

ENVIRONMENTAL STATEMENT 2010





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FOREWORD

Environmental protection is a duty for the Eurobank EFG Group. In 2003, the Bank initiated its environmental protection effort by enacting its official Environmental Policy, which aims at mitigating the Bank's environmental impacts. It should be noted that these impacts are both direct, i.e. those stemming from the daily functioning of its branches and offices, and indirect, i.e. those that arise from interaction with its clients and suppliers. The Group's environmental policy is available online at

<http://www.eurobank.gr/online/home/genericonew.aspx?code=EKEFrontidaGiaToPeribalon&mid=858&lang=gr>

The Environmental Policy is implemented through the introduction and operation of an Environmental Management System. Eurobank EFG remains, since 2004, the first and only bank in Greece, and one of the few banks in Europe, to have established an externally certified ISO 14001 compliant Environmental Management System.

In 2009, the System moved closer to "maturity" through the completion of procedures for the official listing of Eurobank EFG in the Register of European Organisations that adhere to the EMAS regulation (Regulation EC/1221/2009) on Environmental Management. As stated in the European Commission's official documents, this

transition facilitates the improvement of environmental performance, and increases the transparency and reliability of environmental management.

Environmental issues are deemed crucial by Eurobank's Management, and have been entrusted to a special Environmental Committee, chaired by the General Manager for Group Operations, Technology & Organisation. The Environmental Steering Committee comprises the heads of all the Bank's Units that are involved in the implementation of environmental policy, so that the environmental management policies and actions are coordinated at a strategic level. The Bank's Environment Office (currently the Environment & Quality Office) that was established in 2004 is responsible for the consistent and integrated day-to-day management of the procedures for implementing the Group's environmental policy and achieving its targets.

The environmental performance of Eurobank EFG is annually assessed by means of special sustainability indices, on behalf of the so-called Socially Responsible Investors. It is worth noting that the share of Eurobank EFG is included in the FTSE4Good Europe and FTSE4Good World indices, which comprise organisations that show increased environmental sensibility. Moreover, there has been an improvement in regard to the Dow Jones Sustainability Index.



The improvement of the Bank's environmental performance does not only foster its sustainable growth, but also generates competitive advantages, such as:

- the reduction of operating expenses
- the exploitation of new business opportunities, such as the development and promotion of "green" banking products.

Eurobank EFG believes that the international commitment to sustainable development can

only be achieved through partnerships. To this end, it has joined the United Nations Environment Programme Finance Initiative (UNEP FI) since 2005; this initiative aims at protecting the environment and promoting sustainable development. Eurobank EFG, represented by its Environment & Quality Office, is a member of the Global Steering Committee, and chairs the European Task Force and the Banking Sector of the Central and Eastern European Group of UNEP-FI.

S. IOANNOU
General Manager, Group COO/CIO
Representative of the Management of
Eurobank EFG

H. PAPAGEORGIU
Head, Environment & Quality Office
Group OTO



1. INTRODUCTION

In 2003, the Eurobank EFG Banking Group enacted its official Environmental Policy, which aims at mitigating environmental impacts. The Eurobank EFG Group is an international banking organisation with subsidiaries in 10 countries.

EFG Eurobank Ergasias SA has developed, and implements, an ISO 14001 compliant Environmental Management System (EMS), which is fully adhering to the guidelines of Regulation (EC) No. 1221/2009 on the voluntary participation of organisations in a Community eco-management and audit scheme (EMAS). After its listing in the EMAS Register of the Ministry for the Environment, Energy and Climate Change (registration number EL-000080) the Bank is annually validating its Environmental Statement, following a relevant review by a Competent Body. The EMS has been certified in accordance with the ISO 14001:2004 International Standard, and is annually

monitored by TUV HELLAS, an independent Certification Body.

The scope of the System's application is the "Provision of Banking and Financial Services", the application position is Greece, and the Certification extends to all Central Divisions, as well as the branches.

The Management aims at gradually extending the implementation of the Environmental Policy through the EMS to the Group's subsidiaries and abroad.

As part of the EMAS requirements, this Environmental Statement was prepared in order to provide the public and all interested parties with environmental information about Eurobank EFG.

The information included in this statement refers to the environmental policy, environmental impacts, environmental performance and results of Eurobank EFG, based on the environmental objectives and targets it has set.



2. DESCRIPTION OF EUROBANK EFG

2.1. Description of the Company

The Eurobank EFG Group is a European banking organisation with total assets of €87.2 billion. It offers banking services in 10 countries through a network comprising 1,600 points of services and more than 22,500 people. Eurobank EFG is the second largest bank in Greece, and has deployed major operations in Bulgaria, Serbia, Romania, Turkey, Poland, Ukraine, UK, Luxemburg and Cyprus.

Financial strength

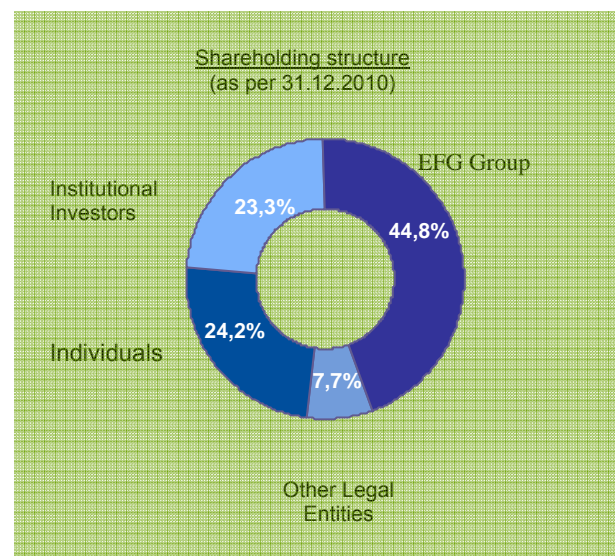
Eurobank EFG has a strong capital base, adequate liquidity, conservative risk management and a long-standing record of steady growth, efficiency and profitability.

The Group has been steadily increasing its core profitability, with pre-provision earnings of €1,498 million in the end of 2010, and net profits of €113 million (excluding the one-off tax charge). The financial data for 2010 certify the rather strong capital adequacy of Eurobank EFG. The Total Tier I ratio stood at 11.9%, while the total capital adequacy ratio amounted to 13.1% (pro-forma, following the completion of the deal in Poland and the merger with the DIAS investment firm) and is one of the highest among Greek banks.

The liquidity of Eurobank EFG is one of the strongest in the banking sector, with total deposits of €44.4 billion. This liquidity is used for supporting the Group's corporate and retail customers in Greece and New Europe, with total loans of €58.5 billion.

Strong Shareholder Base

The main shareholder of Eurobank EFG, which is listed in the Athens Stock Exchange, is the EFG Group international banking group. By the end of 2009, the EFG Group had consolidated equity of €7.5 billion, total assets of €98 billion, a workforce of 26,000 people and operations in 40 countries. The Bank also has 210,000 shareholders, which comprise one of the wider shareholder bases in the Greek market.





Our Commitment: To Stand Responsibly by Your Side

At Eurobank EFG, we are always one step ahead, offering our customers the most efficient banking solutions to their continually changing needs.

Vision & Values

The Eurobank EFG group has based its objectives and strategy on one vision:

“To be the Bank of first choice in the region of Southeastern and Central Europe, while operating with a sense of responsibility towards its employees, its customers, its shareholders, and the society.”

Apart from the vision that guides the daily activities of the Eurobank EFG Group, its dynamic growth is based on a number of values:

Meritocracy

We offer equal opportunities to, and ensure the equal treatment of, all our employees. We recognize improvement in performance and reward employees on the basis of their individual and collective achievements.

Team Work

By combining individual endeavors, we turn them into collective success. We value team work and the collective effort for corporate success.

Quality

We work constantly in order to deliver a high level of quality in our products and services.

Trust

We create trust in our relationships by acting in a reliable manner. Therefore, our clients can always depend on our staff and services.

Efficiency

We seek to achieve our goals through thorough planning and we always aim for the best possible results in what we engage in.

Creativity

We constantly strive for innovation and seek to introduce new ideas, in order to improve our level of products and services.

Respect for People

We always act with understanding and respect for the needs of our customers, our colleagues and our fellow citizens.



Social Contribution

We contribute, with all possible means, to the local communities in which we operate. Our contribution reflects the anthropocentric nature of our organisation and the values of our shareholders.

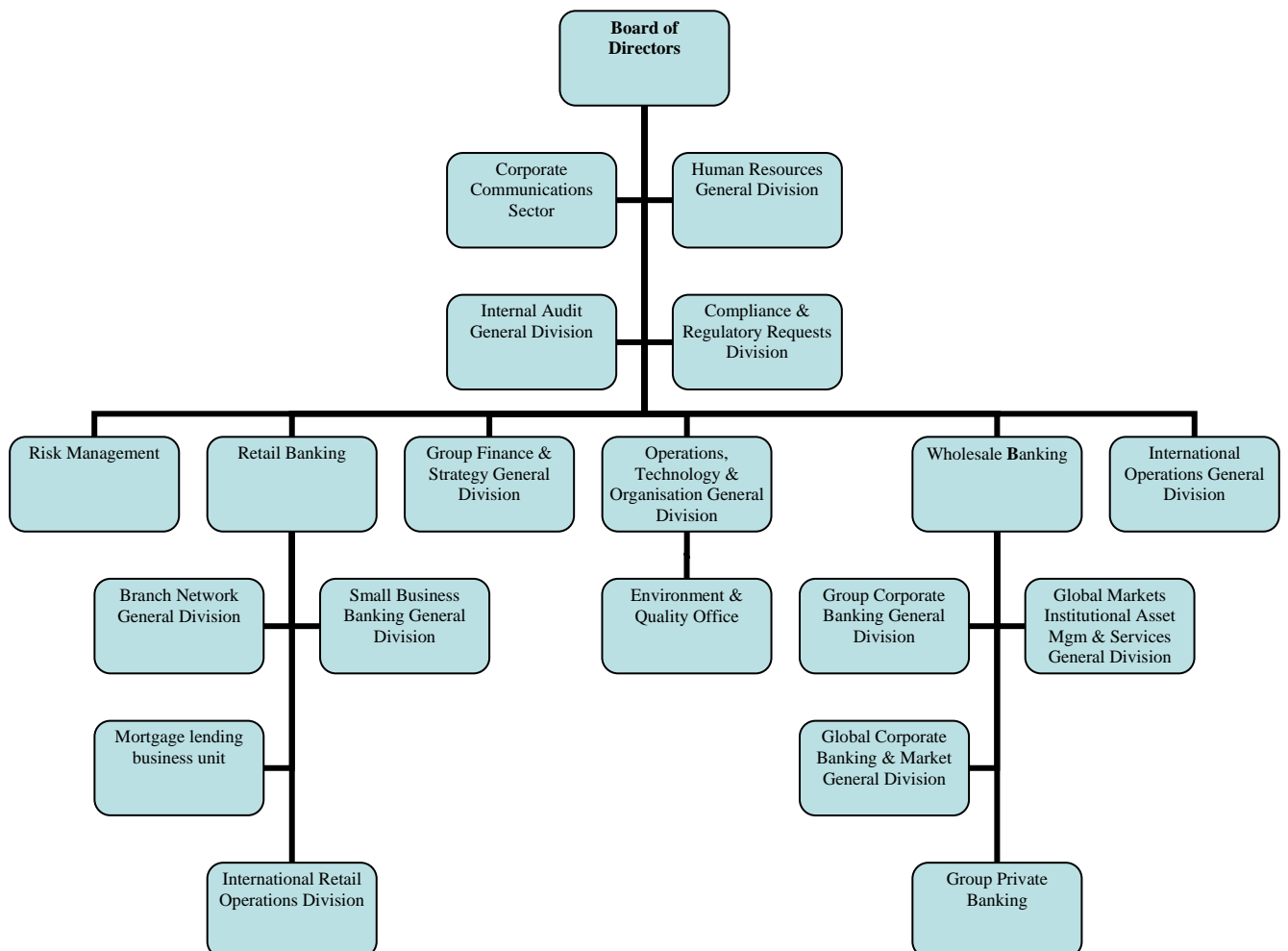
Strategy and Corporate Social Responsibility

Sustainability has been recognized by most international organisations as the only way for achieving long-term growth. Thus, the Corporate Social Responsibility strategy

pursued by the Eurobank EFG Group acknowledges that the growth and prosperity of the organisation are founded on the company's responsible stance and actual behavior towards the society, and especially towards its stakeholders. The stakeholders are fashioning the environment in which Eurobank EFG operates and grows; therefore the protection and viability of this environment are crucial for the organisation's very existence.

Organisational structure

The Company's organisation chart is presented in the following graph:





The most important stakeholders recognized by the Bank are the following:

- **Employees:** The Group's strategy aims at creating and maintaining a professional environment that fosters and rewards initiative and efficiency.
- **Shareholders:** The Group's strategy is based on a spirit of continuous efficiency improvement, with the aim of generating added shareholder value.
- **Clients:** The Group's customers are its foundation, and the main prerequisite for its future success. The strategy implemented by Eurobank EFG is based on a client-oriented approach, which permeates all its activities.
- **Suppliers:** As far as suppliers are concerned, the Eurobank EFG Group has established and applies a consistent procurement procedure, seeking to ensure meritocracy and quality. Aiming at the protection of the environment, the Bank has been committed to adopt a Green Procurement Policy.

- **Society:** Once again, the Eurobank EFG Group continued to support Education, Culture, Sports and the Environment, embracing, at the same time, a series of foundations and organisations whose activity was encouraged through the sponsorship of specific initiatives. In particular, though, in 2007 Eurobank EFG and the John S. Latsis Public Benefit Foundation joined forces to assist the citizens that were hit by that August's devastating wildfires. The two organisations announced a programme comprising specific targets and actions, which began in 2007 and was continued in 2008, in an effort to support both the fire-stricken citizens, and the regions that were mostly devastated.

Thanks to its work on Corporate Social Responsibility issues, the share of Eurobank EFG has been included for the ninth consecutive year in the FTSE4Good Europe and FTSE4Good World indices, which comprise companies adhering to a series of strict criteria concerning environmental, stakeholder consultation and co-operation, as well as human rights protection, issues.



2.2 Eurobank EFG Activities

The Bank offers a wide range of banking, and similar financial services, including:

RETAIL BANKING

- Consumer Credit
- Mortgage Lending
- Small Business Lending

CORPORATE BANKING

- Lending to Large Corporates
- Lending to Medium-Sized Enterprises
- Shipping
- Finance Lease
- Factoring

INVESTMENT BANKING & CAPITAL MARKETS

- Investment Banking
- Stock Exchange Operations
- Treasury

WEALTH MANAGEMENT

- Mutual Funds
- Insurance
- Asset Management
- Private Banking

OTHER ACTIVITIES

- Custody Services
- Payment Services
- Payroll Services
- Real Estate
- e-Commerce
- e-Banking and Internet Services



3. ENVIRONMENTAL POLICY

Eurobank EFG announced its official Environmental Policy in 2003, showing its commitment to reduce the direct environmental impacts from its operation, as well as the indirect impacts from the activities of its clients and suppliers.

In its environmental policy, the Bank expresses its intentions, and the principles it is

committed to, in regard to environmental issues. The environmental policy has been communicated to the Bank's personnel, and is available to third parties, since it has been posted on its website, www.eurobank.gr.

The Bank's senior management has set the following environmental policy:

ENVIRONMENTAL POLICY

“EFG Eurobank Ergasias believes that environmentally responsible action is an essential part of sustainable business growth. As a financial group we are aware of the environmental impact of our activities, and seek the optimum use of natural resources, along with the mitigation of waste production. Moreover, we are aware of the indirect impacts from our financing and investment activities, as well as from the relationships we develop with our customers and the society at large.

We are committed to assess the impact of our activities on the environment, to set appropriate objectives and targets, to continually control and improve our environmental performance, and to adhere to local, national and international laws and regulations.

We believe that environmental management is an integral part of an enterprise's proper and socially responsible behavior. To this end, we adopt an environmentally responsible attitude in our day to day operation, which is also, gradually, adopted towards our shareholders, our customers and suppliers, as well as towards the society at large, implementing sound environmental practices, and promoting economic growth.”

Approved by the Board of Directors

Nikos Pavlides
Board Member
Eurobank EFG

Eurobank EFG sets objectives and targets that are measurable and feasible. These environmental objectives and targets are annually evaluated in terms of effectiveness, and revised if necessary. The results concerning the Bank's environmental performance are included in its Environmental Statement, which is published at www.eurobank.gr, and is communicated to the Ministry for the Environment, Energy and Climate Change, as well as to the EMAS Office of the European Union.

4. ENVIRONMENTAL MANAGEMENT SYSTEM

The Environmental Management System (EMS) of Eurobank EFG is an integrated system for the comprehensive and sound management of all environmental issues that arise, or may arise, from the Bank's operation.

The EMS that has been developed and implemented by Eurobank EFG ensures that the Bank's activities are compliant with the environmental policy, as well as the corresponding objectives and targets.

The EMS implemented by Eurobank EFG comprises the following:

➤ **ENVIRONMENTAL MANAGEMENT MANUAL**

which concerns the overall requirements of the Bank's EMS, Environmental Policy, targets, structure and organisation, the tasks and responsibilities of the competent persons, and, finally, all banking-related environmental issues.

➤ **ENVIRONMENTAL MANAGEMENT PROCEDURES MANUAL**

which concerns the written instructions, including the necessary procedures for implementing the EMS in accordance with EMAS.

➤ **ENVIRONMENTAL MANAGEMENT INSTRUCTIONS MANUAL**

which concerns the written instructions describing the management of all environmental issues related to Eurobank EFG.

➤ **ENVIRONMENTAL STATEMENT**

which concerns the annual environmental performance and is published with the purpose of providing information to all interested parties.

The EMS implemented by the staff of Eurobank EFG is based on the EMAS guidelines, and aims at ensuring compliance with the Environmental Policy within the scope of the Bank's operations, based on the belief that the implementation of this System upgrades the entire organisation, guarantees the implementation of the policy, and, at the same time, achieves the continual improvement of environmental performance to the benefit of both the environment and society as a whole.

Moreover, the EMS implemented by Eurobank EFG is based on a specific Structure and Organisation, as well as on established procedures for monitoring, measuring and recording environmental performance in the immediate, and wider, environment within which the Bank operates.

To that extent, the Management of Eurobank EFG has appointed the General Manager for Group Operations, Technology & Organisation as its representative on environmental issues, in order to ensure the coordinated and responsible promotion and implementation of the Environmental Policy and the EMS in all locations and units of the Bank.

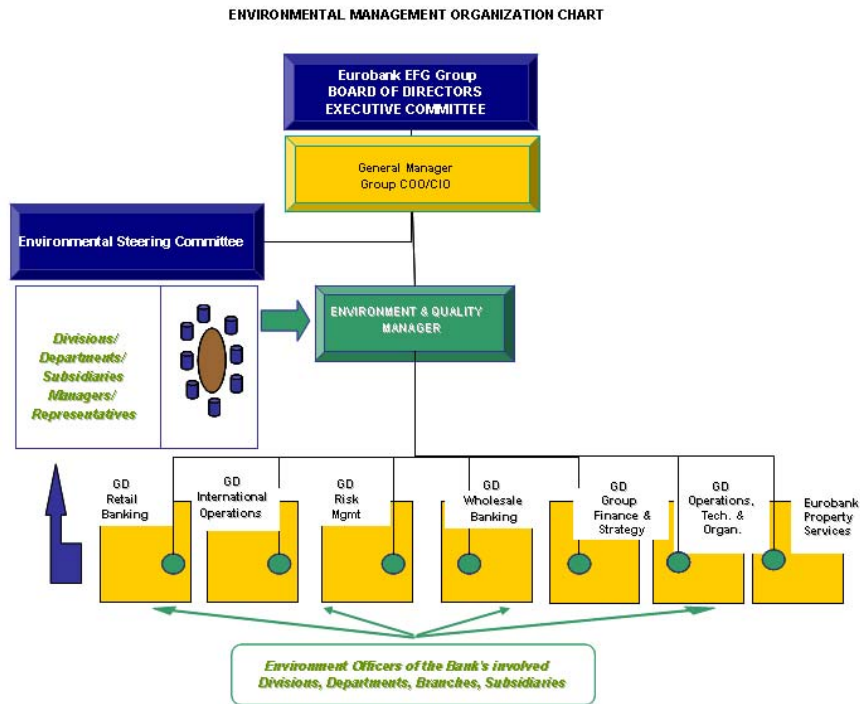
The Environmental Review Committee, responsible for reviewing the Environmental Management System, consists of its regular

members, as appointed by the General Manager for Group Operations, Technology & Organisation.

Non-regular members may also participate, depending on the issues to be discussed.

Responsibility for the implementation of the Environmental Management System lies with the Environment & Quality Office.

The next illustration presents the Bank's organisation chart regarding environmental management:



The Head of the Environment & Quality Office has been assigned specific duties and responsibilities, while the channels of communication with the Management, as well as with other Departments and Divisions, are illustrated on the above Organisation Chart. The duties, responsibilities and competences are itemised in the EMS.

A key feature of the EMS is the provision of the Bank's human resources with information about, and training on, issues pertaining to

the protection of the environment, as well as the improvement of the employees' environmental awareness.

The Management believes that the successful implementation of the EMS calls for the realization of the basic principles related to the protection of, and respect towards, the environment, which eventually leads to the personal, actual involvement of each employee.



5. ENVIRONMENTAL ASPECTS AND IMPACTS

An **environmental aspect** is any feature of the Bank's activities, products or services that can interact with the environment.

The Bank's activity may generate two types of environmental aspects:

- **Direct environmental aspects:** The environmental aspects that emanate from the Bank's operating activities, such as the functioning of buildings/branches, as well as business travel.
- **Indirect environmental aspects:** Those environmental aspects that are linked to the Bank's business activities, and concern the provision of finance to clients that may affect the environment.

The most significant environmental aspects of the Bank's operation are:

a) Direct

- natural resource consumption
- solid waste production
- gas emissions
- liquid waste

b) Indirect

- procured products/materials and supplier/contractor operation
- client financing (capital investments, extension of loans) products/risks

The environmental aspects concern issues that may have environmental impacts.

An **environmental impact** is any change to the environment, positive or negative, which has been fully, or partially, caused by the Bank's operation.

Eurobank EFG has recognized and identified the environmental aspects that emanate from the Bank's overall activity, in order to determine the Organisation's environmental targets by assessing the significance of the corresponding environmental aspects.

The recording of all environmental aspects and the assessment of their impacts are performed on the basis of the EMS procedure "Identifying and Dealing With new Direct and Indirect Environmental Aspects" and the results are recorded on the "Environmental Aspects" document.



In accordance with the above procedure, all direct environmental aspects that have been identified are assessed on the basis of four criteria:

- a) the frequency/possibility of an aspect actually occurring
- b) the significance of the impact
- c) the existence of statutory, or other, requirements and
- d) the degree of the society's concern for the examined impact.

Moreover, indirect environmental aspects are assessed on the basis of criteria related to the company's products and their impacts.

Finally, environmental aspects are classified in terms of significance, as follows:

- Significant
- Non-significant

Based on the above procedure, the Bank has identified as significant, and systematically monitors, the following Activities/Aspects/Impacts:

AA	ACTIV	ENV. ASPECT	ENV. IMPACTS	ADMINISTRATIVE MEASURES
	I. Operation of offices & branches	Electricity consumption by:	Depletion of non-renewable resources and gas emissions	Energy saving programme. Installation of energy-efficient systems.
		I. Lighting		
		II. Electronic Equipment		
		III. Air Conditioning		
		IV. Ventilation		
	Paper Consumption	Consumption of Natural resources	Paper saving programme. Paper & packaging materials recycling programme.	
		Solid waste	No mixture with hazardous or other waste.	
		Disposal of packaging materials	Separate collection and proper management (return to supplier or delivery to licensed waste-recycling contractors).	
	Use of packaging materials (plastic, aluminum, paper)	Solid Waste Pollution	No mixture with hazardous or other waste, separate collection and proper management (return to supplier or delivery to licensed waste-recycling contractors). Paper & packaging materials recycling programme.	

AA	ACTIV	ENV. ASPECT	ENV. IMPACTS	ADMINISTRATIVE MEASURES
		Printing ink use (toner)	Disposal of packaging materials	Toner recycling/refilling programme. Separate collection and proper management (return to supplier or delivery to licensed waste management/reuse contractors).
			Hazardous solid waste	No mixture with non-hazardous waste.
		Use of Batteries	Hazardous solid waste	Separate collection and recycling. Light tube/battery recycling.
	II. Building renovation	Use of paints	Gas emission pollution due to the use of paints harmful to the environment	Green Procurement Policy. Procurement of paints free from hazardous materials and produced in an environment-friendly manner.
			Disposal of paint containers	Separate collection and proper management (return to supplier or delivery to licensed waste management/reuse contractors).
	III. Building construction	Use of paints	Gas emission pollution due to the use of paints harmful to the environment	Green Procurement Policy. Procurement of paints free from hazardous materials and produced in an environment-friendly manner.
			Disposal of paint containers	Separate collection and proper management (return to supplier or delivery to licensed waste management/reuse contractors).
		Contractor operations	Solid Waste Pollution	No uncontrolled disposal in the environment, no mixture with hazardous or other waste, selective demolition, removal of hazardous materials, reuse of other materials. Disposal of inert waste in approved locations.

AA	ACTIV	ENV. ASPECT	ENV. IMPACTS	ADMINISTRATIVE MEASURES
			Hazardous waste pollution	Selective demolition, removal and management of hazardous waste (e.g. asbestos).
	IV. Fixed asset storage	Electronic equipment storage	Solid & hazardous waste pollution Disposal of packaging materials	Electronic Equipment Recycling Programme. Separate collection and proper management (return to supplier or delivery to licensed waste management/reuse contractors).
	V. Contractor operations. Operation of offices & Branches	Maintenance - construction	Gas emission pollution due to the use of paints harmful to the environment	Green Procurement Policy. Procurement of paints free from hazardous materials and produced in an environment-friendly manner.
	VI. Building maintenance	Disposal of Light Tubes	Disposal of Light Tubes Disposal of packaging materials	Separate collection and proper management (return to supplier or delivery to licensed waste management/reuse contractors). Light tube/battery recycling programme.

Applicable legal requirements

The above assessment has taken into account the applicable legal or other regulatory requirements, compliance with which is monitored by the Bank's responsible departments.



6. ENVIRONMENTAL OBJECTIVES, TARGETS AND PROGRAMMES

Environmental objectives and targets that correspond to the environmental aspects and aim at continually improving its environmental performance are set each year.

In order to achieve these wider objectives, as well as the specific quantitative targets, the Bank designs and implements environmental programmes. The Bank's objectives, targets and implementation programmes for 2011 are the following:

Objectives	2011 targets	Deadline	Environmental Programme (EPs)
Natural Resource savings	To keep energy consumption at 2010 levels	12/2011	Energy savings through interventions in lighting and air conditioning. Installation of special, energy-efficient air conditioning systems.
Natural Resource savings	To reduce paper consumption by 10%	12/2011	Paper consumption reduction. Paper saving programme implementation.
Minimization of waste	Paper recycling <u>Target:</u> paper recycling: 200 tons packaging material recycling: 3 tons	12/2011	Implementation of the paper and packaging materials recycling programme in Attica and Thessalonica. Expansion to the rest of Greece.
Minimization of waste	100% toner reuse/recycling	12/2011	Implementation of a refilling programme, combined with the recycling of blank, non-reusable toner cartridges.
Minimization of waste	100% light tube/battery recycling	12/2011	Implementation of a light tube/battery recycling programme.
Minimization of waste	100% Recycling of other waste electrical and electronic equipment	12/2011	Implementation of a Waste Electrical and Electronic Equipment recycling programme. Cooperation with APPLIANCES RECYCLING SA.
Raising awareness on environmental issues	To raise the environmental awareness of the employees and the public	12/2011	Involvement in, or cooperation for, organizing voluntary environmental activities.



The results and the performance described in the next chapter are the outcome of a collective effort to achieve the Bank's environmental objectives and targets.

7. ENVIRONMENTAL PERFORMANCE

The direct and indirect environmental impacts from the Bank's operation are reflected on the published data concerning environmental performance. This way, Eurobank EFG ensures both transparent operation, as well as the enhancement of the effort to continually improve its "ecological footprint", as part of a detailed mechanism for analyzing the flows of materials within the Organisation, which includes "green" procurement, the use of materials and the disposal of waste. In order to ensure that the Bank's environmental performance is comparable to that of the rest of the financial sector, special indicators have

been developed on the basis of internationally accepted standards and Directives.

In 2010, the Bank was distinguished for the second time for its environmental performance, by winning the National EMAS 2009 Award in the "Resource Efficiency" category.

The following sections provide a brief presentation of the Bank's environmental performance for the year 2010.

7.1 Environmental Indicator Performance

The EMS maintains analytical data on the environmental performance of Eurobank EFG. In brief, the environmental performance for 2010 (January 2010-December 2010) is the following:

	ENVIRONMENTAL PERFORMANCE 2009	ENVIRONMENTAL PERFORMANCE 2010	Y-O-Y CHANGE (%)	MANAGEMENT METHOD
Number of employees (persons)	7,558	7,419	-1.84	
Total Area (m ²) (buildings and branches)	300,227	292,515	-2.57	
Water consumption (m ³)	70,915	70,050	-1.22	
Water consumption per employee (m ³ /employee)	9.38	9.44	0.63	
Electricity consumption (KWh)	57,407,893	53,587,450	-6.65	Energy-Saving Programme, continual monitoring of consumptions and rating of interventions, energy inspections and communication/ employee participation actions.



	ENVIRONMENTAL PERFORMANCE 2009	ENVIRONMENTAL PERFORMANCE 2010	Y-O-Y CHANGE (%)	MANAGEMENT METHOD
Electricity consumption per employee (KWh/employee)	7,596	7,223	-4.91	
Electricity consumption per area unit (KWh/m ²)	191.21	183.19	-4.19	
Paper Supply (Kg)	527,306	488,612	-7.34	Paper saving programme. Monitoring of consumptions and awareness-raising activities aimed at reducing paper consumption. Predetermined orders per unit, printer replacement, double-sided printouts.
Quantity of recycled paper (kg)	397,630	280,260	-29.52	Paper recycling programme. Launching of a new procedure, which includes packaging material recycling, initially in Attica and Thessalonica and gradually all over the country during 2011.
Recycled paper as a percentage of paper supplies (%)	75.41	57.36	-23.94	Continuous monitoring on the basis of both the contractor's recycled paper collection forms, and the relevant monthly consumptions.
Toner supply (units)	29,274	7,223	-75.33	Toner recycling/refilling programme. Delivery of toners to contractors for refill or recycling all over the country.
Number of toner cartridges recycled/refilled (units)	8,012	6,297	-21.41	Toner recycling/refilling programme. Delivery of toners to contractors for refill or recycling all over the country.



	ENVIRONMENTAL PERFORMANCE 2009	ENVIRONMENTAL PERFORMANCE 2010	Y-O-Y CHANGE (%)	MANAGEMENT METHOD
Recycled/refilled toners as a percentage of total toner supplies (%)	27.37	87.18	218.54	Toner recycling/refilling programme. Delivery of toners to contractors for refill or recycling all over the country.
Units of recycled batteries	273	82	N/A ¹	Batteries recycling programme. Collected by maintenance contractors and delivered to a licensed company for recycling.
Units of Light Tubes	5,473	5,698	N/A ¹	Light tube recycling programme. Collected by maintenance contractors and delivered to a licensed company for recycling.
Employees trained on environmental issues since the beginning of the EMS's implementation as a percentage of the total workforce (%)	33.86	38.20	N/A ²	Participation of employees in annual information programmes on environmental protection (e-learning).
Environmental sponsorships (€)	519,219	190,000	-63.41	Guides for the Environment/UNEP FI Contribution/Two-day conference/Recycling programme - January, October/Scouts of Greece.
Voluntary environmental activities (number of activities)	23	58	152.17	10 recycling actions – January 2010/18 recycling actions – October 2010/30 joint actions with the Scouts of Greece.



	ENVIRONMENTAL PERFORMANCE 2009	ENVIRONMENTAL PERFORMANCE 2010	Y-O-Y CHANGE (%)	MANAGEMENT METHOD
Number of Active “green” banking products	5	10	100	Preferential company financing (loans) for environmental-friendly projects, such as: WWF Visa, taxis, buses, natural gas, dry-cleaning establishments, photovoltaic systems (PVs) on rooftops, equity fund, companies’ investments in PVs, wind power, e-statements.
Total greenhouse gas emissions (GHG) in tn	42,923	40,129	-6.51	Semi-annual monitoring of indicators.
Recycling of electronic/electrical equipment (kg)	87,600	47,000	N/A ¹	Electronic/Electrical Equipment Recycling Programme.
Number of environmental due diligence inspections at projects and/or businesses prior to loan/investment approvals.		3	-	Environmental risk management.
Number of post-approval environmental due diligence inspections at projects and/or businesses.		8	-	Environmental risk management.
Electronic equipment donated (units)	1,046	223	N/A ³	The electronic equipment was donated to schools and other organisations.

1 - total non-operative units forwarded for recycling

2 - each year, a scheduled training cycle is offered to Bank employees.

3 - still operational used equipment is donated.



7.2 Environmental Management

The Bank's EMS includes programmes and initiatives divided into six sectors:

1. Personnel Training/Information and Awareness
2. Natural resource (such as paper and electricity) savings
3. Recycling and waste management
4. Reduction of Greenhouse gas emissions
5. Assessment of client financing environmental risks
6. Development and promotion of "green" banking products

7.2.1 Personnel training, updating and awareness

Eurobank EFG tries to raise the awareness of its employees and incite them to act on environmental issues, and determines its personnel's training requirements in regard to the Environmental Management System (EMS). The Bank acknowledges that raising personnel awareness is crucial for the successful implementation of the EMS.

The provision of training and information familiarizes employees with the requirements of the EMS, the Environmental Policy, the Objectives and Targets, the impacts of the Bank's activities on the environment, as well as with any emergencies and how these must be dealt with. Moreover, employees are briefed on their role and responsibilities within the EMS.

In order to train its employees on its EMS, the Bank is implementing an innovative e-learning programme, which was attended by 275 people in 2010, bringing the ratio of environmentally trained employees to 38.20 % of the workforce. Among other things, e-learning contributes to reducing trainee commutes, further reducing greenhouse gas emissions.

Moreover, the Bank's intranet includes a page especially dedicated to the continuous updating of personnel on environmental management issues.

Finally, certain individual issues pertaining to the Bank's environmental programmes are regularly communicated to the employees, thus improving both information, and involvement.



7.2.2 Natural resource savings

7.2.2.1 Energy and climate change

Despite the fact that the Bank's contribution to the greenhouse effect mainly concerns indirect gas emissions (through electricity consumption), the significance of Climate Change has elevated monitoring energy consumption of all types, and the corresponding emissions, into one of our top priorities.

Since 2008, the Bank has been using the internationally accepted GHG Protocol for monitoring its Energy-Saving Programme. This Protocol was established by the World Business Council for Sustainable Development and the World Resources Institute, with the aim of making energy management by enterprises and organisations more systematic. Thus, the data collection and analysis systems provide advanced monitoring and decision-making capabilities.

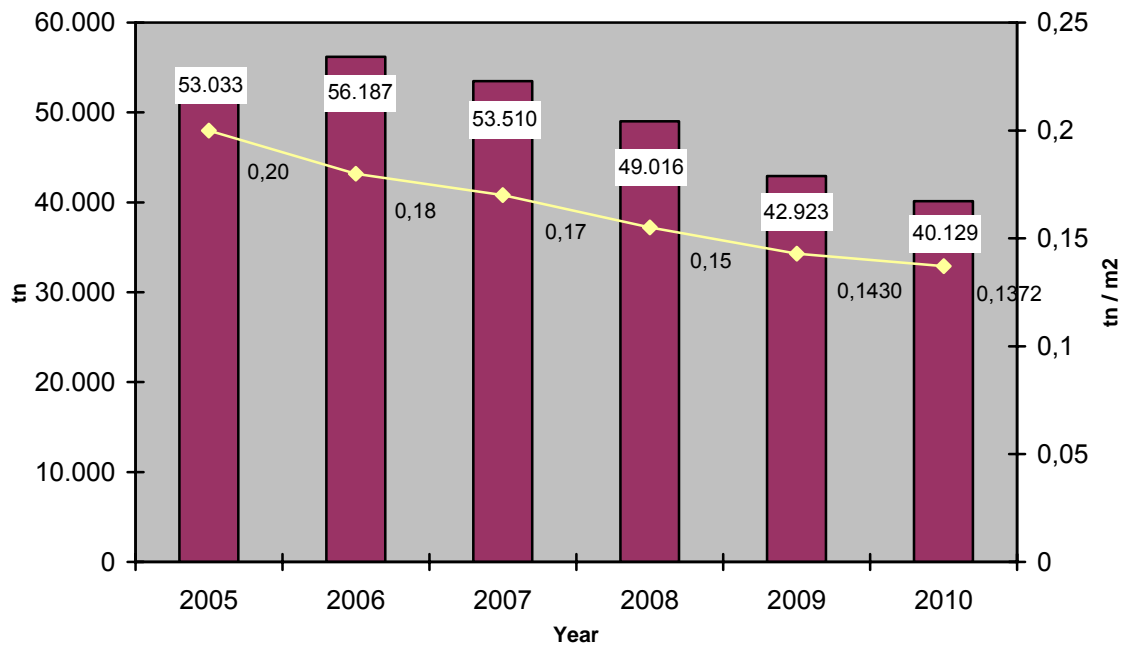
The Protocol provides a framework for recording and allocating energy consumption, as well as for calculating direct and indirect Greenhouse gas emissions.

Direct consumption refers to the combustion of oil for heating purposes. Indirect

consumption refers to the use of electricity for the Organisation's operations. The corresponding Greenhouse gas emissions are divided to direct (Scope 1) emissions from oil combustion, and to indirect emissions from the generation of the electricity bought by the Bank (Scope 2), as well as emissions from employee business travels (Scope 3). Thus, in 2010 the total consumption of heating oil amounted to 66,416 liters, electricity consumption amounted to 53,587,450 KWh, while business air travel reached a total of 4,403,964 miles.

In order to estimate the actual dimensions of these figures, the Bank has been using the following indicators: Electricity consumption per area unit (m²), electricity consumption per employee, and Greenhouse gas emissions per area unit (m²). In 2010, electricity consumption per area unit amounted to 183.19 KWh/m² as compared to 191.21 KWh/m² in 2009, reduced by 4.19 %. Electricity consumption per employee amounted to 7,223 KWh/employee, as compared to 7,596 KWh/employee in 2009, reduced by 4.91 %. Total greenhouse gas emissions per area unit amounted to 0.1372 tons of CO₂/m².

TOTAL GREENHOUSE GAS EMISSIONS (GHG)



■ Total Greenhouse Gas (GHG) emissions in tn
 ◆ Total Greenhouse Gas Emissions (GHG) in tn per area unit (tn/m²)

Energy management and the monitoring of the relevant indices aim at taking the appropriate decisions concerning interventions that will minimize the Bank's share in the Greenhouse effect and Climate Change. Thus, in 2010, and based on the findings of the consumption-monitoring exercise, the Bank made changes to both the existing equipment and the design of the new premises' internal lighting, illuminated signs, air conditioning, electrical installations and the installation of natural gas infrastructure in Administration buildings.

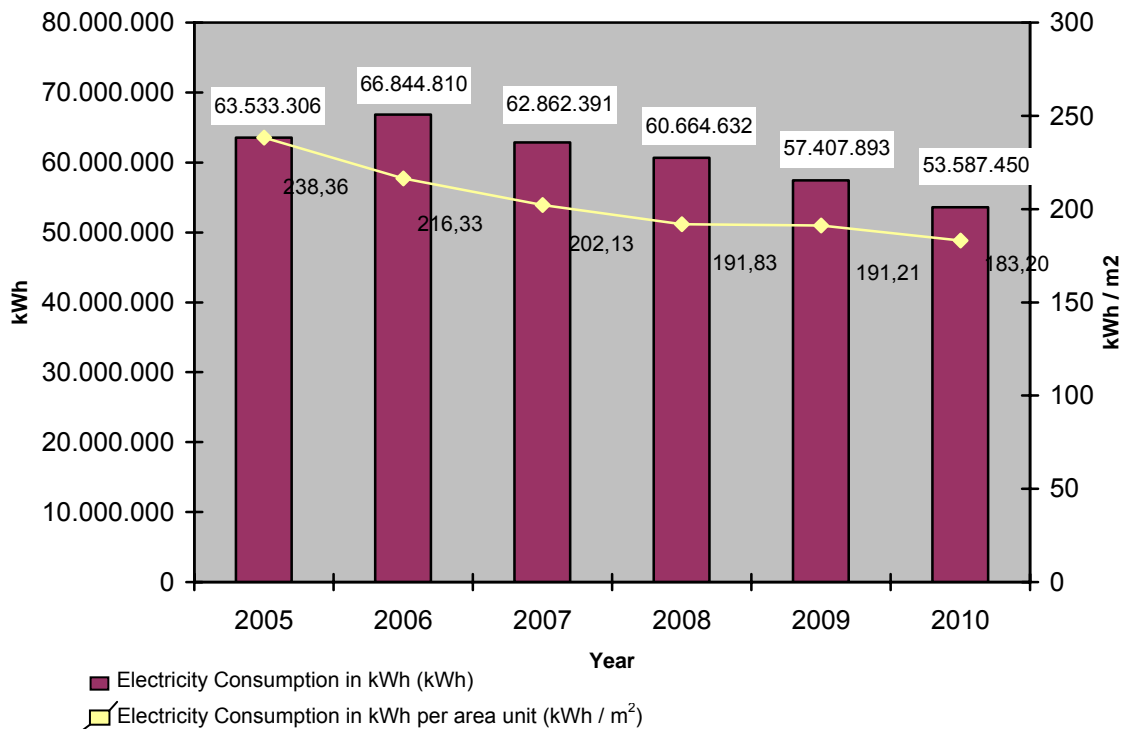
In 2010, energy-efficient (e.g. Energy Star labeled) equipment was chosen for replacing

the old electronic equipment of the Nea Ionia complex.

Moreover, video conferencing was more widely used in 2010 for covering remote communication requirements, in order to reduce business travel and the resulting greenhouse gas emissions. However, business travel increased by 7% in 2010, owing to increased business activity with foreign subsidiaries.

Total greenhouse gas emissions amounted to 40,129 tons of CO₂ (218 direct, 39,911 indirect), as compared to 42,923 tons in 2009, a substantial 6.51 % reduction.

ELECTRICITY CONSUMPTION



As part of the effort to reduce atmospheric pollution from the combustion of oil for heating purposes, we created infrastructures for, and introduced the use of, natural gas in Administration buildings, improving at the same time the performance of the relevant heating systems by 5-10%.

The major interventions made in 2010 in both the existing equipment, and the design of new premises, concerning internal lighting, illuminated signs, air conditioning, electrical installations and natural gas facilities, were the following:

a. Lighting

In 2010, the Bank continued to install energy-saving lighting appliances (T5 fluorescent lamps and electronic ballasts) in its buildings and branches.

The reduction of lighting energy consumption is estimated at approximately 22% in naturally-lighted office spaces, as compared to the type of lighting appliances used before.

The new systems offer extra advantages, such as:

- extension of the lamps' lifecycle
- reduction of maintenance expenses
- reduction of heat emission from the lamps

b. Illuminated signs

In 2010, 11 neon light fluorescent light signs replaced old-type ones at branches. It should be noted that the use of neon lights, in conjunction with their auto night-off facility, is estimated to produce average annual savings of €404 per branch, while the corresponding energy-saving stands at 4,811 KWh annually.

c. Air conditioning

The branch network and office buildings of the Branch have been fitted with energy-saving air conditioning systems, which can also improve conditions in the corresponding premises, thus improving their ventilation, apart from covering cooling-heating requirements.

More specifically, 60% of the new air conditioning systems installed in 2010 comprised:

a) Variable Refrigerant Flow (VRF) Systems, which were combined with air to air exchangers that enable the pre-cooling of external ("fresh") air with low energy consumption. These systems provided a relatively low-cost air-conditioning solution for all new Branches and all premises that underwent extended renovation, featuring the following advantages:

- Advanced electronic technology that enables power control, combined with the application of advanced "inverter" controls. As a result, power consumption is dramatically reduced, along with the reduction of the relevant areas' thermal heat load.
- Use of R410A, a new, environment-friendly refrigerant that increases COP.

- Very high coefficient of performance, at full load (COP=3.95 as compared to 2.90-3.20 for older systems), but mainly at part load (COP=5.73 at 50% of the load) under which systems operate for the largest part of the year.
- Independent supply of pre-conditioned fresh air, which is pre-heated or pre-cooled only by the outbound ventilation air-stream. This pre-cooling or pre-heating is sufficient for ventilating spaces during intermediate seasons, when mild external temperatures prevail, without requiring the operation of VRF systems, thus leading to high energy savings.

b) Water systems for air-cooled, Energy Class A, air-conditioning structures, with high coefficients of performance, which use the environment-friendly R410A refrigerant. Whenever required, water systems were fitted with central air processing units able to ventilate premises, and advanced automation systems that achieve very accurate temperature control, adaptation of power consumption to the premises' requirement, operation of the system with 100% fresh air, without air-conditioning, during mild-temperature seasons etc.

Moreover, the operation of each one of those systems is controlled by automatic on/off time-switches, which prevent the operation of air-conditioning systems during non-working hours in case of error.



In 2010, there were 20 air conditioning system fittings/replacements, while 10 VRF and 2 water systems were installed, leading to estimated energy-savings of approximately 20-30% as compared to previous systems, and using environment-friendly refrigerants.

d. Improving the performance of electrical installations

In 2010 certain actions and interventions were initiated with the aim of reducing energy consumption by electrical installations in office areas and branches. These actions include:

- a) Improvement of the performance of indoors electrical installations by means of energy inspections and interventions in a total of 5 Branches. In certain cases, the inspections yielded significant results, since they identified equipment malfunctions and failures responsible for increased electricity consumption. The interventions were made in energy-consuming installations (lighting, air-conditioning, machinery etc). The reduction of energy losses within the buildings generates further energy-savings.
- b) Electrical lighting circuits were designed in a way that enables switching-off lights in zones of office spaces and branches located near windows.
- c) Continual monitoring of the power factor ("cos") at existing middle voltage substations equipped with capacitor arrays (all substations), with the aim of improving it if necessary. This improvement is achieved by offsetting the reactive power of the Power Utility's distribution network through the appropriate interventions at the panel board of each building. These interventions are

expected to lead to the reduction of power utility bills, through lower charges or by avoiding the imposition of fines, as a result of causing losses to the power grid.

e. New Administration building with a low energy consumption profile

In 2010, a new office building was completed and started operating in the Tavros district, with a total area of almost 22,600 m². The building incorporates a large number of energy-saving technologies; as a result, it has the best energy profile among all the Bank's buildings. Some examples:

- Selection of cooling units with certified high performance ratios
- Selection of 3-star certified gas boilers
- Installation of ventilation units with over 50% fresh air rates
- Selection of inverter ventilator engines and water pumps
- Installation of HVAC system, with 4-pipe chilled/hot water network, fan coils units provided with 2-way electromagnetic valves and air – handling units provided with 3-way proportional operation valves
- Lighting appliances with electronic ballasts and high energy efficiency ratios
- Motion-detector lighting control systems at basements
- Installation of an advanced and extended BMS system for the centralized control of E/M installations
- Strong insulation of heating, air-conditioning and hot-water networks



f. Other energy-saving measures

Along with the above measures, the Bank continued to update, and raise the awareness of, its employees on energy-saving issues, through the "Ten Energy-Saving Tips", which contain simple environmental practices and guidelines about how each employee can contribute to this effort.

The "ten commandments" appear regularly on the computer screens of Bank employees by means of a pop-up message (Client Alert Service).

Planning for 2011

The responsible Units of the Bank are planning the following activities during 2011:

- a) Special interventions to the electrical systems of the Bank such as:
- Installation of T5 lamps and electronic ballasts
 - Installation of neon light fluorescent-light signs
 - Pilot replacement of fluorescent lights with similar LED-lamps in the same lighting appliances
 - Installation of VRF systems, and installation of air-cooled water air-

conditioning systems, of energy class A

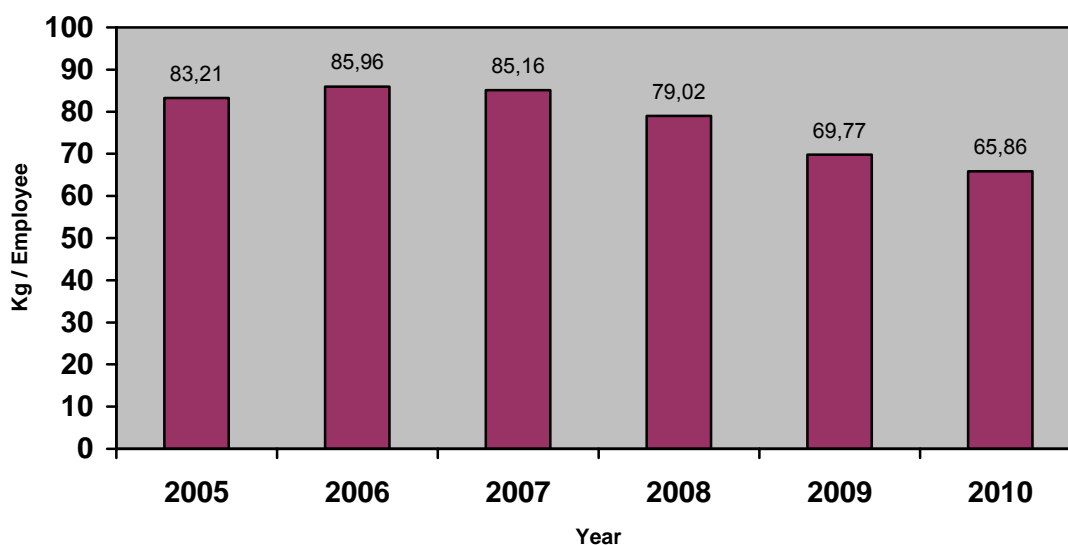
- b) Energy inspections designed to reduce energy consumption at the ten top spenders of the energy consumption ranking branches list that will be identified by examining the Bank's annual power consumption data
- c) Pilot implementation, in one branch, of an energy management system, analytically recording the consumption profile at the premises, identifying the equipment or functions in need of improvement, and realization of the relevant proposals
- d) Preparation of a file for the issuance of an Energy Performance Certificate for the new building at Tavros and the promotion-assessment of the energy profile of the electromechanical interventions included in the facilities' study
- e) Investigation of the potential for, and the implementation of, interventions in the air-conditioning equipment of the N. Ionia complex, with the aim of reducing energy consumption
- f) Energy inspections at and specification of actions for 1 or 2 of the most energy-inefficient buildings of the Bank in Athens

7.2.2.2 Paper

The rationalization and control of paper consumption is one of the Bank's major environmental targets. Thus, annual paper supplies were reduced by 7.3 % in 2010 as compared to the

previous year and stood at 488,612 kg (527,306 kg in 2009). Similarly, annual paper consumption per employee was reduced by 5.6 %, and stood at 66 kg (as compared to 70 kg per employee in 2009).

PAPER CONSUMPTION



Paper consumption per employee in kg (kg / employee)

Paper consumption-reducing actions

The Bank is implementing a paper-saving programme covering the entire range of its operations. This programme comprises the following actions:

- Procurement and installation of Duplex Unit printers that allow paper sheets to be printed on both sides.
- Implementation of a "Printing Management Services" programme in the N. Ionia administration building through the procurement and installation of special network printer systems (multi-function printers). The new multi-function printers are used by user groups, replacing individual devices such as printers, photocopying machines, faxes and scanners, directly

leading to reduced paper and consumables (e.g. toner) use, power consumption, as well as technical maintenance.

- Standardization of A4 paper orders all over Greece providing for specific quantities per Unit and specific deliveries per month, thus reducing both demand for paper and the corresponding administrative costs.
- Use of e-mail accounts by the personnel of all units, also extended to the branch network, with the aim of minimizing paper use for internal communication purposes.
- Use of **e-Statements** (through **e-Banking**), which enable customers to receive their banking products' statements electronically,



discontinuing the receipt of physical copies over the mail. This practice reduces the use of paper and toner, contributing to the mitigation of the environmental impact from the corresponding waste.

■

Finally, personnel involvement is instrumental for the implementation and results of the relevant paper consumption-reducing actions,

and to this end intense and continual awareness-raising efforts are made, in order to ensure that employees:

- print only certain of the e-mails they receive
- reuse the backsides of A4 paper sheets
- print at 50% zoom, thus consuming less paper for draft printouts

7.2.2.3 Water

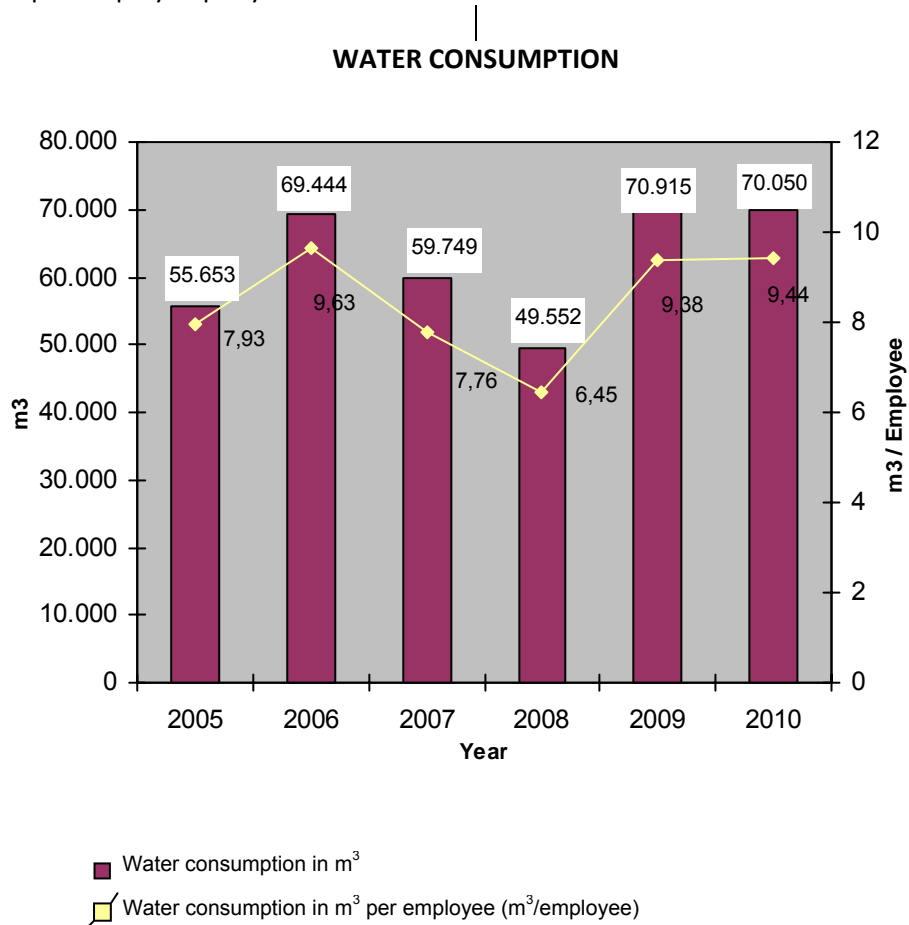
Water is the most important natural resource, and for this reason the Bank attaches great emphasis to its preservation. Water-saving measures include the installation of air-cooled air conditioning systems, which consume less water. In 2010, water consumption amounted to 70,050 cubic meters, representing a 1.22 % reduction as compared to 2009. The “water consumption per employee (m³/employee)” index increased by a slight 0.6 %, closing at 9.44 as compared to 9.38 in 2009.

The index remained unchanged at 2009 levels owing to the fact that the measures for the prevention of new influenza (H1N1) infections remain in place. In 2009, the Bank formed a special committee to deal with this issue, which issued the relevant instructions and announcements to the staff, focusing on

proper hygiene, which is based on frequently washing one’s hands for at least 40-60 seconds. This leads to increased consumption in all the Bank’s units.

The automated management of water utility bills by means of special software, helped control consumption and identify any leakages, which are usually due to a great extent to the antiquated water supply networks, leading to the faster reparation of damages. This automation ensured, on one hand the prevention of water supply discontinuations thanks to the timely payment of bills in the greater region of Attica, and on the other hand, the immediate resolution of problems, through direct communication with water utility services.

The Bank has set the target of rationally reducing water consumption, stabilizing it at 9 cubic meters per employee per year.





7.2.3 Recycling and waste management

The Bank makes every possible effort to recycle and/or redirect all types of waste. All solid waste is collected in the appropriate bins, to be delivered either to the suppliers of the original materials, or to licensed waste management contractors.

Our effort begins with the prudent supply of materials whose waste has limited environmental impacts, such as dry batteries or asbestos-free refurbishing materials. Moreover, all contracts with third associates-contractors provide for environmentally correct waste management from their part. In addition, the Bank implements recycling programmes for materials and equipment, whenever possible.

Today, the Bank is following up on waste streams, in order to ensure their best possible management and the reduction of environmental impacts.

Thus, the Bank has been monitoring and managing the lifecycle of the following materials within the organisation:

1. Toner
2. Paper and packaging materials
3. Waste Electronic Equipment
4. Light tubes
5. Batteries

In 2010, the Bank revised its paper recycling programme, which includes the recycling of paper, as well as the recycling of packaging materials such as plastic, aluminum and paper wrappings.

The permanent objective of the Bank is to continue expanding its recycling programmes in order to ensure the safe management of all recyclable outgoing materials.

7.2.3.1 Toner

The toner cartridge management programme started being implemented in the Bank's unit in 2009, initially in Attica and Thessaloniki, and was extended all over Greece in 2010, with significant results. It should be noted that this programme includes implementing one of the main principles of waste management, i.e. reuse. The evident environmental benefit is the reduction of the number of empty cartridges that are disposed, which leads to significant gains in terms of energy and other resource consumption.

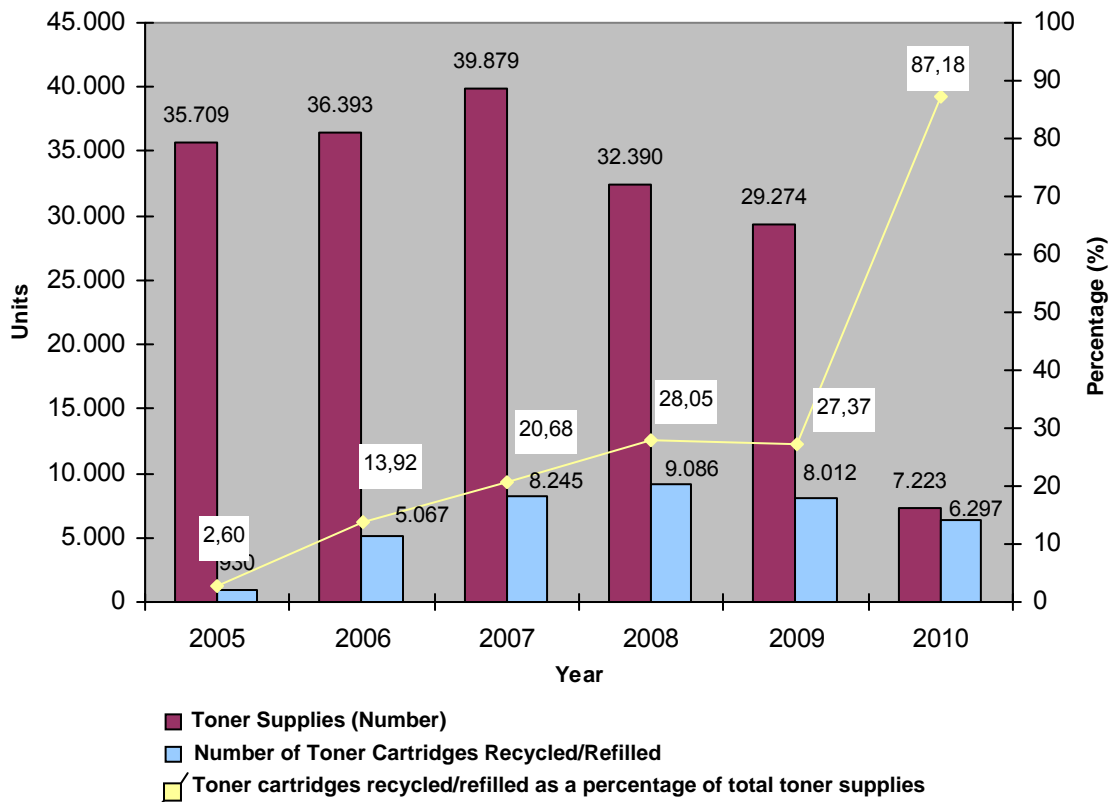
In 2010, the total toner supply amounted to 7,223 units, as compared to 29,274, i.e. a 75% decrease year-on-year. Moreover, 6,297 units

were recycled/refilled, as compared to 8,012 in 2009, i.e. a 21.41 % reduction.

The reduction of recycled units is due to the new procedure, which upgrades the role of recycling, since the aim is to reuse all toner cartridges, reducing at the same time the relevant procurements. Any cartridges that cannot be refilled are delivered to properly licensed agencies for recycling. The "recycled /refilled toners as a percentage of total toner supplies" index increased in 2010, rising to 219%.

Finally, the total toner use per employee amounted to 1 unit/employee in 2010, as compared to 3.87 in 2009 (a 74% reduction).

TONER RECYCLING



The aim is to sustain the smooth implementation of the programme all over the

country during 2011, thus ensuring the 100% safe management of empty cartridges.

7.2.3.2 Paper and packaging materials recycling

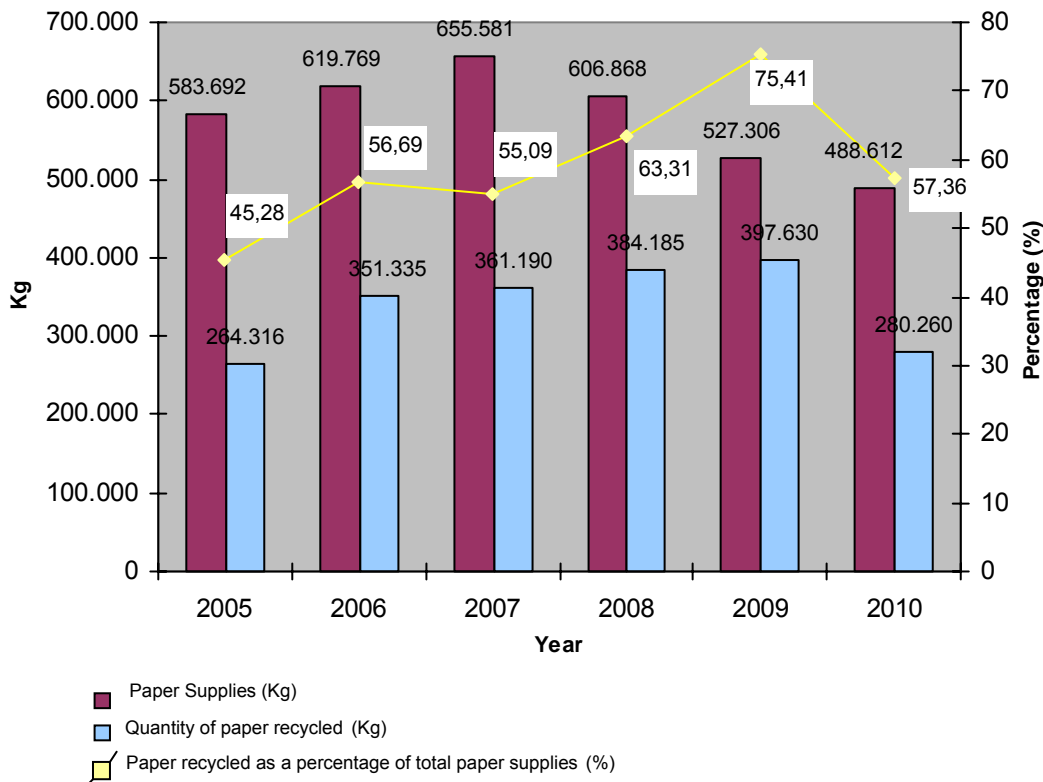
In 2010, the paper recycling programme was revised, and the new programme now includes packaging materials, such as plastic, aluminum and paper wrappings. The new procedure started being implemented in Attica and Thessaloniki in November 2010.

The total quantity recycled during 2010 in Attica and Thessalonica amounted to 280 tons, as compared to 398 tons of paper recycled in 2009, and accounted for 57.36 % of paper supplies for 2010.

It should be noted that the drop in recycled quantities shown in 2010 data is due to the reduction of paper supplies, as well as to the fact that a large part of previous year's files had been destroyed and delivered for recycling in 2009. Moreover, the major restructuring of the programme had a negative effect on performance during the transition period.

The aim is to gradually extend the programme all over the country in 2011, leading to the recycling of all waste paper quantities.

PAPER RECYCLING





7.2.3.3 Electronic Equipment

The Bank continued its electronic equipment donation programme, as part of an effort to manage the lifecycle of the materials it purchases. Thus, in 2010 it offered 223 electronic equipment items to schools.

In 2010, the Bank continued its programme for the safe disposal of waste electronic equipment through reuse (within the Bank's departments), donations and the recycling of any devices that cannot be reused. Recycling is carried out in cooperation with the official system established by the Ministry for the Environment, Energy and Climate Change, and its licensed associates. 3,764 pieces of equipment were recycled in 2010. The target for 2011 is to safely manage 100% of the electronic equipment.

7.2.3.4 Lamps/Batteries

Used lamps and batteries are types of waste that are regulated by the applicable environmental legislation. Their safe disposal prevents the pollution of both the soil and aquifers with heavy metals and other hazardous substances. In 2010, the Bank continued its cooperation with the agencies qualified for managing such materials. Thus, 5,698 burned-out lamps and 82 useless batteries were delivered for safe disposal. Moreover, portable batteries were collected in designated areas in Attica, leading to the recycling of a total of 517 kg.

The target for 2011 is to achieve the safe management of 100% of these materials.



7.2.4 Environmental risk assessment

The Bank has developed a procedure for assessing the environmental risk of loans, especially those extended to highly polluting enterprises. Since 2004, Eurobank EFG has adopted certain criteria to evaluate the environmental performance of the businesses with which it cooperates.

Presidential Decree 148 “on environmental liability with regard to the prevention and remedying of environmental damage - Alignment with Directive 2004/35/EC” was issued in 2009.

The purpose of this legislation is to establish environmental liability on the basis of the “**polluter pays**” principle, through the specification of measures, terms and procedures, so that the operator whose activity has caused the environmental damage or the imminent threat of such damage is to be held financially liable for taking the

necessary measures for preventing and/or **remedying** environmental damage.

Given the increasing weight attached to environmental issues by societies, legislators and international agencies, as well as the implementation of the “polluter pays” principle on the European level, the Group works on expanding the scope of its environmental risk assessment and management system, in order to deal with such risks in a timely fashion, always in cooperation with its clients.

In this context, environmental due diligence inspections were performed in 2010 by specialized technical consultants of the Bank, at companies engaged in highly polluting activities prior to the approval and disbursement of loans. Similar inspections are also performed as part of the monitoring processes for the financed projects.

In 2011 the Bank will continue these environmental inspections, actively contributing to environmental protection.



7.2.5. “Green” Procurement Policy

Since the launching of its Environmental Management System, the Bank has stated, through its policy, that it wishes to transmit its environmental culture to its customers and suppliers. In this context, it has been gradually developing environmental criteria for evaluating both its suppliers, and the products and services they offer.

The existence of environmental policies and environmental management systems has already been included in the supplier evaluation criteria, while environmental labels, such as Energy Star, FSC, PEFC, Eco-Label etc., are included in product specifications whenever practically possible. In addition, adherence to the environmental

legislation is an explicit provision in all contractor agreements.

The Group’s Procurement Policy includes special environmental regulations that promote sound environmental conduct among suppliers and ensure, whenever possible, the selection of environment-friendly products.

It should be noted that the Bank’s Green Procurement Policy is seriously taking into account the peculiarities of the market, and aims at utilizing the Bank’s purchasing power in order to positively push the market towards the provision of environment-friendly products and services, without causing uncertainty and unfair competition.



7.2.6 “Green” banking products

The Bank has developed “green” banking products, which have a positive impact on the environment. Products such as the *WWF Eurobank Visa* and the “Green” Home Loans for the installation of household photovoltaic systems and the improvement of the Greek homes’ Energy Efficiency are supported by specialized financing programmes.

Moreover, Eurobank Equity Partners, the Group’s subsidiary, has developed and has been promoting a major investment product which, among others, supports dynamic companies of the Green Growth sector.

WWF visa

WWF Eurobank Visa is the first “green” product ever launched by a Greek bank, and it is the outcome of the partnership between Eurobank and WWF Hellas, which began in 2001. Up to this date, WWF Hellas has received more than **€1 million** through WWF Eurobank Visa, in order to finance its environmental protection activities.

3,763 new cards were issued in 2010, raising the total number of active cards to 47,031. Thus, in 2010 WWF Hellas received from Eurobank EFG **€154,690**, an amount that once again came from:

- i. the one-off payments for each issuance and renewal of WWF Eurobank Visa cards
- ii. the payment of a percentage on the value of purchases made by cardholders, without any charge to the latter

This amount was used for supporting the following actions of WWF Hellas:

- €61,094 for supporting actions aimed at the satellite monitoring of the Cinereous Vulture, the tagging and recording of vultures and the participation/intervention in administrative decision making regarding the Dadia and Evros Delta National Parks.
- €13,174 for supporting the actions aimed at the protection and management of the Sekania Beach, the center of the Zante National Sea Park and the most important nesting beaches of the loggerhead sea turtle in the Mediterranean.
- €37.634 for the “North Pindos Protection” programme, which supported the operation of the visitor information center at Mikro Papingo, and financed the participation/intervention in administrative decision making regarding the North Pindos National Park.
- €42.788 for the “Environmental Education” programme for primary and secondary education students, financing the delivery of training materials to schools and continuous actions for training and updating teachers (e.g. through conferences, seminars and newsletters).

The amounts paid each year to WWF Hellas enable this organisation to preserve its independence and continue its work unhindered. The Eurobank EFG Group, always faithful to its environmental commitments, aims at enhancing the partnership with WWF Hellas during 2011, in order to increase its participation to environmental protection.



“Green” Home Loan – Photovoltaic Systems

Demonstrating its strong environmental orientation, in 2010 our Bank adopted major “green” initiatives, with the ultimate aim of contributing to the quality improvement of households, and the overall environment. Focused on innovation and customer service, the Bank created the “Green Home Loan – Photovoltaic” for retail customers wishing to install PV systems of up to 10 KW on their rooftops. More specifically, the loan offers the option of financing up to 100% of the PV system’s acquisition and installation cost, either through a mortgage on the property, or through the concession of the power purchase agreement with the Public Power Corporation. That said, customers reap great gains, since by fulfilling the conditions of the State’s programme they are eligible for installing PV systems and can sell the generated power for 0.55€/KWh thus ensuring a major source of income for 25 years and contributing to the reduction of CO₂ emissions. As part of the product’s promotion, we implemented a series of actions and initiatives, as the following:

- Provision of training to associates who, thanks to complete information materials, managed to expand and differentiate their business during a crucial period for the housing market
- Organisation of special one-day training events for the largest associate networks of strategic importance to the Bank

- Establishment of relations with new customers and associates
- Creation of points of sale and promotion for the new loan product, in cooperation with major chain-store companies
- Creation of a complete promotion and information materials package: Posters, leaflets, internet site banners, personalized letters etc. This material, a novelty for this market, was used in its entirety by many companies, since it combines the basic information on PVs with typical examples of calculating the gains from this type of financing

“Green” Home Loan – Energy Saving

Moreover, as part of the effort to improve the Energy Efficiency of homes, the bank developed a home improvement loan which finances certain interventions, the “Green Home Loan-Energy Saving”. This new lending product provides customers with financing, with or without underwriting a mortgage. The mandatory character of Energy Certificates since 2011 and the implementation of the state-subsidized “Saving at Home” programme, will herald a new era for home improvement loans. This new type of loans will support the ever increasing demand for interventions such as: the replacement of external frames and glass panes, the insulation of buildings and the upgrading of heating units.



Financing of infrastructure projects for electricity generation from renewable energy sources (RES) and/or other environment-friendly sources

In the field of RES, the Bank has created special business lending products for financing infrastructure products for power generation from RES, such as PV's in business premises, PV parks etc.

Especially in regard to the installation of PV systems on the roofs of businesses, Eurobank EFG is offering prospective investors with a complete package of services, covering, apart from the requisite funding, all procedural issues related to the investment's realization.

In 2010, η Eurobank EFG financed, by means of short-term loans, the following large infrastructure projects:

- A wind farm (a loan of €28.5 mn)
- Construction of gas fired combined cycle power plants (total loans of €110 mn)
- Gas-fired, combined-cycle power generation (a loan of €45 mn)

The Bank aims at continuing to support RES in 2011, through the implementation of large RES projects with a total financing budget of €60 mn, and installed capacity of 50 MW.



Eurobank Equity Partners

As part of Eurobank EFG's strategy for supporting "extrovert" and "green" businesses, Eurobank EFG Equities, in cooperation with the Laskaridis Group, made a major investment in the "green economy" sector in 2010. Through the SINDA ENTERPRISES COMPANY LIMITED joint venture, they acquired a 40% stake in Mesogeos, one of the largest water and solid and liquid waste treatment groups, which in 2009 had revenues of €52 million, EBITDA of €5.6 million, and pre-tax earnings of €3.5 million, while its remaining balance of assets amounts to €98 million.

Mesogeos is engaged in the design and implementation of projects, and the provision of services that cover the entire range of environmental protection activities. It possesses special know-how in the construction and operation of sanitary landfills, mechanical-organic waste treatment plants, seawater desalinization and sewage treatment.

The waste treatment sector is expected to grow significantly in the coming years, since the existing waste treatment infrastructure is

not adequate for covering current needs and Greece has to comply with the relevant EU directive. The investments required by 2015 are estimated at €5 billion, and Mesogeos is expected to play a leading role in the sector's growth.

Eurobank EFG Equities is acquiring minority stakes in highly competitive, growth companies, with a major presence in the "green" sector of the economy. By attracting co-investors from the private sector, Eurobank EFG Equities is supporting dynamic companies, not only with capital, but also with know-how that helps them grow faster.

Other "Green" Products

The Bank continues to support other "Green" Products as well:

- Replacement of old (polluting) taxis with new, environment-friendly vehicles
- Installation of natural gas facilities
- Upgrading of dry-cleaning establishments through the installation of environment-friendly equipment
- Purchase of environment friendly buses by Local Government Organisations and the State



7.3 Corporate Social Responsibility and the Environment

Since its very inception, Eurobank EFG has combined its growth with a wide-ranging contribution to society, through sponsorships in key areas, one of which is environmental protection. This activity is an integral part of our strategy, since we believe that a dynamic and successful enterprise should participate actively and contribute productively to the social process. Therefore, all of us in Eurobank believe that social contribution must keep up with growth, thus reflecting the anthropocentric nature and values of the Bank and its principal shareholders.

The Eurobank EFG Group focuses its social contribution on Education, Culture, Sports, Society and the Environment.

In 2010, the total sponsorship and social contribution outlays of the Eurobank EFG group stood at €7.9 million.

Care for the environment is the cornerstone of the corporate responsibility initiatives of the Eurobank EFG group. In this context, the Group has been cooperating with Non-Government Organisations and agencies in order to implement actions aimed at raising awareness and offer reliable information on environmental protection issues.

More specifically, a major three-year project for the publication of “Ten Guides for the Environment” was completed in 2010 in cooperation with WWF Hellas. The titles of the guides are the following:

1. Air and atmospheric pollution
2. Renewable Energy Sources
3. Forest Protection and Forest-Fire fighting
4. Waste Management
5. Fundraising by environmental NGOs
6. Legal Guide
7. Environmental Organisation Setup and Operation
8. Green and open areas in the city

9. Integrated water management problems and solutions
10. Tourism and the environment

These 10 guides, which are available at www.eurobank.gr include essential, reliable scientific information, presented in a simple and comprehensible manner, along with specific examples of good and bad practice.

The idea for writing the guides came up after the devastating forest fires of 2007, when it became evident that there is an urgent need to raise the awareness and improve the ability of the local communities in regard to preventing and dealing with environmental crises. The “Ten Guides for the Environment” programme was one of the initiatives taken by Eurobank EFG as part of the €60 million “It is our Duty” programme of Eurobank EFG and the John S. Latsis Public Benefit Foundation, for the provision of support to citizens and regions hit by the devastating fires of August 2007.

The Guides’ appeal is evident in the fact that 9,500 copies of the “Forest Protection and Forest Fire-fighting” guide were given to the Training Sector of the Fire Department in order to be distributed to volunteer and professional fire-fighters. The “Legal Guide”, the very first collection of all Greek environmental laws in one manual, was distributed to 1,070 Citizen Service Centers.

The Eurobank EFG Group, in cooperation with the Scouts of Greece, organized an initiative for clearing suburban forests, groves and parks in 24 municipalities of the Attica region, titled “100 Parks and Cultural Areas”.

The initiative took place in three weekends during June 2010, when scouts of all ranks and ages, along with children and volunteers cleared more than 30 spots all over Attica. More specifically, they cleared 750,000 square meters of green areas, and collected 2,500 bags of waste.



Moreover, after being granted permission by the Ministry of Culture, scout groups cleared the following archaeological sites:

- Ramnounda (Temple of Nemesis) – Marathon
- Vravra (Temple of Artemis) – Vravra
- Sanctuary of the Egyptian Gods – Nea Makri

This action was implemented under the auspices of the Ministry for the Environment, Energy and Climate Change, the Fire Department, the Prefecture of Eastern Attica, the General Secretariat for Civil Protection and the General Secretariat for Youth.

In October 2010, Eurobank EFG and SKAI TV organized a second information campaign on

the recycling and reuse of materials, under the title “Give meaning to trash - nothing goes wasted”. The programme lasted for four weeks and was implemented at 18 locations in Attica and other Greek cities. The actions included the collection of waste electrical and electronic equipment, as well as the gathering/utilization of books by the “Solidarity Caravan” NGO. The environmental benefits from this action were impressive, since the quantity of waste electrical and electronic equipment that was gathered exceeded 200 tons.

The first recycling campaign organized by Eurobank EFG and SKAI TV won the “Ecopolis 2010” award.



8. EMAS VERIFIER CERTIFICATE IN REGARD TO VERIFICATION AND CERTIFICATION ACTIVITIES

Dr. Chem.-Eng. Panagiotis Ahladas/TÜV HELLAS SA, which has been certified by the Hellenic Accreditation System with Verifier No 183-3 accredited or licensed for the scope of applications: 7 (except 7.21), 8.1, 8.91, 10, 11, 13, 14.3, 16, 18.1, 19, 20 (partially in what concerns 20.59), 21, 22, 23, 24 (except 24.46), 25 (except 25.61 and 25.99), 26.8, 27 (except 27.9), 28 (except 28.23, 28.29, 28.96 and 28.99), 31, 32,3, 36, 37, 38.1, 38.2, 38.32, 41, 42, 43, 45, 46 (except 46.52 and 46.65), 47, 49.42, 49.5, 52, 53, 55, 56, 58.1, 59.2, 61, 64, 77.32, 79, 84.11, 85, 95.2, 96 (except 96.09), confirms that the activities of the EFG Eurobank Ergasias Group, referred to in this environmental statement, registration number (-), conform to Regulation (EC) No. 1221/2009 of the European Parliament and the Council of November 25, 2009, on the voluntary participation of organisations in a Community eco-management and audit scheme (EMAS).

By signing this certification I declare that:

- the verification and certification conformed to Regulation (EC) No. 1221/2009,
- the verification and certification confirm that there were no indications of non-compliance with applicable legal requirements concerning the environment.
- the data and information contained in this environmental statement of the organisation and the site provide a valid, reliable and accurate view of the activities performed by the organisation/at the site, within the scope described in this environmental statement.

Athens /04/2011

Dr. Chem. Eng. Panagiotis Ahladas
TÜV HELLAS S.A.
24 El. Venizelou, 15341 Ag. Paraskevi



9. REQUIRED REGISTRATION INFORMATION

1. ORGANISATION	
Name	EFG Eurobank Ergasias SA
Address	8, Othonos St.
City	Athens
Postal Code	10557
Country/Federal State/Region/Autonomous Community	Greece
Communication officer	Harry Papageorgiou Head of the Environment & Quality Office
Tel.	210.35.24408
Fax:	210.35.23653
e-mail	HPapageorgiou@eurobank.gr
Website	www.eurobank.gr
Public access to the environmental statement or the updated environmental statement	
a) printed form	Environment & Quality Office
b) electronic form	www.eurobank.gr
Registration Number	EL-000080
Registration Date	11/3/2009
Registration suspension date	-
Registration cancellation date	-
Date of next environmental statement	-
Date of next updated environmental statement	April 2012
Request for derogation pursuant to article 7 YES - NO	NO
NACE code of activity	64 - Financial service activities, except insurance and pension funding
Number of employees	7.419
Turnover or annual balance sheet	-
2. SITE	
Name	EFG Eurobank Ergasias SA
Address	8, Othonos St. and 421 branches/ buildings (see Appendix I)
City	Athens
Postal Code	10557
Country/Federal State/Region/Autonomous Community	Greece
Communication officer	Harry Papageorgiou Head of the Environment & Quality Office
Tel.	210.35.24408
Fax:	210.35.23653
e-mail	HPapageorgiou@eurobank.gr
Website	www.eurobank.gr
Public access to the environmental statement or the updated environmental statement	
a) printed form	Environment & Quality Office



b) electronic form	www.eurobank.gr
Registration Number	EL-000080
Registration Date	11/3/2009
Registration suspension date	-
Registration cancellation date	-
Date of next environmental statement	
Date of next updated environmental statement	April 2012
Request for derogation pursuant to article 7 YES - NO	NO
NACE code of activity	64 - Financial service activities, except insurance and pension funding
Number of employees	7.419
Turnover or annual balance sheet	-
3. EMAS VERIFIER	
Name of EMAS Verifier	Dr. Chem. Eng. Panagiotis Ahladas TÜV HELLAS S.A.
Address	24 El. Venizelou Str.
City	28, Ag. Paraskevi
Postal Code	15341
Country/Federal State/Region/Autonomous Community	Greece
Tel.	210 6540195
Fax:	210 6528025
e-mail	www.tuvhellas.gr
No of Accreditation or License	183-3
Scope or accreditation or license (NACE codes)	7 (except 7.21), 8.1, 8.91, 10, 11, 13, 14.3, 16, 18.1, 19, 20 (partially in what concerns 20.59), 21, 22, 23, 24 (except 24.46), 25 (except 25.61 and 25.99), 26.8, 27 (except 27.9), 28 (except 28.23, 28.29, 28.96 and 28.99), 31, 32,3, 36, 37, 38.1, 38.2, 38.32, 41, 42, 43, 45, 46 (except 46.52 and 46.65), 47, 49.42, 49.5, 52, 53, 55, 56, 58.1, 59.2, 61, 64, 77.32, 79, 84.11, 85, 95.2, 96 (except 96.09),
Accreditation or licensing body	ESYD

Athens, 09.04.10

The representative of the organisation

S. IOANNOU

General Manager for Group Operations, Technology & Organisation
Representative of the Management of Eurobank EFG

APPENDIX I. SITES

Code	Branch name	Address	P.C.	Area	Perfecture
002	KIFISSIAS AVE. MARUSSI	117, Kifissias Ave.	15124	MARUSSI	ATTIKI
003	FILELLINON STR. SYNTAGMA	1, Fillelinon & Othonos Strs.	10557	ATHENS	ATTIKI
004	PAPANDREU AVE.GLYFADA	11, A. Papandreu Ave.	16675	GLYFADA	ATTIKI
005	GR. LABRAKI PIRAEUS	138, Gr.Labradi Str.	18535	PIRAEUS	ATTIKI
006	HALANDRI	8, Duru Sq.	15234	HALANDRI	ATTIKI
008	ILIUPOLI	124, El. Venizelu Str.	16345	ILIUPOLI	ATTIKI
009	PERISTERI	2, D. Gunari & Vas. Alexandru Strs.	12131	PERISTERI	ATTIKI
010	DELTA FALIRU	360, Syngrou Ave.	17674	KALLITHEA	ATTIKI
011	GALATSI	3, Veiku Ave.	11146	ATHENS	ATTIKI
012	KOLONAKI	3 Anagnostopoulou str	10673	ATHENS	ATTIKI
013	PERIVOLAKIA SQ. NIKEA	1,Solomou & Olympu	18450	NIKEA	ATTIKI
014	KALAMARIAS	9, El. Venizelu Str.	55133	KALAMARIA	THESSALONIKI
015	PATRA	26, Ag.Andreu & Kolokotroni Strs.	26221	PATRAS	ACHAIAS
016	ERITHRU STAVRU	98, Kifissias Ave & Er.Stavru Str.	11526	ATHENS	ATTIKI
017	EGALEO	259, I.Odos & 25th March Strs.	12244	EGALEO	ATTIKI
018	VOLOS	69, Iassonos Str.	38221	VOLOS	MAGNISIAS
019	ALIMOS	2, M.Gerulanu Str. & Vuliagmenis Ave.	16452	ARGYRUPOLI	ATTIKI
020	HERAKLIO	Martiron 25th Avgustu & Koroneu Strs	71202	HERAKLION	HERAKLIOU
023	CYPRU STR. LARISSA	79, Cypru Str.	41222	LARISSA	LARISSAS
024	TUMBA	Artakis & 7, Lemesu Strs.	54453	THESSALONIKI	THESSALONIKI
025	OTHONOS STR. SYNTAGMA	8, Othonos Str.	10557	ATHENS	ATTIKI
026	KEFALARI	2, P.Maximu & Diligianni Strs.	14562	KIFISSIA	ATTIKI
027	MARUSSI DELPHI CENTER	56, Kifissias Ave.	15125	MARUSSI	ATTIKI
028	20 KM ATHINON - LAMIAS	20 Km Athinon-Lamias National Rd.	14565	EKALI	ATTIKI
029	SHIPPING BRANCH	83, Akti Miauli & Flessa Strs.	18538	PIRAEUS	ATTIKI
030	KAROLU DIL	13, Karolu Dil Str.	54623	THESSALONIKI	THESSALONIKI
031	ESPERIDON SQUARE GLYFADA	3, Esperidon Sq	16674	GLYFADA	ATTIKI
033	N. SMYRNI	39, El. Venizelou & Attalias Strs.	17123	N. SMYRNI	ATTIKI
034	PAGRATI	23, Eftihidu Str.	11634	ATHENS	ATTIKI
035	PALEO FALIRO	2A Atlantos Str & Posidonos Ave.	17561	P.FALIRO	ATTIKI
036	AG. VARVARAS PSIHIKO	340, Kifissias Ave.	15451	N.PSYHIKO	ATTIKI
037	DIAGONIOS	114, Tsimiski & D. Gounari Strs.	54622	THESSALONIKI	THESSALONIKI
039	IR. POLITEHNIU STR. LARISSA	162, Ir. Politehniu Str.	41223	LARISSA	LARISSAS
040	KOROPI	226, V.Konstantinu Str.	19400	KOROPI	ATTIKI
041	VAS. OLGAS	Vas. Olgas & 25th March Strs.	54646	THESSALONIKI	THESSALONIKI
042	PORTO CENTER	90, 26th October Str.	54627	THESSALONIKI	THESSALONIKI
043	N. KIFISSIA	17 Klm National Rd. Athinon-Lamias & 17 Galinis Str	14564	KIFISSIA	ATTIKI
044	KALLITHEA	167, El.Venizelu Str.	17672	KALLITHEA	ATTIKI
045	AG. IOANNU STR. AG. PARASKEVI	45, Ag.ioannu Str.	15342	AG.PARASKEVI	ATTIKI
046	PATISSION STR.	207, Patission Str.	11253	ATHENS	ATTIKI
048	AG. PANTELEIMONA AHARNON	122, Aharnon & Kodriktonos Strs.	11251	ATHENS	ATTIKI
049	N. FILADELFIA	79, Dekelias Ave.	14341	N.FILADELFIA	ATTIKI
050	DIMOTIKO THEATRO PIRAEUS	42-44, Ir.Politehniu Ave.	18535	PIRAEUS	ATTIKI
051	NEA EGNATIA	57, K. Karamanli Ave. & Al. Papanastasiu Str.	54639	THESSALONIKI	THESSALONIKI
052	MUSSIO	57, Patission Str.	10433	ATHENS	ATTIKI
053	MELISSIA	Dimokratias Ave. & 2. A.Papandreu Str.	15127	MELISSIA	ATTIKI
055	MOSHATO	67, Makrygianni Str.	18345	MOSHATO	ATTIKI
056	ELEFSINA	11, Iroon Politehniu Str.	19200	ELEFSINA	ATTIKI

Code	Branch name	Address	P.C.	Area	Perfecture
057	PETRUPOLI	80, 25th March Ave.	13231	PETRUPOLI	ATTIKI
059	AKTI KONDILI	26-28, Akti Kondili Str.	18545	PIRAEUS	ATTIKI
060	EPTALOFOS	27, M. Alexandru Str.	56121	AMPELOKIPI	THESSALONIKI
061	PYRGOS	6, 28th Oktober Str.	27100	PYRGOS	ILIAS
062	OMONIA SQUARE	98, Aiolu & 56, Stadiu Strs	10564	ATHENS	ATTIKI
063	KANARI STR.	23, Kanari Str.	10673	ATHENS	ATTIKI
064	IMITTU STR.	62, Imittu & Kononos Strs.	11634	ATHENS	ATTIKI
065	PERISTERI - TOWN HALL	89, P.Tsaldari & Mesologiu Strs.	12134	PERISTERI	ATTIKI
066	HAIDARI	187, Athinon Ave.	12461	HAIDARI	ATTIKI
067	PETRU RALLI	55, P.Ralli Ave.	17778	TAVROS	ATTIKI
069	DAFNI	186, Vuliagmenis Ave.	17235	DAFNI	ATTIKI
072	KUKAKI	16, Veiku Str.	11742	ATHENS	ATTIKI
073	N.IONIA METRO STATION	D.Solomu & 1, P.loakim Strs.	14234	N.IONIA	ATTIKI
074	AG. ANARGIRON	62, Ag.Anargiron Str.	13561	AG.ANARGIRI	ATTIKI
076	VRIONI - PIREAS	99, Iroon Politehniu & 37, Sahturi Strs.	18536	PIRAEUS	ATTIKI
077	VERIAS - MITROPOLEOS	38, Mitropoleos & Ag. Dimitriu Strs.	59100	VERIA	IMATHIAS
078	DIMITRIADOS STR. VOLOS	171, Dimitriados Str.	38221	VOLOS	MAGNISIAS
082	GUNARI STR. PATRA	58, Gunari & I. Vlachou Strs.	26222	PATRAS	ACHAIAS
083	MARUDA SQUARE PATRA	32 Kalavriton & Christostomu Strs.	26226	PATRAS	ACHAIAS
091	FAROS PSIHIKU	212, Kifissias Ave.	15451	PSIHIKO	ATTIKI
092	MIKONOS	Mikonou - Aerodromiou str	84600	MIKONOS	CYCLADES
093	AG.STEFANOS	12, Helmu Str.	14565	AG.STEFANOS	ATTIKI
094	PEREA THESSALONIKI	Ampelokipon & 25, Antheon Strs.	57019	THERMAIKU	THESSALONIKI
095	KIFISSIAS	271, Kifissias Ave. & 1, H. Attiku Str.	14561	KIFISSIA	ATTIKI
096	NEAS MARKIS	100, Marathonos Ave.	19005	NEA MAKRI	ATTIKI
097	NAFPLIO	97,Sidiras Merarhias & Thessalonikis Strs.	21100	NAFPLIO	ARGOLIDAS
098	PALLINIS	26, Marathonos Ave.	15351	PALLINI	ATTIKI
099	ASKLIPIU STR. & ALEXANDRAS	118, Alexandras Ave. & 191, Asklipiu Str.	11471	ATHENS	ATTIKI
101	VUKURESTIU	22, Vukurestiu Str.	10671	ATHENS	ATTIKI
102	AMPELOKIPI	151, Mihalakopulu Str.	11527	ATHENS	ATTIKI
103	ZOGRAFU	70, Papagu Ave. & Maratu Str.	15771	ZOGRAFU	ATTIKI
104	KORAI	7, Korai & 37, Panepistimiu Strs.	10564	ATHENS	ATTIKI
105	MITROPOLEOS	41, Mitropoleos & Mnisikleus Strs.	10556	ATHENS	ATTIKI
106	AG. ELEUSSA KALLITHEA	188, El. Venizelu Str.	17673	KALLITHEA	ATTIKI
107	KORYDALLOS	123, Gr. Lambraki Ave.	18120	KORYDALLOS	ATTIKI
108	RENTI	89, Kifissu Ave. & Adrutsu Str.	18233	AG.IOAN.RENTI S	ATTIKI
109	IPPODAMIAS SQUARE PIRAEUS	39-41, Ethn. Antistaseos & Gunari Strs.	18531	PIRAEUS	ATTIKI
110	N. ERITHREA	135, Har. Trikupi & Ekalis Strs.	14671	N.ERITHREA	ATTIKI
112	KORINTHOS	26, Ethn. Antistaseos Str.	20100	KORINTHOS	KORINTHIAS
113	PTOLEMAIDA	25, 25th March Str.	50200	PTOLEMAIDA	KOZANIS
115	IGUMENITSA	10, Ethnikis Antistaseos Str.	46100	IGUMENITSA	THESPROTIAS
116	CORFU	97, Evg. Vulgareos & Agias Sofias Strs.	49100	CORFU	KERKYRAS
117	HALKIDA	Kriezotu & 3, Farmakidu Strs.	34100	HALKIDA	EVIAS
118	IONOS DRAGUMI STR.	22, I. Dragumi Str.	54624	THESSALONIKI	THESSALONIKI
120	VARDARI SQ. THESSALONIKI	11, Monastiriu Str.	54627	THESSALONIKI	THESSALONIKI
121	LAMIA	Kolokotroni & Tzavella Strs.	35100	LAMIA	FTHIOTIDOS
122	AG. TRIADA THESSALONIKI	46, Vassileos Georgiou Str.	54640	THESSALONIKI	THESSALONIKI
123	R. FERAIU SQ. TRIKALA	6, Vas. Olgas & Othonos Strs.	42100	TRIKALA	TRIKALON
124	BOTSARI THESSALONIKI	71, Karakasi & M. Botsari Strs.	54644	THESSALONIKI	THESSALONIKI
125	STAVRUPOLI	232, Lagada Str.	56429	STAVRUPOLI	THESSALONIKI
126	TRIPOLI	10, Dariotu & Ethn. Antistaseos Strs.	22100	TRIPOLI	ARKADIAS
127	VAS. KONSTANTINU SQ. XANTHI	2, Vas. Konstantinu Str.	67100	XANTHI	XANTHIS
128	KALAMATA	2, Messinis & Iras Strs.	24100	KALAMATA	MESSINIAS

Code	Branch name	Address	P.C.	Area	Perfecture
129	KAVALA	5, Fillelinon & K. Palama Strs.	65302	KAVALA	KAVALAS
130	KILKIS	21st June & Diogenus Strs.	61100	KILKIS	KILKIS
131	EMPORIU SQ. SERRES	62, Dion. Solomu Str.	62122	SERRES	SERRON
132	AGRINIO	9, Dimokratias Sq.	30100	AGRINIO	AITOLOAKARN ANIAS
134	HANIOPORTA HERAKLION	1, 62 Martiron Ave.	71304	HERAKLION	HERAKLIOU
135	HANIA	El. Venizelu & Arhontaki Strs.	73100	HANIA	CHANION
136	RETHYMNO	78, Kunturioti & V. Kallergi Strs.	74100	RETHYMNO	RETHYMNOU
137	APLOTARIA HIOS	60, Aplotarias Str.	82100	HIOS	HIOU
139	AIGAIU STR. KALAMARIA	77A, Aigaiu Str.	55133	KALAMARIA	THESSALONIKI
140	KOMOTINI	19, Vas. Georgiu Str.	69100	KOMOTINI	RODOPI
141	SYGRU AVENUE	112, Sygru Ave.	11741	ATHENS	ATTIKI
142	KALAMAKI	31, Posidonos Ave. & Gr. Auxentiu 2-4 Str.	17455	KALAMAKI	ATTIKI
146	THIVA	100, Pindaru & G. Tseva Strs.	32200	THIVA	VIOTIAS
147	N. MARMARAS	Ioanni Karra	63081	HALKIDIKI	HALKIDIKIS
148	ANO TUMBA	200, G. Lambraki Str.	54352	THESSALONIKI	THESSALONIKI
150	SIKIES	85, Al. Papanastatsiu Str.	56625	SYKEES	THESSALONIKI
151	ELLINOS STRATIOTU - PATRA	108, Ellinos Stratiotu Str.	26441	PATRA	ACHAIAS
152	EGIU	38, Mitropoleos Str.	25100	EGIO	ACHAIAS
153	SPARTI	Kon. Paleologu & Kleomvrotu Strs.	23100	SPARTI	LAKONIAS
154	AMALIADAS	17, Deligianni Str.	27200	AMALIADA	ILIAS
155	MESSOLOGGI	2, Deligiorgi & Maurokordatu Strs.	30200	MESSOLOGGI	AITOLOAKARN ANIAS
156	ARMEN STR.-DRAMA	18, Armen Str.	66100	DRAMA	DRAMAS
159	NEAPOLI VOLOS	Larissis & 126, Papaflessa Strs.	38334	VOLOS	MAGNISIAS
160	PALEOHORI	Patr. Vartholomaiu A´ Str.	63074	HALKIDIKI	HALKIDIKIS
163	FALIRAKI RHODES	Platanos, Faliraki Rhodes	85100	FALIRAKI	DODECANISS OU
164	IERAPETRA	Eleftherias Sq.	72200	IERAPETRA	LASITHIOU
165	LIMENAS HERSONISSU	1, I. Kapodistria Str.	70014	HERSONISSOS	HERAKLIOU
166	ARKALOHORI	Arkalohori	70300	HERAKLION	HERAKLIOU
167	MALIA	148, El. Venizelu Str.	70007	MALIA	HERAKLIOU
168	KNOSSOS AVE. - HERAKLION	96, Knossos Ave.	71307	HERAKLION	HERAKLIOU
169	AG. NIKOLAOS	9, I.K.unduru Str.	72100	AG.NIKOLAOS	LASITHIOU
171	SITIA	27, El. Venizelu Str.	72300	SITIA	LASITHIOU
172	MIRES	Mires	70400	HERAKLION	HERAKLIOU
173	METSOVO	Town Hall	44200	METSOVO	IOANNINON
175	HELLINIKO	54, Iasonidu Str.	16777	HELLINIKO	ATTIKI
176	EVOSMOS	124, Karaoli Dimitriu & Salaminos Strs.	56224	THESSALONIKI	THESSALONIKI
177	POLIHNIS	6, Ag. Panteleimonos & Valtetsiu Strs.	56533	THESSALONIKI	THESSALONIKI
178	PIREOS STR.	9-11, Pireos Str.	10552	ATHENS	ATTIKI
180	SOLOS STR.	93-95, Solonos Str.	10678	ATHENS	ATTIKI
181	THEMISTOKLI SOFULI	Themistokli Sofuli 67	55131	KALAMARIA	THESSALONIKI
182	METAMORFOSEOS	23 Georgiu Papandreu Ave.	14452	METAMORFOSI	ATTIKI
183	NEAPOLI THESSALONIKI	66-68 Papandreu Ave.	56728	THESSALONIKI	THESSALONIKI
184	ETHNARHU MAKARIU STR.	29, Ethn. Makariu Ave.	12131	PERISTERI	ATTIKI
185	AMFITHEAS AVENIU	70, Amfitheas Ave.	17564	P. FALIRO	ATTIKI
186	N. HERAKLIO	3, Prasinu Lofu Str.	14122	N. HERAKLIO	ATTIKI
187	AG. ARTEMIU-PAGRATI	180, Filolau Str.	11632	ATHENS	ATTIKI
189	VARKIZAS	10, Posidonos Ave.	16672	VARKIZA	ATTIKI
190	ALMIROU	4, Iasonos Str.	37100	ALMIROS	MAGNISIAS
191	OREOKASTRU- THESSALONIKIS	38, Komnion Str	57013	THESSALONIKI	THESSALONIKI
192	ORESTIADAS	246, Konstantinupoleos Str.	68200	ORESTIADA	EVROU
193	KOLONOS	122, Lenonrman Str.	10444	ATHENS	ATTIKI
195	LUTRAKI	46, El. Venizelu Str	20300	LUTRAKI	KORINTHIAS
196	SALAMINA AVE. -	270, Salamina Ave	18900	SALAMINA	ATTIKI

Code	Branch name	Address	P.C.	Area	Perfecture
	SALAMINA				
197	KASTORIAS	4, Kiknon Ave & Athinas & Lazaru Rizu str	52100	KASTORIA	KASTORIAS
198	ZEAS	78, Akti Mutsopulu & 2, Iglas Str	18536	PIRAEUS	ATTIKI
201	PANEPISTIMIU STR.	36, Panepistimiu Str.	10679	ATHENS	ATTIKI
202	TSAMADU STR. PIRAEUS	7, Tsamadu Str.	18531	PIRAEUS	ATTIKI
203	TSIMISKI 27	27, Tsimiski Str.	54624	THESSALONIKI	THESSALONIKI
204	KALAMIOTU STR.	3, Kalamiotu Str.	10563	ATHENS	ATTIKI
205	IRAKLEIU AVE. NEA IONIA	332, Irakleiu Ave.	14231	N. IONIA	ATTIKI
206	LEONTOS SOFU STR.	18, Leontos Sofu Str.	54626	THESSALONIKI	THESSALONIKI
207	NEOS KOSMOS	19, Kallirois Str.	11743	ATHENS	ATTIKI
208	NIKEA	1, Muglon & 34, Kondyli Str.	18450	NIKAIA	ATTIKI
209	PELASGIAS STR. PERISTERI	5, Pelasgias Str.	12131	PERISTERI	ATTIKI
210	ETHNIKIS ANTISTASEOS STR. KATERINI	1, Ethn. Antistaseos Str.	60100	KATERINI	PIERIAS
211	ANALIPSEOS - VAS. OLGAS THESSALONIKI	135, Vas. Olgas Ave.	54645	THESSALONIKI	THESSALONIKI
213	EL. VENIZELU STR. HALKIDA	30, El. Venizelu & Filonos Strs.	34100	HALKIDA	EVIAS
215	VATHIS	29, Halkokondyli Str.	10432	ATHENS	ATTIKI
216	MONASTIRIU	157, Monastiriu Str.	54627	THESSALONIKI	THESSALONIKI
217	LARISSAS	M. Alexandru & Kouma Strs.	41222	LARISSA	LARISSAS
218	SEVASTUPOLEOS STR. AMPELOKIPI	90, Sevastupoleos & Sliman Strs.	11526	ATHENS	ATTIKI
219	GIANNITSON	1, Pronias & Apost. Luka Strs.	58100	GIANNITSA	PELLAS
220	KENTRIKI AGORA MOSHATOU	66, Pireaus Str.	18346	MOSHATO	ATTIKI
221	AG. ALEXANDRU STR. P. FALIRO	2, Agiou Alexandru Str. & Posidonos Ave.	17561	PALEO FALIRO	ATTIKI
222	EVRIPIDU STR.	5, Evripidu & 40-44, Praxitelus Strs.	10561	ATHENS	ATTIKI
223	SERRES	19-21, Merarhias Str.	62100	SERRES	SERRON
224	IASONOS STR. VOLOS	Iasonos & 16, Borel Strs.	38333	VOLOS	MAGNISIAS
225	EL. VENIZELU STR. KAVALA	3, El. Venizelu Str.	65302	KAVALA	KAVALAS
226	KARDITSA	19, Nik. Plastira Str.	43100	KARDITSA	KARDITSAS
231	VERIAS - MEG. ALEXANDRU	27, M. Alexandru Strs.	59100	VERIAS	IMATHIAS
232	AGIAS SOFIAS STR.	46, Agias Sofias Str.	54622	THESSALONIKI	THESSALONIKI
233	TRIKALA	14, Kondili & Ath. Diaku Str.	42100	TRIKALA	TRIKALON
234	AGIA PARASKEVI	439, Messogion Ave.	15343	AGIA PARASKEVI	ATTIKI
236	KYPSELI	44, Kypselis & 2-4, Paxon Strs.	11362	ATHENS	ATTIKI
237	MIHALAKOPULU	35-37, Mihalakopulu Str.	11528	ATHENS	ATTIKI
238	N. PSYHIKO	5, Solomu Str.	15451	N. PSYHIKO	ATTIKI
239	KOZANI	6, Pavlou Mela Str.	50100	KOZANI	KOZANIS
240	OFTHALMIATRIU PANEPISTIMIU	13, Panepistimiu Str.	10564	ATHENS	ATTIKI
243	DIIKITIRIU	18, Diikitiriu Str.	54630	THESSALONIKI	THESSALONIKI
244	AGIA VARVARA - ANO PATISSIA	345A, Patission Str.	11144	ATHENS	ATTIKI
245	GLYFADA	6, Athinon Str.	16675	GLYFADA	ATTIKI
246	FORMIONOS STR.	77, Formionos & Filolau Strs.	16121	KESSARIANI	ATTIKI
247	AG. ANDREU STR. - PATRA	1, Patreos Str. & Othonos-Amalias	26221	PATRA	ACHAIAS
248	PLAKA	140, Adrianu & 29, Tripodon Strs.	10558	ATHENS	ATTIKI
249	ZAKYNTHOS	4, Dimokratias Ave. & Ar. Latta	29100	ZAKYNTHOS	ZAKYNTHOU
250	DRAMA	6, P. Kavda & Ipiru Strs.	66100	DRAMA	DRAMAS
251	AGIOS DIMITRIOS	224, Vouliagmenis Ave.	17343	AGIOS DIMITRIOS	ATTIKI
252	PAPAFI STR. - TUMPA	118-120, Papafi & Kleanthus Strs.	54453	THESSALONIKI	THESSALONIKI
253	VEIKU STR. GALATSI	47, Veiku & Elpidos Strs.	11146	GALATSI	ATTIKI
254	AGELOPULU	125, Patission Str.	11251	ATHENS	ATTIKI
255	HAROKOPU	2A, Argyrupoleos Str.	17676	KALLITHEA	ATTIKI



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257	CON. KARAMANLI AVE-VULGARI	175. Con. Karamanli Ave.	54249	THESSALONIKI	THESSALONIKI
258	KERATSINI	51-53,Dimokratias Ave.& Konstantinupoleos Str.	18755	KERATSINI	ATTIKI
259	ILION	79, Protesilaou & Nestoros Strs.	13122	ILION	ATTIKI
260	ARTEMIDOS STR. - KALAMATA	Artemidos & Messinis Strs.	24100	KALAMATA	MESSINIAS
261	ARGOS	6, Vas. Sofias & Korai Strs.	21200	ARGOS	ARGOLIDAS
265	ANASTASIADI STR. - AGRINIO	3, Anastasiadi & Votsi Strs.	30100	AGRINIO	AITOLOAKARNANIAS
266	PATRON STR. - PYRGOS	59, Patron Str.	27100	PYRGOS	ILIAS
268	AG. PARASKEVIS STR. HALANDRI	94, Agias Paraskevis & 91, Paleologou Strs.	15234	HALANDRI	ATTIKI
269	DIMOKRATIAS AVE. - ALEXANDRUPOLI	288, Dimokratias Ave.	68100	ALEXANDRUPOLI	EVROU
270	IOANNINA	23, 28th October Str.	45444	IOANNINA	IOANNINON
273	MENIDI	26, Philadelfias & Konstantinupoleos Strs.	13671	AHARNES	ATTIKI
274	EKTHESIS LAMIA	32, Vasilikon Str.	35100	LAMIA	FTHIOTIDOS
276	LEOF.DIKEOSINIS - HERAKLIO	65, Dikeosinis Ave.	71202	HERAKLIO	HERAKLIOU
277	AG. SOSTI	194, Sygru Ave.	17671	KALLITHEA	ATTIKI
278	ALIVERI	25th March & Papatthanassiu Strs.	34500	ALIVERI	EVIAS
279	AGORAS AMAROUSIOU	69, Vass. Sophias & 26, 28th October Strs.	15124	MARUSSI	ATTIKI
281	HOLARGOS	216, Messogion Ave.	15561	HOLARGOS	ATTIKI
282	KORDELIO	17, A. Papandreu Str.	56334	ELEFTHERIO	THESSALONIKI
283	ARGYRUPOLI	90, Kypru Ave.	16452	ARGYRUPOLI	ATTIKI
284	TROHAIA KIFISSIAS	270, Kifissias Ave.	14563	KIFISSIA	ATTIKI
285	MEGARA	5, Kolokotroni Str.	19100	MEGARA	ATTIKI
286	KESSARIANI	116, Ethn. Antistaseos & 19, Philadelfias Strs.	16121	KESSARIANI	ATTIKI
287	SKALIDI STR. HANIA	5, Skalidi Str.	73131	HANIA	CHANION
289	KALOHORI	47, 28th October Str.	57009	KALOHORI	THESSALONIKI
292	ARIDEA	10, Chrissostomu Smirmis Str.	58400	ARIDEA	PELLAS
293	LIVADIA	3, Thessalonikis & Pes. Mahiton Strs.	32100	LIVADIA	VIOTIAS
294	ESTAVROMENU SQUARE EGALEO	Attalias & 197 Iera Odos Strs.	12241	EGALEO	ATTIKI
295	ALEXANDRAS AVE., CORFU	31, Alexandras Ave.	49100	CORFU	KERKYRAS
297	DELTON STR. THESSALONIKI	74, Delfon & Orestu Strs.	54642	THESSALONIKI	THESSALONIKI
299	RODOS	20, Ethn. Makariu Str.	85100	RODOS	DODECANISSOU
302	NAFPAKTOS	2, Farmaki Sq.	30300	NAFPAKTOS	AITOLOAKARNANIAS
303	PANORMU ATHENS	67-69, Panormu Str.	11524	ATHENS	ATTIKI
304	PALAMIDI PIRAEUS	61, Etoliku & Palamidiu Strs.	18545	PIRAEUS	ATTIKI
305	VULA	82, Vas. Pavlu Ave	16673	VULA	ATTIKI
310	TAVROS	226, Piraios Str.	17778	TAVROS	ATTIKI
311	ARTA	74, N.Skufa & Vlahoutsu Strs.	47100	ARTA	ARTAS
312	HIOS	22, Aigaiu Ave.	82100	HIOS	HIOU
314	XANTHI	14-16, M. Vogdu Str.	67100	XANTHI	XANTHIS
315	PEFKI	15, Irinis Ave.	15121	PEFKI	ATTIKI
317	MESSINIS	4, N. Hioti Sq.	24200	MESSINI	MESSINIAS
319	MYTILINI	16, Kavetsu Str.	81100	MYTILINI	LESVOU
320	IRINIS AVE. ILIUPOLI	44, Irinis Ave.	16345	ILIUPOLI	ATTIKI
322	EDESSA	46, Monastiriu Str.	58200	EDESSA	PELLAS
323	SEPOLIA	62, Dirahiu Str.	10443	ATHENS	ATTIKI
324	KIATO	23, Ethn. Antistaseos Str.	20200	KIATO	KORINTHIAS
326	VOTSI KALAMARIAS	54, Ethn. Antistaseos & 9, Kazazi Strs.	55133	KALAMARIA	THESSALONIKI

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327	Haidari	364, Athinon Ave. & Lidorikiu Str.	12462	Haidari	Attiki
328	Vrilissia	52, Pentelis Ave. & Kypru Str.	15235	Vrilissia	Attiki
329	Elassona	7, Panu Zindru Str.	40200	Elassona	Larissas
330	Giofyri	183, 62 Martiron Str.	71500	Heraklio	Herakliou
331	Rethymno	23, Em. Portaliu Ave.	74100	Rethymno	Rethymnou
334	Spata	166, Vas. Pavlu & Eshilu Strs.	19004	Spata	Attiki
335	Aspropirgos	Dimokratias Ave. & 2 M. Botsari Str.	19300	Aspropirgos	Attiki
336	Thermi	1, Tavaki & El. Venizelu Strs	57001	Thermi	Thessaloniki
337	Grevena	Aimilianu Square	51100	Grevena	Grevenon
338	Naxos	Paralia Horas	84300	Naxos	Cyclades
340	Syros	Ethn. Antistaseos & Eptanisu Strs.	84100	Syros	Cyclades
341	Karaiskaki Sq. Athens	55-59, Deligiorgi Str.	10437	Athens	Attiki
342	Kefallonias	5, Rokku Vergoti Str.	28100	Argostoli	Kefallonias
343	Florina	17, St. Dragumi Str.	53100	Florina	Florinis
344	Akrotiriu Zaruchleika Patra	167, Akrotiri	26334	Patra	Achaia
345	Nausa	9, Dionisiu Solomu	59200	Nausa	Imathias
346	Preveza	Eleftheriu Venizelou & Kolovu	48100	Preveza	Prevezas
348	Lambrini	2, Narkissu & Foka Strs.	11146	Galatsi	Attiki
349	Vironas	101, Hrisostomu Smyrnis & 16, Ag. Sofias Strs.	16231	Vironas	Attiki
350	Sindos	Iroon Politehniu & Hrisostomu Smyrnis Str.	57400	Thessaloniki	Thessaloniki
351	Aharnon & Kaftatzoglu	358-360 Aharnon Str	11145	Athens	Attiki
352	Pentelis Ave. - Halandri	74, Pentelis Ave & Ivis Str	15234	Halandri	Attiki
353	Evelpidon - Dikastiria	61-63 Evelpidon Str	11362	Athens	Attiki
354	Markopulo	Dim. Sotiriu Sqr & G. Papavisiliu Str	19003	Markopulo	Attiki
355	Kranidi	4 Ag. Dimitriu Str	21300	Kranidi	Argolidas
356	Kos	Ethn. Antistaseos & Nymfeas Strs.	85300	Kos	Dodecanissou
357	Annis Marias Rodu	Ethn. Antistaseos & Lemessu Strs.	85100	Rodos	Dodecanissou
358	Megalopolis	Ag. Dimitriu & P. Kefala Strs	22200	Megalopolis	Lakonias
359	Paros	Prompona Area, Parikia	84400	Paros	Cyclades
360	Skala Lakonias	5th Maiu str, Skala Lakonias	23051	Skala Lakonias	Lakonias
362	Santorini	Dimotiki Platia Firon	84700	Santorini	Cyclades
363	Samos	1, Them. Sofuli Str	83100	Samos	Samou
364	Vas. Sofias Pirgu Athinon	124, Vas. Sofias Ave.	11526	Athens	Attiki
365	Dodonis Str Ioannina	41 Dodonis & 2 Linas Tsaldari str	45221	Ioannina	Ioanninon
366	Pilea	44, Profiti Iliia & I. Giannudi str	55535	Pilea	Thessaloniki
367	Likovrisi	S. Venizelou & 1, Halkidas str	14123	Likovrisi	Attiki
368	Kiparissia	50, 25th March Str	24500	Kiparissia	Messinias
369	Kamatero	2-4, Filis & Kamateru Strs	13451	Kamatero	Attiki
370	Papandreu Ave - Ioannina	18, Papandreu Ave	45444	Ioannina	Ioanninon
371	Egina	6, Dimokratias Ave.	18010	Egina	Pireaus
372	Atalanti	21, Ethn. Antistaseos Str.	35200	Atalanti	Fthiotidos
373	Leof. Kalokerinu - Heraklion	19, Kalokerinu Ave	71201	Heraklion	Herakliou
374	Holargos - Perikleus	47 Perikleus Str.	15561	Holargos	Attiki
375	Theomitoros - Agios Dimitrios	61, Theomitoros, Ipsilantu & 17 November Strs	17455	Agios Dimitrios	Attiki
376	LAGADA	11 M. Alexandru Str.	57200	Thessaloniki	Thessaloniki
377	N. Mudania	3, Zafiriu & Kypru Strs	63200	N. Mudania	Halkidikis
378	Rafina	6 Arafinidon Alon Str.	19009	Rafina	Attiki
379	Polykastro	103, Meg. Alexandru Str.	61200	Polykastro	Kilkis
380	Lefkada	2, Xen. Grigori Str.	31100	Lefkada	Lefkadas

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381	GLIKA NERA	194-196 Lavriu Ave & Konstantinupoleos Str.	15354	GLIKA NERA	ATTIKI
382	ARTEMIDA	47 Artemidos Str.	19016	ARTEMIDA	ATTIKI
383	N. SMYRNI B'	Eratus & 190, El. Velizelu Strs	17123	N. SMYRNI	ATTIKI
384	FILOTHEI	70 Kapodistiu Str.	15237	FILOTHEI	ATTIKI
385	KOZANI-GERTSU	5 Gertsu & 3, Patr. Fotiu Strs	501 00	KOZANI	KOZANIS
386	PL.ELEON - NEA KIFISIA	29 Eleon & Dimitraw Strs.	14564	NEA KIFISIA	ATTIKI
387	ISTIEA - EVIA	97, 28th October Str.	34200	ISTIEA	EVIA
388	NEA KRINI	41 Smyrnis & Briulon Strs.	55132	THESSALONIKI	THESSALONIKI
389	ANO PETRALONA	Mirmidonon & 8-10 Trion Ierarhon Strs.	11851	ANO PETRALONA	ATTIKI
390	LEHENA - ILIA	Prantuna & Kanari Strs.	27053	LEHENA	ILIAS
391	CHRYSUPOLIS	Thukididu & Sofokli Strs.	64200	CHRYSUPOLI	KAVALAS
392	GERAKAS	Klisthenus & Makariu Strs.	153 44	GERAKAS	ATTIKI
393	N. ARTAKI - EVIA	101, Ethnikis Antistaseos Str.	34600	N. ARTAKI	EVIA
394	THE MALL ATHENS	35, Andrea Papandreu Str. - Psalidi Marusi	15121	MARUSI	ATTIKI
395	COSMOS MEDITERRANEAN - THESSALONIKI	11 Km Thessalonikis-N.Mudanion National Rd.	55535	THESSALONIKI	THESSALONIKI
396	LIMNOS	Ypsipilis Sqr. (OTE)	81400	LIMNOS	LIMNOU
397	DRAPETSONA	173-175 Ethnikis Antistaseos & Eleftheriu Venizelu Strs.	18648	DRAPETSONA	ATTIKI
398	NEAPOLI-LARISA	6 Karaoli Dimitriu & Bubulinas Strs	41334	LARISA	LARISSAS
399	KALABAKA	30, Trikalon Str	42200	KALABAKA	TRIKALON
400	NEA PENTELEI	20, Iroon Politehniu	15236	NEA PENTELEI	ATTIKI
401	MARATHONAS	125, Marathonos Ave.	19007	MARATHONAS	ATTIKI
402	PARNITHOS STR-ACHARNAI	129-131 Parnithos Str	13674	ACHARNAI	ATTIKI
403	N. ALIKARNASSOS - KRITI	26, Ikaru Str	71601	N. ALIKARNASSOS	HERAKLIOU
404	DROSIA	7, Marathonos Ave.	14575	DROSIA	ATTIKI
405	ANO GLYFADA	17 Ithakis & Gunari Strs	16561	GLYFADA	ATTIKI
406	AMFIALI	28-30 P. Tsaldari Str	187 57	AMFIALI	ATTIKI
407	SIDIROKASTRO	31, El. Venizelu Str	62300	SIDIROKASTRO	SERRON
408	AGIOS IEROTHEOS	95-97, Agios Ierotheos & Atridon & Aginoros Strs	12135	PERISTERI	ATTIKI
409	ANO ILIUPOLI	92-94, Makrigianni Str	56431	THESSALONIKI	THESSALONIKI
410	SKIATHOS	Thesi Lutraki - Ammudia	37002	SKIATHOS	SPORADES
411	POLIGIROS	Asclipiu, Thesi Luki	63100	POLIGIROS	HALKIDIKIS
412	ILISIA	17, Ulof Palme Str	15771	ZOGRAFOU	ATTIKI
413	SERVIA KOZANI	117, Ethomartiron & Fleming Strs	50500	SERVIA KOZANIS	KOZANIS
414	ALEXANDRIA IMATHIA	Dimitriu Vetsopulu & Them. Sofuli	59300	ALEXANDRIA IMATHIAS	IMATHIAS
415	TRIPOLI II	Napliu & OHE Ave.	22100	TRIPOLI	TRIPOLIS
416	KORINTHU II	83, Patron Ave.	20100	KORINTHOS	KORINTHIAS
417	AMFISSA	Salona Ave. & 10 I. Gidogianni Str.	33100	AMFISSA	FOKIDAS
418	KANIGOS SQUARE	3, Verantzeru Str	10677	ATHENS	ATTIKI
419	NIGRITA	4, Gardika Str	62200	NIGRITA SERRON	SERRON
420	N. MIHANIONA	2, Kanari Str	57004	THESSALONIKI	THESSALONIKI
421	KALYMNOS	Kalymnos, Pothia	85200	KALYMNOS	DODECANISS OU
422	GIANNOULIS LARISA	3, Larisas-Kozanis National Rd & Charokopu	41500	GIANNULI LARISAS	LARISSAS
423	SCHIMATARI	24 Tanagras Str	32009	TANAGRA	VIOTIAS
424	LAVRIO	1, Athinon Lavriu Ave.	19500	LAVRIO	ATTIKI
425	ANDROS	Empiriku & 25th March Strs.	84500	ANDROS	CYCLADES
426	TINOS	Thesi Plaka	84200	TINOS	CYCLADES
427	THASOS	4, Theagenus Str	64004	THASOS	KAVALAS

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428	DIDIMOTIHO	6-8 Venizelou Str	68300	DIDIMOTIHO	EVROU
429	NEA IONIA - ATHENS 2004	Panagouli Str	14234	NEA IONIA	ATTIKI
430	VARI	4, Varis Kropias Ave & Benaki Tsagaraki Strs	16673	VARIS	ATTIKI
431	AGRINIO C	47, Agrinio-Antirio National Rd	30100	AGRINIO	AITOLOAKARNANIAS
432	KAMINIA	37 Dodekanisu & Valtetsiu Strs	18540	KAMINIA	PIREAEUS
433	PORTO HELIOU	Kranidiou-Porto Heliou National Rd	21300	PORTO HELI	ARGOLIDAS
434	PEFKON THESSALONIKI	9, Sikelianou & Papanikolaou Ave	57010	THESSALONIKI	THESSALONIKI
435	AKRATA	Korinthou-Patron Natinal Rd	25006	AKRATA	ACHAIAS
436	FARSALA	23, Larisis & Thetidos Strs	40300	FARSALA	LARISSAS
437	KATERINIS	45, Kassadrou Str.	60100	KATERINI	PIERIAS
438	KYPSELI SQUARE	3, Kanari Square & 1-3 Krissis & 4-6 Fedriadon Strs	11364	KYPSELI	ATTIKI
439	KATO ACHAIA	Patron-Pirgou & Oivota Strs	25200	KATO ACHAIA	ACHAIAS
440	AKTI MIAULI PIRAEUS	83, Akti Miauli Str.	18538	PIRAEUS	ATTIKI
441	KARPENISI	37, Ath. Karpenisioti	36100	KARPENISI	EVRYTANIAS
442	XYLOKASTRO	13, Ag. Vlasiou & 48 I.Ioanni Strs	20400	XYLOKASTRO	KORINTHIAS
443	VOTANIKOS	46, Athinon Ave & 12 Servion Str.	10441	VOTANIKOS	ATTIKI
444	VOULIAGMENI	Posidonos & 19 Iasonos Strs	16671	VOULIAGMENI	ATTIKI
445	KORFU III	Corfu-Paleokastritsa National Rd	49100	CORFU	KERKYRAS
446	KOUFALIA THESSALONIKI	30, Ethnikis Antistaseos Str.	57100	THESSALONIKI	THESSALONIKI
447	ODOS DIMOKRATIAS EGALEO	70, Dimokratias & Eshylu Strs	12244	EGALEO	ATTIKI
448	IALISOS RODOS	301, Iraklidon Ave	85101	RODOS	DODECANISSOU
449	ANO LIOSIA	1A Egeu Pelagus Str.	13341	ANO LIOSIA	ATTIKI
450	VOULIAGMENI AVENUE HELLINIKO	6 Vouliagmeni Ave.	16675	HELLINIKO	ATTIKI
451	NEA MARINA RODOS	82-84 Australia & 1 Makrygianni Strs	85100	RODOS	DODECANISSOU
452	KARLOVASI SAMOU	Gorgiras Str.	83200	KARLOVASI	SAMOU
453	FARSALA STR LARISA	53, Farsala & Drama Str.	41335	LARISA	LARISSAS
454	BRACHAMI - AGIOS DIMITRIOS	4, Vitsi & 197 Agiou Dimitriou Strs	17343	AGIOS DIMITRIOS	ATTIKI
455	ANO NEAS SMYRNI	88, Artaki & 55, Agia Sofia Strs	17124	NEA SMYRNI	ATTIKI
456	ILIUPOLI III	36, Dimokratias Ave.	16345	ILIUPOLI	ATTIKI
457	TRIANDRIA THESSALONIKI	13 El.Venizelou & 19, Kountouriotou Strs	55337	TRIANDRIA	THESSALONIKI
458	HALKIDA	Haina Ave & 19 P. Patron Str.	34100	HALKIDA	EVIAS
459	SKYDRA PELLA	18, Meg. Alexandrou	58500	SKYDRA	PELLAS
460	AND. PAPANDREOU STR-HALANDRI	65, A. Papandreou & 22, Solonos Strs	15232	HALANDRI	ATTIKI
461	IRAKLEIOU AVE. NEO IRAKLEIO	421, Irakleiou Ave.	14122	NEO IRAKLEIO	ATTIKI
462	DIMOSTHENOUS STR KALLITHEA	Dimosthenous & 40, Skra Strs	17673	KALLITHEA	ATTIKI
463	KALLONI LESVOS	Central Av.	81100	KALLONI	LESVOU
464	KOMOTINI II	1, Ipsilantou & Skepastou Strs	69100	KOMOTINI	KOMOTINIS
465	EVOSMOS II	88, Meandrou Str.	56224	EVOSMOS	THESSALONIKI
466	THIVON STR - ILION	464 Thivon, Riga Feraiou & Filikis Etairias Strs	13121	ILION	ATTIKI
467	ZAKYNTHOS II	12, Stravopodi & National Road Zakynthos-Keriou	29100	ZAKYNTHOS	ZAKYNTHOU
468	TRILOFOS THESSALONIKI	Trilofos Municipal Dept.	57500	TRILOFOS MIKRA	THESSALONIKI
469	ARTA B	Periferiaki Odos Artas-Ioanninon	47100	ARTA	ARTAS
470	ELEFThERIAS SQ.-THESSALONIKO	7, Ionos Dragoumi & Oploupiou Strs	54625	THESSALONIKI	THESSALONIKI
471	SARONIDA	41 Saronidas & Kefallinias Strs	19013	SARONIDA	ATTIKI
472	KISSAMOU STR - CHANIA	Kissamou & 12 Mousteraiki Strs	73131	CHANIA	CHANION



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473	NEA HALKIDONA	37, Dekelias Str.	14343	HALKIDONA	ATTIKI
474	PATRIARHU IOAKIM STR-KOLONAKI	41, Patriarhu Ioakim Str.	10674	KOLONAKI	ATTIKI
476	GOLDEN HALL	37A Kifisias Ave & Spyrou Loui	15123	MAROUSI	ATTIKI
479	PERAMA	111, Irinis Ave.	18863	PERAMA	ATTIKI
480	FOKIONOS NEGRI	27, Fokionos Negri Str.	11361	KYPSELI	ATTIKI
482	ATTIKIS SQ.	Liosion & 5, Evalkidou Strs	10445	ATTIKI SQ.	ATTIKI
483	KORYDALLOS II	24, Athinas Str.	18120	KORYDALLOS	ATTIKI
487	VASILIKO HALKIDAS	33, Agios Ioannis Rossos Str.	34002	VASILIKO HALKIDA	EVIAS
490	MAVILI SQ.	8, Dorileou & 11, Dim. Soutsou Strs	10446	ATHENS	ATTIKI
495	ODOS ERMOU MAROUSI	35, Ermou Str	15124	MAROUSI	ATTIKI
496	J. KENNEDY STR	118, J. Kennedy Str.	12136	PERISTERI	ATTIKI
499	KALOGREZA	89, Vizantiou Str.	14234	MAROUSI	ATTIKI
510	N. IONIA VOLOS	49, Irinis Str.	38446	N. IONIA, VOLOS	MAGNISIAS
511	PALATAKI, HAIDARI	72, Str. Karaiskaki Str.	12461	HAIDARI	ATTIKI
515	TROHONOMOS - N.IONIA	214, Irakleiu Str.	14231	N. IONIA	ATTIKI
519	ALEXANDROUPOLI II	Efstathiou & Arda Strs	68100	ALEXANDROUP OLI	EVROU
520	PANORAMA THESSALONIKIS	Komnion 27 & Iasonidou	54624	THESSALONIKI	THESSALONIKI
521	IASO THESSALIAS	8o , periferiaki Ethnikis odoy	41500	LARISA	LARISSAS
522	MATOGIANNIA - MYKONOS	Matthaiou Andronikou & Artemidos	84600	MIKONOS	CYCLADES
2001	CENTRAL UNITS	21, Kallirois Str.	11743	ATHENS	ATTIKI
2008	CENTRAL UNITS	15, Voukourestiou Str.	10671	ATHENS	ATTIKI
2023	CENTRAL UNITS	Syngrou Ave. & 13 Petmeza Str.	11743	ATHENS	ATTIKI
2027	CENTRAL UNITS	194, Syngrou Ave.	17671	KALLITHEA	ATTIKI
2038	CENTRAL UNITS	34, Panepistimiou Str.	10679	ATHENS	ATTIKI
2041	CENTRAL UNITS	Florinis & 75 Thessaloniki Strs	18346	MOSCHATO	ATTIKI
2057	CENTRAL UNITS	5, Santaroza Str.	10564	ATHENS	ATTIKI
2060	CENTRAL UNITS	8-10, Othonos Str.	10557	ATHENS	ATTIKI
2065	CENTRAL UNITS	7, Santaroza Str.	10564	ATHENS	ATTIKI
2069	CENTRAL UNITS	8, Xenofontos & Filellinon Strs	10557	ATHENS	ATTIKI
2103	CENTRAL UNITS	51, Ilia Iliou Str.	11743	N.KOSMOS	ATTIKI
2107	BUILDINGS - N.IONIA	8, Iolkou & Filikis Etairias Strs	14234	N.IONIA	ATTIKI
2111	HEAD OFFICE	Amalias Ave. & Souri Str.	10557	ATHENS	ATTIKI
2125	CENTRAL UNITS	15, 25th March & Teo Strs	17778	TAVROS	ATTIKI