

## *ENVIRONMENTAL REPORT 2012*



*Sustainable Development*

*Transparency*

*Reliability*

*Participation*





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## FOREWORD

Environmental protection is a duty for the Eurobank 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 Environmental Policy is implemented through the introduction and operation of an Environmental Management System. Eurobank remains, since 2004, the first 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 in the Register of European Organizations that adhere to the EMAS regulation (Regulation EC/761/2001) 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 & Organization. The Environmental Steering Committee comprises the heads of all the Bank's Units that are involved in the implementation of the Bank's environmental policy, so that the related actions are coordinated at a strategic level. The Group Environment & Quality Division, which was established in 2004, is responsible for the coordination of Group's environmental actions as well as the integrated day-to-day management of the procedures for implementing the Group's environmental policy and achieving its targets.

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 believes that the international commitment to sustainable development can only be achieved through partnerships. To this end, it has joined the United Nations Environment Program Finance Initiative (UNEP FI) since 2005; this initiative aims at protecting the environment and promoting sustainable development. Eurobank, represented by its Group Environment & Quality Division, is a member of the Global Steering Committee, and chairs the European Task Force of UNEP-FI.

S. Ioannou  
General Manager for Group Operations,  
Technology & Organization  
Representative of the Management of  
Eurobank

H. Papageorgiou  
Head, Group Environment & Quality Division



## 1. INTRODUCTION

In 2003, the Eurobank Banking Group enacted its official Environmental Policy, which aims at mitigating environmental impacts. Eurobank Banking Group is an international banking organization with subsidiaries in 8 countries.

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 organizations 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 – MEECC — (registration number EL-000080), the Bank is annually validating its Environmental Report, 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 Services, 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 in Greece and abroad.

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

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



## 2. DESCRIPTION OF EUROBANK

### 2.1. Description of the Company

Eurobank Group is a European banking organization with total assets of €67.7 billion, which offers banking services in eight countries. Eurobank is one of Greece's largest banks and one of the leading banks in Bulgaria, Romania and Serbia, also offering Wholesale Banking and Asset Management services in Cyprus, Luxembourg and London, and having established a presence in Ukraine.

The Group provides households and businesses with a comprehensive range of banking and financial products, as well as relevant high-quality advice. Throughout the entire geographical range of the Group, its experienced executives provide clients with tailored services, supporting their effort to cope with financial challenges.

Eurobank Group combines its business activity with actions that demonstrate its social responsibility towards its social partners, which include its employees, its customers, its shareholders, the society at large. Education, Culture, Social Solidarity and Environmental Protection have been the long-standing pillars on which the Group has developed its Corporate Responsibility Programme. Apart from them, under today's economic circumstances Eurobank has been implementing innovation and business extroversion initiatives, not only helping turn entrepreneurship into the main driver for exiting the crisis and restarting the Greek economy, but also contributing to the economic growth of all the countries it is operating in.

Eurobank is a company listed in the Athens Stock Exchange since 1999. Based on shareholder register data as per 31.12.2012, the shareholding structure of the Group comprised 32.2% Private Investors, 15.8% Institutional Investors and 52.0% other Legal Entities.

Year 2012			
Key Group Financial Data		Financial Indicators	
Operating Income	€1.8 bn	EBA Core Tier I capital*	10.8%
Net pre-provision Income	€703 mn	Cost to Income Ratio	59.9%
Loans	€47.8 bn	Non-performing to Total Loans Ratio	18.3%
Deposits	€30.8 bn	Non-performing Loan Coverage	53.5%
Total Assets	€67.7 bn		

\* Pro-forma, following the recapitalization



### **Our Commitment: To Stand Responsibly by Your Side**

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

### **Vision & Values**

Eurobank group has based its existence and leadership on one vision:

“To be the Bank of first choice in the region of South-eastern 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 Group, its dynamic growth has been based on a number of values:

#### **Meritocracy**

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

#### **Team Work**

By combining individual endeavors, we turn them into collective success. We work in teams in order to achieve our goals and we all share this success.

#### **Quality**

We work constantly in order to deliver a high level of quality in our products and services, as well as in all our activities.

#### **Trust**

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

#### **Effectiveness**

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 not only the level of our activities but also ourselves.

#### **Respect for People**

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

#### **Social Contribution**

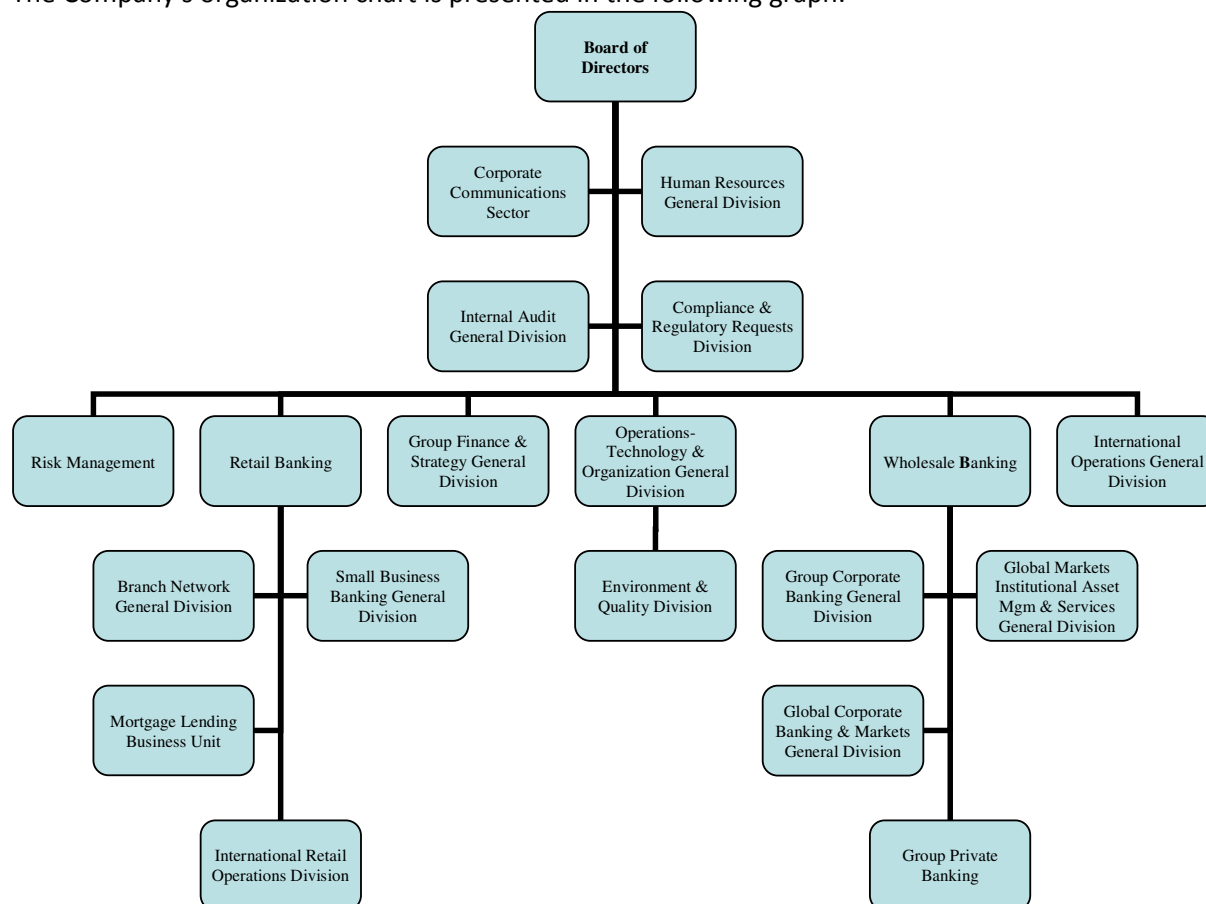
We contribute, with all possible means, to the society we live in and to the local communities in which we operate. Our contribution reflects the anthropocentric nature of our organization and the values of our shareholders.

### Strategy and Corporate Social Responsibility

Sustainability has been recognized by most international organizations as the only way for achieving long-term development. Thus, the Corporate Social Responsibility strategy pursued by Eurobank group acknowledges that the growth and prosperity of the organization are founded on the company's responsible stance and actual behavior towards the society, and especially towards its stakeholders. The stakeholders create the environment in which Eurobank operates and evolves, therefore the protection and viability of this environment are crucial for the organization's very existence.

### Organizational structure

The Company's organization 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 effectiveness.

### Shareholders

The Group's strategy is based on a spirit of continuous effectiveness 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 is based on a customer-oriented approach, which characterises all its activities.

### Suppliers

As far as suppliers are concerned, the Eurobank Group has established and applies a consistent procurement procedure, seeking to ensure meritocracy and quality of provided services/ products to the Bank. Aiming at the protection of the environment, the Bank has been committed to adopt a Green Procurement Policy.

### Society

Once again, Eurobank Group continued to support Education, Culture, Sports and the Environment, embracing, at the same time, a series of foundations and organizations whose activity was encouraged through the sponsorship of specific actions.





## **2.2. Company Activities**

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

### **RETAIL BANKING**

- Consumer Lending
- Mortgage Lending
- Small Business Lending

### **CORPORATE BANKING**

- Lending to Large Corporates
- Lending to Medium-Sized Enterprises
- Shipping
- Leasing
- 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** 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](http://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 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 Report, which is available at [www.eurobank.gr](http://www.eurobank.gr), and is communicated to the MEECC, as well as to the EMAS Office of the European Union.

#### **4. ENVIRONMENTAL MANAGEMENT SYSTEM**

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

For a description of the Environmental Management System (EMS), see the 2011 Environmental Report.

The EMS implemented by the staff of Eurobank 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 organization, 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.

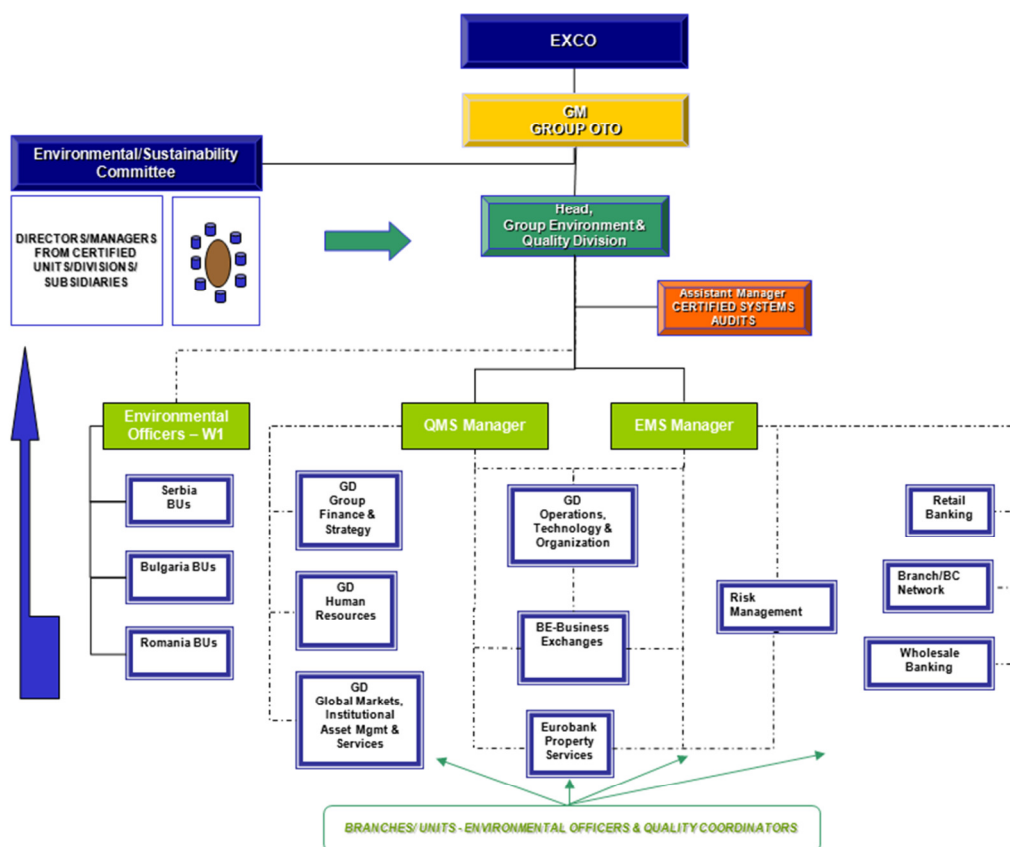
Moreover, the EMS implemented by Eurobank is based on a specific Structure and Organization, as well as on established procedures for monitoring, measuring and recording environmental performance in the immediate, and wider, environment within which the Bank operates.

In this respect, the Management of Eurobank has appointed the General Manager for Group Operations, Technology & Organization 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 Sustainability Review Committee, responsible for reviewing the Environmental Management System, consists of its regular members, as appointed by the General Manager for Group Operations, Technology & Organization. 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 Group Environment & Quality Division.

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



The Head of the Group Environment & Quality Division has been assigned specific duties and responsibilities, while the channels of communication with the Management, as well as with other Divisions, are illustrated on the above Organization Chart. These duties, responsibilities and competences are itemized 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, as well as those pertaining to the Bank's relationship with its suppliers.

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
- products/ client financing risk (capital investments, extension of loans)

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 activity.

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

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

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

- the frequency/possibility of an aspect actually occurring
- the significance of the impact
- the existence of statutory, or other, requirements and
- the degree of the society's concern for the impact under review.

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:

#### A) Direct Environmental Aspects:

ACTIVITY	ENVIRONMENTAL ASPECT	ENVIRONMENTAL IMPACTS	ADMINISTRATIVE MEASURES
<b>I. Operation of offices &amp; branches</b>	<b>Electricity consumption by:</b>		
	<b>I. Lighting</b>	Depletion of non-renewable resources, gas emissions	Energy saving programme. Installation of energy-efficient systems.
	<b>II. Electronic Equipment</b>		
	<b>III. Air Conditioning</b>		
	<b>IV. Ventilation</b>		
	<b>Paper Consumption</b>	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).

ACTIVITY	ENVIRONMENTAL ASPECT	ENVIRONMENTAL IMPACTS	ADMINISTRATIVE MEASURES
	Use of packaging materials (plastic, aluminum, paper wrapping)	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.
	Toner Use	Disposal of packaging materials	Toner refilling/recycling program. 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.
	Battery use	Hazardous solid waste	Separate collection and recycling. Light unit/battery recycling programme.
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).

ACTIVITY	ENVIRONMENTAL ASPECT	ENVIRONMENTAL IMPACTS	ADMINISTRATIVE MEASURES
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.
		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	Electronic Equipment Recycling Programme. Separate collection and proper management (return to supplier or delivery to licensed waste management/reuse contractors).
		Disposal of packaging materials	
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.



ACTIVITY	ENVIRONMENTAL ASPECT	ENVIRONMENTAL IMPACTS	ADMINISTRATIVE MEASURES
VI. Building/equipment maintenance	Disposal of Light Units	Disposal of Light Units	Separate collection and proper management (return to supplier, or delivery to licensed waste management / reuse contractors). Light unit/battery/ power generator lubricant recycling programme.
		Disposal of packaging materials	
	Disposal of waste lubricants from power generator maintenance	Hazardous liquid waste pollution	

### B) Indirect Environmental Aspects:

ACTIVITY	ENVIRONMENTAL ASPECT	ENVIRONMENTAL IMPACTS	ADMINISTRATIVE MEASURES
I. Credit (Consumer lending)	Loans to Highly Polluting Enterprises – Environmental Risk	Possible environmental incident at a client/borrower enterprise with a high environmental impact. (e.g. pollution, consumption of natural resources etc). These effects may lead to credit and legal risks for the Bank as well as reputation risks.	Environmental Risk Assessment, environmental legislation and compliance proposal management.

ACTIVITY	ENVIRONMENTAL ASPECT	ENVIRONMENTAL IMPACTS	ADMINISTRATIVE MEASURES
	<b>Loans to enterprises causing Medium &amp; Low levels of Pollution</b>	Possible environmental incident at a client/borrower enterprise with a low environmental impact.	Environmental Risk Assessment, environmental legislation and compliance proposal management.
	<b>Lending projects/ Initiatives to obvious Environmental benefits</b>	Indirect positive impact on the environment. Development of new lending products that will encourage environmental protection projects (e.g. natural gas, photovoltaic/wind parks etc.) and will have a positive impact on the environment as well as they will provide the Bank with good business growth opportunities.	Procedure for the development and promotion of green products.
<b>II. Cards (credit cards)</b>	<b>Issuance of a credit card of special purpose (environmental protection)</b>	Indirect positive impact on the environment. The Bank has developed a "green" card, the WWF Card, which finances the relevant organization. These products have reciprocal environmental benefits and promote the Bank's commitment to the environment.	Procedure for the development and promotion of green products.

ACTIVITY	ENVIRONMENTAL ASPECT	ENVIRONMENTAL IMPACTS	ADMINISTRATIVE MEASURES
	Disposal of solid non hazardous waste (credit cards)	Solid Waste Pollution	Separate collection and proper management (return to supplier, or delivery to licensed waste-recycling contractors).

### *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 Units.

## 6. ENVIRONMENTAL OBJECTIVES, TARGETS AND PROGRAMMES

Environmental objectives and targets that correspond to the environmental aspects and aim at continually improving the Bank's 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 2013 are the following:

Objectives	2013 targets	Implementation Period	Environmental Programmes (EPs)
Natural Resource savings	Reduction of energy consumption by 1.3%	12/2013	Energy savings through interventions in lighting and air conditioning. Installation of special, energy-efficient air conditioning systems.
Natural Resource savings	Paper consumption reduction by 10 %.	12/2013	Paper consumption reduction. Paper saving programme implementation.
Minimization of waste	Paper recycling: 200 tons Packaging material recycling: 1.5 tons	12/2013	Implementation of the paper and packaging material recycling scheme in Attica and Thessalonica. Expansion to the rest of Greece.
Minimization of waste	100% toner reuse/recycling	12/2013	Implementation of a refilling program, combined with the recycling of blank, non-reusable toner cartridges.
Minimization of waste	100% light unit/battery recycling	12/2013	Implementation of a light unit/battery recycling programme.
Minimization of waste	100% recycling of other waste electrical and electronic equipment	12/2013	Implementation of a Waste Electrical and Electronic Equipment recycling programme. Cooperation with APPLIANCES RECYCLING S.A.
Raising awareness on environmental issues	To raise the environmental awareness of the employees and the public	12/2013	Participation or collaboration in 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. In this way, Eurobank ensures both transparent operation as well as the enhancement of the effort to continually improve its "ecological footprint", as part of a detailed mechanism of material and resource flow analysis and management within the Organization, 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.

After winning the first European Eco-Management and Audit Scheme "EMAS Award 2011", as well as being distinguished for its environmental performance at the National EMAS Awards for a third year in a row, the Bank won another two environmental awards, thus enriching its trophy collection. It concerns the "Environmental Awards 2013" which rewarded best practices in Environmental Protection & Stability, implemented by Enterprises, Organizations and Local Government Bodies.

Eurobank participated in the following two categories:

- Sustainable Procurement
- Climate Protection-GHG Footprinting

winning both awards.

The assessment of the proposals was carried out by a committee that consisted of acclaimed scientists with significant experience on environmental issues, by means of an unimpeachable procedure. **It is worth noting that Eurobank was the only company from the banking sector that was awarded.**

The following sections provide a brief presentation of the Bank's environmental performance for the year 2012.



## 7.1 Environmental Indicator Performance

In the EMS analytical data are maintained on the environmental performance of Eurobank. In brief, the environmental performance for 2012 (January 2012-December 2012) is the following:

ENVIRONMENTAL INDEX	ENVIRONMENTAL PERFORMANCE		Y-O-Y CHANGE (%)	MANAGEMENT METHOD
	2011	2012		
Number of employees (Persons)	7,307	7,067	-3.28	
Total Area (m <sup>2</sup> ) (buildings and branches)	292,901	291,493	-0.48	
Water consumption (m <sup>3</sup> )	69,150	68,800	-0.51	
Water consumption per employee (m <sup>3</sup> /employee)	9.46	9.74	2.96	
Electricity consumption (Kwh)	58,847,010	58,918,193	0.12	Energy-Saving Programme, continual monitoring of consumptions and rating of interventions, energy inspections and communication/ employee participation actions.
Electricity consumption per employee (KWh/employee)	8,053	8,337	3.53	
Electricity consumption per area unit (KWh/m <sup>2</sup> )	200.91	202.13	0.61	
Paper Supply (Kg)	406,850	411,751	1.20	Paper saving programme. Monitoring of consumptions and awareness-raising activities aimed at reducing paper consumption. Predetermined orders per unit, printer replacement, double-sided printouts.

ENVIRONMENTAL INDEX	ENVIRONMENTAL PERFORMANCE		Y-O-Y CHANGE (%)	MANAGEMENT METHOD
	2011	2012		
Quantity of recycled paper (kg)	204,206	247,923	21.41	Paper & packaging materials recycling programme.
Recycled paper as a percentage of paper supplies (%)	50.19	60.21	20	Continuous monitoring on the basis of both the contractor's recyclable paper collection forms, and the relevant monthly consumptions.
Toner supply (units)	8,229	5,290	-35.72	Toner refilling/recycling programme. Delivery of toners to contractors for refill or recycling all over the country.
Number of toner cartridges recycled/refilled (units)	5,521	3,460	-37.33	Toner refilling/recycling programme. Delivery of toners to contractors for refill or recycling all over the country.
Recycled/refilled toners as a percentage of total toner supplies	67.09	65.41	-2.50	Toner refilling/recycling programme. Delivery of toners to contractors for refill or recycling all over the country.
Batteries delivered for recycling (kg)	245	3,715	-	Battery recycling programme. Collected by maintenance contractors and delivered to a licensed company for recycling.



ENVIRONMENTAL INDEX	ENVIRONMENTAL PERFORMANCE		Y-O-Y CHANGE (%)	MANAGEMENT METHOD
	2011	2012		
Light Units	10,604	11,636 & 124.5 Kg	-	Light units recycling programme. Collected by maintenance contractors and delivered to a licensed company for recycling.
Quantity of power generator lubricants replaced (Kg)	400	600	-	Power generator lubricant recycling programme. Collected by maintenance contractors and delivered to a licensed company for utilization/recycling.
Number of employees trained to date.	2,928	3,048	N/A <sup>1</sup>	Participation of employees in annual awareness programmes on environmental protection (e-learning).
Employees trained on environmental issues since the beginning of the EMS's implementation as a percentage of the total workforce (%).	40.07	43.13	7.64	
Environmental sponsorships (€)	255,317	126,524	-50.44	WWF Visa / WWF Eco2nomy / Scouts of Greece / Sponsorship of the MEECC's TV Spot on Fire Prevention / UNEP FI Subscription.
Voluntary environmental activities (Number of Activities)	6	4	-	Initiatives taken together with the Scouts of Greece.

ENVIRONMENTAL INDEX	ENVIRONMENTAL PERFORMANCE		Y-O-Y CHANGE (%)	MANAGEMENT METHOD
	2011	2012		
Number of active "green" banking products	10	10	-	1. WWF Visa Card 2. Replacement of old (polluting) taxis with new, environment-friendly vehicles 3. Installation of natural gas equipment 4. Upgrading of dry-cleaning establishments through the installation of environment-friendly equipment 5. Purchase of environment-friendly buses by Local Government Organizations and the Greek Government 6. Infrastructure projects for electricity generation from RES business loans 7. Green Equity Fund 8. Customer e-Statements 9. "Green" Home Loans (RETAIL CUSTOMERS) 10. Investments in PV Units (COMPANIES)
Recycling of electronic / electrical equipment (Kg)	89,000	43,330	N/A <sup>2</sup>	Electronic & Electric Equipment Recycling Programme
Electronic equipment donated (units)	391	537	N/A <sup>3</sup>	The electronic equipment was donated to schools and other organizations.

ENVIRONMENTAL INDEX	ENVIRONMENTAL PERFORMANCE		Y-O-Y CHANGE (%)	MANAGEMENT METHOD
	2011	2012		
Number of environmental due diligence inspections at projects and/or businesses, prior to loan / investment approvals.	3	2	-	Environmental risk management
Number of post-approval environmental due diligence inspections at projects and/or businesses.	9	10	-	Environmental risk management
Total CO <sub>2</sub> emissions, in tn	43,607	44,002.70	0.91	Semi-annual monitoring of indicators.
Total greenhouse gas emissions (GHG) in carbon dioxide equivalents (CO <sub>2</sub> e) in tn	-	44,002.72	N/A <sup>4</sup>	Semi-annual monitoring of indicators.

1 - each year a scheduled training cycle is offered to Bank employees. 2 - total non-operative units forwarded for recycling

3 - discommissioned operational equipment that is functional is donated

4 - measuring total greenhouse gas emissions in carbon dioxide equivalents (CO<sub>2</sub>e) began in 2012



## ***7.2 Environmental Management***

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

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

### ***7.2.1 Personnel training, updating and awareness***

Eurobank actively promotes awareness raising among employees encouraging them to be active on environmental issues through, for instance the identification of personnel training needs on Environmental Management. The Bank acknowledges that raising personnel awareness is crucial for the successful implementation of the Environmental Management System.

The provision of training and information familiarizes employees with the requirements of the Environmental Management System, 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 Environmental Management System.

In order to train its employees on its Environmental Management System, the Bank has been implementing an e-learning programme, which was attended by 120 people in 2012, increasing the percentage of environmentally trained employees to 43.13% of the workforce. Among other things, e-learning contributes to reducing trainee commutes, further reducing greenhouse gas emissions.

Moreover, the Bank's intranet site 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 participation.



## 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 makes 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 Greenhouse Gas Protocol, GHG (<http://www.ghgprotocol.org/>) for monitoring its Energy-Saving Program.

This protocol was established by the World Business Council for Sustainable Development and the World Resources Institute, with the aim of systemizing energy management by enterprises and organizations. Thus, the data collection and analysis systems provide advanced monitoring and decision-making capabilities.

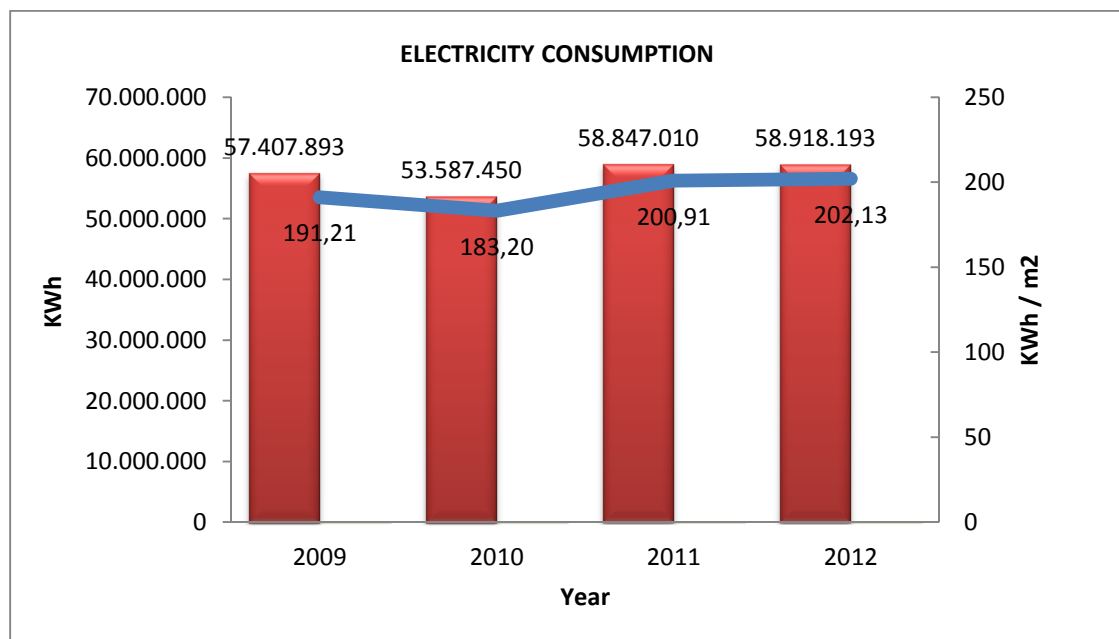
The Protocol provides a framework for recording and allocating energy consumption, as well as for calculating direct and indirect Greenhouse gas emissions.

Direct consumption refers to the combustion of oil for heating purposes. Indirect consumption refers to the use of electricity for the Organization's operations. The corresponding Greenhouse gas emissions are divided to direct (Scope 1) emissions from oil and natural gas combustion, and to indirect emissions from the generation of the electricity bought by the Bank (Scope 2), as well as emissions corresponding to the business trips of employees (Scope 3). Therefore, in 2012 the total consumption of heating oil amounted to 39,942 litres, natural gas consumption amounted to 3,267,879 KWh, electricity consumption amounted to 58,918,193 KWh, while business air travel reached a total of 984,330 miles.

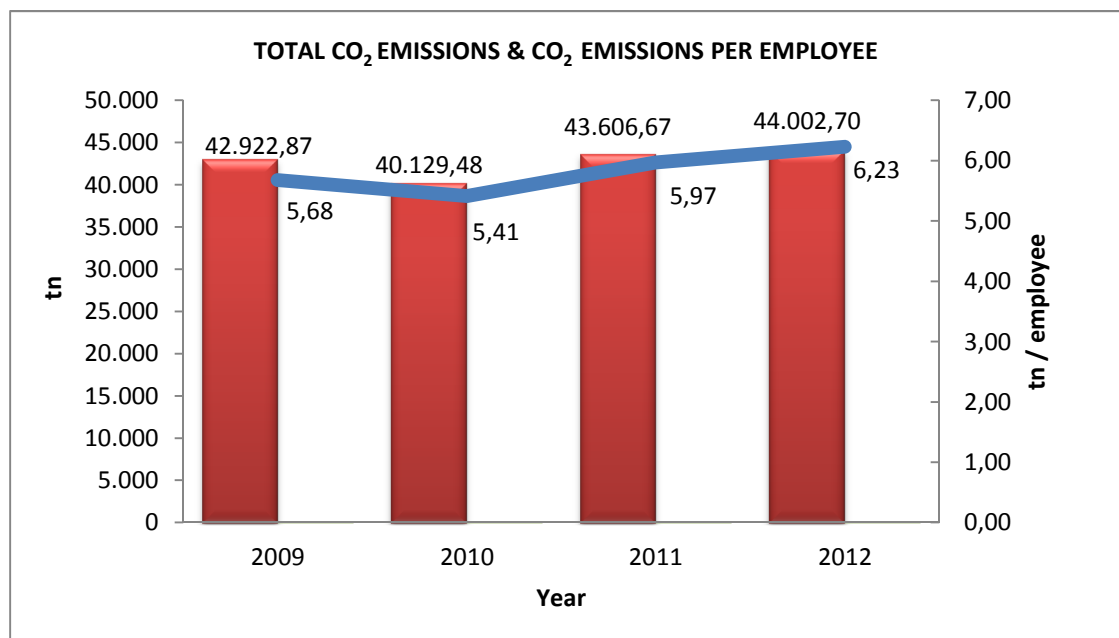
In order to estimate the actual dimensions of these figures, the Bank has been using the following indicators: Electricity consumption per area unit: electricity consumption per employee, CO<sub>2</sub> emissions per area unit and CO<sub>2</sub> emissions per employee. In 2012, power consumption per area unit amounted to 202.13 KWh/m<sup>2</sup> as compared to 200.91 KWh/m<sup>2</sup> in 2011, increased by 0.61 %. Electricity consumption per employee amounted to 8,337 KWh/employee, as compared to 8,053 KWh/employee in 2011, increased by 3.53 %. Moreover, total CO<sub>2</sub> emissions per area unit amounted to 0.15 tons/m<sup>2</sup> in 2012 and total CO<sub>2</sub> emissions per employee amounted to 6.23 tn/employee.

The increase in energy consumption by 0.12% as compared to the year 2011, as well as to the 2012 target of keeping energy consumption at 2011 levels, is due to:

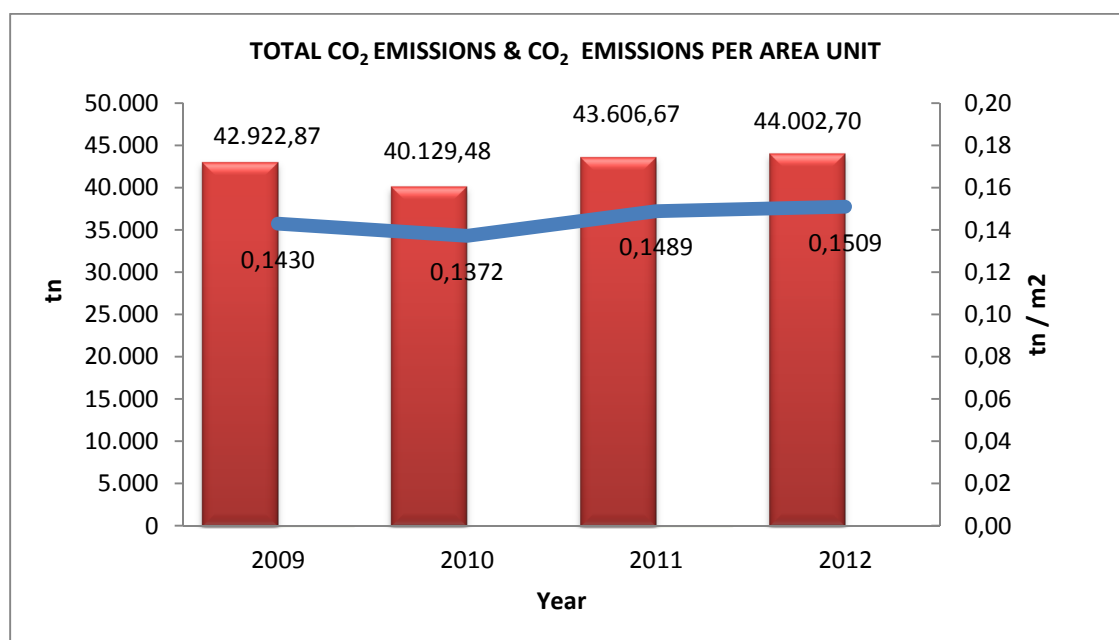
- increased consumption for heating purposes in Jan/Feb/Mar 2012 as compared to 2011
- a temporary increase in electricity consumption at the Data Centre (DC) of Nea Ionia, due to the consolidation of IT equipment, which resulted to an increase of electricity consumption in the Bank's results and a decrease of electricity consumption in the Group's overall results.



- Electricity consumption in KWh
- Electricity consumption in KWh per area unit (KWh/m²)



- Total CO<sub>2</sub> emissions in tn
- Total CO<sub>2</sub> emissions in tn per employee (tn/employee)



- Total CO<sub>2</sub> emissions in tn
- Total CO<sub>2</sub> emissions in tn per area unit (tn/m<sup>2</sup>)

Energy management and the monitoring of the relevant indicators aim at taking the appropriate decisions concerning interventions that will minimize the Bank's share in the Greenhouse effect and Climate Change.

As part of the effort to reduce direct greenhouse gas emissions from the combustion of oil for heating purposes, we developed infrastructures for gradually introducing the use of natural gas in Administration buildings, anticipating, at the same time, an improvement in the performance of the relevant heating systems by 5-10%. The benefit from the use of natural gas is expected to be reflected on the environmental performance for the year 2013.

Moreover, in 2012, based on the findings of the consumption-monitoring exercise, interventions were made in both the existing equipment and in the design of new premises concerning internal lighting, illuminated signs, air conditioning and electrical installations.

The selection of energy-efficient (e.g. Energy Star labeled) equipment was continued in 2012 for the replacement of the old electrical equipment of the Nea Ionia complex.

In addition, video conferencing was more widely used in 2012 for covering remote communication requirements, in order to reduce business trips and the resulting CO<sub>2</sub> emissions.

Total CO<sub>2</sub> emissions amounted to 44,002.70 tons of CO<sub>2</sub> (771.95 tons direct, 43,230.75 tons indirect), as compared to 43, 606.67 tons in 2011.



Similarly, total greenhouse gas emissions in carbon dioxide equivalents (CO<sub>2</sub>e) amounted to 44,002.72 tons. In detail, the contribution of greenhouse gases (carbon dioxide, methane, nitrous oxide) in total emissions, was the following:

CO <sub>2</sub> e breakdown (tn)			
From CO <sub>2</sub>	From CH <sub>4</sub>	From N <sub>2</sub> O	Total CO <sub>2</sub> e
44002.70	0.0151	0.0009	44002.72

It should be noted that the measurement of other greenhouse gases (in carbon dioxide equivalents) started in 2012, according to the data available on the GHG protocol spreadsheets.

Moreover, the annual gaseous pollutant emissions from the use of oil and natural gas in 2012 were the following:

Analysis of atmospheric pollutants (tn)		
From SO <sub>2</sub>	From NO <sub>x</sub>	Particles
0.03	0.53	0.03

The major interventions made in 2012 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 2012, the Bank continued to install energy-saving lighting appliances (T5 fluorescent lights units and electronic ballasts) in its branches and buildings.

The reduction of lighting energy consumption is estimated at approximately 25% in naturally-lighted office spaces, as compared to the type of lighting appliances used before.

The new lighting systems offer extra advantages, such as:

- extension of the light units life cycle
- reduction of maintenance expenses
- reduction of heat emission from the light units

#### **b. Illuminated signs**

88% of the illuminated signs posted on the Bank's branches and buildings are fitted with auto night-off facilities.

Moreover, in 2012, 4 neon light fluorescent light signs replaced old-type ones at branches. It should be noted that the use of neon lights in the average branch, in conjunction with their auto night-off facility, is estimated to produce average annual savings of €529 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 needs.

More specifically, 90% of the new air conditioning systems installed in 2012 concerned:

a) Variable Refrigerant Flow (VRF) Systems, which were combined with air to air exchangers that enable the pre-conditioning of external ("fresh") air with low energy consumption. These systems provided a relatively low-cost air-conditioning solution for all new Branches (relocations) 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 coefficient of performance.
- 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-conditioning 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.
- Moreover, the operation of each one of those systems is controlled by central automatic on/off controls, which regulate the operation of air-conditioning systems during non-working hours.

b) Split-type autonomous air-conditioning units, with inverter controls, of high energy class (A or B+), using environment-friendly Freon R410A and showing high coefficients of performance, similar to the VRF systems described above.

c) 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.

In 2012, there were 10 air conditioning system fittings, while 9 VRF systems, 1 fresh-air heat recovery ventilation system and 1 water-cooled air-conditioning system were installed, leading to estimated energy-savings of approximately 20-30% as compared to previous systems.



#### **d. Improving the performance of electrical installations**

In 2012 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 10 premises. In certain cases, the inspections led to the identification of equipment malfunctions and failures responsible for increased electricity consumption.
- b) Evaluation of the results of the pilot installation, in 2011, of a system that switches off electrical equipment at work stations (PCs, printers etc) when the employees have completed their working hours. The analysis of the results did not indicate any significant countable energy savings that ensure that this expense will be recovered over a small time-period. The application will be reviewed at a later time, in anticipation of a major technological breakthrough in regard to this investment.
- c) Thorough examination of various LED lamp technologies in office spaces. Although energy-wise the results seem satisfactory; nonetheless, they are not, for the time being, deemed reliable, mainly due to the drop in the lamps performance after the first months of operation, as well as due to possible hazards for the employees' health. Consideration is given to installing such lamps at parking areas, where the investment will, apparently, be recovered over a smaller time period.
- d) Energy-saving films were installed at the Menidi Branch, with the aim of significantly reducing energy consumption for air-conditioning purposes.
- e) Electrical lighting circuits were designed in a way that enables keeping lights switched off in zones of office spaces and branches located near windows.
- f) Installation of motion detectors for the operation of lighting installations in auxiliary premises.
- g) Design and evaluation of a Pilot System for the monitoring and management of energy consumption at the Data Center (DC) of Nea Ionia. Nonetheless, this investment has been temporarily suspended until the finalization of the proposals for utilizing the DC.
- h) Design, analysis and evaluation of a system that uses low external air temperatures to assist in the operation of air-conditioning installations at the DC of Nea Ionia during the winter (free cooling), with the aim of reducing the energy consumption required for air-conditioning the DC. This investment has also been temporarily suspended until the finalization of proposals for utilizing the DC.

#### **e. Other energy-saving measures**

Along with the above measures, the Bank continued to inform, and raise the awareness of, its employees on energy-saving issues, as follows:

- Provision of information by the Environment & Quality Division (EQD), through the Environmental Management Guide (EMS), which includes the “Ten Energy-Saving Tips” (Appendix II) that contain simple environmental practices and guidelines about how each employee can contribute to this effort.
- Distribution, by the EQD, of the “Branch Environmental Identity”, which includes a questionnaire enabling employees to comment on energy issues as well.



### Planning for 2013

The responsible Services of the Bank are planning the following activities during 2013:

a) The following actions will continue to be realized in all the Bank's new Branches and office spaces, as well as all areas where extensive refurbishment works are implemented:

- the installation of environment-friendly lighting appliances, with T5 light units and electronic ballasts
- the installation of Neon light fluorescent light signs
- the installation of VRF air conditioning systems, and autonomous air conditioning devices, as well as the installation of air-cooled water air conditioning structures, of energy class A
- the installation of a heat recovery ventilation system

b) Proper Operation controls have been scheduled for the air-conditioning installations of another 10 energy-intensive Branches that will be identified by examining the Bank's annual energy consumption data.

c) Consideration and possible implementation, in selected areas, of the energy saving 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) Investigation of the potential for, and the implementation of, interventions in the E/M infrastructures of the N. Ionia complex, with the aim of reducing energy consumption. Moreover, following the finalization of the proposals for utilizing the DC of Nea Ionia, certain interventions-investments have been scheduled, as mentioned above, in particular:

- The installation of a pilot system for the monitoring and management of the DC's energy.
- Design, analysis and evaluation of a system that uses low external air temperatures to assist in the operation of air-conditioning installations during the winter (free cooling) with the aim of reducing the energy required for air-conditioning the DC.

e) Replacement of old, energy-intensive air-conditioning systems in 5 Branches.

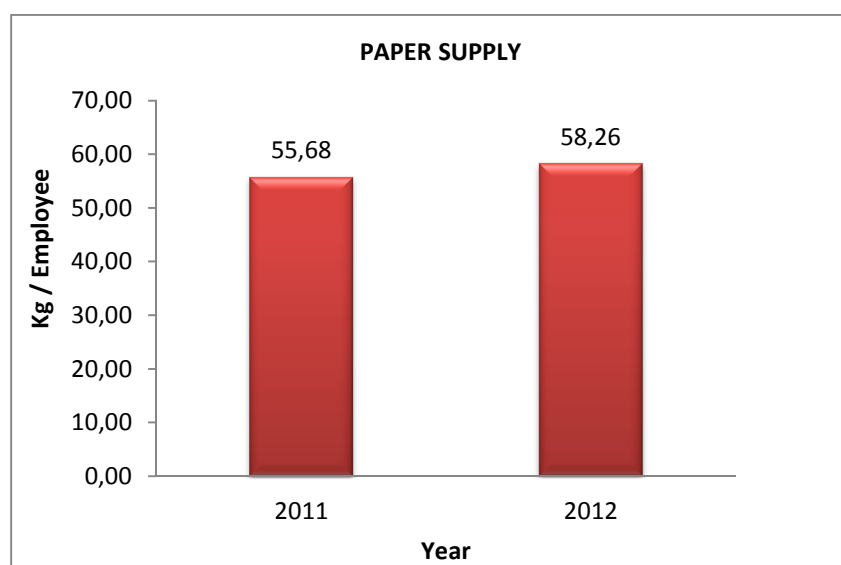
f) Energy inspections at, and specification of actions for, 1 or 2 of the Bank's most energy intensive buildings in Athens.

### 7.2.2.2 Paper

The rationalization and control of paper consumption is one of the Bank's major environmental targets. In 2012, annual paper supplies were slightly increased by 1.2 % year-on-year, to 411,751 kg (406,850 kg in 2011). Similarly, annual paper supplies per employee increased by 4.63%, to 58.26 kg (as compared to 55.68 kg per employee in 2011).

This slight increase in paper supplies is due to an increase in printing activity at the Bank's branches, as a result of special new operations, such as:

- The renegotiation of a large number of loans
- Pensioner censuses
- Property tax



Paper supply per employee (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 (default settings).
- In 2012, a "Managed Print Services" programme was implemented in 12 administration buildings in Athens and Thessaloniki, 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 the reduction of paper consumption (at least by 20%), printing expenses (30%), management costs (40%), the number of printers (60%), the unnecessary purchase and use of consumables (e.g. ink cartridges, toners), as well as energy consumption. All the branches of the network, and the rest of the buildings in major Greek cities, are scheduled to follow during 2013.
- Standardization of A4 paper orders all over Greece providing specific quantities per Unit and specific deliveries per month, thus reducing both demand for paper and the corresponding administrative costs.



- E-invoicing: The implementation of an EDI (Electronic Data Interchange) system for the electronic delivery of files that contain invoicing data, and integration with the ERP's invoice management system, was continued. In 2012, the Bank launched the Paperless e-Invoicing project, in accordance with the legal requirements for the abolishment of paper invoices and the exchange only of e-invoices, as valid tax records, between the issuer (supplier) and the recipient (the Bank), as well as the electronic itemization and filing of these invoices at a central infrastructure of the Bank.
- 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.
- Fast position, electronic monitoring of client positions, which marks the dynamic streamlining of the approval process in regard to loans, LGs, and changes in collateral, by transferring the entire paper –up to now– process to a digital environment. The significant reduction of paper flows in this stage will do away with the need to print 700,000 pages per year, while from 2013 onwards the complete lack of paper flows through the extension of e-signatures to all hierarchical levels will further reduce annual printouts by 400,000 pages. Moreover, the transfer of files via FAST is expected to reduce fax calls by 200,000 on an annual basis.

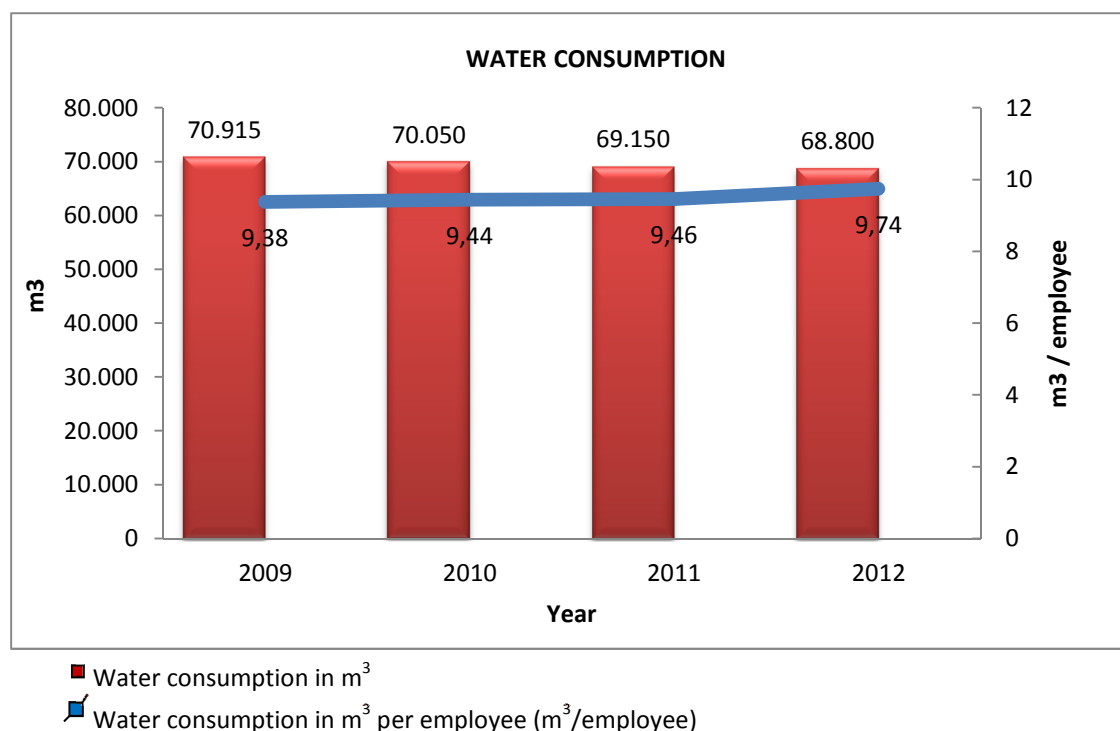
Finally, personnel involvement is instrumental for the implementation and results of the relevant paper consumption-reducing actions, and to this end intense and continual awareness-raising efforts are made, in order to ensure that employees:

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

### 7.2.2.3 Water

Water is the most important natural resource of our times, and for this reason the Bank attaches great importance to its conservation. Water-saving measures include the installation of air-cooled air conditioning systems, which consume less water. In 2012, water consumption amounted to 68,800 cubic meters, representing a 0.51% reduction as compared to 2011. The water consumption per employee index remained unchanged at 9.74 m<sup>3</sup>/employee.

The Bank has set the target of rationally reducing water consumption, stabilizing it at 9 m<sup>3</sup>/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, depending on their type, is collected in the appropriate bins or at especially designated areas, 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, whenever possible, recycling programmes for materials or equipment.

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

Therefore, the Bank has been monitoring and managing the lifecycle of the following materials within the organization:

1. Toner cartridges
2. Paper and Packaging Materials
3. Waste Electrical & Electronic Equipment
4. Light units
5. Batteries
6. Credit Cards

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 cartridges

The toner cartridge management programme started being implemented by the Bank's units 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 the implementation of one of the main principles of waste management, the reuse. The evident environmental benefit is the reduction of the number of blank cartridges that are disposed, which leads to significant gains in terms of energy and other resource consumption.

This procedure upgrades the role of recycling, since the aim is to reuse all toner cartridges. Any cartridges that cannot be refilled are delivered to properly licensed agencies for recycling.

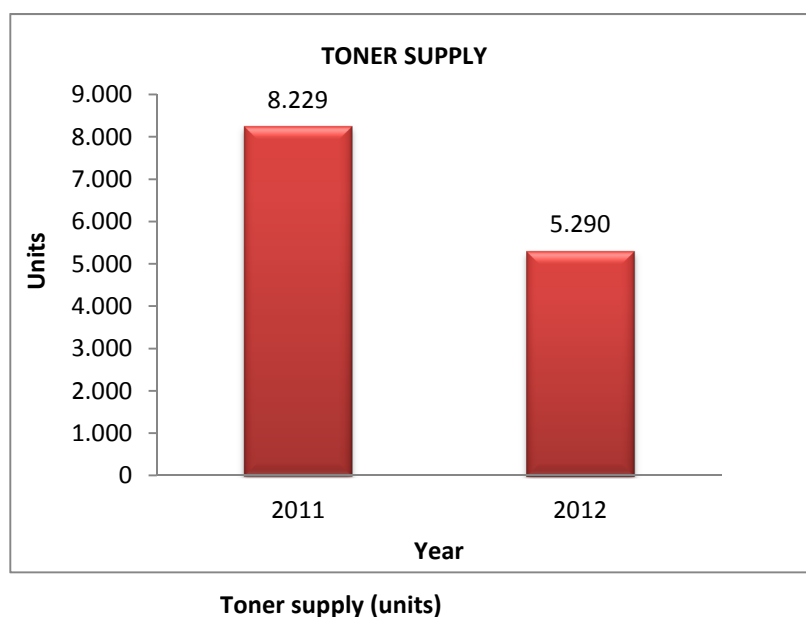
In 2012, total toner supply amounted to 5,290 units, as compared to 8,229 in 2011.

This 36% reduction is mainly due to the "Managed Print Services" programme.

Recycling/refilling concerns 100% of blank toner cartridges, through the relevant management mechanism.

Finally, total toner cartridge supply per employee amounted to 0.75 units/employee in 2012.

The aim is to sustain the programme's smooth implementation all over the country during 2013, thus ensuring the 100% safe management of blank cartridges.





### 7.2.3.2 Paper and packaging materials recycling

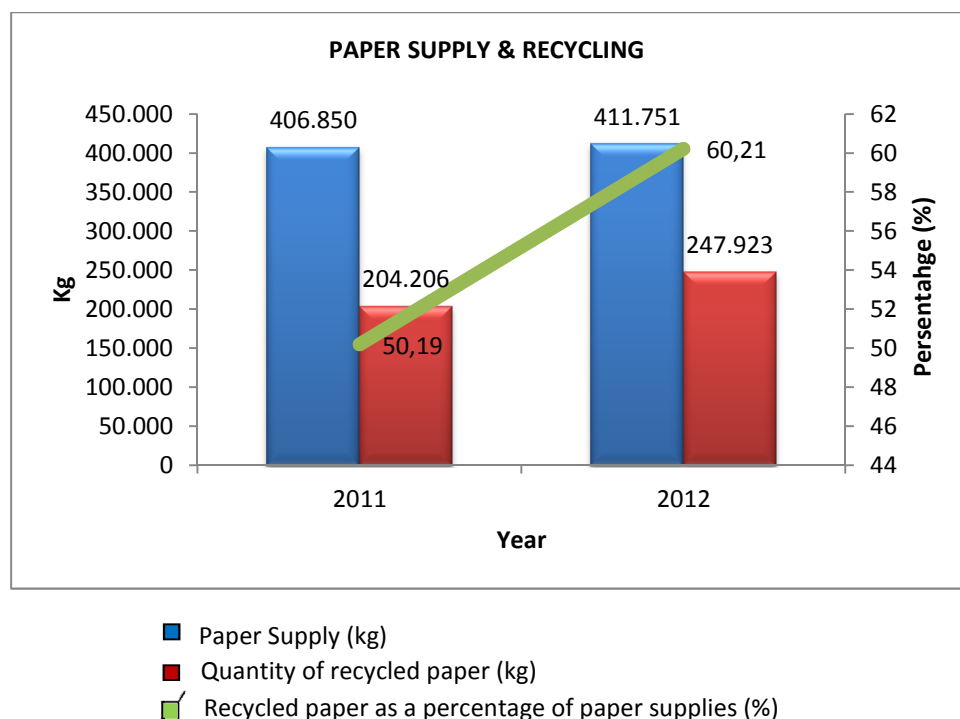
In 2010, the paper recycling program was revised, and the new programme now includes packaging materials, such as plastic, aluminum and paper wrappings, and is gradually extended to the entire country. Since 2011 this procedure is being implemented all over mainland Greece.

The total quantity of paper recycled during 2012 amounted to 248 tons, and accounted for 60% of paper supplies for the year.

The implementation of the programme over the long term has shown that an incipient average recycling/supply ratio of 40-60% represents an acceptable target. The statistical monitoring of the standard deviation of individual application points from the aforementioned average, as well as the range of the variation, offers a picture regarding the uniform implementation of the programme, and facilitates the early detection of signs of abnormal material (paper) flows, from supply to end use/distribution, and the corresponding taking of corrective actions.

Finally, 1.5 tons of packaging materials (plastic, aluminum, paper) were recycled.

A comprehensive evaluation of this programme for the recycling of paper and packaging materials will be carried out in 2013. In addition, a new study will be conducted, also including cleaning companies, initially in regard to administration buildings.





### **7.2.3.3 Electrical & Electronic Equipment**

In 2012, the Bank continued its programme for the safe disposal of waste (electrical & electronic) equipment either through reuse (within the Bank's units) and donations to third bodies, or through 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 pertinent licensed associates. Almost 43,330 kg of equipment (6,113 units) were recycled in 2012.

The Bank continued its electronic equipment donation programme, as part of an effort to manage the lifecycle of the materials it purchases. Thus, in 2012 it donated 537 electronic equipment items.

The target for 2013 is still to achieve the safe management of 100% of electrical & electronic equipment.

### **7.2.3.4 Light units/Batteries**

Used light units 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 aquifer with heavy metals and other hazardous substances. In 2012, the Bank continued its cooperation with the agencies qualified for managing such materials. Overall, 13,636 burned-out light units and 3,715 kg of useless batteries were delivered for safe disposal. Moreover, portable batteries were collected in designated areas in Attica (AFIS), leading to the recycling of a total of 451 kg.

The target for 2013 is still to achieve the safe management of 100% of these materials.

### **7.2.3.5 Credit Cards**

The credit cards that have expired or have been canceled and are returned by our customers, constitute non-hazardous materials that we are managing. In 2012, the Bank started working with a company that undertook to manage these materials and export them to licensed recycling units abroad. Overall, 2,120 kg of credit card scrap were delivered. The target for 2013 is to manage 100% of the expired or canceled credit cards returned by our customers. At the same time, we will examine the possibility of extending the programme to the collection of the expired credit cards resulting from automatic renewals by our customers.

### **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 has adopted certain criteria for assessing the environmental risk of the businesses it cooperates with.

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, 2 environmental due diligence inspections were performed in 2012 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 following-up the financed projects (10 environmental inspections).

In 2013, 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 an environmental policy and an Environmental Management System has already been incorporated to 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 disturbances 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 issued by a Greek bank, and it is the outcome of the partnership between Eurobank and WWF Hellas, which began in 2000. Up to this date, WWF Hellas has received more than **€1.47 million** through WWF Eurobank Visa, in order to finance its environmental protection activities.

**2,543** new cards were issued in 2012, raising the total number of active cards to **31,486**. Thus, in 2012 Eurobank paid WWF Hellas the amount of **€84,701.43**, which 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

The amounts paid each year to WWF Hellas enable this organization to preserve its independence and continue its work unhindered. The amount paid in 2012 was disposed on the following uses:

- **€41,001.43** for supporting the actions undertaken by WWF Hellas in North Pindos. The above funds supported the NGO's involvement in the management body of the National Park and the monitoring of certain critical threats (especially in relation to the river Aoos). Moreover, these funds helped sustain the operation of the Visitor Information Center at Mikro Papingo.
- **€23,250** for supporting the action aimed at the protection and management of the Dadia Forest National Park, in Evros. Among others, these funds helped sustain the scientific monitoring of the natural habitat and the rare species it hosts, the continuous recording of threats (poisoned bait, poorly zoned wind parks etc) and the submission of proposals for dealing with them, the scientific evaluation of impact studies regarding investments and interventions in the area and the promotion of administrative measures in cooperation with the local forest authorities.
- **€16,200** for financing the forest-policy-related actions of WWF Hellas, including the monitoring of illegal logging issue and the submission of the relevant suggestions (most of which were adopted by the authorities), the promotion of proposals for the prevention of forest fires, the monitoring of developments regarding forest legislation and policy, the formation of relevant opinions and proposals etc. In addition, this amount helped launch a wide-ranging collaboration among various bodies with the aim of informing citizens about forest fires, which will lead to the submission of a rather ambitious European programme.



- **€4,250** for covering the expenses of the WWF Hellas field team that undertook the task of recording the consequences from the great forest fire on the island of Chios and submitting relevant remedying proposals to the local authorities.

### **“Green” Home Loans**

Eurobank has significantly contribute the development of renewable energy sources, as well as energy saving actions, as far as Greek households are concerned, offering a range of innovative products, under the Green Home Loan brand.

More specifically, by means of the “Green” Home Loan for the installation of household photovoltaic systems the Bank has helped almost 4,000 customers install PV systems on the roofs of their houses, directing more than €100 mn to the market.

Translating these numbers into energy terms, it is evident that Eurobank has financed the installation of 35MW from a total of 300MW of home capacity installed in Greece in the past few years, thus contributing to a corresponding reduction of carbon dioxide (CO<sub>2</sub>) emissions.

At the same time, the Bank has been successfully administering the state-subsidized “Saving at Home” programme, providing, through its branches, the appropriate information and support to all those interested in improving the energy efficiency of their homes.

Already more than 5,500 customers have joined the programme through the Bank's services, and have proceeded to home improvements, thus managing to save energy and money.

Our invaluable experience and expertise in the field of Green loans will always provide a springboard for further initiatives, with the ultimate goal of helping upgrade the quality of both households and the environment at large.

### **Financing of infrastructure projects for energy generation from RES and/or other environment-friendly sources**

In the field of renewable energy sources, the Bank has created special business lending products for financing infrastructure products for energy generation from renewable energy sources (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 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 2012, Eurobank financed, through short-term business loans, major projects concerning:

- Wind parks;
- Photovoltaic Systems;
- a hydroelectric dam.

The Bank aims at continuing to support renewable energy sources in 2013, through the realization of large RES projects.



### Eurobank Equity Partners

As part of Eurobank's strategy for supporting "extrovert" and "green" businesses, in 2011 Eurobank Equities made an investment in NGP Plastic company.

NGP Plastic is a company that produces multi-layer film for the food industry, as well as specialized fruit and vegetable packages, mainly from recycled PET, at its owned state-of-the-art factory in Corinth. It is a rapidly growing company, since in the past four years its sales have been increasing at an annual rate of more than 30%; it also has a strong export orientation.

Specialized packaging for food products is expected to be one of Europe's next growth industries in the years to come, as both producers and consumers prefer the easier transportation, traceability and longer food duration, albeit without the use of chemical preservatives, that the sector has to offer. In addition, the continuous adoption of new technologies by NGP Plastic, combined with the excellent and consistent quality of its products, creates strong prospects for the further increase of its share in the European market.

In 2010, Eurobank, together with a co-investor, established SINDA company, with the aim of acquiring a stake in the share capital of MESOGEOS SA.

The MESOGEOS group of companies is one of the largest groups in the field of environmental protection in Greece. It is positioned in the markets of water and solid waste treatment, as well as in the sector of energy generation from renewable energy sources. It is a leader in the Greek market and has established a presence in Great Britain, Cyprus, and Romania, while its products are available in many countries.

In brief, the company's operations cover the following sectors:

- Solid & liquid waste
- Water resources
- Polluted soil restoration
- Urban environment upgrade
- RES

The prospects of the waste management sector, as well as the Management's strong business plan, are expected to lead to significant growth in the forthcoming period.

2012 was a year of recovery and reorganization for MESOGEOS SA. The company ensured major income-generating projects, improved its balance sheet and managed to replace a significant part of its backlog. In December 2012, MESOGEOS SA collected a large amount of the money owed by the Greek government. The Management expects that the annual financial results for 2012 will show a net profit for the first time since we made our investment in 2010.

Eurobank Equities does not hold any stake in Alpha Green SA, but was actively involved in the realization of the investment and was also responsible for the company's financing and strategy-making.

Alpha Green SA is active in the fields of cleaning, collection, transport, transshipment and disposal of waste. More specifically, its fields of activity include:

- Municipal and industrial waste management studies.
- Environmental Assessments (Preliminary Environmental Impact Assessments, Environmental Impact Assessments).
- Implementation and follow-up of Environmental Management Systems
- Study, landscaping and maintenance of green areas.



- Design of recycling programmes.

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

### ***7.3 Corporate Social Responsibility and the Environment***

In this period of economic and social crisis, corporate social responsibility remains a main pillar of the Eurobank group's profile, which coexists with, and complements, its business activity.

Since its inception in 1990, the Eurobank group has been combining its business activity with actions that demonstrate its responsibility towards its social partners, which include its employees, its customers, its shareholders and society at large. The Group's Corporate Social Responsibility programme is based, on one hand, on the consistency of actions' direction and long-term planning and, on the other hand, on the development of relations with acclaimed bodies and organizations. In 2012, the total sponsorship and social contribution outlays of the Eurobank group stood at €6.8 million.

Environmental protection is one of the cornerstones of Eurobank's corporate social responsibility initiatives. In this context, the Group has been cooperating with Non-Government Organizations and bodies in order to implement actions aimed at raising awareness and providing reliable information on environmental protection issues.

More specifically, the Group had been supporting, since early 2011, the Eco2nomy campaign of WWF Hellas, which was completed in 2012 and aimed at suggesting simple everyday solutions for reducing energy consumption to every family, with great benefits for both the environment and the household's budget.

The spearhead of this campaign was the European Energy Saving Award (EESA), whose National Sponsor was the Eurobank Group. Greece came on top of the final rankings, becoming the energy-saving Champion, among 11 European countries.

The Eurobank Group received one of the Ecopolis 2012 Environmental Sensitivity Awards for supporting the WWF Eco2nomy programme.

The long-standing collaboration between Eurobank and WWF Hellas also includes WWF Eurobank Visa, the first “green” product ever issued by a Greek bank, which dates back in 2001. By the end of 2012 Eurobank had paid more than €1,300,000 to the organization.

Moreover, in 2012, the Eurobank Group and the Scouts of Greece, organized six cleanup initiatives in four Greek islands. The purpose of this initiative, which was realized for a third consecutive year, was to clear the beaches and protect valuable green areas from summer fires.

More specifically, a total of 80,000 square metres of green areas were cleaned, and 90 bags of waste were collected in the islands of Chios, Syros and Cephalonia. In Lesbos, 10 tons of waste were collected, while playground equipment, benches and wooden tables were repaired and maintained.





## 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 Eurobank Ergasias SA Group, referred to in this environmental statement, registration number EL-000080 conform to Regulation (EC) No. 1221/2009 of the European Parliament and the Council of November 25, 2009, on the voluntary participation of organizations 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 report of the organization and the site provide a valid, reliable and accurate view of the activities performed by the organization/at the site, within the scope described in this environmental report.

Athens, 13/06/2013

Dr. Chem. Eng. Panagiotis Ahladas  
TÜV HELLAS S.A.  
282, Mesogeion Ave.  
Cholargos 15562



## 9. REQUIRED REGISTRATION INFORMATION

<b>1. ORGANISATION</b>	
Name	Eurobank Ergasias SA
Address	8, Othonos St.
City	Athens
Postal Code	10557
Country/Federal State/Region/Autonomous Community	Greece
Communication officer	Harry Papageorgiou Head, Group Environment & Quality Division
Tel.	210.35.24408
Fax:	210.35.23653
e-mail	<a href="mailto:HPapageorgiou@eurobank.gr">HPapageorgiou@eurobank.gr</a>
Website	<a href="http://www.eurobank.gr">www.eurobank.gr</a>
Public access to the environmental report or the updated environmental report	
a) printed form	Environment & Quality Office Group OTO
b) electronic form	<a href="http://www.eurobank.gr">www.eurobank.gr</a>
Registration Number	EL-000080
Registration Date	11/3/2009
Registration suspension date	-
Registration cancellation date	-
Date of next environmental report	-
Date of next updated environmental report	06/2014
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	7,067
Turnover or annual balance sheet	-
<b>2. SITES</b>	
Name	Eurobank Ergasias SA
Address	8, Othonos St and 389 branches/buildings (see Appendix I)
City	Athens
Postal Code	10557
Country/Federal State/Region/Autonomous Community	Greece
Communication officer	Harry Papageorgiou Head, Group Environment & Quality Division
Tel.	210.35.24408
Fax:	210.35.23653
e-mail	<a href="mailto:HPapageorgiou@eurobank.gr">HPapageorgiou@eurobank.gr</a>
Website	<a href="http://www.eurobank.gr">www.eurobank.gr</a>



Public access to the environmental report or the updated environmental report	
a) printed form	Environment & Quality Office Group OTO
b) electronic form	<a href="http://www.eurobank.gr">www.eurobank.gr</a>
Registration Number	EL-000080
Registration Date	11/3/2009
Registration suspension date	-
Registration cancellation date	-
Date of next environmental report	
Date of next updated environmental report	06/2014
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	7,067
Turnover or annual balance sheet	-
<b>3. EMAS VERIFIER</b>	
Name of EMAS Verifier	Dr. Chem.-Eng. Panayotis Achladas TÜV HELLAS S.A.
Address	282, Mesogeion Avenue
City	Cholargos
Postal Code	155 62
Country/Federal State/Region/Autonomous Community	Greece
Tel.	210 6540195
Fax:	210 6528025
e-mail	<a href="http://www.tuvhellas.gr">www.tuvhellas.gr</a>
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, 13/06/2013

The representative of the organization

S. Ioannou

General Manager for Group Operations-Technology & Organization

Representative of the Management of Eurobank

## APPENDIX I

### Sites

COD E	NAME	ADDRESS
002	KIFISSIAS AVE. MAROUSSI	117, KIFISSIAS AVE., 15124 MAROUSSI, ATTIKIS
005	GR. LABRAKI PIRAEUS	138, GR. LABRAKI ST., 18535 PIRAEUS, ATTIKIS
006	HALANDRI	8, DOUROU SQ., 15233 CHALANDRI, ATTIKIS
008	ILIOUPOLI	124, EL. VENIZELOU ST., 16345 ILIOUPOLI, ATTIKIS
009	PERISTERI	2, DIM. GOUNARI & 1 VAS. ALEXANDROU ST., 12131 PERISTERI, ATTIKIS
010	DELTA FALIROU	360, SYGROU AVE., 17674 KALLITHEA, ATTIKIS
012	KOLONAKI	3, ANAGNOSTOPOULOU ST., 10673 ATHENS, ATTIKIS
013	PERIVOLAKIA SQ. NIKEA	1, SOLOMOU & OLYMPOU ST., 18450 ATHENS, ATTIKIS
014	EL. VENIZELOU ST. KALAMARIAS	9, EL. VENIZELOU ST., 55133 KALAMARIA, THESSALONIKIS
015	PATRA	26, AG. ANDREOU & KOLOKOTRONI ST., 26221 PATRA, ACHAIAS
017	EGALEO	259, I. ODOS ST., 12244 EGALIO, ATTIKIS
018	VOLOS	69, IASSONOS ST., 38221 VOLOS, MAGNISIAS
019	ALIMOS	2, GEROULANOU ST. & VOULIAGMENIS AVE., 16452 ARGYROPOULI, ATTIKIS
020	HERAKLIO	MARTIRON 25th AUGUST & KORONEOU ST., 71202 HERAKLIO, HERAKLIOU
023	CYPRU ST. LARISSA	79, KYPROU ST., 41222 LARISSA, LARISSAS
024	TOUMBA	ARTAKIS & 7, LEMESOU ST., 54453 THESSALONIKI, THESSALONIKIS
025	OTHONOS ST. SYNTAGMA	8, OTHONOS ST., 10557 ATHENS, ATTIKIS
026	KEFALARI	2, PATR. MAXIMOU & DILIGIANI ST., 14562 KIFISIA, ATTIKIS
027	MAROUSSI DELPHI CENTER	56, KIFISIAS AVE., 15125 MAROUSSI, ATTIKIS
028	20 th Km ATHINON - LAMIAS	20th Km ATHINON-LAMIAS NATIONAL RD., 14565 EKALI, ATTIKIS
029	SHIPPING BRANCH	1-7, FLESSA & 83 AKTI MIAOULI ST., 18538 PIRAEUS, ATTIKIS
030	KAROLOU DIL	13, KAROLOU DIL ST., 54623 THESSALONIKI, THESSALONIKIS
031	ESPERIDON SQ. GLYFADA	3, ESPERIDON SQ., 16674 GLYFADA, ATTIKIS
033	N. SMYRNI	39, ELEFTHERIOU VENIZELOU & ATTALIAS ST., 17123 NEA SMYRNI, ATTIKIS
034	PAGRATI	28-30, EFTICHIDOU & 2 KRISILA ST., 11635 ATHENS, ATTIKIS
035	PALEO FALIRO	24 POSIDONOS AVE., 17561 PALAIO FALIRO, ATTIKIS
036	AG. VARVARAS PSYHIKO	340, KIFISIAS AVE., 15451 PSYCHIKO, ATTIKIS
037	DIAGONIOS	114, TSIMISKI & D. GOUNARI ST., 54622 THESSALONIKI, THESSALONIKIS
039	IR. POLITEHNIU ST. LARISSA	162, IROON POLITEHNIU ST., 41223 LARISSA, LARISSAS
040	KOROPI	228, VAS. KONSTANTINOY ST., 19400 KOROPI, ATTIKIS
041	VAS. OLGAS	VAS. OLGAS & 25th MARCH ST., 54646 THESSALONIKI, THESSALONIKIS
042	PORTO CENTER	90, 26th OCTOBER ST., 54627 THESSALONIKI, THESSALONIKIS
043	N. KIFISSIA	17th Km ATHINON-LAMIAS NATIONAL RD., 14564 KIFISSIA, ATTIKIS
044	KALLITHEA	167, ELEFTHERIOU VENIZELOU ST., 17672 KALLITHEA, ATTIKIS
045	AG. IOANNOY ST. AG. PARASKEVI	45, AGIOY IOANNOY ST., 15342 AGIA PARASKEVI, ATTIKIS
046	PATISSION ST.	207, PATISSION ST., 11253 ATHENS, ATTIKIS
048	AG. PANTELIMONA AHARNON	122, ACHARNON & KODRIGKTONOS ST., 11251 ATHENS, ATTIKIS
049	N. FILADELFIA	79, DEKELIAS AVE., 14341 NEA FILADELFIA, ATTIKIS
050	DIMOTIKO THEATRO PIRAEUS	42-44, IROON POLITEHNIU AVE., 18535 PIRAEUS, ATTIKIS
052	MOUSSIO	57, PATISSION ST., 10432 ATHENS, ATTIKIS
053	MELISSIA	DIMOKRATIAS AVE. & 2, A. PAPANDREOU ST., 15127 MELISSIA, ATTIKIS
055	MOSCHATO	67, MAKRYGIANNI ST., 18345 MOSCHATO, ATTIKIS
056	ELEFSINA	11, IROON POLITEHNIU ST., 19200 ELEFSINA, ATTIKIS
057	PETROUPOLI	80, 25th MARCH ST., 13231 PETROUPOLI, ATTIKIS
059	AKTI KONDILI	26-28, AKTI KONDILI ST., 18545 PIRAEUS, ATTIKIS
060	EPTALOFOS	27, M. ALEXANDROU ST., 56121 AMPELOKIPI, THESSALONIKI, THESSALONIKIS

COD E	NAME	ADDRESS
061	PYRGOS	6, 28th OKTOBER ST., 27100 PYRGOS, ILIAS
062	OMONIA SQUARE	60, STADIOU ST., 10564 ATHENS, ATTIKIS
063	KANARI ST.	23, KANARI ST., 10673 ATHENS, ATTIKIS
064	IMITTU ST.	62, IMITTOU & KONONOS ST., 11634 ATHENS, ATTIKIS
065	PERISTERI - TOWN HALL	63, PANAGI TSALDARI ST., 12134 PERISTERI, ATTIKIS
066	HAIDARI	187, ATHINON AVE., 12461 CHAIDARI, ATTIKIS
067	TAVROU	226, PIREOS ST., 17778 TAVROS, ATTIKIS
069	DAFNI	186, VOULIAGMENIS AVE., 17235 DAFNI, ATTIKIS
072	KOUKAKI	16, VEIKOU ST., 11742 ATHENS, ATTIKIS
073	N.IONIA METRO STATION	DION. SOLOMOU & 1, PATR. IOAKIM ST., 14234 NEA IONIA, ATTIKIS
074	AG. ANARGIRON	62, AG. ANARGIRON ST., 13561 AGIOI ANARGIRI, ATTIKIS
076	VRIONI - PIREAS	77-79, IROON POLITECHNIU ST., 18536 PIRAEUS, ATTIKIS
077	VERIAS - MITROPOLEOS	38, MITROPOLEOS & AG. DIMITRIOU ST., 59100 VERIA, IMATHIAS
078	DIMITRIADOS ST. VOLOS	171, DIMITRIADOS ST., 38221 VOLOS, MAGNISIAS
083	MAROUDA SQ. PATRA	32, KALAVRITON & CHRISOSTOMOU ST., 26226 PATRA, ACHAIAS
091	FAROS PSYHIKOU	212, KIFISIAS AVE., 15451 NEO PSYCHIKO, ATTIKIS
092	MYKONOS	MYKONOU-AERODROMIOU ST., DRAFAKI DISTICT, 84600 MYKONOS, CYCLADON
093	AG.STEFANOS	24, CHELMOU ST., 14565 AGIOS STEFANOS, ATTIKIS
094	PEREA THESSALONIKI	AMPELOKIPON & 25, ANTHEON ST., 57019 THESSALONIKI, THESSALONIKIS
095	KIFISSIAS	271, KIFISIAS AVE. & 1HRODOU ATTIKOU ST., 14561 KIFISIA, ATTIKIS
096	NEAS MAKRIS	100, MARATHONOS AVE., 19005 NEA MAKRI, ATTIKIS
097	NAFPLIO	97, SIDIRAS MERARCHIAS & THES/KIS ST., 21100 NAFPLIO, ARGOLIDAS
098	PALLINIS	52, MARATHONOS AVE., 15351 PALLINI, ATTIKIS
099	ASKLIPIU ST. & ALEXANDRAS	118, ALEXANDRAS AVE. & 191 ASKLIPIOU ST., 11471 ATHENS, ATTIKIS
101	VOUKOURESTIOU	VOUKOURESTIOU & 3, VALAORITOU ST., 10671 ATHENS, ATTIKIS
102	AMPELOKIPI	151, MICHALAKOPOULOU ST., 11527 ATHENS, ATTIKIS
103	ZOGRAFOU	70, PAPAGOU AVE. & MARATOU ST., 15771 ZOGRAFOU, ATTIKIS
107	KORYDALLOS	123, GRIG. LAMBRAKI AVE., 18120 KORYDALLOS, ATTIKIS
108	RENTI	89, KIFISSOU AVE., 18233 MOSCHATO, ATTIKIS
109	IPPODAMIAS SQ. PIRAEUS	39-41, ETHN. ANTISTASEOS & GOUNARI ST., 18531 PIRAEUS, ATTIKIS
110	N. ERITHREA	334, KIFISIAS AVE. & IONIAS ST., 14671 NEA ERITHREA, ATTIKIS
112	KORINTHOS	26, ETHN. ANTISTASEOS ST., 20100 KORINTHOS, KORINTHIAS
113	PTOLEMAIDA	25, 25th MARCH ST., 50500 PTOLEMAIDA, KOZANIS
115	IGOUMENITSA	10, ETHNIKIS ANTISTASEOS ST., 46100 IGOUMENITSA, THESSALONIKIS
116	CORFU	97, EVG. VOULGAREOS & AG. SOFIAS ST., 49100 CORFU, KERKYRAS
118	IONOS DRAGOUMI ST.	22, IONOS DRAGOUMI ST., 54624 THESSALONIKI, THESSALONIKIS
120	VARDARI SQ. THESSALONIKI	11, MONASTIRIOU ST., 54627 THESSALONIKI, THESSALONIKIS
121	LAMIA	KOLOKOTRONI & TZAVELLA ST., 35100 LAMIA, FTHIOTIDAS
122	AG. TRIADA THESSALONIKI	46, VAS. GEORGIOU ST., 54640 THESSALONIKI, THESSALONIKIS
123	R. FERAIU SQ. TRIKALA	6, VAS. OLGAS ST., 42100 TRIKALA, TRIKALON
124	BOTSARI THESSALONIKI	M. BOTSARI & 71, KARAKASI ST., 54644 THESSALONIKI, THESSALONIKIS
125	STAVROUPOLI	301, LAGADA ST., 56430 STAVROUPOLI, THESSALONIKIS
126	TRIPOLI	10, DARIOTOU & ETHN. ANTISTASEOS ST., 22100 TRIPOLI, ARKADIAS
127	VAS. KONSTANTINOU SQ. XANTHI	2, VAS. KONSTANTINOU ST., 67100 XANTHI, XANTHIS
128	KALAMATA	SIDIRODROMIKOU STATHMOU AVE. & PAPAFLESSA SQ., 24100 KALAMATA, MESSINIAS
129	KAVALA	5, FILELLINON & K. PALAMA ST., 65302 KAVALA, KAVALAS
130	KILKIS	21st JUNE & DIOGENOUS ST., 61100 KILKIS, KILKIS
131	EMPORIOU SQ. SERRES	62, D. SOLOMOU ST., 62124 SERRES, SERRON

COD E	NAME	ADDRESS
132	AGRINIO	9, DIMOKRATIAS SQ., 30100 AGRINIO, AITOLOAKARNANIAS
134	HANIOPORTA HERAKLION	1, 62 MARTIRON AVE., 71304 HERAKLIO, HERAKLIOU
135	HANIA	EL. VENIZELOU & ARCHONTAKI ST., 73100 CHANIA, CHANION
136	RETHYMNO	78, KOUNTOURIOTI & V. KALLERGI ST., 74100 RETHYMNO, RETHYMNOU
137	APLOTARIA HIOS	60, APLOTARIAS ST., 82100 CHIOS, CHIOU
139	AIGAIU ST. KALAMARIA	77A, AIGAIU ST., 55133 KALAMARIA, THESSALONIKIS
140	KOMOTINI	19, VAS. GEORGIU ST., 69100 KOMOTINI, RODOPIS
141	SYGROU AVENUE	112, SYGROU AVE., 11741 ATHENS, ATTIKIS
142	KALAMAKI	31, POSIDONOS AVE. & 2-4 GR. AUXENTIOU ST., 17455 KALAMAKI, ATTIKIS
146	THIVA	100, PINDAROU & G. TSEVA ST., 32200 THIVA, VIOTIAS
147	N. MARMARAS	IOANNI KARRA ST., 63081 NEOS MARMARAS, HALKIDIKIS
148	ANO TOUMBA	200, GR. LAMBRACKI ST., 54352 THESSALONIKI, THESSALONIKIS
150	SIKIES	85, AL. PAPANASTASIOU ST., 56625 SYKIES, THESSALONIKIS
151	ELLINOS STATIOTOU - PATRA	108, ELLINOS STATIOTOU ST., 26441 PATRA, ACHAIA
152	EGIOU	17-19, MITROPOLEOS ST., 25100 EGIO, ACHAIA
153	SPARTI	KON. PALEOLOGOU & KLEOMVROTOU ST., 23100 SPARTI, LAKONIAS
154	AMALIADAS	17, DELIGIANNI ST., 27200 AMALIADA, ILIAS
155	MESSOLOGGI	2, DELIGIORGI & MAVROKORDATOU ST., 30200 MESOLOGGI, AITOLOAKARNANIAS
156	ARMEN ST.-DRAMA	18, ARMEN ST., 66100 DRAMA, DRAMAS
159	NEAPOLI VOLOS	LARISSIS & 126, PAPAFLESSA ST., 38334 VOLOS, MAGNISIAS
160	PALEOHORI	PATRIARCHI VARTHOLOMAIOU A' ST., 63074 PALAIOCHORI, HALKIDIKIS
163	FALIRAKI RHODES	PLATANOS FALIRAKI RHODES, 85100 RODOS, DODECANISSOU
164	IERAPETRA	ELEFTERIAS SQ., 72200 IERAPETRA, LASITHIOU
165	LIMENAS HERSONISSOU	1, IOANNI KAPODISTIA ST., 70014 LIMENAS HERSONISSOU, HERAKLIOU
166	ARKALOHORI	ARKALOCHORI HERAKLIOU KRITIS, 70300 ARKALOCHORI, HERAKLIOU
167	MALIA	148, EL. VENIZELOU ST., 70007 MALIA, HERAKLIOU
168	KNOSSOS AVE. - HERAKLION	96, KNOSSOS AVE., 71307 HERAKLIO, HERAKLIOU
169	AG. NIKOLAOS	9, I. KOUNDOUROU ST., 72100 AGIOS NIKOLAOS, LASITHIOU
171	SITIA	27, EL. VENIZELOU ST., 72300 SITIA, LASITHIOU
172	MIRES	87, 25th MARCH ST., 70400 MIRES, HERAKLIOU, HERAKLIOU
173	METSOVO	TOWN HALL, 44200 METSOVO, IOANNINON
175	HELLINIKO	54, IASONIDOU ST., 16777 HELLINIKO, ATTIKIS
176	EVOSMOS	124, KARAOLI DIMITRIOU & SALAMINOS ST., 56224 EVOSMOS, THESSALONIKIS
177	POLIHNI	6, AGIOU PANTELEIMONOS & VALTETSIU ST., 56533 POLICHNI, THESSALONIKIS
178	PIREOS ST.	9-11, PIREOS ST., 10552 ATHENS, ATTIKIS
180	SOLOMONOS ST.	93-95, SOLOMONOS ST., 10678 ATHENS, ATTIKIS
181	THEMISTOKLI SOFOULI	67, THEMISTOKLI SOFOULI ST., 55131 KALAMARIA, THESSALONIKIS
182	METAMORFOSIOS	23, G. PAPANDREOU AVE., 14452 METAMORFOSI, ATTIKIS
183	NEAPOLI THESSALONIKI	66-68, PAPANDREOU AVE., 56728 THESSALONIKI, THESSALONIKIS
185	AMFITHEAS AVENUE	70, AMFITHEAS AVE., 17564 PALAIO FALIRO, ATTIKIS
186	N. HERAKLIO	3, PRASINOU LOFOU ST., 14121 N. HERAKLIO, ATTIKIS
187	AG. ARTEMIOU-	180, FILOLAOU ST., 11632 ATHENS, ATTIKIS
189	VARKIZAS	10, POSIDONOS AVE., 16672 VARKIZA, ATTIKIS
190	ALMIROU	4, IASONOS ST., 37100 ALMIROS, MAGNISIAS
191	OREOKASTOU-THESSALONIKIS	43, KOMNINON ST., 57013 THESSALONIKI, THESSALONIKIS
192	ORESTIADAS	246, KONSTANTINOUPOLEOS ST., 68200 ORESTIADA, EVROU
193	KOLONOS	122, LENORMAN ST., 10444 ATHENS, ATTIKIS
195	LOUTRAKIOU	46, EL. VENIZELOU ST., 20300 LOUTRAKI, KORINTHIAS

COD E	NAME	ADDRESS
196	SALAMINA AVE. - SALAMINA	270, SALAMINAS AVE., 18900 SALAMINA, ATTIKIS
197	KASTORIAS	4, KIKNON AVE. & ATHINAS & LAZAROU RIZOU ST., 52100 KASTORIA, KASTORIAS
198	ZEAS	78, AKTIS MOUTSOPOULOU & 2 GIAS ST., 18536 FREATIDA PIRAEUS, ATTIKIS
201	PANEPISTIMIOU ST.	36, PANEPISTIMIOU ST., 10679 ATHENS, ATTIKIS
202	TSAMADOU ST. PIRAEUS	7, TSAMADOU ST., 18531 PIRAEUS, ATTIKIS
203	TSIMISKI 27	27, TSIMISKI ST., 54624 THESSALONIKI, THESSALONIKIS
204	KALAMIOU ST.	3, KALAMIOU ST., 10563 ATHENS, ATTIKIS
205	HERAKLEIOU AVE. NEA IONIA	332, HERAKLIOU AVE., 14231 NEA IONIA, ATTIKIS
206	LEONTOS SOFOU ST.	18, LEONTOS SOFOU ST., 54626 THESSALONIKI, THESSALONIKIS
207	NEOS KOSMOS	19, KALLIROIS ST., 11743 ATHENS, ATTIKIS
208	NIKEA	34, 7th MARCH & 1, MOUGLON ST., 18450 NIKAIA, ATTIKIS
209	PELASGIAS ST. PERISTERI	5, PELASGIAS ST., 12131 ATHENS, ATTIKIS
210	ETHNIKIS ANTISTASEOS ST. KATERINI	1, ETHN. ANTISTASEOS ST., 60100 KATERINI, PIERIAS
211	ANALIPSEOS - VAS. OLGAS THESSALONIKI	135, VAS. OLGAS AVE., 54645 THESSALONIKI, THESSALONIKIS
213	HALKIDA	KRIEZOTOU & 3, FARMAKIDOU ST., 34100 HALKIDA, EVIAS
215	VATHIS	29, CHALKOKONDYLI ST., 10432 ATHENS, ATTIKIS
216	MONASTIRIOU	157, MONASTIRIOU ST., 54627 THESSALONIKI, THESSALONIKIS
217	LARISSAS	M. ALEXANDROU & KOUMA ST., 41222 LARISSA, LARISSAS
218	SEVASTOPOLEOS ST. AMPELOKIPI	98, KIFISSIAS AVE. & ERYTHROU STAVROU ST., 11526 ATHENS, ATTIKIS
219	GIANNITSON	APOST. LOUKA & 1, PRONIAS ST., 58100 GIANNITSA, PELLIS
220	KENTRIKI AGORA MOSCHATOU	66, PIRAEUS ST., 18346 ATHENS, ATTIKIS
221	AG. ALEXANDROU ST. P. FALIRO	POSIDONOS AVE. & 2, AG. ALEXANDROU ST., 17561 ATHENS, ATTIKIS
222	EVRIPIDOU ST.	5, EVRIPIDOU & 40-44, PRAXITELOUS ST., 10561 ATHENS, ATTIKIS
223	SERRES	19-21, MERARCHIAS ST., 62100 SERRES, SERRON
225	EL. VENIZELOU ST. KAVALA	3, EL. VENIZELOU ST., 65302 KAVALA, KAVALAS
226	KARDITSA	19, N. PLASTIRA ST., 43100 KARDITSA, KARDITSAS
231	VERIAS - MEG. ALEXANDROU	27, MEG. ALEXANDROU ST., 59100 VERIA, IMATHIAS
232	AGIAS SOFIAS ST.	46, AG. SOFIAS ST., 54622 THESSALONIKI, THESSALONIKIS
233	TRIKALA	14, KONDILI & ATH. DIAKOU ST., 42100 TRIKALA, TRIKALON
234	AGIA PARASKEVI	439, MESOGEION AVE., 15343 ATHENS, ATTIKIS
236	KYPSELI	44, KYPSELIS & 2-4, PAXON ST., 11362 ATHENS, ATTIKIS
237	MIHALAKOPOULOU	35-37, MICHALAKOPOULOU ST., 11528 ATHENS, ATTIKIS
238	N. PSYCHIKO	5, SOLOMOU ST., 15451 ATHENS, ATTIKIS
239	KOZANI	8, PAVLOU MELA ST., 50100 KOZANI, KOZANIS
240	KORAI	7, KORAI & 37, PANEPISTIMIOU ST., 10564 ATHENS, ATTIKIS
243	DIKITIRIOU	18, DIKITIRIOU ST., 54630 THESSALONIKI, THESSALONIKIS
244	AGIA VARVARA - ANO PATISSIA	345A, PATISSION & 2, MAK MILAN ST., 11144 ATHENS, ATTIKIS
245	GLYFADA	6, ATHINON ST., 16675 GLYFADA ATHENS, ATTIKIS
246	FORMIONOS ST.	77, FORMIONOS & FILOLAOU ST., 16121 ATHENS, ATTIKIS
247	AG. ANDREOU ST. - PATRA	OTHONOS-AMALIAS & 1, PATREOS ST., 26221 PATRA, ACHAIA
248	PLAKA	140, ADRIANOU & 29, TRIPODON ST., 10558 ATHENS, ATTIKIS
249	ZAKYNTHOS	4, DIMOKRATIAS AVE. & ARCH. LATTAS ST., 29100 ZAKYNTHOS, ZAKYNTHOS
250	DRAMA	6, P. KAVDA & IPIROU ST., 66100 DRAMA, DRAMAS
251	AGIOS DIMITRIOS	224, VOULIAGMENIS AVE., 17343 ATHENS, ATTIKIS
252	PAPAFI ST. - TOUMPA	118-120, PAPAFI & KLEANTHOUS ST., 54453 THESSALONIKI, THESSALONIKIS
253	GALATSI	3, VEIKOU AVE., 11146 ATHENS, ATTIKIS
254	AGELOPOULOU	125, PATISSION ST., 11251 ATHENS, ATTIKIS
255	HAROKOPOU	2A, ARGYROPOLEOS ST., 17676 ATHENS, ATTIKIS

COD E	NAME	ADDRESS
257	CON. KARAMANLI AVE-VOULGARI	175, K. KARAMANLI AVE., 54249 THESSALONIKI, THESSALONIKIS
258	KERATSINI	51-53, DIMOKRATIAS AVE., 18755 ATHENS, ATTIKIS
259	ILION	79, PROTESILAOU ST., 13122 ILION, ATTIKIS
260	ARTEMIDOS ST. - KALAMATA	ARTEMIDOS & MESSINIS ST., 24100 KALAMATA, MESSINIAS
261	ARGOS	6, VAS. SOFIAS & KORAI ST., 21200 ARGOS, ARGOLIDAS
265	ANASTASIADI ST. - AGRINIO	3, ANASTASIADI & VOTSI ST., 30100 AGRINIO, AITOLOAKARNANIAS
266	PATRON ST. - PYRGOS	59, PATRON ST., 27100 PYRGOS, ILIAS
268	AG. PARASKEVIS ST. HALANDRI	94, AGIAS PARASKEVIS & 91, PALAIOLOGOU ST., 15234 CHALANDRI, ATTIKIS
269	DIMOKRATIAS AVE. - ALEXANDROUPOLI	288, DIMOKRATIAS AVE., 68100 ALEXANDROUPOLI, EVROU
270	IOANNINA	23, 28th OCTOBER ST., 45444 IOANNINA, IOANNINON
273	MENIDI	32, PHILADELFAS & PAPANIKA ST., 13673 ATHENS, ATTIKIS
274	EKTHESIS LAMIA	32, VASILIKON ST., 35100 LAMIA, FTHIOTIDAS
276	LEOF.DIKEOSINIS - HERAKLIO	63, DIKAIOSINIS AVE., 71202 HERAKLIO, HERAKLIOU
277	AG. SOSTI	194, SYGROU AVE., 17671 KALLITHEA, ATTIKIS
278	ALIVERI	25th MARCH & PAPATHANASSIOU ST., 34500 HALKIDA, EVIAS
279	AGORAS AMAROUSSIOU	69, VAS. SOPHIAS & 26, 28th OCTOBER ST., 15124 ATHENS, ATTIKIS
281	HOLARGOS	220, MESOGEION AVE., 15561 CHOLARGOS, ATTIKIS
282	KORDELIO	17, A. PAPANDREOU & 28, KRITIS ST., 56334 KORDELIO THESSALONIKI, THESSALONIKIS
283	ARGYROUPOLI	90, KYPROU AVE., 16452 ATHENS, ATTIKIS
284	TROHAIA KIFISSIAS	270, KIFISIAS AVE., 14563 KIFISIA, ATTIKIS
285	MEGARA	5, KOLOKOTRONI ST., 19100 MEGARA, ATTIKIS
286	KESSARIANI	116, ETHN. ANTISTASEOS & 19, PHILADELFAS ST., 16121 ATHENS, ATTIKIS
287	SKALIDI ST. HANIA	5, SKALIDI ST., 73131 CHANIA, CHANION
289	KALOHORI	47, 28th OCTOBER ST., 57009 KALOHORI, THESSALONIKIS
292	ARIDEA	10, CHRISOSTOMOU SMIRNIS & PAPADOPOULOU ST., 58400 ARIDAIA, PELLIS
293	LIVADIA	1A, THESSALONIKIS ST., 32100 LIVADIA, VIOTIAS
294	ESTAVROMENOU SQUARE EGALIO	197, IERA ODOU ST., 12241 ATHENS, ATTIKIS
295	ALEXANDRAS AVE., CORFU	31, ALEXANDRAS AVE., 49100 CORFU, KERKYRAS
297	DELTON ST. THESSALONIKI	74, DELTON & ORESTOU ST., 54642 THESSALONIKI, THESSALONIKIS
299	RODOS	20, ETHN. MAKARIOU ST., 85100 RODOS, DODECANISSOU
302	NAFPAKTOS	2, FARMAKI SQ., 30300 NAFPAKTOS, AITOLOAKARNANIAS
303	PANORMOU ATHENS	67-69, PANORMOU & EVRITANIAS ST., 11524 ATHENS, ATTIKIS
304	PALAMIDI PIRAEUS	PALAMIDIOU & 61, ETOLIKOU ST., 18545 PIRAEUS, ATTIKIS
305	VOULA	82, VAS. PAVLOU AVE., 16673 VOULA, ATTIKIS
311	ARTA	74, N. SKOUFA & VLACHOUTSI ST., 47100 ARTA, ARTAS
312	CHIOS	22, AIGAIU AVE., 82100 CHIOS, CHIOU
314	XANTHI	14-16, MICH. VOGDOU ST., 67100 XANTHI, XANTHIS
315	PEFKI	15, IRINIS AVE., 15121 PEFKI, ATTIKIS
317	MESSINIS	4, NIK. CHIOTI SQ., 24200 MESSINI, MESSINIAS
319	MYTILINI	16, KAVETSOU ST., 81100 MYTILINI, LESVOU
320	IRINIS AVE. ILIOUPOLI	44, IRINIS AVE., 16345 ILIOUPOLI, ATTIKIS
322	EDESSA	46, MONASTIRIOU ST., 58200 EDESSA, PELLIS
323	SEPOLIA	62, DIRRACHIOU ST., 10443 ATHENS, ATTIKIS
324	KIATO	23, ETHN. ANTISTASEOS ST., 20200 KIATO, KORINTHIAS
326	VOTSI KALAMARIAS	54, ETHNIKIS ANTISTASIS & 9, KAZAZI ST., 55133 THESSALONIKI, THESSALONIKIS
327	HAIDARI	364, ATHINON AVE., 12462 CHAIDARI, ATTIKIS
328	VRILISSIA	KYPROU ST. & 52, PENTELIS AVE., 15235 VRILISSIA, ATTIKIS
329	ELASSONA	7, PANOU ZIDROU ST., 40200 LARISSA, LARISSAS



COD E	NAME	ADDRESS
330	GIOFYRI	183, 62 MARTIRON AVE., 71500 HERAKLIO, HERAKLIOU
331	E. PORTALIOU AVE. RETHYMNO	23, EMM. PORTALIOU AVE., 74100 RETHYMNO, RETHYMNOU
334	SPATA	166, VAS. PAVLOU & ESCHIOU ST., 19004 SPATA, ATTIKIS
335	ASPROPIRGOS	DIMOKRATIAS AVE. & 2, M. BOTSARI ST., 19300 ASPROPIRGOS, ATTIKIS
336	THERMI	1, EL. VENIZELOU & TAVAKI ST., 57001 THERMI, THESSALONIKIS
337	GREVENA	AIMILIANOY SQ., 51100 GREVENA, GREVENON
338	NAXOS	PARALIAKI AVE. NAXOU, 84300 NAXOS, CYCLADON
340	SYROS	ETHNIKIS ANTISTASEOS & EPTANISOU ST., 84100 SYROS-ERMOUPOLI, CYCLADON
341	KARAISKAKI SQ. ATHENS	55-59, DELIGIORGI ST., 10437 ATHENS, ATTIKIS
342	KEFALLONIAS	41, ANTONI TRITSI & 1, SOTIROS ST., 28100 ARGOSTOLI, KEFALLINIA
343	FLORINA	17, STEFANOY DRAGOUMI ST., 53100 FLORINA, FLORINAS
344	AKROTIRIOU ZAROUCHELEKA PATRA	167, AKROTIRI ST., 26334 PATRA, ACHAIAS
345	NAOUSA	9, DIONISIOY SOLOMOY ST., 59200 NAOUSA, IMATHIAS
346	PREVEZA	EL. VENIZELOU & KOLOVOY ST., 48100 PREVEZA, PREVEZAS
348	LAMBRINI	2, NARKISSOU & FOKA ST., 11146 GALATSI, ATTIKIS
349	VIRONAS	101, CHRISOSTOMOU SMYRNIS & 16, AG. SOFIAS ST., 16231 VIRONAS, ATTIKIS
350	SINDOS	IROON POLITECHNIΟΥ & CHRISOSTOMOU SMYRNIS ST., 57400 THESSALONIKI, THESSALONIKIS
351	STR. KALLARI - K. PATISIA	40, ST. KALLARI & PRETENTERI ST., 11145 ATHENS, ATTIKIS
352	PENTEIS AVE. - HALANDRI	74, PENTEIS AVE. & IVIS ST., 15234 ATHENS, ATTIKIS
353	EVELPIDON - DIKASTIRIA	61-63, EVELPIDON ST., 11362 ATHENS, ATTIKIS
354	MARKOPULO	DIMOSTHENOY SOTIRIOY SQ., 19003 MARKOPULOS, ATTIKIS
355	KRANIDI	4, AG. DIMITRIOY ST., 21300 KRANIDI, ARGOLIDOS
356	KOS	ETHNIKIS ANTISTASEOS & NYMFAS ST., 85300 KOS, DODECANISSOU
357	ANNIS MARIAS RODOU	ETHN. ANTISTASIS & LEMESSOU ST., 85100 RODOS, DODECANISSOU
358	MEGALOPOLIS	AG. NIKOLAOU & P. KEFALA ST., 22200 MEGALOPOLI, ARKADIAS
359	PAROS	PROMPONA AREA, 84400 PARIKIA PAROS, CYCLADON
360	SKALA LAKONIAS	5th MAY ST., 23051 SKALA LAKONIAS, LAKONIAS
362	SANTORINI	FIRA MUNICIPAL SQ., 84700 THIRA, CYCLADON
363	SAMOS	81, THEM. SOFOULI ST., 83100 SAMOS, SAMOU
364	VAS. SOFIAS PIRGOY ATHINON	124, VAS. SOFIAS AVE., 11526 ATHENS, ATTIKIS
365	DODONIS ST IOANNINA	41, DODONIS & 2, LINAS TSALDARI ST., 45221 IOANNINA, IOANNINON
366	PILEA THESSALONIKI	44, PROFITI ILIA & 2, I. GIANNOUDI ST., 55535 THESSALONIKI, THESSALONIKIS
367	LIKOVRSI	S. VENIZELOU & 1, HALKIDAS ST., 14123 LIKOVRSI, ATTIKIS
368	KIPARISSIA	50, 25th MARCH ST., 24500 KIPARISSIA, MESSINIAS
369	KAMATERO	FILIS & 2-4, KAMATEROU ST., 13451 KAMATERO, ATTIKIS
370	PAPANDREU AVE - IOANNINA	18, PAPANDREOU AVE., 45444 IOANNINA, IOANNINON
371	EGINAS	6, DIMOKRATIAS AVE., 18010 EGINA, ATTIKIS
372	ATALANTI	21, ETHN. ANTISTASEOS ST., 35200 ATALANTI, FTHIOTIDAS
374	HOLARGOS - PERIKLEUS	47, PERIKLEOUS ST., 15561 CHOLARGOS, ATTIKIS
375	THEOMITOROS - AGIOS DIMITRIOS	61, THEOMITOROS & IPSILANTOU ST., 17455 AGIOS DIMITRIOS, ATTIKIS
376	LAGADA	11, M. ALEXANDROY ST., 57200 THESSALONIKI, THESSALONIKIS
377	N. MOUDANIA	3, ZAFIRIOY & KYPROY ST., 63200 NEA MOUDANIA, HALKIDIKIS
378	RAFINA	6, ARAFINIDON ALON ST., 19009 RAFINA, ATTIKIS
379	POLYKASTO	103, MEG. ALEXANDROY ST., 61200 POLYKASTO, KILKIS
380	LEFKADA	2, XEN. GRIGORI ST., 31100 LEFKADA, LEFKADAS
381	GLIKA NERA	194-196 LAVRIOY AVE. & KONSTANTINOYPOLEOS ST., 15354 GLIKA NERA, ATTIKIS
382	ARTEMIDA	47, ARTEMIDOS ST., 19016 ARTEMIDA, ATTIKIS
383	N. SMYRNI B' & EL VENIZELOU ST	ERATOY & 190, EL. VELIZELOY ST., 17563 NEA SMYRNI, ATTIKIS



COD E	NAME	ADDRESS
384	FILOTHEI	70, KAPODISTIOU ST., 15237 FILOTHEI, ATTIKIS
385	KOZANI-GERTSOU	5, GERTSOU & 3, PATR. FOTIOU ST., 50100 KOZANI, KOZANIS
386	PL.ELEON - NEA KIFISSIA	29, ELEON & DIMITRAS ST., 14564 KIFISSIA, ATTIKIS
387	ISTIEA - EVIA	97, 28th OCTOBER ST., 34200 ISTIAIA, EVIAS
388	NEA KRINI - THESSALONIKI	41, SMYRNI & VRIOULON ST., 55132 THESSALONIKI, THESSALONIKIS
389	ANO PETRALONA	MIRMIDONON & 8-10, TRION IERARHON ST., 11851 PETRALONA, ATTIKIS
390	LECHENA - ILIA	PRANTOUNA & KANARI ST., 27053 LECHAINA, ILIAS
391	CHRYSOUPOLIS - KAVALA	THOUKIDIDOU & SOFOKLI ST., 64200 CHRYSOUPOLI, KAVALAS
392	GERAKAS-ATTIKI	KLISTHENOUS & MAKARIOU ST., 15344 ATHENS, ATTIKIS
393	N. ARTAKI- EVIA	101, ETHNIKIS ANTISTASIS ST., 34600 NEA ARTAKI, EVIAS
394	THE MALL ATHENS - MAROUSSI	35, ANDREA PAPANDREOU ST., PSALIDI AREA, 15121 MAROUSSI, ATTIKIS
395	COSMOS MEDITERRANEAN - THESSALONIKI	11th Km THES/KIS-N. MOUDANION NATIONAL RD., 55535 THESSALONIKI, THESSALONIKIS
396	LIMNOS	YPSILIS SQ. (OTE), 81400 MYRINA LIMNOU, LESVOU
397	DRAPETSONA	173-175, ETHN. ANTISTASEOS & EL. VENIZELOU ST., 18648 DRAPETSONA, ATTIKIS
398	NEAPOLI-LARISSA	6, KARAOI DIMITRIOU & BOUBOULINAS ST., 41334 LARISSA, LARISSAS
399	KALABAKA	30, TRIKALON ST., 42200 KALABAKA, TRIKALON
400	NEA PENTELI	20, IROON POLITECHNIU ST., 15236 NEA PENTELI, ATTIKIS
401	MARATHONAS	134, MARATHONOS AVE., 19007 MARATHONAS, ATTIKIS
402	PARNITHOS ST-ACHARNAI	129-131, PARNITHOS ST., 13674 ACHARNES, ATTIKIS
403	N. ALIKARNASSOS - KRITI	26, IKAROU ST., 71601 N. ALIKARNASSOS, HERAKLIOU
404	DROSIA	7, MARATHONOS AVE., 14575 DROSIA, ATTIKIS
405	ANO GLYFADA	17, ITHAKIS & 129, GOUNARI ST., 16561 GLYFADA, ATTIKIS
406	AMFIALI	28-30, P. TSALDARI ST., 18757 KERATSINI, ATTIKIS
407	SIDIROKASTO	31, EL. VENIZELOU ST., 62300 SERRES, SERRON
408	AGIOS IEROTHEOS	95-97, AG. IEROTHEOU & ATRIDON & AGINOROS ST., 12135 PERISTERI, ATTIKIS
409	ANO ILIOUPOLI THESSALONIKI	92-94, MAKRIGIANNI ST., 56431 THESSALONIKI, THESSALONIKIS
410	SKIATHOS	LOUTRAKI-AMMOUDIA AREA, 37002 SKIATHOS, MAGNISIAS
413	SERVIA KOZANI	117, ETHNOMARTIRON & FLEMING ST., 50500 SERVIA, KOZANIS
414	ALEXANDRIA IMATHIA	DIMITRIOU VETSOPOULOU & THEM. SOFOULI ST., 59300 ALEXANDRIA, IMATHIAS
415	TRIPOLI II	NAPLIOU ST. & OHE AVE., 22100 TRIPOLI, TRIPOLIS
417	AMFISSA	SALONON AVE. & 10, I. GIDOGIANNI ST., 33100 AMFISSA, FOKIDAS
419	NIGRITA	4, GARDIKA ST., 62200 NIGRITA, SERRON
420	N. MIHANIONA	2, KANARI ST., 57004 NEA MICHANIONA, THESSALONIKIS
421	KALYMNOS	POTHIA KALYMNOU, 85200 KALYMNOS, DODECANISSOU
422	GIANNOULIS LARISSA	3, LARISSAS-KOZANIS & CHAROKOPOU ST., 41500 LARISSA, LARISSAS
423	SCHIMATARI	24, TANAGRAS ST., 32009 SCHIMATARI, VIOTIAS
424	LAVRIO	1, ATHINON-LAVRIOU AVE., 19500 LAVRIO, ATTIKIS
425	ANDROS	G.K. EMPIRIKOU & 25th MARCH ST., 84500 ANDROS, CYCLADON
426	TINOS	PLAKA TINOU AREA, 84200 TINOS, CYCLADON
427	THASOS	4, THEAGENOUS ST., 64004 THASOS, KAVALAS
428	DIDIMOTIHO	6-8, VENIZELOU ST., 68300 DIDIMOTICHO, EVROU
429	NEA IONIA - ATHENS 2004 (KTIRIO Z)	AL. PANAGOULI ST., 14234 NEA IONIA, ATTIKIS
431	AGRINIO C	47, AGRINIOU-ANTIRRIU NATIONAL RD., LAGKADIA AREA, 30100 AGRINIO, AITOLOAKARNANIAS
432	KAMINIA	AG. ELEFTHERIOU, 37, DODEKANISOU & VALTETSIU ST., 18540 NIKAIA, ATTIKIS
434	PEFKON - THESSALONIKI	PAPANIKOLAOU AVE. & 9, SIKELIANOU ST., 57010 THESSALONIKI, THESSALONIKIS
435	AKRATA	KORINTHOU-PATRON NATIONAL RD., VIVARI AREA, 25006 AKRATA, ACHAIAS
436	FARSALA	23, LARISSIS & THETIDOS ST., 40300 FARSALA, LARISSAS

COD E	NAME	ADDRESS
437	KASSANDRAOU ST - KATERINI	45, KASSANDROU ST., 60100 KATERINI, PIERIAS
438	KYPSELI SQUARE	3, KANARI SQ. & 1-3, KRISIS & 4-6, FEDRIADON ST., 11364 ATHENS, ATTIKIS
439	KATO ACHAIA	PATRON-PIRGOU & OIVOTA ST., 25200 KATO ACHAIA, ACHAIAS
440	AKTI MIAOULI PIRAEUS	83, AKTIS MIAOULI ST., 18538 PIRAEUS, ATTIKIS
441	KARPENISI	37, ATH. KARPENISIOTI ST., 36100 KARPENISI, EVRYTANIAS
442	XYLOKASTO	13, AG. VLASIOU & 48, I. IOANNI ST., 20400 XYLOKASTO, KORINTHIAS
443	VOTANIKOS	46, ATHINON AVE. & 12, SERVION ST., 10441 ATHENS, ATTIKIS
444	VOULIAGMENI	1, ERMOU & AGIOU PANTELEIMONOS ST., 16671 VOULIAGMENI, ATTIKIS
445	CORFU III	CORFU-PALEOKASTITSAS NATIONAL RD., SOLARI AREA, 49100 CORFU, KERKYRAS
446	KOUFALIA THESSALONIKI	30, ETHN. ANTISTASEOS ST., 57100 KOUFALIA, THESSALONIKIS
448	IALISOS RODOS	301, IRAKLIDON AVE., 85101 IALISOS, DODECANISSOU
449	ANO LIOSIA	1A, AIGAIU PELAGOUS ST., 13341 ANO LIOSIA, ATTIKIS
450	VOULIAGMENI AVENUE HELLINIKO	6, VOULIAGMENIS AVE., 16675 HELLINIKO, ATTIKIS
451	NEA MARINA RODOS	82-84, AUSTALIAS & 1, MAKRYGIANNI ST., 85100 RODOS, DODECANISSOU
452	KARLOVASI SAMOU	GORGIRAS ST., 83200 KARLOVASI, SAMOU
454	BRACHAMI - AGIOS DIMITRIOS	197, AG. DIMITRIOU & 2, VITSI ST., 17343 AGIOS DIMITRIOS, ATTIKIS
455	ANO NEAS SMYRNI	88, ARTAKIS & 55 AGIAS SOFIAS ST., 17124 NEA SMYRNI, ATTIKIS
456	ILIOUPOLI III	36, DIMOKRATIAS AVE., 16345 ILIOUPOLI, ATTIKIS
457	TRIANDRIA THESSALONIKI	13, EL.VENIZELOU & 19, KOUNTOURIOTOU ST., 55337 TRIANDRIA, THESSALONIKIS
458	HALKIDA C	CHAINA AVE. & 19, P. PATRON ST., 34100 HALKIDA, EVIAS
459	SKYDRA PELLA	18, MEG. ALEXANDROU ST., 58500 SKYDRA, PELLIS
460	AND. PAPANDREOU ST-HALANDRI	83, A. PAPANDREOU & 22, SOLONOS ST., 15232 CHALANDRI, ATTIKIS
462	AG. ELEOUSSA KALLITHEA	188, ELEFTHERIOU VENIZELOU ST., 17675 KALLITHEA, ATTIKIS
463	KALLONI LESVOS	KALLONIS CENTRAL RD., 81107 MITILINI, LESVOU
464	KOMOTINI II	1, IPSILANTOU & SKEPASTOU ST., 69100 KOMOTINI, RODOPIS
467	ZAKYNTHOS II	ZAKYNTHOU-KERIOU NATIONAL RD. & 12, STAVOPODI ST., 29100 ZAKYNTHOS, ZAKYNTHOU
468	TRILOFOS THESSALONIKI	TRILOFOS MUNICIPAL DEPT., MIKRAS MUNICIPALITY, 57500 THESSALONIKI, THESSALONIKIS
470	ELEFTHERIAS SQ.- THESSALONIKO	7, IONOS DRAGOUMI & OPLOPIOU ST., 54625 THESSALONIKI, THESSALONIKIS
471	SARONIDA	41, SARONIDAS & KEFALLINIAS ST., 19013 ANAVYSSOS, ATTIKIS
472	KISSAMOU ST. - CHANIA	KISSAMOU & 12, I. MOUSTERAKI ST., 73131 CHANIA, CHANION
474	PATRIARHU IOAKIM ST.-KOLONAKI	41, PATRIARCHOU IOAKIM ST., 10674 ATHENS, ATTIKIS
476	GOLDEN HALL	37A, KIFISSIAS AVE. & SPYROU LOUI ST., 15123 MAROISSI, ATTIKIS
479	PERAMA	111, IRINIS AVE., 18863 PERAMA, ATTIKIS
487	VASILIKO HALKIDAS	33, AG. IOANNOU ROSSOU ST., 34002 VASILIKO, EVIAS
511	PALATAKI, HAIDARI	72, ST. KARAIKAKI ST., 12461 CHAIDARI, ATTIKIS
519	ALEXANDROUPOLI II	EFSTATHIOU & ARDA ST., 68100 ALEXANDROUPOLI, EVROU
520	PANORAMA THESSALONIKIS	27, KOMNINON & IASONIDOU ST., 55236 THESSALONIKI, THESSALONIKIS
521	IASO THESSALIAS	8th Km LARISSAS-ATHINON PERIPHERAL NATIONAL RD., 41500 LARISSA, LARISSIS
522	MATOGIANNIA - MYKONOS	MATHAIU ANDRONIKOU & ARTEMIDOS, 21, MATOGIANNI ST., 84600 MYKONOS, CYCLADON
523	PANORAMA VOULAS	189, VOULIAGMENIS AVE., 16674 PANORAMA VOULAS GLYFADA, ATTIKIS
524	XENOPHONTOS	10, FILELLINON ST., 10557 ATHENS, ATTIKIS
2001	CENTRAL UNITS	21, KALLIROIS ST., 11743 ATHENS, ATTIKIS
2008	CENTRAL UNITS	15, VOUKOURESTIOU ST., 10671 ATHENS, ATTIKIS
2009	CENTRAL UNITS	20, VOUKOURESTIOU ST., 10671 ATHENS, ATTIKIS
2023	CENTRAL UNITS	SYNGROU AVE. & 13, PETMEZA ST., 11743 ATHENS, ATTIKIS
2027	CENTRAL UNITS	194, SYNGROU AVE., 17671 KALLITHEA, ATTIKIS
2038	CENTRAL UNITS	34, PANEPISTIMIOU ST., 10679 ATHENS, ATTIKIS



COD E	NAME	ADDRESS
2041	CENTRAL UNITS	FLORINIS & 75, THESSALONIKI ST., 18346 MOSCHATO, ATTIKIS
2057	CENTRAL UNITS	5, SANTAROZA ST., 10564 ATHENS, ATTIKIS
2060	CENTRAL UNITS	8-10, OTHONOS ST., 10557 ATHENS, ATTIKIS
2065	CENTRAL UNITS	7, SANTAROZA ST., 10564 ATHENS, ATTIKIS
2069	CENTRAL UNITS	8, XENOFONTOS & FILELLINON ST., 10557 ATHENS, ATTIKIS
2103	CENTRAL UNITS	51, ILIA ILIOU ST., 11743 N. KOSMOS, ATTIKIS
2107	BUILDINGS - N.IONIA	8, IOLKOU & FILIKIS ETAIRIAS ST., 14234 N.IONIA, ATTIKIS
2111	HEAD OFFICE	AMALIAS AVE. & SOURI ST., 10557 ATHENS, ATTIKIS
2125	CENTRAL UNITS	15, 25TH MARCH & TEO ST., 17778 TAVROS, ATTIKIS