

Environmental Bank Performance



NORMALISATION INDICATORS

		Annual change %	2020	2019	2018	2017
No. of employees (year average)	persons	-9.31%	7,191	7,929	8,216	8,617
Surface area	m ²	-1.18%	284,216	287,601	303,842	331,724

Energy

FUEL CONSUMPTION

		Annual change %	2020	2019	2018	2017
Heating oil	lt	46.14% *	22,376	15,311	18,071	24,874
Surface area of oil-heated areas	m ²	-	5,885	5,885	15,311	15,311
Heating oil per surface area	lt/m ²	46.14%	3.80	2.60	1.18	1.62
Natural gas	kWh	7.53%	3,818,807	3,551,430	3,084,405	3,314,743
Surface area of gas-heated areas	m ²	-	74,729	74,729	58,740	58,740
Natural gas per surface area	kWh/m ²	7.53%	51.10	47.52	52.51	56.43
Petrol for vehicles	lt	4.73%	5,566	5,315	7,804	8,900
Diesel	lt	-16.09%	1,757	2,093	2,995	2,420

(*) The increase in gas and heating oil consumption has been affected by weather conditions as well as by specific air conditioning operating instructions to deal with the pandemic (covid-19).

ELECTRICITY CONSUMPTION

		Annual change %	2020	2019	2018	2017
Electricity	kWh	-7.79%	43,674,273	47,362,488	49,579,366	53,783,795
Electricity consumption per employee	kWh/person	1.68%	6,073	5,973	6,034	6,242
Electricity consumption by surface area	kWh/m ²	-6.69%	153.67	164.68	163.17	162.13

ENERGY CONSUMPTION

		Annual change %	2020	2019	2018	2017
Heating oil	kWh	46.14%	221,851	151,804	189,746	261,177
Natural gas	kWh	7.53%	3,818,807	3,551,430	3,084,405	3,314,743
Petrol for vehicles	kWh	4.73%	51,377	49,059	72,030	82,146
Diesel	kWh	-16.09%	17,416	20,755	29,694	23,994
Electricity	kWh	-7.79%	43,674,273	47,362,488	49,579,366	53,783,795
Total energy consumption	kWh	-6.55%	47,783,724	51,135,536	52,955,240	57,465,855
Total energy consumption per employee	kWh/person	3.04%	6,644.93	6,449.18	6,445.38	6,668.89
Total energy consumption per surface area	kWh/m ²	-5.44%	168.12	177.80	174.29	173.23

Transport

BUSINESS TRIPS						
		Annual change %	2020	2019	2018	2017
Air travel	km	-81.62%	426,782	2,321,884	2,388,192	3,083,459
Air travel per employee	Km/person	-79.73%	59.35	292.83	290.68	357.83

Greenhouse gases

Since 2008, greenhouse gases (in CO₂ equivalents) have been measured based on the GHG protocol spreadsheets (Transport tool v2.6. Stationary combustion tool v4.1, Emissions from purchased electricity v4.8 and Global Warming Potential Values AR5). Also since 2018, the Bank has applied the Market-Based Method using annual CO₂ emission coefficients from electrical power providers for electricity use.

INDIRECT EMISSIONS - SCOPE 1						
		Annual change %	2020	2019	2018	2017
From heating oil consumption	tCO ₂ e	46.14%	60.24	41.22	48.65	66.97
From natural gas consumption	tCO ₂ e	7.53%	773.47	719.32	624.73	671.38
From vehicle petrol consumption	tCO ₂ e	4.72%	12.64	12.07	17.72	20.22
From diesel consumption	tCO ₂ e	-16.10%	4.70	5.60	8.02	6.48

Calculations of emissions from heating oil for 2017 were based on consumption in litres while in previous years, consumption in litres was converted to kWh.

INDIRECT EMISSIONS - SCOPE 2

		Annual change %	2020	2019	2018	2017
From electricity consumption	tCO ₂ e	-9.69%	14,790.62	16,376.83	17,666.74	36,820.94

OTHER INDIRECT EMISSIONS - SCOPE 3

		Annual change %	2020	2019	2018	2017
From air travel	tCO ₂ e	-81.62%	39.46	214.66	220.79	285.07

TOTAL EMISSIONS

		Annual change %	2020	2019	2018	2017
GHG emissions – Scope 1	tCO ₂ e	9.36%	851.06	778.22	699.12	765.04
GHG emissions – Scope 2	tCO ₂ e	-9.69%	14,790.62	16,376.83	17,666.74	36,820.94
GHG emissions – Scope 3	tCO ₂ e	-81.62%	39.46	214.66	220.79	285.07
GHG emissions – Scope 1 & 2	tCO ₂ e	-8.82%	15,641.68	17,155.05	18,365.86	37,585.98
Total GHG emissions	tCO ₂ e	-9.72%	15,681.14	17,369.71	18,586.65	37,871.05
Total GHG emissions per employee	tCO ₂ e/άτομο	-0.46%	2.18	2.19	2.26	4.39
Total GHG emissions by surface area	tCO ₂ e/m ²	-8.65%	0.055	0.060	0.061	0.114

EMISSIONS BY GREENHOUSE GAS						
		Annual change %	2020	2019	2018	2017
Carbon dioxide CO ₂	tCO ₂ e	-9.72%	15,678.50	17,367.33	18,584.51	37,868.67
Methane CH ₄	tCO ₂ e	10.59% *	2.15	1.95	1.74	1.92
Nitrous oxide N ₂ O	tCO ₂ e	15.46% *	0.49	0.43	0.40	0.46
Total GHG emissions	tCO ₂ e	-9.72%	15,681.14	17,369.71	18,586.65	37,871.05

(*) Methane and Nitrous Oxide emissions come from the consumption of natural gas and heating oil and the annual changes follow the fluctuations of the relevant consumptions.

EMISSION INTENSITY RATIOS						
		Annual change %	2020	2019	2018	2017
Carbon intensity	tCO ₂ e/million €	-19.56%	10.17	12.64	12.72	25.13
Energy intensity	kWh/million €	-16.74%	30.99	37.22	36.25	38.13
GHG emission intensity from heating oil and natural gas per kWh	tCO ₂ e/kWh	0.47%	0.2063	0.2054	0.2057	0.2065
Operating income	(€ m)	12.23%	1,542	1,374	1,461	1,507

Carbon intensity is calculated as total GHG emissions over revenues in millions of euro. The GHG emission intensity from heating oil and natural gas is calculated as the quotient of total emissions from heating per kWh.

EMISSIONS OF GASEOUS POLLUTANTS						
		Annual change %	2020	2019	2018	2017
Sulphur dioxide (SO ₂)	t	49.29% *	0.016	0.011	0.013	0.017
Nitrogen oxides (NO _x)	t	10.02% *	0.563	0.512	0.455	0.502
Suspended particulates	t	14.87% *	0.031	0.027	0.025	0.028

(*) Emissions of Gaseous Pollutants come from the consumption of natural gas and heating oil and their annual changes follow the fluctuations of the relevant consumptions.

Facilities

REFRIGERANTS						
		Annual change %	2020	2019	2018	2017
R-410A	Kg	-	190.00	52.30	-	-
R-407C	Kg	-	90.50	31.90	-	-
R-438A	Kg	-	8.00	-	-	-
Fluorinated gases from refrigerants	tCO ₂ e	247.06% *	575.39	165.79	-	-

(*) The increase in refrigerants is due to the increase in points / number of air conditioning units where the need arose to replace refrigerants, according to the maintenance schedule and the damage that occurred.

Water

		Annual change %	2020	2019	2018	2017
Water consumption	m ³	-28.01%	54,691	75,973	75,966	82,707
Water consumption per employee	m ³ /person	-20.62%	7.61	9.58	9.25	9.6
Water consumption by surface area	m ³ /m ²	-27.15%	0.192	0.264	0.250	0.249

Paper

		Annual change %	2020	2019	2018	2017
Paper supply	Kg	-27.97%	247,188	343,163	314,488	502,775
Paper supply per employee	Kg/άτομο	-20.58%	34.37	43.28	38.28	58.35
Supply of A4 paper	%	-	100	100	100	100

Solid Waste Recycling and Management

The Bank manages in an environmentally friendly manner all the solid waste resulting from its operations, regardless of the amount of waste in each time period (ie 100% recycling). Therefore the annual change (%) is not completed.

INK CARTRIDGES - TONERS						
		Annual change %	2020	2019	2018	2017
Toner supply	Items	-	1	25	82	150
Toner recycling	Items	-	3,787	2,229	2,336	962

The toner supply relates to printers outside the Managed Printing Services.

PAPER AND PACKAGING MATERIALS						
		Annual change %	2020	2019	2018	2017
Quantity of paper recycled	Kg	-	147,105	193,543	121,440	132,427
Percentage of recycled paper out of total paper supply	%	-	59.51%	56.40%	38.62%	26.34%
Quantity of packaging materials recycled	Kg	-	133.30	237.90	214.60	225.00

ELECTRICAL & ELECTRONIC EQUIPMENT						
		Annual change %	2020	2019	2018	2017
EEE recycling	kg	-	59,510	105,150	128,090	84,610
EEE recycling	Items	-	3,592	3,923	6,320	10,928
Electronic equipment donated	Items	-	2,001	2,400	1,645	937
Quantity of power generator lubricants replaced	Kg	-	847	1,226	786	0

LIGHT BULBS/BATTERIES						
		Annual change %	2020	2019	2018	2017
Battery recycling	Kg	-	26,831	24,124	28,754	1,463
Recycling of portable batteries	Kg	-	400	455	452	631
Light bulb recycling	Items	-				
	Kg	-	197.40	610.45	539	450

Since 2017, light bulb recycling has only been recorded in kg.

e-Statement service

		Annual change %	2020	2019	2018	2017
No, of physical statements discontinued	"No, (in thousands)"	105.11%	938.6	457.6	756	409
Number of new customers to register for e-Statement service	"people (in thousands)"	54.59%	320	207	297	173
Penetration rate of e-Statement service amongst active e-Banking users	%	10.73%	84	75.86	75	53
Amount saved from discontinuing physical statements	€ (million)	37.45%	4.70	3.42	2.63	1.90

Customer Service in Branches - Saving paper

		Annual change %	2020	2019	2018	2017
Number of printouts of Customer documents in a branch. type A5 (pages):	Number	-22.06%	12,310,831	15,794,683	21,620,000	-
Number of product transaction prints Customer in branch. type A4 (pages)	Number	24.03% *	8,977,898	7,238,280	10,658,000	-
Number of sent A4 customer statements (pages)	Number	-25.68%	31,213,650	42,000,000	42,000,000	-
Ποσό που εξοικονομήθηκε από την διακοπή των φυσικών statements	€ (εκατ.)	-	4.70	3.42	2.63	1.90

(*) The increase in customer transaction printing is due to the increase in sales of Consumer, Mortgaging, Professional and Insurance Credit products. The gradual digitization works of the above products also continue.

Staff Training

		Annual change %	2020	2019	2018	2017
Employees trained	persons	-	143	0 *	589	108

(*) During 2019, a transition was made to the new Human Resources Management system (SAP_SuccessFactor) with the result that the specific eLearning training modules are not prioritized.

The total number of employees who have been trained on environmental issues since 2003 is 4,569.

Note

In the framework of the implementation of the EMAS regulation, the Bank issues every year the Environmental Report, which is verified and validated by an external certification body, and is available on the Bank's website www.eurobank.gr/el/omilos/esg-environment-society-governance/esg-apologismoi-ektheseis.

The report describes in detail the Environmental performance as well as relevant actions of the Bank.