

# GRI Content Index

GRI Disclosure	Disclosure	Report Section	Page(s)	External Assurance
<b>General Disclosures</b>				
<b>Organizational Profile</b>				
<b>GRI 102: General Standard Disclosures 2016</b>	102-1 Name of the organization	<b>Who we are</b> • Profile	15	✓
	102-2 Activities, brands, products, and services	<b>Who we are</b> • Profile <b>Our Business</b>	15 29 - 52	✓
	102-3 Location of headquarters	<b>Who we are</b> • Profile	15	✓
	102-4 Location of operations	<b>Who we are</b> • Profile <b>Our Business</b>	15 29 - 52	✓
	102-5 Ownership and legal form	<b>Who we are</b> • Profile	15	✓
	102-6 Markets served	<b>Who we are</b> • Profile <b>Our Business</b>	15 29 - 52	✓
	102-7 Scale of the organization	<b>Who we are</b> • Profile <b>Financial Overview</b>	15 86 - 92	✓
	102-8 Information on employees and other workers	<b>Human Resources</b>	125 - 154	✓
	102-9 Supply chain	<b>Our Business</b> • Suppliers Relations	50 - 52	✓
	102-10 Significant changes to the organization and its supply chain	<b>2021 Highlights</b> <b>Our Business</b> • Suppliers Relations	10 - 11 50 - 52	✓
	102-11 Precautionary Principle or approach	<b>Who we are</b> • Our Commitments	17 - 19	✓
	102-12 External initiatives	<b>Our Materiality and ESG Performance</b> • ESG Ratings <b>Memberships and Awards</b>	83 84 - 85	✓
	102-13 Memberships of associations	<b>Memberships and Awards</b>	84 - 85	✓
<b>General Disclosures</b>				
<b>Strategy</b>				
	102-14 Statement from the senior decision-maker	<b>Letter to Stakeholders</b>	5 - 9	✓
	102-15 Key impacts, risks, and opportunities	<b>Our Strategy</b> <b>Our Materiality and ESG Performance</b> • Materiality and Impact Analysis	20 - 23 57 - 60	✓

GRI Disclosure	Disclosure	Report Section	Page(s)	External Assurance
<b>Ethics and Integrity</b>				
	<b>102-16 Values, principles, standards, and norms of behavior</b>	<b>Who we are</b> • Our Values • Our Commitments	16 17 - 19	✓
	<b>102-17</b> Mechanisms for advice and concerns about ethics	<b>Business Ethics and Compliance</b>	200 - 205	
<b>Governance</b>				
	<b>102-18</b> Governance structure	<b>The Committees</b>	178 - 187	✓
	<b>102-20</b> Executive-level responsibility for economic, environmental, and social topics	<b>The Committees</b> • The Management Committees	183 - 187	
	<b>102-22</b> Composition of the highest governance body and its committees*	<b>The Committees</b>	178 -187	
	<b>102-23</b> Chair of the highest governance body	<b>The Board of Directors</b>	176 - 177	
	<b>102-24</b> Nominating and selecting the highest governance body*	<b>How we are Governed</b> • Nomination, Remuneration and Evaluation	189 - 198	
	<b>102-29</b> Identifying and managing economic, environmental, and social impacts	<b>Our Materiality and ESG Performance</b> • Materiality and Impact Analysis	57 - 60	
	<b>102-32</b> Highest governance body's role in sustainability reporting	<b>Annex II - Methodology</b>	233	
	<b>102-33</b> Communicating critical concerns	<b>Business Ethics and Compliance</b> • Business Ethics and Code of Conduct	200 - 203	
	<b>102-35</b> Remuneration policies	<b>How we are Governed</b> • Nomination, Remuneration and Evaluation	189 -198	
	<b>102-37</b> Stakeholders' involvement in remuneration	<b>How we are Governed</b> • Nomination, Remuneration and Evaluation	189 -198	
	<b>102-38</b> Annual total compensation ratio*	<b>How we are Governed</b> • Nomination, Remuneration and Evaluation	189 -198	

\* the index is partially covered

GRI Disclosure	Disclosure	Report Section	Page(s)	External Assurance
<b>Stakeholder Engagement</b>				
	<b>102-40</b> List of stakeholder groups	<b>Our Materiality and ESG Performance</b> • Engaging with our Stakeholders	54 - 56	✓
	<b>102-41</b> Collective bargaining agreements	<b>Human Resources</b> • Listening to our Colleagues	151 - 153	✓
	<b>102-42</b> Identifying and selecting stakeholders	<b>Our Materiality and ESG Performance</b> • Engaging with our Stakeholders • Materiality and Impact Analysis	54 - 56 57 - 60	✓
	<b>102-43</b> Approach to stakeholder engagement	<b>Our Materiality and ESG Performance</b> • Engaging with our Stakeholders	54 - 56	✓
	<b>102-44</b> Key topics and concerns raised	<b>Our Materiality and ESG Performance</b>	53 - 83	✓
<b>Reporting Practice</b>				
	<b>102-45</b> Entities included in the consolidated financial statements	<b>Annex I - Selected Financial Data 2021</b>	230 - 232	✓
	<b>102-46</b> Defining report content and topic Boundaries	<b>Our Materiality and ESG Performance</b> • Materiality and Impact Analysis	57 - 60	✓
	<b>102-47</b> List of material topics	<b>Our Materiality and ESG Performance</b> • Materiality and Impact Analysis	57 - 60	✓
	<b>102-48</b> Restatements of information	<b>Our Operational Environmental Impacts</b> • Energy and Emissions <b>How we are Governed</b> • Diversity and Human Rights	97 - 102 199	✓
	<b>102-49</b> Changes in reporting	<b>Our Materiality and ESG Performance</b> • Materiality and Impact Analysis	57 - 60	✓
	<b>102-50</b> Reporting period	<b>Annex II - Methodology</b>	233	✓
	<b>102-51</b> Date of most recent report	<b>Annex II - Methodology</b>	233	✓
	<b>102-52</b> Reporting cycle	<b>Annex II - Methodology</b>	233	✓
	<b>102-53</b> Contact point for questions regarding the report	<b>Annex II - Methodology</b>	233	✓
	<b>102-54</b> Claims of reporting in accordance with the GRI Standards	<b>Annex II - Methodology</b>	233	✓
	<b>102-55</b> GRI content index	<b>Annex III - GRI Content Index</b>	234 - 241	✓
	<b>102-56</b> External assurance	<b>Independent Auditor's Limited Assurance Report</b>	265	✓

GRI Disclosure	Disclosure	Report Section	Page(s)	External Assurance
<b>Material Topics</b>				
<b>Direct Economic Value Creation and Financial Performance</b>				
<b>GRI 103: Management Approach 2016</b>	<b>103-1</b> Explanation of the material topic and its Boundary	<b>Our Materiality and ESG Performance</b> • Material Topics: Our ESG Ambitions, Targets, and Metrics	61 - 82	✓
	<b>103-2</b> The management approach and its components	<b>Financial Overview</b> • Direct Economic Value	91 - 92	✓
	<b>103-3</b> Evaluation of the management approach	<b>Financial Overview</b> • Direct Economic Value	91 - 92	✓
<b>GRI 201: Economic Performance 2016</b>	<b>201-1</b> Direct economic value generated and distributed	<b>Financial Overview</b> • Direct Economic Value	91 - 92	✓
<b>Climate</b>				
<b>GRI 103: Management Approach 2016</b>	<b>103-1</b> Explanation of the material topic and its Boundary	<b>Our Materiality and ESG Performance</b> • Material Topics: Our ESG Ambitions, Targets, and Metrics	61 - 82	
	<b>103-2</b> The management approach and its components	<b>Our Focus on Sustainable Finance</b>	24 - 28	
	<b>103-3</b> Evaluation of the management approach	<b>Our Operational Environmental Impacts</b>	97 - 106	
<b>GRI 305: Emissions 2016</b>	<b>305-1</b> Direct (Scope 1) GHG emissions	<b>Our Operational Environmental Impacts</b> • Energy and Emissions	97 - 102	
	<b>305-2</b> Energy indirect (Scope 2) GHG emissions	<b>Our Operational Environmental Impacts</b> • Energy and Emissions	97 - 102	
	<b>305-3</b> Other indirect (Scope 3) GHG emissions	<b>Our Operational Environmental Impacts</b> • Energy and Emissions	97 - 102	
	<b>305-4</b> GHG emissions intensity	<b>Our Operational Environmental Impacts</b> • Energy and Emissions	97 - 102	
	<b>305-5</b> Reduction of GHG emissions	<b>Our Operational Environmental Impacts</b> • Energy and Emissions	97 - 102	
<b>Operational Environmental Impact</b>				
<b>GRI 103: Management Approach 2016</b>	<b>103-1</b> Explanation of the material topic and its Boundary	<b>Our Materiality and ESG Performance</b> • Material Topics: Our ESG Ambitions, Targets, and Metrics	61 - 82	✓
	<b>103-2</b> The management approach and its components	<b>Our Operational Environmental Impacts</b>	97 - 106	✓
	<b>103-3</b> Evaluation of the management approach	<b>Our Operational Environmental Impacts</b>	97 - 106	✓

GRI Disclosure	Disclosure	Report Section	Page(s)	External Assurance
<b>GRI 301: Materials 2016</b>	<b>301-1</b> Materials used by weight or volume	<b>Our Operational Environmental Impacts</b> • Natural Resources	103 -104	
<b>GRI 302: Energy 2016</b>	<b>302-1</b> Energy consumption within the organization	<b>Our Operational Environmental Impacts</b> • Energy and Emissions	97 - 102	✓
	<b>302-3</b> Energy intensity	<b>Our Operational Environmental Impacts</b> • Energy and Emissions	97 -102	✓
	<b>302-4</b> Reduction of energy consumption	<b>Our Operational Environmental Impacts</b> • Energy and Emissions	97 -102	✓
<b>GRI 306: Waste 2020</b>	<b>306-3</b> Waste generated	<b>Our Operational Environmental Impacts</b> • Solid Waste Management	105	
<b>Innovation and Digital Economy</b>				
<b>GRI 103: Management Approach 2016</b>	<b>103-1</b> Explanation of the material topic and its Boundary	<b>Our Materiality and ESG Performance</b> • Material Topics: Our ESG Ambitions, Targets, and Metrics	61 - 82	✓
	<b>103-2</b> The management approach and its components	<b>Innovation and Digital Economy</b>	110 - 115	✓
	<b>103-3</b> Evaluation of the management approach	<b>Innovation and Digital Economy</b>	110 - 115	✓
<b>Eurobank KPIs</b>	<b>Percentage change in the number/value of transactions through the internet/mobile platforms</b>	<b>Innovation and Digital Economy</b> • Digital Customer Experience	110 - 113	✓
	<b>Percentage change in the number of users/new users of the internet/mobile platforms</b>	<b>Innovation and Digital Economy</b> • Digital Customer Experience	110 - 113	✓
<b>Customer Privacy and Data Security</b>				
<b>GRI 103: Management Approach 2016</b>	<b>103-1</b> Explanation of the material topic and its Boundary	<b>Our Materiality and ESG Performance</b> • Material Topics: Our ESG Ambitions, Targets, and Metrics	61 - 82	
	<b>103-2</b> The management approach and its components	<b>Customer Privacy and Protection</b>	116 - 119	
	<b>103-3</b> Evaluation of the management approach	<b>Customer Privacy and Protection</b>	116 - 119	
<b>GRI 418: Customer privacy 2016</b>	<b>418-1</b> Substantiated complaints concerning breaches of customer privacy and losses of customer data	<b>Customer Privacy and Protection</b> • Personal Data Protection	118 -119	
<b>Sustainability Accounting Standards Board (SASB)  Commercial Banks</b>	<b>FN-CB-230a.1</b> Number of data breaches, percentage involving personally identifiable information (PII) and number of account holders affected	<b>Customer Privacy and Protection</b>	116 - 119	

GRI Disclosure	Disclosure	Report Section	Page(s)	External Assurance
<b>Responsible Information and Protection for Clients</b>				
<b>GRI 103: Management Approach 2016</b>	<b>103-1</b> Explanation of the material topic and its Boundary	<b>Our Materiality and ESG Performance</b> • Material Topics: Our ESG Ambitions, Targets, and Metrics	61 - 82	✓
	<b>103-2</b> The management approach and its components	<b>Responsible Information and Protection for Clients</b>	120 - 124	✓
	<b>103-3</b> Evaluation of the management approach	<b>Responsible Information and Protection for Clients</b>	120 - 124	✓
<b>GRI 417: Marketing and Labeling 2016</b>	<b>417-2</b> Incidents of non-compliance concerning product and service information and labeling	<b>Responsible Information and Protection for Clients</b> • Responsible Marketing and Communication	123 - 124	
	<b>417-3</b> Incidents of non-compliance concerning marketing communications	<b>Responsible Information and Protection for Clients</b> • Responsible Marketing and Communication	123 - 124	✓
<b>Diversity, Equity and Inclusion</b>				
<b>GRI 103: Management Approach 2016</b>	<b>103-1</b> Explanation of the material topic and its Boundary	<b>Our Materiality and ESG Performance</b> • Material Topics: Our ESG Ambitions, Targets, and Metrics	61 - 82	✓
	<b>103-2</b> The management approach and its components	<b>Human Resources</b> • Diversity and Inclusion	128 - 130	✓
	<b>103-3</b> Evaluation of the management approach	<b>Human Resources</b> • Diversity and Inclusion	128 - 130	✓
<b>GRI 405: Diversity and Equal Opportunity 2016</b>	<b>405-1</b> Diversity of governance bodies and employees	<b>Human Resources</b> • Diversity and Inclusion <b>The Board of Directors</b> <b>How we are Governed</b> • Diversity and Human Rights	128 - 130 176 - 177 199	✓
	<b>405-2</b> Ratio of basic salary and remuneration of women to men*	<b>How we are Governed</b> • Diversity and Human Rights	199	
<b>Economic Inclusion</b>				
<b>GRI 103: Management Approach 2016</b>	<b>103-1</b> Explanation of the material topic and its Boundary	<b>Our Materiality and ESG Performance</b> • Material Topics: Our ESG Ambitions, Targets, and Metrics	61 - 82	✓
	<b>103-2</b> The management approach and its components	<b>Economic Inclusion</b>	155 - 161	✓
	<b>103-3</b> Evaluation of the management approach	<b>Economic Inclusion</b>	155 - 161	✓
<b>GRI Financial Services Sector Disclosures</b>	<b>FS 13</b> Access points in low-populated or economically disadvantaged areas by type	<b>Economic Inclusion</b> • Making Banking Accessible	155 - 158	✓
	<b>FS 14</b> Initiatives to improve access to financial services for disadvantaged people*	<b>Economic Inclusion</b> • Making Banking Accessible	155 - 158	

\* the index is partially covered

GRI Disclosure	Disclosure	Report Section	Page(s)	External Assurance
<b>Contribution in the Mitigation of Socio-economic Challenges</b>				
<b>GRI 103: Management Approach 2016</b>	<b>103-1</b> Explanation of the material topic and its Boundary	<b>Our Materiality and ESG Performance</b> • Material Topics: Our ESG Ambitions, Targets, and Metrics	61 - 82	
	<b>103-2</b> The management approach and its components	<b>Addressing the Socio-Economic Challenges</b>	163 - 169	
	<b>103-3</b> Evaluation of the management approach	<b>Addressing the Socio-Economic Challenges</b>	163 - 169	
<b>GRI 203: Indirect Economic Impacts 2016</b>	<b>203-2</b> Significant indirect economic impacts	<b>Economic Inclusion Addressing the Socio-Economic Challenges</b>	155 - 161 163 - 169	
<b>Corporate Governance, Strategy, Compliance, and Risk Management</b>				
<b>GRI 103: Management Approach 2016</b>	<b>103-1</b> Explanation of the material topic and its Boundary	<b>Our Materiality and ESG Performance</b> • Material Topics: Our ESG Ambitions, Targets, and Metrics	61 - 82	✓
	<b>103-2</b> The management approach and its components	<b>Governance Review</b>	174 - 206	✓
	<b>103-3</b> Evaluation of the management approach	<b>Governance Review</b>	174 - 206	✓
<b>GRI 205: Anti-corruption 2016</b>	<b>205-3</b> Confirmed incidents of corruption and actions taken	<b>Business Ethics and Compliance</b>	200 - 205	
<b>GRI 206: Anti-competitive Behavior 2016</b>	<b>206-1</b> Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	<b>Business Ethics and Compliance</b>	200 - 205	
<b>GRI 419: Socioeconomic compliance 2016</b>	<b>419-1</b> Non-compliance with laws and regulations in the social and economic area	<b>Business Ethics and Compliance</b>	200 - 205	
<b>Sustainability Accounting Standards Board (SASB) Commercial Banks</b>	<b>FN-CB-510a.1</b> Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	<b>Business Ethics and Compliance</b>	200 - 205	
	<b>FN-CB-510a.2</b> Description of whistleblower policies and procedures*	<b>Business Ethics and Compliance</b> • Business Ethics and Code of Conduct	200 - 203	

\* the index is partially covered

GRI Disclosure	Disclosure	Report Section	Page(s)	External Assurance
<b>Other Disclosures</b>				
<b>GRI 204: Procurement Practices 2016</b>	<b>GRI 204-1:</b> Proportion of spending on local suppliers	<b>Our Business</b> • Suppliers Relations	50 - 52	
<b>GRI 401: Employment 2016</b>	<b>GRI 401-1:</b> New employee hires and employee turnover	<b>Human Resources</b> • Attraction And Retention	131 - 139	
	<b>GRI 401-2:</b> Benefits provided to full-time employees that are not provided to temporary or part-time employees*	<b>Human Resources</b> • Health, Safety and Wellbeing	146 - 150	
<b>GRI 403: Occupational Health and Safety 2018</b>	<b>GRI 403-1:</b> Occupational health and safety management system	<b>Human Resources</b> • Health, Safety and Wellbeing	146 - 150	
	<b>GRI 403-2:</b> Hazard identification, risk assessment, and incident investigation	<b>Human Resources</b> • Health, Safety and Wellbeing	146 - 150	
	<b>GRI 403-4:</b> Worker participation, consultation, and communication on occupational health and safety	<b>Human Resources</b> • Health, Safety and Wellbeing	146 - 150	
	<b>GRI 403-6:</b> Promotion of worker health	<b>Human Resources</b> • Health, Safety and Wellbeing	146 - 150	
	<b>GRI 403-8:</b> Workers covered by an occupational health and safety management system	<b>Human Resources</b> • Health, Safety and Wellbeing	146 - 150	
<b>GRI 404: Training and Education 2016</b>	<b>GRI 404-1:</b> Average hours of training per year per employee	<b>Human Resources</b> • Learning and Development	139 - 145	✓
	<b>GRI 404-2:</b> Programs for upgrading employee skills and transition assistance programs	<b>Human Resources</b> • Attraction and Retention • Learning and Development	131 - 139 139 - 145	
	<b>GRI 404-3:</b> Percentage of employees receiving regular performance and career development reviews	<b>Human Resources</b> • Attraction And Retention	131-139	✓

\* the index is partially covered