

APPENDIX III

GRI Content Index

Statement of use	Eurobank has reported in accordance with the GRI Standards for the period 01/01/2022 – 31/12/2022
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	N/A

GRI Standard/Other Source	Disclosure	Report Section	Page(s)	Omission	External Assurance
GRI 2: General Disclosures 2021	2-1 Organizational details	About Eurobank	13-14		✓
	2-2 Entities included in the organization's sustainability reporting	Business overview Methodology	15-23 119		✓
	2-3 Reporting period, frequency and contact point	Methodology	119		✓
	2-4 Restatements of information	Methodology	119		✓
	2-5 External assurance	Methodology Independent Auditor's Limited Assurance Report	119 140-142		✓
	2-6 Activities, value chain and other business relationships	About Eurobank Suppliers relations	13-14 112-113		✓
	2-7 Employees	Eurobank's people in numbers ESG Data Pack	81-85		✓
	2-8 Workers who are not employees	N/A		Entire disclosure - Information unavailable*	✓
	2-9 Governance structure and composition	The Board of Directors and Committees	99-102	2-9ciii - Information unavailable/incomplete*	✓
	2-10 Nomination and selection of the highest governance body	Nomination, Remuneration, Evaluation	103		✓
	2-11 Chair of the highest governance body	The Board of Directors and Committees	99-102		✓
	2-12 Role of the highest governance body in overseeing the management of impacts	ESG Governance Corporate Governance Statement 2022	38-42 49		✓
	2-13 Delegation of responsibility for managing impacts	ESG Governance	38-42		✓
	2-14 Role of the highest governance body in sustainability reporting	ESG Governance Stakeholder engagement and materiality analysis	38-42 47-51		✓
	2-15 Conflicts of interest	Operating with ethical integrity Corporate governance Statement	106-108 11	2-15 b - Information unavailable/incomplete*	✓
	2-16 Communication of critical concerns	N/A		Entire disclosure - Information unavailable*	✓
	2-17 Collective knowledge of the highest governance body	Responsible corporate governance Corporate Governance Statement	99-103 17		✓
	2-18 Evaluation of the performance of the highest governance body	N/A		Entire disclosure - Information unavailable*	✓
	2-19 Remuneration policies	Nomination, Remuneration, Evaluation	103	2-19b - Information unavailable/incomplete*	✓

APPENDIX III

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GRI 2: General Disclosures 2021	2-20 Process to determine remuneration	Board of Director's Remuneration Policy	2		✓
	2-21 Annual total compensation ratio	Nomination, Remuneration, Evaluation	103		✓
	2-22 Statement on sustainable development strategy	Letter to stakeholders	4-7		✓
	2-23 Policy commitments	Code of Conduct and Ethic	5, 7, 24, 39	2-23 ai-iii - Information unavailable/incomplete*	✓
	2-24 Embedding policy commitments	N/A		Entire disclosure - Information unavailable*	✓
	2-25 Processes to remediate negative impacts	Whistleblowing mechanism	107	2-25 b, c, d, e - Information unavailable/incomplete*	✓
	2-26 Mechanisms for seeking advice and raising concerns	Whistleblowing mechanism	107		✓
	2-27 Compliance with laws and regulations	Code of Conduct and Ethics	106		✓
	2-28 Membership associations	Memberships and Awards	24		✓
	2-29 Approach to stakeholder engagement	Stakeholder engagement and materiality analysis	47-51		✓
	2-30 Collective bargaining agreements	Labour unions	89	2-30b - Information unavailable/incomplete*	✓
*Omissions reported					
The new GRI 2021 Standards include comprehensive governance disclosures for which Eurobank reported certain omissions for its Annual Report 2022 Business & Sustainability owing to the processes described being under development. We believe that our reporting can be further enhanced with respect to the description and embedding of our ESG Governance disclosures and therefore we aim to fulfil these disclosures with the implementation of operational policies and processes within next years' reports.					
Material topics					
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Stakeholder engagement and materiality analysis	47-51		✓
	3-2 List of material topics	Stakeholder engagement and materiality analysis	47-51		✓
Integration of ESG in risk management					
GRI 3: Material Topics 2021	3-3 Management of material topics	Stakeholder engagement and materiality analysis ESG in risk management	47-51 54-58		✓
GRI 201: Economic performance 2016	201-2 Financial implications and other risks and opportunities due to climate change	ESG in risk management	54-58		
Sustainable financing and investment offerings					
GRI 3: Material Topics 2021	3-3 Management of material topics	Stakeholder engagement and materiality analysis Sustainable finance, services, and portfolio green transition	47-51 66-67		✓
Eurobank Internal Metric	Sustainable financing approaches	Sustainable finance, services, and portfolio green transition	66-67		
Portfolio climate transition					
GRI 3: Material Topics 2021	3-3 Management of material topics	Stakeholder engagement and materiality analysis Financed emissions	47-51 66-67		✓
Eurobank Internal Metric	Financed emissions from sectors highly contributing to climate change	Financed emissions	66-67		
Financial inclusion					
GRI 3: Material Topics 2021	3-3 Management of material topics	Stakeholder engagement and materiality analysis Supporting small businesses and social finance	47-51 70-71		✓
GRI Financial Services Sector Supplement	FS 13 Access points in low-populated or economically disadvantaged areas by type.	Making banking accessible	71-73		✓

APPENDIX III

GRI Standard/Other Source	Disclosure	Report Section	Page(s)	Omission	External Assurance
Energy and emissions in operations					
GRI 3: Material Topics 2021	3-3 Management of material topics	Stakeholder engagement and materiality analysis Environment	47-51 76-79		✓
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Energy consumption ESG Data Pack	77-78		✓
	302-3 Energy intensity	Energy consumption ESG Data Pack	77-78		✓
	302-4 Reduction of energy consumption	Energy consumption ESG Data Pack	77-78		✓
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Greenhouse gas emissions ESG Data Pack	78		
	305-2 Energy indirect (Scope 2) GHG emissions	Greenhouse gas emissions ESG Data Pack	78		
	305-3 Other indirect (Scope 3) GHG emissions	Greenhouse gas emissions ESG Data Pack	78		
	305-4 GHG emissions intensity	Greenhouse gas emissions ESG Data Pack	78		
	305-5 Reduction of GHG emissions	Greenhouse gas emissions ESG Data Pack	78		
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Greenhouse gas emissions ESG Data Pack	78		
Employment practices/human capital development					
GRI 3: Material Topics 2021	3-3 Management of material topics	Stakeholder engagement and materiality analysis	47-51		✓
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Attracting and retaining talent ESG Data Pack	81-82		✓
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Occupational health, safety and wellbeing	85-87		
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Occupational health, safety and wellbeing	85-87		
	403-2 Hazard identification, risk assessment, and incident investigation	Occupational health, safety and wellbeing	85-87		
	403-4 Worker participation, consultation, and communication on occupational health and safety	Occupational health, safety and wellbeing	85-87		
	403-5 Worker training on occupational health and safety	Occupational health, safety and wellbeing	85-87		
	403-6 Promotion of worker health	Occupational health, safety and wellbeing	85-87		
	403-8 Workers covered by an occupational health and safety management system	Occupational health, safety and wellbeing	85-87		
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Learning and development	83-84		✓
	404-2 Programs for upgrading employee skills and transition assistance	Learning and development	83-84		
	404-3 Percentage of employees receiving regular performance and career development reviews	Performance ESG Data Pack	83		✓
Diversity, equality and inclusion					
GRI 3: Material Topics 2021	3-3 Management of material topics	Stakeholder engagement and materiality analysis Diversity, equity and inclusion	47-51 87-88		✓
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Diversity, equity and inclusion ESG Data Pack	87-88	405-1b,ii - Information unavailable/ incomplete	✓

APPENDIX III

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Fostering innovation					
GRI 3: Material Topics 2021	3-3 Management of material topics	Stakeholder engagement and materiality analysis Fostering and stimulating an innovative environment	47-51 89-93		√
Eurobank Internal Metric	Percentage change in the value of digital transactions	Fostering and stimulating an innovative environment ESG Data Pack	89-93		√
	Percentage change in the volume of digital transactions	ESG Data Pack	89-93		√
Engagement with clients on ESG issues					
GRI 3: Material Topics 2021	3-3 Management of material topics	Stakeholder engagement and materiality analysis External ESG Engagement and capacity building	47-51 95		√
Eurobank Internal Metric	Digital Academy workshops and participants	External ESG Engagement and capacity building	95		
National resilience/Impact on communities					
GRI 3: Material Topics 2021	3-3 Management of material topics	Stakeholder engagement and materiality analysis National resilience and impact on communities	47-51 96-97		√
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	National resilience and impact on communities	96-97		
	203-2 Significant indirect economic impacts	National resilience and impact on communities	96-97		
Data security and customer privacy					
GRI 3: Material Topics 2021	3-3 Management of material topics	Stakeholder engagement and materiality analysis Customer Privacy and Information Protection	47-51 104-105		√
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Personal data protection	104-105		
Sustainability Accounting Standards Board (SASB) Commercial Banks	FN-CB-230a.1 Number of data breaches, percentage involving personally identifiable information (PII) and number of account holders affected	Cybersecurity	104		
Business ethics and integrity					
GRI 3: Material Topics 2021	3-3 Management of material topics	Stakeholder engagement and materiality analysis Operating with ethical integrity	47-51 106-108		√
GRI 205: Anti-corruption 2016	205-3 Confirmed incidents of corruption and actions taken	Code of Conduct and Ethics	106		
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Code of Conduct and Ethics	106		
Sustainability Accounting Standards Board (SASB) Commercial Banks	FN-CB-510a.1 Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anticompetitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Code of Conduct and Ethics	106		
	FN-CB-510a.2 Description of whistleblower policies and procedures	Whistleblowing mechanism	107		
Other sustainability topics					
Financial overview					
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Direct economic value	31		√
Complaint Management and responsible customer information					
GRI 417: Marketing and Labeling 2016	417-2 Incidents of non-compliance concerning product and service information and labeling	Responsible Marketing and Communication	110-111		
	417-3 Incidents of non-compliance concerning marketing communications	Responsible Marketing and Communication	110-111		√
Suppliers relations and sustainable procurement					
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	Suppliers Relations	112-113		√