by a company called Climate Positive from SCB & Associates Ltd. This particular initiative focused on the activity of "Improved Cookstoves for Social Impact in Uganda Communities" and was certified by the Gold Standard (GS ID 6604).

The purpose of this initiative was to offset greenhouse gas emissions resulting from natural gas consumption in the N. Ionia Building Complex. Approximately 460 tCO_2e, which corresponds to 67% of the greenhouse gas emissions from total natural gas consumption, has been offset through this carbon offset program.

The activity involved the implementation of improved cooking stoves in households across three regions in Uganda throughout 2017, aiming to create a social impact. Many households in the region currently rely on traditional stone stoves, which consume large amounts of firewood. This not only requires significant time for firewood collection but also leads to deforestation and land degradation. Additionally, burning firewood is a significant source of greenhouse gas emissions contributing to climate change. Apart from the environmental consequences, there are serious health implications associated with inefficient cooking methods due to exposure to smoke and other emissions.

This project aims to address these issues by introducing energy-efficient stoves in households. These energy-efficient stoves will allow households to cook the same amount of food using less firewood, thereby reducing their health problems caused by smoke. The overall reduction in emissions from the implementation of 25,600 improved cooking stoves is estimated to be approximately 480,976 tons of CO_2, with an average annual emission reduction of 32,065 tons of CO_2.

For more information, please refer to: https://climatepositive.com/blogs/projects/uganda-energy-efficient-cookstoves

Water consumption

Acknowledging that water is one of the most valuable natural resource, 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 facilities, including both branches and Administration buildings. Eurobank's water management policy is available at Eurobank's Internet Site.

In the year 2022, the total water consumption amounted at 54,460 m^3, demonstrating a decrease of -12.61% compared to 2021 (chart 3). This performance exceeded the target set for 2022 for a 3% reduction compared to 2021. Simultaneously, the water use per employee was recorded at 8.73 m^3 per person demonstrating a decrease of -10.20%.

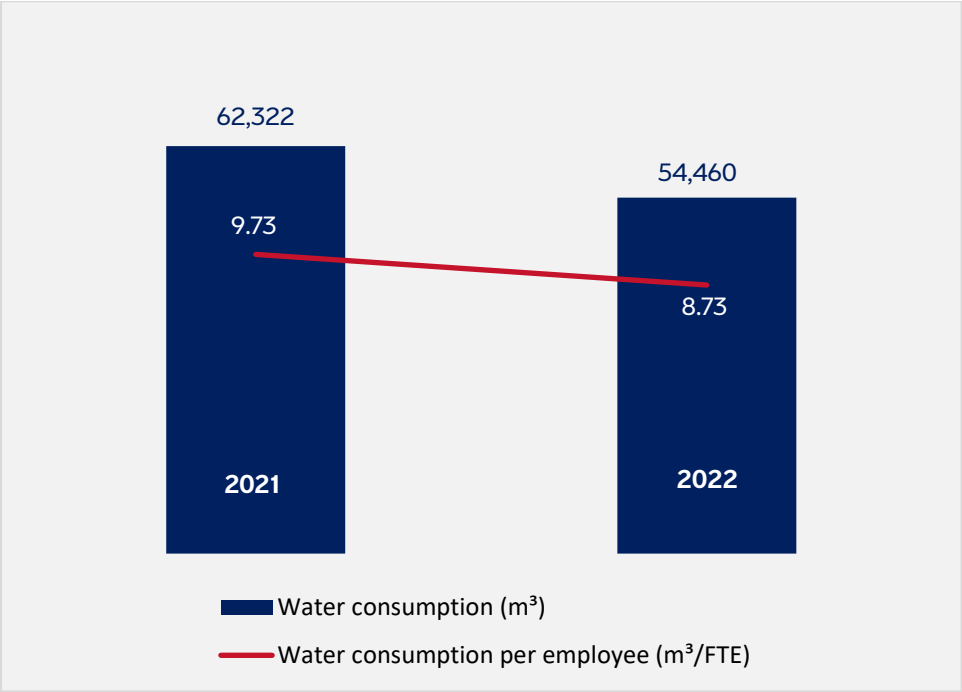


Chart 3 Water consumption and water consumption per employee

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 premises has decreased thus contributing further to the reduction of paper supply.

In 2022, Eurobank's supply of A4 & A3 paper totaled 129,9 tons, representing a notable decrease of 37.94% compared to the previous year's supply of 209.2 tons. This reduction successfully achieved the target set at 195 tons (-7%). Furthermore, the corresponding paper consumption per employee presented a significant decrease of 36.23%, with a consumption rate of 21 kg per full-time equivalent (FTE) employee in 2022, compared to 32.65 kg per FTE employee in 2021 (Chart 4).

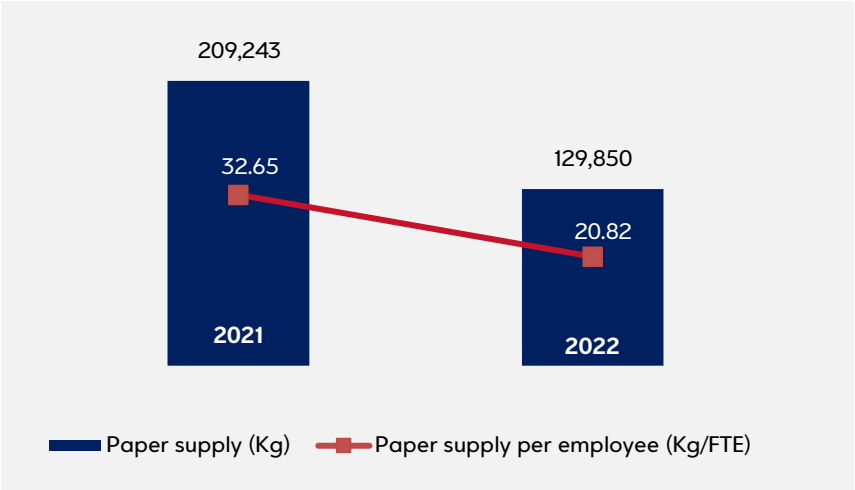


Chart 4: Paper supply and paper supply per employee.

The annual change in the supply of A4 & A3 paper compared to the 2014 base year is shown in the table below, where a marked decrease of 77.38% is noted over recent years.

	2014	...	2020	2021	2022
Paper supply (Tn)	574.1		247.2	209.2	**129.9**
Change with base year in 2014 (%)			-56.95%	-63.56%	**-77.38%**

Print Management System

In 2022 the successful Managed Print Services (MPS) program continued for the Eurobank's printers offering Improved management capabilities, reduced operating costs and secure printing. Chart 5 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 2022 amounted at 45 million pages and decrease by 13% in comparison with 2021. This performance surpasses the estimation of 8% decrease, thus proving the efficiency of measures taken by the Bank to minimize paper consumption.

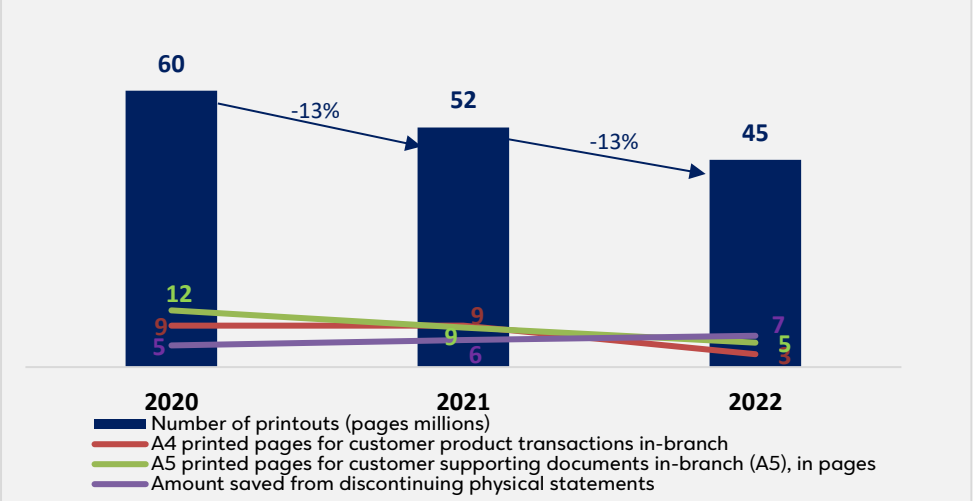


Chart 5: Number of prints. reduction rate

Paper saving program – paperless

In 2022, as part of the intensified digital transformation efforts, Eurobank's paper saving program continued through a series of actions which were implemented in the context of the Bank's paperless program. Such actions included 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 2022, a 68% reduction was achieved compared to 2021, due to the implementation of IT solutions such as the exclusive use of tablets for the Core Banking operations and all consumer products, as well as the exclusive use of tablets and electronic delivery of documents via email for the largest volumes of banking and insurance products.

For 2023, the Branch Network expects the following:

- Due to further integration of transactions on the tablet with exclusive use, it is estimated that there will be a 16% reduction is A5 paper used for customer transaction printouts compared to 2022.
- Continuation of the low levels of printed consumer products based on the outcome of 2022 interventions.

e-Statement service

In 2022, a 15% reduction was achieved compared to 2021, thanks to initiatives to increase the use of e-statements and electronic delivery of documents through alternative channels (europhone banking). In 2022, Eurobank achieved a notable increase in the adoption of its e-Statement service. Approximately 222,000 additional e-Banking users opted to receive electronic account statements exclusively, leading to the discontinuation of approximately 501,000 physical statements. Since the introduction of the e-Statement service, a significant number of customers, around 1,690 million, have chosen to discontinue the postal delivery of approximately 4.2 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 €30 million since the service became available.

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 Head Office Buildings and Branches, ensuring coverage of 100% of its operations. These practices are consistently applied throughout the Bank's premises to effectively monitor and manage 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
- Domestic waste
- Paper and packaging materials
- Waste electrical & electronic equipment
- Lamps/Accumulators/Batteries
- Credit cards
- Plastic bottle caps
- 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.

Single Use Plastics

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.

The total weight of solid waste recycled in 2022 amounts to 440.290 kg.

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 2022, Eurobank achieved its goal of recycling 100% of the toner cartridges and recycled a total of 862 Kg of empty cartridges. For 2023 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 2022, Eurobank's recycling efforts resulted in the recycling of 331,975 kg of paper. For 2022, 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, for 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, the total amount of packaging material recycled by the Bank amounted to 23,888 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 facilities in 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 2022, the total amount of landfilled domestic waste registered 861,183 kg.

Waste Electrical and Electronic Equipment

For the reporting year, the Bank continued its decommissioned Electrical and Electronic Equipment (WEEE) safe disposal program. Base on that program Eurobank either reuses, recycles the decommissioned Electrical and Electronic Equipment. The devices recycling is performed by pertinent licensed associates appointed by the official system established by the Ministry of Environment and Energy. In 2022, 3,312 pieces of electronic equipment, which correspond to 60,524 kg where recycled. These amounts represent 100% of the Bank's WEEE Waste, thus achieving the annual target, while 871 pieces, which correspond to 5,147 kg, where donated to other organizations such as schools.

Lamps/Accumulators/Batteries

Spent lamps and empty accumulators/batteries are regulated by the applicable national environmental legislation, as they contain hazardous substances, including heavy metals, 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 2022, by collaborating with approved waste management agencies and following established procedures for safe disposal Eurobank successfully achieved its target of recycling 100% of spent lamps and accumulators/batteries. In detail, the Bank delivered a total of 218 kg of spent lamps, 22.732 kg of large/medium UPS batteries and 281 kg of empty 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 defective or canceled 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. In 2022, 980 kg of expired credit cards has been recycled.

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. As of 2022, around 1.4 million cards have been printed using the new biodegradable material, while the Bank's debit card stock is expected to be replaced in the following year.

Plastic bottle caps

As part of its Environmental Policy and Corporate Responsibility, Eurobank implements a program to recycle plastic bottle caps, which are delivered to a recycling company and the amount received is donated to charitable causes through the Group's "WeShare" volunteer group. Under this program, caps are collected in the Bank's storage area and are later collected by the recycling company which offers a cash incentive. The Bank aims to raise employee awareness, on one hand, and to support vulnerable social groups through the collected funds, on the other. More and more employees are embracing the program and demonstrating their environmental-ecological conscience and desire to give by taking part in social awareness initiatives.

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. It is crucial to acknowledge that 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, an alternative management system, to reinforce its commitment to effective waste management practices.

In 2022, the Bank successfully replaced and collected 500 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 facilities, utilizing annually calibrated instruments. A detailed report is generated each year, encompassing various aspects including noise levels. As per the guidelines outlined in international standard ISO 1996-1, the permissible noise level for intellectual work stands at 55 dB(A). 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 specific scenarios, such as 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 certain branches may feature large-scale air conditioning systems, which could potentially exceed the maximum noise limits established by Presidential Decree 1180/81 (Government Gazette 293/A/6-10-1981). In such instances, regular inspections and maintenance of the air conditioning units within our Bank's branches and buildings are conducted to ensure their proper functioning. Should it be determined that the noise emitted by these installations surpasses the legally permissible levels, either through inspection by the Technical Works Division or in response to adjacent property complaints, a comprehensive on-site investigation is conducted. This entails a collaborative effort involving engineers and technicians to meticulously record noise levels, investigate the root causes, promptly address any malfunctions, and subsequently conduct follow-up measurements to verify compliance with the allowable noise levels.

Eurobank the Greek partner of the innovative 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).

Environmental Actions in 2022

In 2022, following the challenging circumstances caused by the COVID-19 pandemic, the Bank's volunteer team, "TeamUp," was revitalized and successfully executed various environmental related initiatives. Recognizing the importance of addressing climate change, environmental risks, and related issues, Team Up diligently worked towards raising awareness among employees on these critical matters.

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 the Bank and beyond. By focusing on these crucial issues, Team Up demonstrated their dedication to promoting a greater understanding of ESG factors among the Bank's workforce. 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.

- Cleaning of Ancient Olympia region

Through the collaboration with Hellenic Society for the Protection of Nature, 90 Team Up volunteers cleaned Strofylias Forest at Kaifa Lake (NATURA 2000 area) and the Foloi Forest. Cleaning refers to the collection and removal of waste alien to the forest ecosystem, which may become dangerous for causing or spreading a fire.
The effort of our volunteers is part of Eurobank's Corporate Social Responsibility initiative for the restoration of the fire-damaged Ancient Olympia, an area of great symbolism and national importance that the Bank has supported in the past with important works at the Museum and the archaeological site and a wonderful forest around it.

- Collective Kitchen in Organization Earth

More than 40 Team Up members participated in Organization Earth “organic vegetable”. During the initiative, TeamUp prepared healthy, organic & delicious food for 200 people who are facing food insecurity. Moreover, two separate workshops were held: how we can make our own Vegetable Garden -even on our terrace and how to compost at home. By adopting the above practices, we can have delicious organic vegetables and at the same time minimize the waste we throw away, thereby helping to reduce our environmental footprint.

- Boroume ("We Can")

Boroume is a non-profit organization whose mission is to reduce food waste and fight malnutrition in Greece. Through their "Saving & Offering Food" program, they save food on a daily basis from many sources, and they offer it to charities that help people who are facing food insecurity. TeamUp volunteers participated in "Boroume at the Farmers' Market" - reducing food waste at the farmers' markets.

- Tree planting in Ancient Olympia

Through the collaboration with We4all, 50 volunteers of TeamUp planted 150 trees in Ancient Olympia. We4all is a non-profit Environmental Organization and is led by the following mission: help Earth heal itself and remind people that this Planet is our home.

- Beach cleaning in Galazia Akti

On the 5th of June TeamUp celebrated World Environment Day with another TeamUp initiative. More than 40 volunteers in cooperation with iSea undertook a clean-up action on Galazia Akti beach, collecting more than 40kg of waste. iSea, an organization for the protection of aquatic ecosystems, informs people about the issue of water litter and its effects, as well as about good practices for reducing litter in our daily activities.

- Beach cleaning in Artemida

On the 5th of June TeamUp celebrated World Volunteer Day with another TeamUp initiative. More than 40 volunteers in cooperation with iSea undertook a clean-up action on Artemida beach, one of the most important wetlands of Attica, thus contributing with small actions to a better sustainable future for all TeamUp members succeeded in collecting 25kg of all kinds of waste that pollute the environment.

Environmental Verifier's Declaration on Verification and Validation Activities

TÜV HELLAS (TÜV NORD) SA, certified by the Hellenic Accreditation System 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, 36, 37, 38, 39, 41, 42, 43, 45, 46, 47,
49.42, 49.5, 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 organization as indicated in the updated environmental statement of the organization Eurobank SA, with registration number EL-000080, meets all requirements of Regulation (EC) No 1221/2009 of the European Parliament and of the Council, Commission Regulation (EU) 2017/1505 of 28 August 2017 and Commission Regulation (EU) 2018/2026 of 19 December 2018 amending Annexes I, II, III and IV to Regulation (EC) No 1221/2009 on the voluntary participation by organizations in a Community eco-management and audit scheme (EMAS).

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 of the European Parliament and of the Council, Commission Regulation (EU) 2017/1505 of 28 August 2017 and Commission Regulation (EU) 2018/2026 of 19 December 2018 amending Annexes I, II, III and IV to Regulation (EC) No 1221/2009,
- 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 organization reflect a reliable, credible and correct image of all the organization'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.

Done at Athens, on 05/07/2023

Signatures

M. Kypriotou

Authorized Signatory
TÜV HELLAS (TÜV NORD) SA

P. Achladas

Lead Verifier
TÜV HELLAS (TÜV NORD) SA

Information Requirements for Registration

Organization	
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 Division
(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	07/2024
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	6,236
Turnover or annual balance sheet	€ 2,739 million

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 Division
(b) electronic form	www.eurobank.gr
Registration number	EL-000080
Registration date	11/03/2009
Suspension date of registration	-
Deletion date of registration	-
Date of the next environmental statement	-
Date of the next updated environmental statement	07/2024
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	6,236
Turnover or annual balance sheet	€ 2,739 million

Environmental Verifier	
Name of environmental verifier	TÜV HELLAS (TÜV NORD) SA
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, 36, 37, 38, 39, 41, 42, 43, 45, 46, 47, 49.42, 49.5, 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)

Done at Athens, on 05/07/2023

Signature of the representative of the Organization

S. Ioannou

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

Appendix 1 - Environmental Aspects, Operating Context, Stakeholders, Threats & Opportunities
Direct Environmental Aspects

Task	Environmental Aspect	Environmental Impact	Threat Assessment	Threat	Opportunity	Management Measures
Building Renovation						
Replacement of mechanical, electrical equipment.	Disposal of hazardous/ non-hazardous solid waste Noise Fire risk	Pollution from hazardous/ non-hazardous waste. Noise pollution. Reduced biodiversity.	2.06	"Collection of large volume of waste with problems of handling. Risk to life of workers, risk for surrounding area.	Device recycling.	Contractor/maintenance work with works contract (timelines, addressing environmental issues). Safety Technician measures environmental factors. Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment.
Spatial planning changes, partitioning/ small scale construction works.	Disposal of hazardous/ non-hazardous solid waste Disposal of paint con-trainers Noise Fire risk	Pollution from hazardous/ non-hazardous waste. Noise pollution. Reduced biodiversity.	2.02	Collection of high volume of waste-building materials with problems of handling, storage. Risk to life of workers, risk for surrounding area.	Management of inert materials (building materials).	Contractor/maintenance work with works contract (timelines, addressing environmental issues). Selective demolition, removal, and management of hazardous waste (e.g.: asbestos). Avoid uncontrolled disposal into the environment, not mixing with hazardous waste, selective demolition, removal of hazardous waste, exploitation of other materials. Disposal of inert (building) materials in approved spaces. Soundproofing and protection of building facilities. Use of paints without harmful substances, manufactured with environmentally friendly methods. Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment.
Management / Storage of equipment-fixtures						
Storage of equipment (electronic/electrical, furniture, other office equipment).	"Disposal of hazardous/non-hazardous solid waste. Fire risk.	"Pollution from hazardous/ non-hazardous waste. Reduced biodiversity."	2.44	Collection of high volume of waste with problems of handling, storage. Risk to life of workers, risk to surrounding area.	Reuse, donation, recycling-reciprocal benefit.	Separation/sorting of electronic waste from other waste. Delivery to alternative management system or approved collector-reciprocal benefit. We manage 100% of office equipment; furniture which cannot be reused is initially stored in the central warehouse until a suitable partner can be found to recycle it or it is donated. Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment.
Office and branch operation						
Paper use	Disposal of nonhazardous solid waste. Natural resource consumption.	"Pollution from waste. Natural resource depletion."	2.13	Increase in supply cost due to printing requirements. Generation of large volume of paper records. Problem in handling (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.).
Use of aluminum & plastic	Disposal of non-hazardous solid waste.	Pollution from waste.	2.00			Avoiding uncontrolled disposal, separate collection, and recycling. Small quantities
Use of ink cartridges and printing inks	Disposal of non-hazardous solid waste.	Pollution from waste.	1.99	Contributes to 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 handled (return to provider or delivery to licensed waste recycling subcontractor).
Use of accumulators/ batteries.	Disposal of hazardous solid waste.	Pollution from hazardous waste.	1.92	Collection of high volume of waste with problems of handling, storage.		100% of accumulators are recycled through special recyclers.
Use of electricity to operate equipment (e.g.: air conditioning units, lighting, devices)	"Natural resource consumption. Gas emissions.	Non-renewable natural resource depletion. Air pollution.	1.88	"Problems due to extended power outages. Contribute to climate change (emissions of CO2 and other greenhouse gases).	Reduction of greenhouse gas emissions. Reduction of consumption cost. Cooperation with power providers using a fuel mix for electricity production with a small carbon foot- print and/or where the energy largely originates from the use of RES.	Use of uninterrupted operation systems in IT or telecommunication equipment with UPS units and generators. Installation of low-energy consumption systems, energy survey for every building, issue of building energy report, energy inspections by special inspectors. Energy criteria in tenders to select energy provider and in tenders for selecting equipment (e.g.: LED lamps).
Use of heating oil/ burner operation	Natural resource consumption. Oil leakage. Gas emissions. Fire risk.	"Non-renewable natural resource depletion. Water-ground pollution. Air pollution. Reduced biodiversity.	1.92	Non-availability of oil. In-crease in oil prices. Highly pol-luting. Risk to life of workers, risk to surrounding area.	Reduction in operating costs. Consideration of alternative heating method, e.g.: natural gas.	"Limited use. Burner maintenance by appropriately licensed technician. Issue of maintenance-adjustment log sheet by technician to include measurement of flue gases. Inspection of leakage collection tank. Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment."

Direct Environmental Aspects

Task	Environmental Aspect	Environmental Impact	Threat Assessment	Threat	Opportunity	Management Measures
Use of natural gas/ heating burner operation	Natural resource consumption. Gas emissions. Fire risk.	"Non-renewable natural resource depletion. Air pollution. Reduced biodiversity.	1.92	Increased pollution. Risk to life of workers, risk to surrounding area	Lower cost, clean and environ-mentally friendly solution (e.g.: compared to oil).	Burner maintenance by appropriately licensed technician. Issue of maintenance-adjustment log sheet by technician to include measurement of flue gases. Implementing fire safety and protection measures, building fire safety certificates, fire prevention and response measures and equipment.
Environmental emergency.	Fire risk.	Reduced biodiversity. Air pollution.	2.27	Risk to life of workers, risk to surrounding area.		Taking safety measures: digital CCTV, placement of barriers – fire-resistant compartments. Taking fire protection measures (fire detectors, active fire protection systems, fire extinguishing systems).
Maintenance of buildings and equipment						
Electrical works	Disposal of hazardous solid waste.	Pollution from hazardous waste.	1.81	Collection of large volume of waste with problems of handling.		Works with contract that covers environmental issues.
Lift maintenance	Disposal of hazardous solid waste.	Pollution from hazardous waste.	1.60	Collection of large volume of waste with problems of handling.		Maintenance contracts (timelines, addressing environmental issues).
Generating set maintenance (medium-voltage oils)	Natural resource consumption. Disposal of hazardous solid waste.	Non-renewable natural resource depletion. Pollution from hazardous waste.	1.74	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 auxiliary power plants and are exempt from installation and operating permits. Maintenance technicians undertake recycling, maintenance contracts (timelines, addressing environmental issues)."
Maintenance of A/C units (use of freon and other consumables in the units).	Chemical waste. Risk of leakage. Gas emissions. Noise.	Toxic effects on biodiversity. Water-ground pollution. Air pollution. Noise pollution.	1.71	Ground pollution. Increased toxicity due to leakage of materials used to maintain A/C units. Poor operation, air conditioning problems in work- spaces. Neighbors complain of noise from our facilities.	Use of environmentally friendly refrigerants type R32 with lower toxicity. Replacement of old A/C units with new cutting-edge technology machines.	Maintenance contracts - inspection of freon/ fluorchlorocarbon leakage (timelines, addressing environmental issues). Regular A/C maintenance and use of environmentally friendly refrigerants. Safety Technicians measure physical factors at all facilities with instruments that are calibrated annually. To eliminate-minimize potential noise, regular inspections/maintenance are conducted on A/C units at Bank branches and buildings to ensure the installations are in good order.
Maintenance of UPS units	Disposal of hazardous solid waste.	Pollution from hazardous waste.	1.74	Collection of large volume of waste (devices-batteries) with problems of handling.		Separate collection and delivery to licensed handling facility. Maintenance contracts (timelines, addressing environmental issues).
Maintenance of illuminated signs/lamps	Disposal of hazardous solid waste.	Pollution from hazardous waste.	1,60		Use of LED lamps with increased shelf life to help reduce this type of waste.	Separate collection and delivery to licensed handling facility. Maintenance contracts (timelines, addressing environmental issues).
Procurements						
Procurement of electrical and electronic equipment.	Natural resource consumption.	Natural resource 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.
Paper supply.	Natural resource consumption.	Natural resource depletion.	1.9	Use of non-environmental paper.	Use of paper with Ecolabel and/ or meeting established environ-mental specifications.	Environmentally friendly materials and products with Ecolabel and which meet established environmental specifications.
Transport						
Maintenance of company trucks.	Disposal of hazardous solid waste.	Pollution from hazardous waste.	2.09	Financial burden on organization from fines for increased emissions found during vehicle roadworthiness checks, as a result of deficient or poor maintenance.	Cooperation with approved collectors for reuse or recycling of spent consumables (oils, accumulators, tires). Reduced operating costs due to better vehicle performance resulting from diligent maintenance.	Regular maintenance, battery/tires checked at authorized garage. Regular oil-lubricant checks at authorized garage. Use of low-viscosity lubricants and A/C of low rolling resistance.

Indirect Environmental Aspects

Activity	Environmental Aspect	Environmental Impact	Management approach
Sustainable Finance	Indirect environ- mental and social aspect.	Indirect impact.	For more details regarding the indirect impact linked to Sustainable Finance activities, please refer to Eurobank's Annual Report Business & Sustainability 2022.

Operating Context

Influencing factor	Type	Subject	Potential impact	Management measures
Economy	EXTERNAL FACTOR	Investments in new technologies	Competitive advantage, attracting new customers, e.g.: Gen Z.	Cooperation with large technology companies (e.g.: Microsoft, CISCO).
Economy	EXTERNAL FACTOR	Cost of energy or availability	Increased operating expenses	Tender for electricity provider (financial and energy assessment). Low-cost electricity.
Society	EXTERNAL FACTOR	Greenhouse gas emissions.	Increase in climate risk from our operations/activities.	"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. Energy criteria included in tender process to select energy provider. Guarantees of origin (RES). Reduction of greenhouse gas emissions (from: electricity, natural gas, oil, petrol, travel/transport)."
Society	EXTERNAL FACTOR	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."
Society	EXTERNAL FACTOR	Protecting surrounding area from our 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."
Technology	EXTERNAL FACTOR	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.
Technology	EXTERNAL FACTOR	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.
Society	INTERNAL FACTOR	Management of natural resources (oil, natural gas) and use of electricity by focusing on source of consumption & cost.	Protecting biodiversity.	"Application of Energy Management System. 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."
Society	INTERNAL FACTOR	"Equal opportunities for all employees. Training employees on management system issues."	Raising employee awareness of management system issues.	eLearning training programs on management systems (Quality - Environment - Energy). Environmental actions in cooperation with Internal Relations Division. Information via email.
Activities	INTERNAL FACTOR	Organizational structure.	Involvement of several units in implementing environmental & energy objectives and targets.	Management review (consultation on significant issues).

Stakeholders / Threats & Opportunities

STAKEHOLDER	POSITION	NAME	NEED OR EXPECTATION	MANAGEMENT MEASURES	COMMUNICATION	CONTRACTUAL OBLIGATION
State & Regulators	OUTSIDE ORGANISATION	Ministry for the Environment and Energy.	Compliance with environmental and energy related legislation. Energy surveys – entry into Ministry application. Monitoring F gases& ODS. Waste management.	Application of procedure for "Management of Environmental Legislation and Drawing up of Compliance Proposal". Environmental Management System and Energy Management System. 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
State & Regulators	OUTSIDE ORGANISATION	Ministry for the Environment and Energy. Ministry of Health, Greek National Public Health Organization, World Health Organization	Expects demonstration of compliance with EMAS regulation (voluntary participation). Observance or compliance with directives to mitigate the pandemic (e.g.: on issues related to the use of A/C units).	EMAS Environmental Report, verification by certification body.	Submission of EMAS Environmental Report to Ministry of Energy (annually). Online communication.	YES
State & Regulators	OUTSIDE ORGANISATION	Hellenic Accreditation System (ESYD).	Acceptance of ESYD assessor presence during certification body's survey of management systems set in place by the Bank.		Presence on Bank premises.	YES
Investors, Shareholders, and Investment Community	OUTSIDE ORGANISATION	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
Investors, Shareholders, and Investment Community	WITHIN ORGANISATION	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. In cases of special circumstances/problems (e.g.: pandemic), informing Management about the continuation of its function is done by the Crisis Management Team with frequent meetings of its members and addition al participation by competent individuals depending on importance of each issue. The result of the meetings is the issue of a special "Business Continuity for Day-to-Day Operations" report describing decisions and measures for continuing operations and their relative progress.	Online communication.	
Civil Society	OUTSIDE ORGANISATION	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" Department.	
Customers	OUTSIDE ORGANISATION	Customer list.	Customers expect service in an environment with appropriate lighting, climate control, etc. Creating special measures for serving customer, in case of possible impact of exogenous factors 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 pandemic.	"(except Health & Safety Management System): Maintenance timetable for A/C, lighting systems, etc. Solid waste management (paper, plastic, ink cartridges, lamps, batteries, etc.). Special instructions for Customers/ Visitors to Bank branches and buildings due to pandemic. Informing customers of new service/product platforms.	Customer complaints. Informing personnel on issues related to service and special operating circumstances (e.g.: pandemic) via email/Connected. Encouraging new customers to use new platforms.	
Suppliers and partners	OUTSIDE OR GANISATION	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.	Application of Environmental Management System. Policies/procedures/ guidelines, internal inspections, management system reviews, etc.	Internal and external inspections of Bank units, meetings. Online communication. Use of new communication technologies.	YES
Suppliers and partners	OUTSIDE ORGANISATION	ISO standard issuer.	Expects that most standards applicable to the object will be implemented.	Implementation of ISO 9001, 14001, 50001, 45001, 20000, 22301, 27001.	Cooperation with certification body.	
Employees	WITHIN ORGANISATION	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.	
State & Regulators	OUTSIDE ORGANISATION	City of Athens.	Abiding by the City of Athens sanitation regulation.	Recycling procedure for paper and packaging materials.	Keeping branches informed.	YES
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.	Project with PWC consultants.		YES

Stakeholders / Threats & Opportunities

THREATS - OPPORTUNITIES

INVOLVES	THREAT	THREAT MANAGEMENT	OPPORTUNITY	OPPORTUNITY EXPLOITATION
Material Resources Management (Equipment & Technology, IT Systems).	Poor or insufficient operation problems with equipment. Operational risks due to exogenous factors pandemic (e.g.: inability to serve customers).	Application of Energy Management System. 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 Neutral Bank. Financial benefit from potentially lower rates of the Weighted Average Market Price of electricity (from the Independent Power Transmission Operator rate schedule). Redesign of operations & automation of procedures. Use 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 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.
All unit processes and processes of certified units.	Limited capacity for performing tasks (including management systems) in Bank area, mainly due to exogenous factors pandemic (e.g.: force majeure, emergency operating directives, special restrictions). Poor service, potential operating cost. Ineffective management of operational risks.	Business Continuity Plan & Disaster Site procedure. Use of alternative workplace depending on the case/decision. Option of working at home. Annual BCP review. Risk & Control Self-Assessment implementation. Depending on assessment, implement the related action. Internal and External inspections.	Develop and optimize applications, systems, and procedures. Activate Crisis Team, create synergies.	"Document impacts. Crisis Team reports, outcomes of measures. 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)."
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 to begin association with suppliers, partners. Assess based on specific criteria in each tender. Flexible modes of communication with suppliers."	Synergies in tenders. Organized method of supplier cooperation receiving service RFP/RFQ texts.	Supplier evaluation. Market survey. Visits to suppliers. Communication and receipt of documents via email (invoices, contracts, verification of services rendered, etc.).
Electricity Management	Problematic or poor operation of electricity meters at facilities (site of operation).	Monitoring of good operation through BEMS systems, regular maintenance. Checks of meter readings with calibrated amp clamp by an energy consultant.	Daily, direct monitoring of energy consumption (365 days). Checks of proper function of installations (air conditioning, lighting, etc.). Direct detection and resolution of problems/ issues. Monthly comparison of electricity measurements with electricity bills from energy provider should not diverge.	Cooperation with energy consultant. BEMS systems.
Energy Management	"Failure to monitor baseline or deviation from it. Erroneous selection of denominator in electricity indicator (reason for energy consumption, e.g.: square area, persons, degree days). Erroneous definition of system's geographical boundaries. Possible exceptions."	Monthly monitoring with energy data, depending on type of energy (electric, thermal). As part of the energy review, the indicator (denominator) is selected that adds weight to the reason for consumption. The Energy Management System covers all of the sites of operation the Bank uses itself (branches, buildings). Monitoring of changes at sites of operation (relocations, new facilities).	"Energy savings. Measurement extension. Cooperation with providers to align metrics."	"Energy saving actions. Staff training. Measurements and analysis of energy issues throughout Group."
Energy System	Improper staffing of the Energy Management Team.	Staffing Energy Team with appropriately trained personnel. Selection of suitable companies/maintenance technicians.		Selection of personnel, taking into account knowledge of energy issues. Training.
Application of new legislation/regulations. All unit processes.	Failure to identify & meet compliance obligations. Potential harm to reputation and fines (mostly related to public proposals).	Development of process for effective identification of new legislation. Presence of units within the Bank which are kept informed of regulatory changes and in cooperation with the Compliance Division/Regulatory Unit/Financial Services, information is forwarded as appropriate to other units which may be required to implement such changes.		

Appendix 2 List of Key Legislation

Heading	Main Requirements	Management	Documentation
Government Gazette 4936 (27/5/2022): The creation of a coherent framework to enhance the adaptive capacity and climate resilience of the country and ensure its gradual transition to climate neutrality by 2050, in the most environmentally sustainable, socially just, and economically efficient manner. The implemented policies and measures for climate change mitigation aim to reduce emissions and increase absorptions, strengthen legal certainty for investors and citizens, and facilitate a smooth transition of the economy and society towards climate neutrality.	GHG Emissions accounting base on 2006 IPCC Guidelines for National Greenhouse Gas Inventories or ISO140641:2018 emissions reduction measures to be taken by companies.	Submission of bank/ subsidiary climate change data to 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 Ministry of Energy.	Submission of Bank/subsidiary data to Ministry of 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), limiting overall impacts of resource use and improving efficiency by recovery of secondary raw materials, 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 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.
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 modification, taking the 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 Differential Current Device (DCD) and the existence of a LEC (Licensed Electrician Certification form) are checked.

Heading	Main Requirements	Management	Documentation
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).
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 Ministry of Energy.	Submission of Bank/subsidiary data to Ministry of 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.
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.

Heading	Main Requirements	Management	Documentation
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.
Ministerial Decision Ref. No. 18694 (Gov. Gaz. 1232/B/11.4.2012): Determination of competent authorities, measures, and procedures for implementing Regulation (EC) 842/2006 of the European Parliament and of the Council of 17 May 2006 on certain fluorinated greenhouse gases, and regulations issued for its implementation.	For instance: Natural or legal persons under public or private law, ... who use fluorinated gases listed in Regulation (EC) 842/2006 when operating station refrigeration, air conditioning and heat pump equipment, as well as fire protection systems, are required, in accordance with Article 3 of Regulation (EC) 842/2006: a) to prevent leakages and to repair any detected leakages as soon as possible, b) to ensure that checks are carried out regularly and to install leakage detection systems when necessary, and c) assign repairs and checks to certified personnel or companies who comply with the requirements of Article 5 hereof.	Collecting data from maintenance technicians, measuring quantities of recovered fluorinated greenhouse gas.	Annual submission of data online to the Ministry of Energy's "F Gases & ODS" IT monitoring system.
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.
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.

No legal non-compliances were found during the compliance check

Appendix 3 - Environmental Performance

Normalization indicators

		2020	2021	**2022**	Annual change (%)
Number of employees (year average)	persons	7,191	6,408	**6,236**	-2.68%
Surface area	m^2	284,216	281,806	**267,816**	-4.96%

Energy

Fuel consumption

		2020	2021	**2022**	Annual change (%)
Heating oil	lt	22,376	25,217	**27,884**	10.57%
Surface area of spaces heated by oil	m^2	5,885	5,885	**3,254**	-44.70%
Heating oil by surface area	lt/m^2	4	4	**9**	99.95%
Natural gas	kWh	3,818,807	3,431,771	**3,163,095**	-7.83%
Surface area of spaces heated by natural gas	m^2	74,729	74,729	**65,996**	-11.69%
Natural gas by surface area	kWh/m^2	51.10	45.92	**47.93**	4.37%
Petrol for vehicles	lt	5,566	5,080	**5,029**	-0.99%
Diesel	lt	1,757	1,622	**1,084**	-33.21%

Electricity consumption

		2020	2021	**2022**	Annual change (%)
Electricity	kWh	43,674,273	41,395,496	**38,314,106**	-7.44%
Electricity from RES	kWh	41,771,541	40,326,924	**37,508,269**	-6.99%
Electricity from NON RES	kWh	1,902,732	1,068,572	**805,837**	-24.59%
Percentage of electricity consumption from RES	%	95.64%	97.42%	**97.90%**	0.49%
Electricity consumption per employee (intensity)	kWh/person	6,073	6,460	**6,144**	-4.89%
Electricity by surface area (intensity)	kWh/m^2	153.67	146.89	**143.06**	-2.61%

Energy consumption

		2020	2021	**2022**	Annual change (%)
Heating oil	kWh	220,851	248,892	**275,211**	10.57%
Natural gas	kWh	3,818,807	3,431,771	**3,163,095**	-7.83%
Petrol for vehicles	kWh	50,340	45,945	**45,488**	-0.99%
Diesel	kWh	17,342	16,011	**10,694**	-33.21%
Electricity	kWh	43,674,273	41,395,496	**38,314,106**	-7.44%
Total energy consumption	kWh	47,781,613	45,138,115	**41,808,595**	-7.38%
Total energy consumption per employee (intensity)	kWh/person	6,644.64	7,044.03	**6,704.39**	-4.82%
Total energy consumption by surface area (intensity)	kWh/m^2	168.12	160.17	**156.11**	-2.54%

Transport

Transportations

		2020	2021	**2022**	Annual change (%)
Business Air travel	km	426,782	230,686	**539,913**	134.05%
Business Air travel per employee	km/person	59.35	36	**86.58**	140.50%
Leased vehicle transportations	km	0	5,706,180	**5,706,180**	0.00%
Employee commute	km	0	16,919,011	**16,919,011**	0.00%

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

Greenhouse Gas Emissions

"The Bank applies the International Standard ISO 14064 for the quantification and reporting of greenhouse gas emissions (category 1-7) 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.
It also uses national factors as well as factors from UK-DEFRA to calculate emissions."

Direct emissions - Scope 1

		2020	2021	**2022**	Annual change (%)
From heating oil consumption	tCO_2e	59.20	66.72	**73.80**	10.62%
From natural gas consumption	tCO_2e	868.61	780.57	**676.98**	-13.27%
From vehicle petrol consumption	tCO_2e	13.46	12.29	**12.16**	-1.00%
From diesel consumption	tCO_2e	4.65	4.29	**2.87**	-33.18%
Leased vehicle emissions	tCO_2e	0.00	925.47	**925.47**	0.00%

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

Facilities | Refrigerants

		2020	2021	**2022**	Annual change (%)
R-410A	kg	190	24.20	**106.49**	340.03%
R-407C	kg	90.50	18	**15.97**	-11.30%
HFC-134A	kg	0	0	**868**	
Fluorinated gases from refrigerants (fugitive emissions)	tCO_2e	575.39	82.46	**989.96**	1100.52%

Indirect Emissions - Scope 2

		2020	2021	2022	Annual change (%)
Emissions from electricity consumption (location based no GO's)	tCO_2e	17,120.47	16,168.59	**12,823.73**	-20.69%
Emissions from electricity consumption (market based with GO's) *	tCO_2e		520.63	**352.06**	-32.38%
Total Reduction of Renewable electricity purchased (market based with GO's)	tCO_2e		**15,647.96**	**12,471.67**	-20.30%

* It concerns residual emissions other than provider contract.

Other Indirect Emissions - Scope 3

		2020	2021	**2022**	Annual change (%)
From air travel	tCO_2e	36.38	19.66	**40.14**	104.12%
GHG Emissions From air travel per employee	tCO_2e/FTE	0.0051	0.0031	**0.0064**	109.75%
GHG Emissions From air travel per km	tCO_2e/km	0.0000852427	0.0000852432	**0.0000743450**	-12.78%
GHG Emissions from employee commuting*	tCO_2e	0.00	4,116.23	**4,116.23**	0.00%
GHG Emissions from the disposal of solid and liquid waste **	tCO_2e	0.00	401.75	**401.75**	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.					

Total Emissions

		2020	2021	**2022**	Annual change (%)
GHG emissions – Scope 1	tCO_2e	945.92	1,871.80	**2,681.24**	43.24%
GHG emissions – Scope 2	tCO_2e	17,120.47	16,168.59	**12,823.73**	-20.69%
GHG emissions – Scope 3	tCO_2e	36.38	4,537.64	**4,558.11**	0.45%
GHG emissions – Category 1 & 2, Scope 1 & 2	tCO_2e	18,066.39	18,040.39	**15,504.97**	-14.05%
Total GHG emissions	tCO_2e	18,102.77	22,578.03	**20,063.09**	-11.14%
Total GHG emissions per employee (intensity)	tCO_2e/ person	2.52	3.52	**3.22**	-8.69%
Total GHG emissions by surface area (intensity)	tCO_2e/m^2	0.064	0.080	**0.075**	-6.50%

Emissions by greenhouse gas

		2020	2021	**2022**	Annual change (%)
Carbon dioxide CO_2	tCO_2e	18,050.25	22,112.89	**19,987.82**	-9.61%
Methane CH_4	tCO_2e	39.56	46.01	**43.13**	-6.25%
Nitrous oxide N_2O	tCO_2e	12.96	32.60	**32.37**	-0.72%
Total GHG emissions	tCO_2e	18,102.77	22,191.50	**20,063.32**	-9.59%

Intensity Index

		2020	2021	**2022**	Annual change (%)
Energy Intensity	MWh/million €	30.99	29.71	**15.26**	-48.62%
Carbon emission intensity (scope 1)	tCO_2e/million €	0.61	1.23	**0.98**	-20.54%
Carbon emission intensity (scope 2)	tCO_2e/million €	11.10	10.64	**4.68**	-56.00%
Carbon emission intensity (scope 3)	tCO_2e/million €	0.02	2.99	**1.66**	-44.28%
Carbon emission intensity (scope 1+2)	tCO_2e/million €	11.72	11.87	**5.66**	-52.32%
Carbon emission intensity (scope 1+2+3)	tCO_2e/million €	11.74	14.86	**7.32**	-50.71%
Operating income	(€ m)	1,542	1,519	**2,739**	80.27%

Carbon Emission Intensity is calculated as GHG emissions of category 1 & 2 (scope 1 & 2) in terms of operating income in millions of euros.

Emissions of Gaseous Pollutants

		2020	2021	**2022**	Annual change (%)
Sulphur dioxide-SO_2	t	676,96	641,65	**593,89**	-7.44%
Nitrogen oxides-NO_X	t	52,98	50,20	**46,49**	-7.39%
Particulate matter	t	34,97	33,15	**30,68**	-7.44%

Gaseous pollutants from electricity are also included.

Water

		2020	2021	**2022**	Annual change (%)
Water consumption	m^3	54,691	62,322	**54,460**	-12.61%
Water consumption per employee	m^3/person	7.61	9.73	**8.73**	-10.20%
Water consumption by surface area	m^3/m^2	0.19	0.22	**0.20**	-8.05%

Paper

		2020	2021	**2022**	Annual change (%)
Paper supply A4 & A3	kg	247,188	209,243	**129,850**	-37.94%
Paper supply A4 & A3 per employee	kg/person	34.37	32.65	**20.82**	-36.23%
A4 & A3 paper supply with environmental labelling	%	100	100	**100**	0.00%
Paper consumption from MPS printers	mio Pages	60	52	**45**	-13.46%

Solid waste management and recycling

Ink/toner cartridges

		2020	2021	**2022**	Annual change (%)
Toner supply	units	1	29	**2**	-93.10%
Toner recycling (MPS) *	units	3,787	958	**862**	-10.02%
Toner recycling (MPS)	kg	3,237	659	**672**	2.01%

* Toner recycling reduction related to reduced printing
Toner supply applies to printers outside the MPS system.

Paper and packaging materials

		2020	2021	**2022***	Annual change (%)
Quantity of recycled paper	kg	147,105	241,719	**331,975**	37.34%
Percentage of recycled paper out of total paper supply	%	59.51%	115.52%	**255.66%**	121.31%
Quantity of recycled packaging materials	kg	133.30	23,163	**23,887.70**	3.13%

(*) When a new category is added, the amount for that category is added to the previous year to normalize the baselines.
In 2022, the amounts of recycling to municipal blue bins are also included. The paper recycling quantities also include physical file clearances.

Domestic Waste

		2020	2021	**2022**	Annual change (%)
Domestic waste to Landfill	kg	0	861,183	**861,183**	0.00%

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

Electrical & Electronic Equipment (EEE)

		2020	2021	**2022**	Annual change (%)
EEE recycling	kg	59,510	40,701	**60,524**	48.70%
EEE recycling	pieces	3,592	3,203	**3,312**	3.40%
Electronic equipment donated	pieces	2,001	1,841	**871**	-52.69%
Electronic equipment donated	kg	0	6,063	**5,147**	-15.11%

Note that 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.

Lamps/Batteries

		2020	2021	**2022**	Annual change (%)
Battery recycling	kg	26,831	5,091	**22,732**	346.51%
Recycling of portable batteries	kg	400	460	**281**	-38.91%
Lamp recycling	kg	197	391	**218**	-44.39%

Total Solid waste

		2020	2021	**2022**	Annual change (%)
Total non-hazardous solid waste recycled	kg	150,475	265,542	**356,535**	34.27%
Total hazardous solid waste recycled	kg	86,938	46,643	**83,755**	74.70%
Total solid waste recycled	kg	237,414	312,185	**440,290**	41.04%
Domestic waste to Landfill	kg	0	861,183	**861,183**	0.00%
Total solid waste (Recycled & Domestic)	kg	237,414	1,173,368	**1,301,473**	10.92%
Percentage of non-hazardous solid waste to be recycled to total amount of Solid Waste	%	0%	23%	**27%**	21.05%
Percentage of hazardous solid waste to be recycled to total amount of Solid Waste	%	0%	4%	**6%**	57.50%
Percentage of domestic waste to landfill to total amount of Solid Waste	%	0%	73%	**66%**	-9.84%
Percentage of total number of Solid Waste to be recycled to the total amount of Solid Waste	%	0	27%	**34%**	27.15%

(*) 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.

Liquid waste management

		2020	2021	**2022**	Annual change (%)
Quantity of power generator lubricants replaced	kg	847	1,300	**500**	-61.54%

e-Statement service

		2020	2021	**2022**	Annual change (%)
Number of physical statements discontinued	number (in thousands)	939	561	**501**	-10.73%
Number of new customers to register for e-Statement service	persons (in thousands)	320	228	**222**	-2.63%
Penetration rate of e-Statement service amongst active e-Banking users	%	84	87	**88**	0.57%
Amount saved from discontinuing physical statements	€ (in million)	4.70	5.88	**6.84**	16.33%

Serving Customers at Branches - paper savings

		2020	2021	**2022**	Annual change (%)
Number of printed customers supporting documents in-branch (A5), in pages	number	12,310,831	8,575,546	**5,394,483**	-37.09%
Number of printed customer product transactions in-branch (A4), in pages	number	8,977,898	9,000,693	**2,854,000**	-68.29%
Number of bank statements sent (A4), in pages	number	31,213,650	20,226,189	**17,077,869**	-15.57%

• Does not include ATM paper rolls

Staff training

		2020	2021	**2022**	Annual change (%)
Employees trained to Systems Management	persons	143	2,445	**5,230**	113.91%

WWF Cards

		2020	2021	**2022**	Annual change (%)
Number of new credit cards supporting WWF issued during the year	number	173	280	**203**	-27.50%
Amount given per year to WWF from use of credit cards (€) *	€	47,399	47,113	**55,814**	18.47%
Total number of active WWF credit cards	number	19,843	19,067	**17,202**	-9.78%

Environmental Sponsorships - Participation in actions

		2020	2021	**2022**	Annual change (%)
Environmental sponsorships	number	2	2	**3**	50%
Amount of environmental sponsorships (€) *	€	118,980	30,000	**453,000**	1410%
Number of volunteer actions for the environment	number	0	0	**6**	
Number of staff taking part in volunteer actions with environmental organizations	number	0	0	**220**	
Hours volunteered by staff taking part in volunteer actions with environmental organizations	hours	0	0	**704**	
Number of environmentally related communications from the bank to other agencies (external communication, e.g.: press releases)	number	6	6	**9**	50%
Number of sites inspected for environmental issues	number	58	62	**86**	39%

Appendix 4 – Technical Interventions

Detailed technical interventions by type for 2022 are as follows:

The Bank has prioritized energy efficiency lower GHG emissions and improved working conditions by equipping its branch network and office buildings with energy-saving air conditioning systems. These systems not only cater to cooling and heating needs but also enhance premises environmental conditions by providing increased ventilation.

In 2022, the Bank implemented the following advanced air conditioning technologies:

- Variable Refrigerant Flow (VRF) Systems: These systems were installed in combination with air-to-air exchangers, enabling the efficient pre-cooling of outside air with minimal energy consumption. By utilizing this setup, the Bank achieves optimal temperature control while minimizing energy waste.

- Split-type Autonomous Air-Conditioning Units: These units are equipped with inverter controls and boast a high energy efficiency rating, typically falling within the A+ or higher category. They utilize environment-friendly refrigerant R32 and are designed to operate with exceptional efficiency.

The systems were installed at the following branches:

- 008 ILIOUPOLI
- 014 KALAMARIAS
- 046 PATISION
- 052 MOUSEIO
- 053 MELISION
- 147 NIKITIS
- 152 AIGIO
- 186 N. IRAKLIO
- 203 TSIMISKI
- 238 PSICHIKO
- 255 CHAROKOPOU
- 269 DIMOKRATIAS AVE. - ALEXANDROUPOLI
- 324 KIATO
- 356 KOS
- 523 VOULA

and at the following buildings:

- PIREAS, AKTI MIAOULI 85 (SHIPING)
- NEA IONIA BUILDIND B (DATA CENTER)

Lighting

In 2022, energy-saving lighting fixtures incorporating LED lamps were successfully installed across all branches and premises that underwent substantial modifications and renovations. These modern lighting fixtures have led to a significant reduction in energy consumption, estimated to be a minimum of 50% when compared to the outdated fixtures previously in use. Moreover, in situations where traditional lighting fixtures were replaced with state-of-the-art fixtures utilizing HQI lamps, energy savings of up to 80% have been achieved. As part of this initiative, the branches where air conditioning units were replaced were prioritized for the installation of LED lamps, while additional branches that benefited from this upgrade include:

- 268 AGIA PARASKEVI
- 679 KARPENISI

and at the following buildings:

- PIREAS, AKTI MIAOULI 85 (SHIPING)
- THESSALONIKI, LEONTOS SOFOU (4TH FLOOR)
- NEA IONIA BUILDIND A (2ND FLOOR)
- NEA IONIA BUILDIND B (DATA CENTER)
- NEA IONIA BUILDIND D
- NEA IONIA BUILDIND E
- NEA IONIA BUILDIND H

Improving the performance of electrical installations

In 2022, the Bank conducted a comprehensive inspection of the indoor electrical installations across its branch network and administration premises, adhering to the EN60364 standard. As part of this action, thorough inspections were carried out on the timing mechanisms responsible for the operation of illuminated signs at branches. Necessary adjustments were made. Furthermore, to optimize energy efficiency, motion and presence detectors were installed to regulate lighting in all auxiliary areas within the N. Ionia building complex.

In addition, in line with the Bank's commitment to enhancing energy efficiency, the Uninterruptible Power Supply (UPS) units supporting the air conditioning system at the Bank's Data Center in Nea Ionia underwent replacement. The new units introduced lower power consumption while delivering higher efficiency, ensuring optimal performance and reduced energy consumption.

Appendix 5 – Sites

Code	Name	Address	Not RES	ERB (kWh)	ERB (t2)	ERB tCO2	ERB (MWh)	ERB (TJ)
00002	KIFISSIAS AVE. MAROUSSI	117, KIFISSIAS AVE., 15124, MAROUSSI, ATTIKIS		117,333	889	39.27	117.33	0.42
00005	GR. LABRAKI PIRAEUS	138, GR. LABRAKI ST., 18535, PIRAEUS, ATTIKIS		48,920	410	16.37	48.92	0.18
00006	CHALANDRI	8, DOUROU SQ., 15234, CHALANDRI, ATTIKIS		76,600	513	25.64	76.6	0.28
00008	ILIOUPOLI	124, EL. VENIZELOU ST., 16345, ILIOUPOLI, ATTIKIS		63,363	360	21.21	63.36	0.23
00009	PERISTERI	2, DIM. GOUNARI & 1 VAS. ALEXANDROU ST., 12131, PERISTERI, ATTIKIS		90,520	700	30.3	90.52	0.33
00010	DELTA FALIROU	350, SYGROU AVE., 17674, KALLITHEA, ATTIKIS	Not RES	62,124	280	20.79	62.12	0.22
00014	EL. VENIZELOU ST. KALAMARIAS	9, EL. VENIZELOU ST., 55133, KALAMARIA, THESSALONIKIS		47,080	497	15.76	47.08	0.17
00015	PATRA	26, AG. ANDREOU & KOLOKOTRONI ST., 26221, PATRA, ACHAIAS		18,143	187	6.07	18.14	0.07
00017	EGALEO	280, I. ODOS & THIVON ST., 12210, EGALEO, ATTIKIS		79,592	355	26.64	79.59	0.29
00018	VOLOS	69, IASSONOS ST., 38221, VOLOS, MAGNISIAS		93,760	537	31.38	93.76	0.34
00019	ALIMOS	2, GEROULANOU ST. & VOULIAGMENIS AVE., 16452, ARGYROUPOLI, ATTIKIS		136,040	1,304	45.53	136.04	0.49
00020	HERAKLION	MARTIRON 25th AUGUST & KORONEOU ST., 71202, HERAKLION, HERAKLIOU		144,670	806	48.42	144.67	0.52
00024	TOUMBA	ARTAKIS & 7, LEMESOU ST., 54453, THESSALONIKI, THESSALONIKIS		51,034	372	17.08	51.03	0.18
00025	OTHONOS ST. SYNTAGMA	8, OTHONOS ST., 10557, ATHENS, ATTIKIS		278,546	883	93.23	278.55	1
00026	KEFALARI	2, PATR. MAXIMOU & DILIGIANNI ST., 14562, KIFISSIA, ATTIKIS	Not RES	368,450	1,056	123.32	368.45	1.33
00027	MAROUSSI DELPHI CENTER	56, KIFISSIAS AVE., 15125, MAROUSSI, ATTIKIS	Not RES	114,335	751	38.27	114.34	0.41
00028	EKALI	67, THISEOS AVE., 14671, N. ERITHRAIA, ATTIKIS	Not RES	33,705	320	11.28	33.71	0.12
00029	SHIPPING BRANCH	1-7, FLESSA & 83 AKTI MIAOULI ST., 18538, PIRAEUS, ATTIKIS		99,073	796	33.16	99.07	0.36
00030	DIAGONIOS	114, TSIMISKI & D. GOUNARI ST., 54622, THESSALONIKI, THESSALONIKIS		61,394	426	20.55	61.39	0.22
00031	ESPERIDON SQ. GLYFADA	3, ESPERIDON SQ., 16674, GLYFADA, ATTIKIS		77,335	396	25.88	77.34	0.28
00033	N. SMYRNI	39, ELEFTHERIOU VENIZELOU & ATTALIAS ST., 17123, NEA SMYRNI, ATTIKIS		88,911	534	29.76	88.91	0.32
00034	PAGRATI	28-30, EFTICHIDOU & 2 KRISILA ST., 11635, ATHENS, ATTIKIS		62,240	303	20.83	62.24	0.22

Code	Name	Address	Not RES	ERB (kWh)	ERB (t2)	ERB tCO2	ERB (MWh)	ERB (TJ)
00035	PALAIO FALIRO	24, POSIDONOS AVE., 17561, PALAIO FALIRO, ATTIKIS		70,714	967	23.67	70.71	0.25
00036	AG. VARVARAS PSYCHIKO	340, KIFISSIAS AVE., 15451, PSYCHIKO, ATTIKIS	Not RES	63,500	379	21.25	63.5	0.23
00039	IR. POLITECHNIOU ST. LARISSA	162, IROON POLITECHNIOU ST., 41223, LARISSA, LARISSAS		74,000	714	24.77	74	0.27
00040	KOROPI	228, VAS. KONSTANTINOU ST., 19400, KOROPI, ATTIKIS		102,040	948	34.15	102.04	0.37
00041	VAS. OLGAS	VAS. OLGAS & 25th MARCH ST., 54646, THESSALONIKI, THESSALONIKIS		59,774	552	20.01	59.77	0.22
00042	MONASTIRIOU	157, MONASTIRIOU ST., 54627, THESSALONIKI, THES- SALONIKIS		79,000	625	26.44	79	0.28
00043	N. KIFISSIA	17th Km ATHINON-LAMIAS NATIONAL RD., 14564, KIFISSIA, ATTIKIS		85,240	560	28.53	85.24	0.31
00044	KALLITHEA	167, ELEFTHERIOU VENIZELOU ST., 17672, KALLITHEA, ATTIKIS		83,640	570	27.99	83.64	0.3
00045	AG. IOANNOU ST. - AG. PARASKEVI	45, AGIOU IOANNOU ST., 15342, AGIA PARASKEVI, ATTIKIS		104,200	456	34.88	104.2	0.38
00046	PATISSION ST.	207, PATISSION ST., 11253, ATHENS, ATTIKIS		116,840	496	39.11	116.84	0.42
00049	N. FILADELFIA	79, DEKELIAS AVE., 14341, NEA FILADELFIA, ATTIKIS		57,265	552	19.17	57.26	0.21
00052	MOUSSIO	57, PATISSION ST., 10432, ATHENS, ATTIKIS		54,720	533	18.31	54.72	0.2
00053	MELISSIA	DIMOKRATIAS AVE. & 2, A. PAPANDREOU ST., 15127, MELISSIA, ATTIKIS		56,160	432	18.8	56.16	0.2
00055	MOSCHATO	67, MAKRYGIANNI ST., 18345, MOSCHATO, ATTIKIS		50,360	369	16.86	50.36	0.18
00056	ELEFSINA	11, IROON POLITECHNIOU ST., 19200, ELEFSINA, ATTIKIS		79,080	656	26.47	79.08	0.28
00057	PETROUPOLI	80, 25th MARCH ST., 13231, PETROUPOLI, ATTIKIS		61,960	511	20.74	61.96	0.22
00059	AKTI KONDILI	26-28, AKTI KONDILI ST., 18545, PIRAEUS, ATTIKIS		76,826	818	25.71	76.83	0.28
00060	EPTALOFOS	27, M. ALEXANDROU ST., 56121, AMPELOKIPI, THES- SALONIKI		38,200	232	12.79	38.2	0.14
00062	OMONIA SQUARE	60, STADIOU ST., 10564, ATHENS, ATTIKIS		51,820	358	17.34	51.82	0.19
00063	KANARI ST.	23, KANARI ST., 10673, ATHENS, ATTIKIS		64,039	390	21.43	64.04	0.23
00065	PERISTERI - TOWN HALL	89, PANAGI TSALDARI ST., 12134, PERISTERI, ATTIKIS		61,560	294	20.6	61.56	0.22
00066	CHAIDARI	187, ATHINON AVE., 12461, CHAIDARI, ATTIKIS		75,760	335	25.36	75.76	0.27
00067	TAVROU	226, PIREOS ST., 17778, TAVROS, ATTIKIS		35,321	250	11.82	35.32	0.13
00073	N. IONIA METRO STATION	DION. SOLOMOU & 1, PATR. IOAKIM ST., 14234, NEA IONIA, ATTIKIS		46,996	246	15.73	47	0.17

Code	Name	Address	Not RES	ERB (kWh)	ERB (t2)	ERB tCO2	ERB (MWh)	ERB (TJ)
00074	AG. ANARGIRON	62, AG. ANARGIRON ST., 13561, AGIOI ANARGIRI, ATTIKIS		48,240	635	16.15	48.24	0.17
00076	VRIONI - PIRAEUS	99, IROON POLITECHNIOU & 37 SACHTOURI ST.,		47,133	320	15.78	47.13	0.17
00078	DIMITRIADOS ST. VOLOS	171, DIMITRIADOS ST., 38221, VOLOS, MAGNISIAS		25,400	272	8.5	25.4	0.09
00083	MAROUDA SQ. PATRA	32, KALAVRITON & CHRISOSTOMOU ST., 26226, PATRA, ACHAIAS		81,160	800	27.16	81.16	0.29
00092	MYKONOS	MYKONOU-AERODROMIOU ST., DRAFAKI DISTRICT, 84600, MYKONOS, CYCLADON		44,702	337	14.96	44.7	0.16
00093	AG.STEFANOS	24, CHELMOU ST., 14565, AGIOS STEFANOS, ATTIKIS		49,701	440	16.63	49.7	0.18
00094	PEREA THESSALONIKI	AMPELOKIPON & 25, ANTHEON ST., 57019, THESSA- LONIKI, THESSALONIKIS		44,840	382	15.01	44.84	0.16
00095	KIFISSIAS	271, KIFISSIAS AVE. & 1 IRODOU ATTIKOU ST., 14561, KIFISSIA, ATTIKIS		44,325	529	14.84	44.32	0.16
00096	NEAS MAKRIS	100, MARATHONOS AVE., 19005, NEA MAKRI, ATTIKIS		54,520	354	18.25	54.52	0.2
00097	NAFPLIO	97, SIDIRAS MERARCHIAS & THES/KIS ST., 21100, NAFPLIO, ARGOLIDAS		60,360	339	20.2	60.36	0.22
00098	PALLINIS	52, MARATHONOS AVE., 15351, PALLINI, ATTIKIS		76,720	675	25.68	76.72	0.28
00099	ASKLIPIU ST. & ALEXANDRAS	118, ALEXANDRAS AVE. & 191 ASKLIPIOU ST., 11471, ATHENS, ATTIKIS		42,840	430	14.34	42.84	0.15
00101	VOUKOURESTIOU	22, VOUKOURESTIOU & 3 VALAORITOU ST., 10671, ATHENS, ATTIKIS		102,125	870	34.18	102.12	0.37
00102	AMPELOKIPI	151, MICHALAKOPOULOU ST., 11527, ATHENS, ATTIKIS		67,080	695	22.45	67.08	0.24
00103	ZOGRAFOU	70, PAPAGOU AVE. & MARATOU ST., 15771, ZOGRA- FOU, ATTIKIS		84,280	996	28.21	84.28	0.3
00107	KORYDALLOS	123, GRIG. LAMBRAKI AVE., KORYDALLOS, ATTIKIS		58,640	684	19.63	58.64	0.21
00108	RENTI	89, KIFISSOU AVE., 18233, AGIOS IOANNIS RENTIS, ATTIKIS		67,230	490	22.5	67.23	0.24
00110	N. ERITHREA	334, KIFISSIAS AVE. & IONIAS ST., 14671, NEA ERITHREA, ATTIKIS		46,170	300	15.45	46.17	0.17
00112	KORINTHOS	26, ETHN. ANTISTASEOS ST., 20100, KORINTHOS, KORINTHIAS		107,280	776	35.91	107.28	0.39
00113	PTOLEMAIDA	25, 25th MARCH ST., 50500, PTOLEMAIDA, KOZANIS		55,360	282	18.53	55.36	0.2
00115	IGOUMENITSA	10, ETHNIKIS ANTISTASEOS ST., 46100, IGOUMENITSA, THESPROTIAS		42,096	180	14.09	42.1	0.15

Code	Name	Address	Not RES	ERB (kWh)	ERB (t2)	ERB tCO2	ERB (MWh)	ERB (TJ)
00116	CORFU	97, EVG. VOULGAREOS & AG. SOFIAS ST., 49100, CORFU, KERKYRAS		36,760	432	12.3	36.76	0.13
00118	IONOS DRAGOUMI ST.	22, IONOS DRAGOUMI ST., 54624, THESSALONIKI, THESSALONIKIS		59,112	594	19.78	59.11	0.21
00121	LAMIA	KOLOKOTRONI & TZAVELLA ST., 35100, LAMIA, FTHI- OTIDAS		29,920	473	10.01	29.92	0.11
00122	AG. TRIADA THESSALONIKI	46, VAS. GEORGIOU ST., 54640, THESSALONIKI, THESSALONIKIS		93,480	542	31.29	93.48	0.34
00125	STAVROUPOLI	301, LAGADA ST., 56430, STAVROUPOLI, THESSALONIKIS		103,005	905	34.48	103.01	0.37
00126	TRIPOLI	10, DARIOTOU & ETHN. ANTISTASEOS ST., 22100, TRIPOLI, ARKADIAS		89,880	697	30.08	89.88	0.32
00128	KALAMATA	SIDIRODROMIKOU STATHMOU AVE. & PAPAFLESSA SQ., 24100, KALAMATA, MESSINIAS		114,640	824	38.37	114.64	0.41
00130	KILKIS	21st JUNE & DIOGENOUS ST., 61100, KILKIS, KILKIS		42,303	380	14.16	42.3	0.15
00131	EMPORIOU SQ. - SERRES	62, D. SOLOMOU ST., 62124, SERRES, SERRON		47,680	487	15.96	47.68	0.17
00134	CHANIOPORTA HERAKLION	1, 62 MARTIRON AVE., 71304, HERAKLION, HERAKLIOU		49,148	360	16.45	49.15	0.18
00135	CHANIA	EL. VENIZELOU & ARCHONTAKI ST., 73100, CHANIA, CHANION		81,280	500	27.2	81.28	0.29
00136	RETHYMNO	78, KOUNTOURIOTI & V. KALLERGI ST., 74100, RETHYMNO, RETHYMNOU		42,577	287	14.25	42.58	0.15
00137	APLOTARIA CHIOS	60, APLOTARIAS ST., 82100, CHIOS, CHIOU		55,689	290	18.64	55.69	0.2
00139	AIGAIU ST. KALA-MARIA	104, AIGAIOU ST., 55133, KALAMARIA, THESSALONIKIS		94,360	740	31.58	94.36	0.34
00140	KOMOTINI	40, IRINIS SQUARE, 69100, KOMOTINI, RODOPIS		75,360	824	25.22	75.36	0.27
00142	KALAMAKI	31, POSIDONOS AVE. & 2-4 GR. AUXENTIOU ST.,		49,439	382	16.55	49.44	0.18
00146	THIVA	100, PINDAROU & G. TSEVA ST., 32200, THIVA, VIOTIAS		60,834	278	20.36	60.83	0.22
00147	N. MARMARAS	IOANNI KARRA ST., 63081, NEOS MARMARAS, HALKIDIKIS		28,485	210	9.53	28.48	0.1
00151	ELLINOS STRATIOTOU	108, ELLINOS STRATIOTOU ST., 26441, PATRA, ACHAIAS		53,696	292	17.97	53.7	0.19
00152	EGIOU	17-19, MITROPOLEOS ST., 25100, EGIO, ACHAIAS		51,708	515	17.31	51.71	0.19
00153	SPARTI	KON. PALEOLOGOU & KLEOMVROTOU ST., 23100, SPARTI, LAKONIAS		91,280	481	30.55	91.28	0.33
00154	AMALIADAS	17, DELIGIANNI ST., 27200, AMALIADA, ILIAS		48,120	433	16.11	48.12	0.17
00155	MESSOLOGGI	2, DELIGIORGI & MAVROKORDATOU ST.,		38,925	180	13.03	38.93	0.14

Code	Name	Address	Not RES	ERB (kWh)	ERB (t2)	ERB tCO2	ERB (MWh)	ERB (TJ)
		30200, MESOLOGGI, AITOLOAKARNANIAS						
00159	NEAPOLI VOLOS	LARISSIS & 126, PAPAFLESSA ST., 38334, VOLOS, MAGNISIAS		46,680	465	15.62	46.68	0.17
00163	FALIRAKI RHODES	PLATANOS FALIRAKI RHODES, 85100, RHODES, DODECANISSOU		61,914	160	20.72	61.91	0.22
00164	IERAPETRA	ELEFTHERIAS SQ., 72200, IERAPETRA, LASITHIOU	Not RES	37,504	328	12.55	37.5	0.14
00165	LIMENAS HERSONIS-SOU	1, IOANNI KAPODISTRIA ST., 70014, LIMENAS HER-SONISOU, HERAKLIOU		36,392	160	12.18	36.39	0.13
00167	MALIA	79A, EL. VENIZELOU ST., 70007, MALIA, HERAKLIOU		25,372	208	8.49	25.37	0.09
00168	KNOSSOS AVE. - HER- AKLION	96, KNOSSOS AVE., 71307, HERAKLION, HERAKLIOU		75,401	250	25.24	75.4	0.27
00169	AG. NIKOLAOS	9, I. KOUNDOUROU ST., 72100, AGIOS NIKOLAOS, LASITHIOU		47,175	295	15.79	47.17	0.17
00171	SITIA	27, EL. VENIZELOU ST., 72300, SITIA, LASITHIOU		32,049	163	10.73	32.05	0.12
00172	MIRES	87, 25th MARCH ST., 70400, MIRES, HERAKLIOU		34,360	140	11.5	34.36	0.12
00175	HELLINIKO	54, IASONIDOU ST., 16777, HELLINIKO, ATTIKIS		47,953	355	16.05	47.95	0.17
00176	EVOSMOS	124, KARAOLI DIMITRIOU & SALAMINOS ST., 56224, EVOSMOS, THESSALONIKIS		90,360	468	30.24	90.36	0.33
00178	PIREOS ST.	9-11, PIREOS ST., 10552, ATHENS, ATTIKIS		100,240	585	33.55	100.24	0.36
00182	METAMORFOSEOS	23, G. PAPANDREOU AVE., 14452, METAMORFOSI, ATTIKIS		46,147	269	15.45	46.15	0.17
00183	NEAPOLI THESSALONIKI	66-68, PAPANDREOU AVE., 56728, THESSALONIKI, THESSALONIKIS		53,354	264	17.86	53.35	0.19
00185	AMFITHEAS AVENUE	70, AMFITHEAS AVE., 17564, PALAIO FALIRO, ATTIKIS		79,080	522	26.47	79.08	0.28
00186	N. HERAKLIO	3, PRASINOU LOFOU ST., 14121, N. HERAKLIO, ATTIKIS		29,559	260	9.89	29.56	0.11
00189	VARKIZAS	10, POSIDONOS AVE., 16672, VARKIZA, ATTIKIS		37,642	190	12.6	37.64	0.14
00190	ALMIROU	4, IASONOS ST., 37100, ALMIROS, MAGNISIAS		39,973	399	13.38	39.97	0.14
00191	OREOKASTROU-THES- SALONIKIS	43, KOMNINON ST., 57013, THESSALONIKI, THESSALONIKIS		52,488	425	17.57	52.49	0.19
00192	ORESTIADAS	246, KONSTANTINOUPOLEOS ST., 68200, ORESTIA- DA, EVROU		38,325	306	12.83	38.33	0.14
00193	KOLONOS	122, LENORMAN ST., 10444, ATHENS, ATTIKIS		39,291	302	13.15	39.29	0.14
00195	LOUTRAKIOU	46, EL. VENIZELOU ST., 20300, LOUTRAKI, KORINTHIAS		11,275	270	3.77	11.28	0.04

Code	Name	Address	Not RES	ERB (kWh)	ERB (t2)	ERB tCO2	ERB (MWh)	ERB (TJ)
00196	SALAMINA AVE. - SALAMINA	270, SALAMINAS AVE., 18900, SALAMINA, ATTIKIS		39,763	150	13.31	39.76	0.14
00197	KASTORIAS	4, KIKNON AVE. & ATHINAS & LAZAROU RIZOU ST.,		51,247	420	17.15	51.25	0.18
00202	TSAMADOU ST. - PIRAEUS	7, TSAMADOU ST., 18531, PIRAEUS, ATTIKIS		71,286	598	23.86	71.29	0.26
00203	TSIMISKI	27, TSIMISKI ST., 54624, THESSALONIKI, THESSALONIKIS		122,240	1,260	40.91	122.24	0.44
00204	KALAMIOTOU ST.	3, KALAMIOTOU ST., 10563, ATHENS, ATTIKIS		106,360	852	35.6	106.36	0.38
00205	HERAKLEIOU AVE.- NEA IONIA	332, HERAKLEIOU AVE., 14231, NEA IONIA, ATTIKIS		142,197	771	47.59	142.2	0.51
00206	LEONTOS SOFOU ST.	18, LEONTOS SOFOU ST., 54626, THESSALONIKI, THESSALONIKIS		25,952	506	8.69	25.95	0.09
00207	NEOS KOSMOS	19, KALLIROIS ST., 11743, ATHENS, ATTIKIS		184,740	1,140	61.83	184.74	0.67
00208	NIKAIA	34, 7th MARCH 1944 & 1 MOUGLON ST., 18450,		134,440	1,362	45	134.44	0.48
00209	PELASGIAS ST. - PERI- STERI	5, PELASGIAS ST., 12131, ATHENS, ATTIKIS		105,665	1,643	35.37	105.66	0.38
00210	ETHNIKIS ANTISTASEOS ST. - KATERINI	1, ETHN. ANTISTASEOS ST., 60100, KATERINI, PIERIAS		86,920	522	29.09	86.92	0.31
00211	ANALIPSEOS - VAS. OLGAS - THESSALONIKI	ANALIPSEOS & VAS. OLGAS, THESSALONIKI, THESSALONIKIS		47,760	720	15.99	47.76	0.17
00213	CHALKIDA	KRIEZOTOU & 3, FARMAKIDOU ST., 34100, CHALKIDA, EVIAS		76,594	584	25.64	76.59	0.28
00217	LARISSAS	M. ALEXANDROU & KOUMA ST., 41222, LARISSA, LARISSAS		212,865	1,320	71.25	212.86	0.77
00218	ERYTHROU STAVROU	98, KIFISSIAS AVE. & ERYTHROU STAVROU ST., 11526, ATHENS, ATTIKIS		65,981	457	22.08	65.98	0.24
00219	GIANNITSON	APOST. LOUKA & 1, PRONIAS ST., 58100, GIANNITSA, PELLIS		58,160	564	19.47	58.16	0.21
00220	KENTRIKI AGORA MOSCHATOU	66, PIRAEUS ST., 18346, ATHENS, ATTIKIS		82,603	935	27.65	82.6	0.3
00225	EL. VENIZELOU ST.- KA- VALA	10, VENIZELOU ST. & 10, HYDRAS ST., 65302, KAVALA, KAVALAS		54,720	474	18.31	54.72	0.2
00226	KARDITSA	19, N. PLASTIRA ST., 43100, KARDITSA, KARDITSAS		66,400	610	22.22	66.4	0.24
00231	VEROIAS - MEG. ALEX- ANDROU	27, MEG. ALEXANDROU ST., 59100, VEROIA, IMATHIAS		51,944	440	17.39	51.94	0.19
00232	AGIAS SOFIAS ST.	46, AG. SOFIAS ST., 54622, THESSALONIKI, THESSALONIKIS		46,375	435	15.52	46.37	0.17
00233	TRIKALA	14, KONDILI & ATH. DIAKOU ST., 42100, TRIKALA, TRIKALON		86,120	685	28.82	86.12	0.31
00234	AGIA PARASKEVI	439, MESOGEION AVE., 15343, ATHENS, ATTIKIS		75,640	610	25.32	75.64	0.27
00237	MICHALAKOPOULOU	35-37, MICHALAKOPOULOU ST., 11528, ATHENS, ATTIKIS		178,360	1,615	59.7	178.36	0.64

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00238	N. PSYCHIKO	5, SOLOMOU ST., 15451, ATHENS, ATTIKIS		110,680	1,110	37.04	110.68	0.4
00239	KOZANI	3, K. KARAMANLI ST. (VERMIOU 3-5), 50100, KOZANI, KOZANIS		101,544	790	33.99	101.54	0.37
00240	KORAI	7, KORAI & 37 PANEPISTIMIOU ST., 10564, ATHENS, ATTIKIS		164,182	920	54.95	164.18	0.59
00243	DIIKITIRIOU	18, DIIKITIRIOU ST., 54630, THESSALONIKI, THESSALONIKIS		89,520	986	29.96	89.52	0.32
00244	ANO PATISSIA- AGIA VARVARA	345A, PATISSION & 2 MAK MILAN ST., 11144, ATHENS, ATTIKIS		90,866	419	30.41	90.87	0.33
00245	GLYFADA	6, ATHINON ST., 16675, GLYFADA ATHENS, ATTIKIS		58,560	517	19.6	58.56	0.21
00246	FORMIONOS ST.	77, FORMIONOS & FILOLAOU ST., 16121, ATHENS, ATTIKIS		42,840	504	14.34	42.84	0.15
00247	AG. ANDREOU ST. - PATRA	OTHONOS-AMALIAS & 1, PATREOS ST., 26221, PATRA, ACHAIAS		41,145	350	13.77	41.14	0.15
00249	ZAKYNTHOS	4, DIMOKRATIAS AVE. & ARCH. LATTA ST., 29100, ZAKYNTHOS, ZAKYNTHOU		65,033	408	21.77	65.03	0.23
00250	DRAMA	6, P. KAVDA & IPIROU ST., 66100, DRAMA, DRAMAS		57,713	566	19.32	57.71	0.21
00251	DAFNIS	186, VOULIAGMENIS AVE., 17235, ATHENS, ATTIKIS		69,105	408	23.13	69.11	0.25
00252	PAPAFI ST. - TOUMPA	118-120, PAPAFI & KLEANTHOUS ST., 54453, THESSALONIKI, THESSALONIKIS		62,346	415	20.87	62.35	0.22
00253	GALATSI	3, VEIKOU AVE., 11146, ATHENS, ATTIKIS		71,554	500	23.95	71.55	0.26
00255	CHAROKOPOU	2A, ARGYROUPOLEOS ST., 17676, ATHENS, ATTIKIS		93,064	777	31.15	93.06	0.34
00257	CON. KARAMANLI AVE-VOULGARI	175, K. KARAMANLI AVE., 54249, THESSALONIKI, THESSALONIKIS		76,320	745	25.54	76.32	0.27
00258	KERATSINI	51-53, DIMOKRATIAS AVE., 18755, ATHENS, ATTIKIS		58,880	515	19.71	58.88	0.21
00259	ILION	79, PROTESILAOU ST., 13122, ILION, ATTIKIS		60,160	644	20.14	60.16	0.22
00260	ARTEMIDOS ST. - KALAMATA	ARTEMIDOS & MESSINIS ST., 24100, KALAMATA, MESSINIAS		6,299	447	2.11	6.3	0.02
00261	ARGOS	6, VAS. SOFIAS & KORAI ST., 21200, ARGOS, ARGOLIDAS		58,480	454	19.57	58.48	0.21
00265	AGRINIO	9, DIMOKRATIAS SQ., 30100, AGRINIO, AITOLOAKAR- NANIAS		85,601	513	28.65	85.6	0.31
00266	PATRON ST. - PYRGOS	59, PATRON ST., 27100, PYRGOS, ILIAS		66,147	512	22.14	66.15	0.24
00268	AG. PARASKEVIS ST. CHALANDRI	94, AGIAS PARASKEVIS & 91 PALAIOLOGOU ST.,		65,309	480	21.86	65.31	0.24
00269	DIMOKRATIAS AVE. - ALEXANDROUPOLI	288, DIMOKRATIAS AVE., 68100,		65,978	570	22.08	65.98	0.24

Code	Name	Address	Not RES	ERB (kWh)	ERB (t2)	ERB tCO2	ERB (MWh)	ERB (TJ)
		ALEXANDROUPOLI, EVROU						
00270	IOANNINA	23, 28th OCTOBER ST., 45444, IOANNINA, IOANNINON		69,000	583	23.09	69	0.25
00273	MENIDI	32, PHILADELFIAS & PAPANIKA ST., 13673, ATHENS, ATTIKIS		62,631	430	20.96	62.63	0.23
00274	EKTHESIS LAMIA	32, VASILIKON ST., 35100, LAMIA, FTHIOTIDAS		105,581	617	35.34	105.58	0.38
00276	LEOF.DIKEOSINIS - HERAKLIO	65, DIKAIOSINIS AVE., 71202, HERAKLION, HERAKLIOU		55,331	464	18.52	55.33	0.2
00277	AG. SOSTI	194, SYGROU AVE., 17671, KALLITHEA, ATTIKIS		88,168	456	29.51	88.17	0.32
00278	ALIVERI	25th MARCH & PAPATHANASSIOU ST., 34500, CHALKIDA, EVIAS		35,719	276	11.96	35.72	0.13
00279	AGORAS AMAROUSSIOU	69, VAS. SOPHIAS & 26 28th OCTOBER ST., 15124, ATHENS, ATTIKIS		60,996	225	20.42	61	0.22
00281	CHOLARGOS	220, MESOGEION AVE., 15561, CHOLARGOS, ATTIKIS		62,920	413	21.06	62.92	0.23
00282	KORDELIO	17, A. PAPANDREOU & 28 KRITIS ST., 56334, KORDE- LIO, THESSALONIKI		95,640	635	32.01	95.64	0.34
00285	MEGARA	5, KOLOKOTRONI ST., 19100, MEGARA, ATTIKIS		28,452	250	9.52	28.45	0.1
00287	SKALIDI ST. CHANIA	5, SKALIDI ST., 73131, CHANIA, CHANION		74,880	560	25.06	74.88	0.27
00289	KALOCHORI	47, 28th OCTOBER ST., 57009, KALOCHORI, THESSA- LONIKIS		51,360	285	17.19	51.36	0.18
00292	ARIDAIA	10, CHRISOSTOMOU SMIRNIS & PAPADOPOULOU ST., 58400, ARIDAIA, PELLIS		8,690	259	2.91	8.69	0.03
00293	LIVADIA	1A, THESSALONIKIS ST., 32100, LIVADIA, VIOTIAS		80,520	500	26.95	80.52	0.29
00294	ESTAVROMENOU SQUARE EGALEO	197, IERA ODOS ST., 12241, ATHENS, ATTIKIS		44,173	292	14.78	44.17	0.16
00295	ALEXANDRAS AVE.. CORFU	31, ALEXANDRAS AVE., 49100, CORFU, KERKYRAS		43,608	289	14.6	43.61	0.16
00299	RHODES	20, ETHN. MAKARIOU ST., 85100, RHODES, DODECANISSOU		76,134	640	25.48	76.13	0.27
00302	NAFPAKTOS	85 TZAVELA ST., 30300, NAFPAKTOS, AITOLOAKARNANIAS		50,922	333	17.04	50.92	0.18
00303	PANORMOU - ATHENS	75, PANORMOU & ACHAIAS ST., 11524, AMPELOKIPI, ATTIKIS		40,667	250	13.61	40.67	0.15
00304	PALAMIDI - PIRAEUS	PALAMIDIOU & 61, ETOLIKOU ST., 18545, PIRAEUS, ATTIKIS		40,884	228	13.68	40.88	0.15
00305	VOULA	82, VAS. PAVLOU AVE., 16673, VOULA, ATTIKIS		64,550	295	21.6	64.55	0.23
00311	ARTA	74, N. SKOUFA & VLACHOUTSI ST., 47100, ARTA, ARTAS		40,156	360	13.44	40.16	0.14
00312	CHIOS	22, AIGAIOU AVE., 82100, CHIOS, CHIOU		12,824	429	4.29	12.82	0.05

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00314	XANTHI	14-16, MICH. VOGDOU ST., 67132, XANTHI, XANTHIS		92,526	600	30.97	92.53	0.33
00315	PEFKI	15, IRINIS AVE., 15121, PEFKI, ATTIKIS		36,089	480	12.08	36.09	0.13
00319	MYTILINI	39, KOUNTOURIOTOU & ERMOU ST., 81100, MYTILINI, LESVOU		68,760	340	23.01	68.76	0.25
00320	IRINIS AVE. ILIOUPOLI	44, IRINIS AVE., 16345, ILIOUPOLI, ATTIKIS		60,276	491	20.17	60.28	0.22
00322	EDESSA	13, EGNATIAS & DIMOKRATIAS ST., 58200, EDESSA, PELLIS		63,640	440	21.3	63.64	0.23
00323	SEPOLIA	62, DIRRACHIOU ST., 10443, ATHENS, ATTIKIS		71,960	512	24.09	71.96	0.26
00324	KIATO	23, ETHN. ANTISTASEOS ST., 20200, KIATO, KORIN- THIAS		39,738	281	13.3	39.74	0.14
00326	VOTSI KALAMARIAS	54, ETHNIKIS ANTISTASIS & 9 KAZAZI ST., 55133,		16,760	474	5.61	16.76	0.06
00327	CHAIDARI	364, ATHINON AVE. & KRINIS ST., 12462, CHAIDARI, ATTIKIS		104,080	906	34.84	104.08	0.37
00328	VRILISSIA	KYPROU ST. & 52, PENTELIS AVE., 15235, VRILISSIA, ATTIKIS		82,720	576	27.69	82.72	0.3
00329	ELASSONA	7, PANOU ZIDROU ST., 40200, LARISSA, LARISSAS		32,400	304	10.84	32.4	0.12
00330	GIOFYRI	183, 62 MARTIRON AVE., 71500, HERAKLION, HERAKLIOU		46,420	303	15.54	46.42	0.17
00331	E. PORTALIOU AVE. RETHYMNO	23, EMM. PORTALIOU AVE., 74100, RETHYMNO, RETHYMNOU		40,570	307	13.58	40.57	0.15
00335	ASPROPIRGOS	DIMOKRATIAS AVE. & 2, M. BOTSARI ST., 19300, AS- PROPIRGOS, ATTIKIS		75,720	770	25.34	75.72	0.27
00336	THERMI	40, VASILIKIS TAVAKI ST., 57001, THERMI, THESSALON- IKIS		40,794	407	13.65	40.79	0.15
00337	GREVENA	AIMILIANOU SQ., 51100, GREVENA, GREVENON		65,200	415	21.82	65.2	0.23
00338	NAXOS	PARALIAKI AVE. NAXOU, 84300, NAXOS, CYCLADON		28,280	255	9.47	28.28	0.1
00340	SYROS	ETHNIKIS ANTISTASEOS & EPTANISOU ST., 84100, SYROS-ERMOUPOLI, CYCLADON		38,560	219	12.91	38.56	0.14
00341	KARAISKAKI SQ. ATHENS	55-59, DELIGIORGI ST., 10437, ATHENS, ATTIKIS		63,160	310	21.14	63.16	0.23
00342	KEFALLONIAS	110, ANTONI TRITSI & ROKKOU VERGOTI ST., 28100, ARGOSTOLI, KEFALLINIA		41,840	330	14	41.84	0.15
00343	FLORINA	17, STEFANOU DRAGOUMI ST., 53100, FLORINA, FLORINAS		47,530	525	15.91	47.53	0.17
00344	AKROTIRIOU ZA-ROUCHLEIKA PATRA	167, AKROTIRI ST., 26334, PATRA, ACHAIAS		93,560	505	31.31	93.56	0.34
00345	NAOUSSA	9, DIONISIOU SOLOMOU ST., 59200, NAOUSSA, IMATHIAS		58,800	480	19.68	58.8	0.21

Code	Name	Address	Not RES	ERB (kWh)	ERB (t2)	ERB tCO2	ERB (MWh)	ERB (TJ)
00346	PREVEZA	EL. VENIZELOU & KOLOVOU ST., 48100, PREVEZA, PREVEZAS		48,453	525	16.22	48.45	0.17
00349	VIRONAS	101, CHRISOSTOMOU SMYRNIS & 16 AG. SOFIAS ST.,		39,404	466	13.19	39.4	0.14
00350	SINDOS	IROON POLITECHNIOU & CHRISOSTOMOU SMYRNIS ST., 57400, THESSALONIKI, THESSALONIKIS		90,960	660	30.44	90.96	0.33
00351	STR. KALLARI - K. PATISIA	7, KOURTIDOU ST. & 67 STR. KALLARI ST., 11145, ATH- ENS, ATTIKIS		32,620	225	10.92	32.62	0.12
00353	EVELPIDON - DI-KASTIRIA	61-63, EVELPIDON ST., 11362, ATHENS, ATTIKIS		31,859	232	10.66	31.86	0.11
00354	MARKOPULO	DIMOSTHENOUS SOTIRIOU SQ., 19003, MARKOPOU- LO, ATTIKIS		41,840	309	14	41.84	0.15
00355	KRANIDI	4, AG. DIMITRIOU ST., 21300, KRANIDI, ARGOLIDOS		5,979	290	2	5.98	0.02
00356	KOS	ETHNIKIS ANTISTASEOS & NYMFAIAS ST., 85300, KOS, DODECANISSOU		42,646	280	14.27	42.65	0.15
00357	ANNIS MARIAS RHODES	ETHN. ANTISTASIS & LEMESSOU ST., 85100, RHODES, DODECANISSOU		45,836	404	15.34	45.84	0.17
00358	MEGALOPOLIS	AG. NIKOLAOU & P. KEFALA ST., 22200, MEGALOPOLI, ARKADIAS		9,650	259	3.23	9.65	0.03
00359	PAROS	PROMPONA AREA, PARIKIA, 84400, PAROS, CY- CLADON		24,335	161	8.14	24.33	0.09
00360	SKALA LAKONIAS	5th MAY ST., 23051, SKALA LAKONIAS, LAKONIAS		52,050	176	17.42	52.05	0.19
00362	SANTORINI	PLAKA MESARIA, 84700, THIRA, CYCLADON		37,414	476	12.52	37.41	0.13
00363	SAMOS	81, THEM. SOFOULI ST., 83100, SAMOS, SAMOU		34,085	225	11.41	34.09	0.12
00364	VAS. SOFIAS-PIRGOS ATHINON	2, FIDIPPIDOU ST., 11526, ATHENS, ATTIKIS		58,701	475	19.65	58.7	0.21
00365	DODONIS ST. - IOAN- NINA	41, DODONIS & 2 LINAS TSALDARI ST., 45221, IOANNINA, IOANNINON		57,320	227	19.19	57.32	0.21
00366	PILEA THESSALONIKI	44, PROFITI ILIA & 2 I. GIANNOUDI ST., 55535, THESSALONIKI, THESSALONIKIS		60,007	280	20.08	60.01	0.22
00367	LIKOVRISI	S. VENIZELOU & 1, HALKIDAS ST., 14123, LIKOVRISI, ATTIKIS		51,540	220	17.25	51.54	0.19
00368	KIPARISSIA	50, 25th MARCH ST., 24500, KIPARISSIA, MESSINIAS		29,662	205	9.93	29.66	0.11
00369	KAMATERO	FILIS & 2-4, KAMATEROU ST., 13451, KAMATERO, ATTIKIS		5,917	274	1.98	5.92	0.02
00374	CHOLARGOS - PERIKLEOUS	47, PERIKLEOUS ST., 15561, CHOLARGOS, ATTIKIS		48,671	323	16.29	48.67	0.18
00375	THEOMITOROS - AGIOS DIMITRIOS	61, THEOMITOROS & IPSILANTOU ST., 17455, AGIOS DIMITRIOS, ATTIKIS		51,676	242	17.3	51.68	0.19

Code	Name	Address	Not RES	ERB (kWh)	ERB (t2)	ERB tCO2	ERB (MWh)	ERB (TJ)
00376	LAGADA	11, M. ALEXANDROU ST., 57200, THESSALONIKI, THES- SALONIKIS		46,388	285	15.53	46.39	0.17
00377	N. MOUDANIA	3, ZAFIRIOU & KYPROU ST., 63200, NEA MOUDANIA, HALKIDIKIS		40,189	215	13.45	40.19	0.14
00378	RAFINA	6, ARAFINIDON ALON ST., 19009, RAFINA, ATTIKIS		52,840	435	17.69	52.84	0.19
00380	LEFKADA	2, XEN. GRIGORI ST., 31100, LEFKADA, LEFKADAS		47,346	215	15.85	47.35	0.17
00381	GLIKA NERA	23, LAVRIOU AVE. & FLEMING ST., 15351, GLIKA NERA, ATTIKIS		53,349	213	17.86	53.35	0.19
00382	ARTEMIDA	47, ARTEMIDOS ST., 19016, ARTEMIDA, ATTIKIS		76,618	390	25.64	76.62	0.28
00383	N. SMYRNI B' & EL VENIZELOU ST	ERATOUS & 190, EL. VENIZELOU ST., 17563, NEA SMYRNI, ATTIKIS		75,404	427	25.24	75.4	0.27
00384	FILOTHEI	70, KAPODISTRIOU ST., 15237, FILOTHEI, ATTIKIS		78,282	345	26.2	78.28	0.28
00386	ELEON SQ. - NEA KIFISSIA	29, ELEON & DIMITRAS ST., 14564, KIFISSIA, ATTIKIS		49,105	367	16.44	49.11	0.18
00388	NEA KRINI - THESSA-LONIKI	41, SMYRNIS & VRIOULON ST., 55132, THESSALONIKI, THESSALONIKIS		33,696	475	11.28	33.7	0.12
00390	LECHAINA - ILIA	PRANTOUNA & KANARI ST., 27053, LECHAINA, ILIAS		34,358	218	11.5	34.36	0.12
00391	CHRYSOUPOLIS - KAVALA	THOUKIDIDOU & SOFOKLI ST., 64200, CHRYSOUPOLI, KAVALAS		50,699	380	16.97	50.7	0.18
00392	GERAKAS-ATTIKI	KLISTHENOUS & MAKARIOU ST., 15344, ATHENS, ATTIKIS		73,503	439	24.6	73.5	0.26
00394	THE MALL ATHENS - MAROUSSI	35, ANDREA PAPANDREOU ST. PSALIDI AREA, 15121, MAROUSSI, ATTIKIS	Not RES	80,322	160	26.88	80.32	0.29
00395	COSMOS MEDITERRA- NEAN - THESSALONIKI	11th Km THESSALONIKIS-N. MOUDANION NATIONAL RD., 55535, THESSALONIKI, THESSALONIKIS		32,427	88	10.85	32.43	0.12
00396	LIMNOS	YPSIPILIS SQ. (OTE), 81400, MYRINA LIMNOU, LES- VOU		43,626	326	14.6	43.63	0.16
00399	KALABAKA	30, TRIKALON ST., 42200, KALABAKA, TRIKALON		6,230	143	2.09	6.23	0.02
00403	N. ALIKARNASSOS - KRITI	26, IKAROU ST., 71601, N. ALIKARNASSOS, HERAK-LIOU		39,122	348	13.09	39.12	0.14
00404	DROSIA	7, MARATHONOS AVE., 14575, DROSIA, ATTIKIS		48,519	228	16.24	48.52	0.17
00406	AMFIALI	28-30, P. TSALDARI ST., 18757, KERATSINI, ATTIKIS		57,865	288	19.37	57.86	0.21
00408	AGIOS IEROTHEOS	95-97, AG. IEROTHEOU & ATRIDON & AGINOROS ST.,		8,387	277	2.81	8.39	0.03
00410	SKIATHOS	LOUTRAKI-AMMOUDIA AREA, 37002, SKIATHOS, MAGNISIAS		31,564	195	10.56	31.56	0.11

Code	Name	Address	Not RES	ERB (kWh)	ERB (t2)	ERB tCO2	ERB (MWh)	ERB (TJ)
00414	ALEXANDRIA IMATHIA	DIMITRIOU VETSOPOULOU & THEM. SOFOULI ST., 59300, ALEXANDRIA, IMATHIAS		45,561	267	15.25	45.56	0.16
00417	AMFISSA	SALONON AVE. & 10, I. GIDOGIANNI ST., 33100, AM- FISSA, FOKIDAS		32,799	283	10.98	32.8	0.12
00420	N. MICHANIONA	2, KANARI ST., 57004, NEA MICHANIONA, THESSALONIKIS		12,999	227	4.35	13	0.05
00424	LAVRIO	1, ATHINON-LAVRIOU AVE., 19500, LAVRIO, ATTIKIS		29,689	379	9.94	29.69	0.11
00425	ANDROS	G.K. EMPIRIKOU & 25th MARCH ST., 84500, ANDROS, CYCLADON		26,419	212	8.84	26.42	0.1
00426	TINOS	PLAKA TINOU AREA, 84200, TINOS, CYCLADON		37,914	207	12.69	37.91	0.14
00427	THASOS	4, THEAGENOUS ST., 64004, THASOS, KAVALAS		42,913	149	14.36	42.91	0.15
00431	AGRINIO C	47, AGRINIOU-ANTIRRIOU NATIONAL RD. LAGKADIA AREA, 30100, AGRINIO, AITOLOAKARNANIAS		47,416	304	15.87	47.42	0.17
00434	PEFKA - THESSALON-IKI	PAPANIKOLAOU AVE. & 9, SIKELIANOU ST., 57010, THESSALONIKI, THESSALONIKIS		45,996	217	15.39	46	0.17
00436	FARSALA	23, LARISSIS & THETIDOS ST., 40300, FARSALA, LARISSAS		13,169	178	4.41	13.17	0.05
00438	KYPSELI SQUARE	3, KANARI SQ. & 1-3 KRISSIS & 4-6 FEDRIADON ST.,		53,460	295	17.89	53.46	0.19
00439	KATO ACHAIA	PATRON-PIRGOU & OIVOTA ST., 25200, KATO ACHAIA, ACHAIAS		8,784	155	2.94	8.78	0.03
00445	CORFU III	CORFU-PALEOKASTRITSAS NATIONAL RD., SOLARI AREA, 49100, CORFU, KERKYRAS		37,635	245	12.6	37.63	0.14
00446	KOUFALIA THESSA-LONIKI	30, ETHN. ANTISTASEOS ST., 57100, KOUFALIA, THES- SALONIKIS		8,352	183	2.8	8.35	0.03
00449	ANO LIOSIA	1A, AIGAIOU PELAGOUS ST., 13341, ANO LIOSIA, ATTIKIS		43,213	365	14.46	43.21	0.16
00451	NEA MARINA - RHODES	82-84, AUSTRALIAS & 1 MAKRYGIANNI ST., 85100, RHODES, DODECANISSOU		40,725	329	13.63	40.73	0.15
00458	CHALKIDA C	CHAINA AVE. & 19, P. PATRON ST., 34100, CHALKIDA, EVIAS		82,016	466	27.45	82.02	0.3
00462	AG. ELEOUSSA KALLITHEA	188, ELEFTHERIOU VENIZELOU ST., 17675, KALLITHEA, ATTIKIS		58,313	494	19.52	58.31	0.21
00463	KALLONI LESVOS	KALLONIS CENTRAL RD., 81100, MITILINI, LESVOU		22,828	212	7.64	22.83	0.08
00463	KALLONI LESVOS	KALLONIS CENTRAL RD., 81100, MITILINI, LESVOU	Not RES	9,855		3.3	9.86	0.04

Code	Name	Address	Not RES	ERB (kWh)	ERB (t2)	ERB tCO2	ERB (MWh)	ERB (TJ)
00472	KISSAMOU ST. - CHA- NIA	KISSAMOU & 12, I. MOUSTERAKI ST., 73131, CHANIA, CHANION		8,366	246	2.8	8.37	0.03
00474	PATRIARCHOU IOAKIM ST.- KOLONAKI	41, PATRIARCHOU IOAKIM ST., 10674, ATHENS, ATTIKIS		29,178	345	9.77	29.18	0.11
00479	PERAMA	111, IRINIS AVE., 18863, PERAMA, ATTIKIS		2,307	94	0.77	2.31	0.01
00523	PANORAMA VOULAS	189, VOULIAGMENIS AVE., 16674, GLYFADA, ATTIKIS		95,880	580	32.09	95.88	0.35
00607	DAFNI	5, AG. DIMITRIOU & BOUBOULINAS ST., 17343, DAFNI, ATTIKIS		7,840	277	2.62	7.84	0.03
00608	ANO GLYFADA	17, ITHAKIS & 129, GOUNARI ST., 16561, GLYFADA, ATTIKIS		67,691	350	22.66	67.69	0.24
00615	ACHARNON	122, ACHARNON & KODRIGKTONOS ST., 11251, ATHENS, ATTIKIS		72,360	447	24.22	72.36	0.26
00619	N. SMIRNI	4, K. PALAIOLOGOU ST., 17121, N. SMYRNI, ATTIKIS		13,396	354	4.48	13.4	0.05
00621	YMITTOU ST.	62, YMITTOU & KONONOS ST., 11634, ATHENS, AT- TIKIS		54,344	382	18.19	54.34	0.2
00630	PESMAZOGLOU	2-6, PESMAZOGLOU ST., 10175, ATHENS, ATTIKIS		156,678	1,300	52.44	156.68	0.56
00639	PETRALONON	MIRMIDONON & 8-10, TRION IERARHON ST., 11851, PETRALONA, ATTIKIS		44,819	254	15	44.82	0.16
00640	KESARIANIS	59-61, E. ANTISTASIS ST., 16121, KESARIANI, ATTIKIS		21,938	141	7.34	21.94	0.08
00644	PAPAGOU	24, KIPROU ST., 15669, PAPAGOU, ATTIKIS		4,712	98	1.58	4.71	0.02
00653	ARGYROUPOLI	90, KYPROU AVE., 16452, ATHENS, ATTIKIS		71,240	340	23.84	71.24	0.26
00658	NIKAIA	1 SOLOMOU & OLYMPOU ST., 18450, NIKAIA, ATTIKIS		53,880	570	18.03	53.88	0.19
00659	PIRAEUS	121, KARAISKOU ST., 18510, PIRAEUS, ATTIKIS		55,719	415	18.65	55.72	0.2
00679	KARPENISIOU	37, ATH. KARPENISIOTI ST., 36100, KARPENISI, EVRYTANIAS		39,532	237	13.23	39.53	0.14
00683	VEROIA	38, MITROPOLEOS ST. & AG. DIMITRIOU ST., 59100, VEROIA, IMATHIAS		35,880	344	12.01	35.88	0.13
00684	HERAKLION	1, VIANNOU ST.- KORNAROU SQ., 71110, HERAKLION, HERAKLIOU		47,222	439	15.81	47.22	0.17
00701	DELFON ST. - THESSA- LONIKI	74, DELFON ST. & ORESTOU ST., 54642, THESSALONIKI, THESSALONIKIS		50,280	330	16.83	50.28	0.18
00702	ANO TOUMPAS	200, GR. LAMBRAKI ST., 54352, THESSALONIKI, THESSALONIKIS		70,280	540	23.52	70.28	0.25
00707	POLICHNIS	6, AGIOU PANTELEIMONOS & VALTETSIOU ST., 56533, POLICHNI, THESSALONIKIS		62,680	390	20.98	62.68	0.23
00710	KAVALAS	34, ER. STAVROU ST., 65110, KAVALA, KAVALAS		15,866	157	5.31	15.87	0.06

Code	Name	Address	Not RES	ERB (kWh)	ERB (t2)	ERB tCO2	ERB (MWh)	ERB (TJ)
00722	LARISSAS	6, ILIODOROU ST., 41222, LARISSA, LARISSAS		50,092	410	16.77	50.09	0.18
00733	KATERINI	35, EIRINIS ST., 60100, KATERINI, PIERIAS		58,260	436	19.5	58.26	0.21
00738	SERRES	CHR.SMYRNIS & 1, YPSILANTOU ST., 62100, SERRES, SERRON		56,638	550	18.96	56.64	0.2
00739	TRIKALA	6, VAS. OLGAS & OTHONOS ST., 42100, TRIKALA, TRIKALON		58,560	386	19.6	58.56	0.21
00744	POLYGYROU THES.	1, MOUSIOU & IROON POLITECHNIOU ST., 63100, POLYGYROS, CHALKIDIKIS		32,436	330	10.86	32.44	0.12
00760	MENIDIOU	119, PARNITHOS AVE. & 166 ARISTOTELOUS ST., 13674, ACHARNAI, ATTIKIS		60,814	420	20.35	60.81	0.22
00767	DRAMA	12, ETHNIKIS AMINIS ST., 66100, DRAMA, DRAMAS		62,790	345	21.02	62.79	0.23
10669	CENTRAL UNITS	ETHNIKIS ANTISTASIS SQ. - VLACHOUTSI, 47100, ARTA, ARTAS		20,374	141	6.82	20.37	0.07
10685	CENTRAL UNITS	THERISSOU 6, 71304, IRAKLEIO, IRAKLEIOU		10,613	320	3.55	10.61	0.04
0092Θ	MATOGIANNIA - MYKONOS	MATHAIOU ANDRONIKOU ST. & ARTEMIDOS, MATO-GIANNI 21, 84600, MYKONOS, CYCLADON		10,328	90	3.46	10.33	0.04
0362Θ	FIRA - SANTORINI	PLAKA MESARIA, 84700, THIRA, CYCLADON		14,590	245	4.88	14.59	0.05
BC043	CENTRAL UNITS	KYMIS 9 & SENEKA 10, 14564, N. KIFISIAS, ATTIKIS	Not RES	36,042	378	12.06	36.04	0.13
BC270	CENTRAL UNITS	VLACHLEIDOU 9, 45332, IOANNINA, IOANNINON		12,740	149	4.26	12.74	0.05
BU225	CENTRAL UNITS	EL. VENIZELOU 3, 65302, KAVALA, KAVALAS		20,076	164	6.72	20.08	0.07
02024	CENTRAL UNITS	5, IONOS DRAGOUMI ST., 54626, THESSALONIKI, THESSALONIKIS		156,338	1,333	52.33	156.34	0.56
02038	CENTRAL UNITS	34, PANEPISTIMIOU ST., 10679, ATHENS, ATTIKIS		286,560	2,883	95.91	286.56	1.03
02039	CENTRAL UNITS	75, THESSALONIKIS & ATHINAS ST., 18346, MOSCHATO, ATTIKIS		759,433	3,649	254.18	759.43	2.73
02041	CENTRAL UNITS	FLORINIS & THESSALONIKIS 75, 18346, MOSCHATO, ATTIKIS		101,818	2,036	34.08	101.82	0.37
02043	CENTRAL UNITS	4, ATHINAS & 10 AG. SARANTA ST., 18346, MOSCHATO, ATTIKIS		427,471	2,262	143.07	427.47	1.54
02044	CENTRAL UNITS	19 KALLIROIS ST., 11743, ATHENS, ATTIKIS		78,595	485	26.31	78.6	0.28
02045	CENTRAL UNITS	40-44 PRAXITELOUS ST., 10561, ATHENS, ATTIKIS		185,254	1,308	62	185.25	0.67
02057	CENTRAL UNITS	5 SANTAROZA ST., 10564, ATHENS, ATTIKIS		243,984	2,293	81.66	243.98	0.88
02059	CENTRAL UNITS	3, BALAORITOY & 22 VOUKOYRESTIOU ST., 10671, ATHENS, ATTIKIS		194,507	1,657	65.1	194.51	0.7
02060	CENTRAL UNITS	8, OTHONOS ST., 10557, ATHENS, ATTIKIS		860,997	2,847	288.18	861	3.1

Code	Name	Address	Not RES	ERB (kWh)	ERB (t2)	ERB tCO2	ERB (MWh)	ERB (TJ)
02063	CENTRAL UNITS	10 FILELLINON & 13 XENOFONTOS ST., 10557, ATHENS, ATTIKIS		332,941	2,489	111.44	332.94	1.2
02065	CENTRAL UNITS	7, SANTAROZA ST, 10564, ATHENS, ATTIKIS		274,865	2,553	92	274.86	0.99
02102	CENTRAL UNITS	190, SYGROU AVE., 17671, KALITHEA, ATTIKIS		142,160	1,585	47.58	142.16	0.51
02107	N.IONIA BUILDING COMPLEX	8 IOLKOU ST., 14234, NEA IONIA, ATTIKIS		3,924,346	25,152	1,313.48	3,924.35	14.13
02108	IT CENTER	9, IOLKOU ST., 14234, NEA IONIA, ATTIKIS		4,573,187	3,343	1,530.65	4,573.19	16.46
02111	HEAD OFFICE	AMALIA AVE. & SOURI ST., 10557, ATHENS, ATTIKIS		1,245,893	11,711	417	1,245.89	4.49
02121	CENTRAL UNITS	7, IONOS DRAGOUMI ST., 54625, THESSALONIKI, THESSALONIKIS		134,640	861	45.06	134.64	0.48
02125	CENTRAL UNITS	25th MARCH & TEO ST., 17778, ATHENS, ATTIKIS		1,156,122	13,859	386.95	1,156.12	4.16
02126	CENTRAL UNITS	10 SYGROU & VALAORITOU ST., 54625, THESSALONIKI, THESSALONIKIS		47,625	246	15.94	47.63	0.17
02130	CENTRAL UNITS	2-6, PESMAZOGLOU ST., 10175, ATHENS, ATTIKIS		1,282,349	10,640	429.2	1,282.35	4.62
02131	CENTRAL UNITS	37 I. NIKA ST., 13671, ACHARNAI, ATTIKIS		243,775	6,095	81.59	243.78	0.88
02132	CENTRAL UNITS	22, OMIROU ST., 10672, ATHENS, ATTIKIS		199,549	2,036	66.79	199.55	0.72
02134	CENTRAL UNITS	4, OTHONOS ST., 10557, ATHENS, ATTIKIS		7,560	284	2.53	7.56	0.03
02139	CENTRAL UNITS	22, ARISTOTELOUS ST., 54623, THESSALONIKI, THESSALONIKIS		10,917	146	3.65	10.92	0.04
02163	CENTRAL UNITS	AL. PANAGOULI ST, 14234, NEA IONIA, ATTIKIS		1,056,113	7,405	353.48	1,056.11	3.8
02218	CENTRAL UNITS	19, PAPASTRATOU ST. & GRAVIAS ST. & VLACHAKOU ST. & MAVROMICHALI ST., 18545, PIRAEUS, ATTIKIS		748,447	11,612	250.51	748.45	2.69
02641	CENTRAL UNITS	20, IONOS DRAGOUMI ST., 54624, THESSALONIKI, THESSALONIKIS		8,798	149	2.94	8.8	0.03
10015	CENTRAL UNITS	26, AG. ANDREOU & KOLOKOTRONI ST., 26221, PATRA, ACHAIAS		85,377	880	28.58	85.38	0.31
10020	CENTRAL UNITS	MARTIRON 25th AUGUST & KORONEOU ST., 71202, HERAKLION, HERAKLIOU		179,133	998	59.96	179.13	0.64
10030	CENTRAL UNITS	13, KAROLOU DIL ST., 54623, THESSALONIKI, THESSALONIKIS		64,599	407	21.62	64.6	0.23
10118	CENTRAL UNITS	22, IONOS DRAGOUMI ST., 54624, THESSALONIKI, THESSALONIKIS		57,557	578	19.26	57.56	0.21
10201	CENTRAL UNITS	36, PANEPISTIMIOU ST., 10679, ATHENS, ATTIKIS		167,760	1,173	56.15	167.76	0.6
10202	CENTRAL UNITS	7, TSAMADOU ST., 18531, PIRAEUS, ATTIKIS		49,827	592	16.68	49.83	0.18

Code	Name	Address	Not RES	ERB (kWh)	ERB (t2)	ERB tCO2	ERB (MWh)	ERB (TJ)
10206	CENTRAL UNITS	18, LEONTOS SOFOU ST., 54626, THESSALONIKI, THESSALONIKIS		305,617	1,768	102.29	305.62	1.1
10247	CENTRAL UNITS	OTHONOS-AMALIAS & 1, PATREOS ST., 26221, PATRA, ACHAIAS		105,095	894	35.18	105.1	0.38
10747	CENTRAL UNITS	20, AMALIADOS ST. & ESLIN ST., 11523, ATHENS, ATTIKIS		316,480	2,936	105.93	316.48	1.14

Note that at a postal address we can have both a branch and a building.
Total No of sites at 31/12/2022: 342 (41 buildings and 301 branches)

Appendix 6: Sites - Direct emissions (scope 1)

Code		ERB Natural Gas (kWh)	ERB Natural Gas tCO_{2e}	ERB Heating oil (lt)	ERB Heating oil tCO_{2e}	ERB Fuel Diesel (lt)	ERB Fuel Diesel tCO_{2e}	ERB Gasoline (lt)	ERB Gasoline tCO_{2e}	ERB HFCs (kg)	ERB HFCs tCO_2	Employee Leased vehicles (km)	Employee Leased vehicles tCO_{2e}
00343	17, STEFANOU DRAGOUMI ST., 53100, FLORINA, FLORINAS			3,861	10								
00733	35, EIRINIS ST., 60100, KATERINI, PIERIAS			1,049	3								
02057	5 SANTAROZA ST., 10564, ATHENS, ATTIKIS			11,958	32								
02039	75, THESSALONIKIS & ATHINAS ST., 18346, MOSCHA- TO, ATTIKIS			1,001	3								
02107	8 IOLKOU ST., 14234, NEA IONIA, ATTIKIS	2,132,127	456	10,015	27	1,084	3	5,029	12				
02063	10 FILELLINON & 13 XENOFONTOS ST., 10557, ATHENS, ATTIKIS	62,375	13										
02111	AMALIA AVE. & SOURI ST., 10557, ATHENS, ATTIKIS	647,641	139									5,706,180	925
02125	25th MARCH & TEO ST., 17778, ATHENS, ATTIKIS	243,538	52										
02132	22, OMIROU ST., 10672, ATHENS, ATTIKIS	77,413	17										
10747	20, AMALIADOS ST. & ESLIN ST., 11523, ATHENS, AT- TIKIS									627	990		
		3,163,095	**677**	**27,884**	**74**	**1,084**	**3**	**5,029**	**12**	**627**	**990**	**5,706,180**	**925**