

## GRI Standards Content Index

GRI Standard	Disclosure	Report Section/Reference	Page	External Assurance
GRI 101: Foundation 2016				
GRI 102: General Disclosures 2016 (Core Option)				
GRI 102: General Disclosures, Reporting Practice	102-1 Name of the organization	<b>Eurobank Ergasias Services and Holdings SA</b>	23	✓
	102-2 Activities, brands, products and services	<b>Profile</b>	22-25	✓
	102-3 Location of headquarters	<b>8, Othonos Street, 105 57, Athens</b>	23	✓
	102-4 Location of operations	<b>Profile</b>	22-25	✓
	102-5 Ownership and legal form	<a href="https://www.eurobankholdings.gr/-/media/holding/omilos/poioi-eimaste/etairiki-diakubernisi/katastatiko/katastatiko-eurobank-holdings-eng.pdf">https://www.eurobankholdings.gr/-/media/holding/omilos/poioi-eimaste/etairiki-diakubernisi/katastatiko/katastatiko-eurobank-holdings-eng.pdf</a>		✓
	102-6 Markets served	<b>Profile</b>	22-25	✓
	102-7 Scale of the organization	<b>Profile</b>	22-25	✓
	102-8 10Information on employees and other workers	<b>Society</b> <ul style="list-style-type: none"> <li>• Human Resources <ul style="list-style-type: none"> <li>◦ Human Resources Deployment</li> <li>◦ Labour Unions</li> </ul> </li> </ul> <p><i>Bank's operations are performed only by employees of the Bank and there are no variations to the number of employees due to seasonality in the year 2020.</i></p>	110-112 129	✓
	102-9 Supply chain	<b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Customer &amp; Supplier Relations <ul style="list-style-type: none"> <li>◦ Supplier Relations</li> </ul> </li> </ul>	190-192	✓
	102-10 Significant changes to the organization and its supply chain	<b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Customer &amp; Supplier Relations <ul style="list-style-type: none"> <li>◦ Supplier Relations</li> </ul> </li> </ul>	190-192	✓
	102-11 Precautionary approach	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>• Sustainable Development Strategy</li> </ul>	35-36	✓
	102-12 External initiatives	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>• Memberships in Associations &amp; Organisations</li> </ul>	58-62	✓
	102-13 Membership of associations	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>• Memberships in Associations &amp; Organisations</li> </ul>	58-62	✓
GRI 102: General Disclosures, Strategy	102-14 Statement from senior decision-maker	<b>Letter to Stakeholders</b>	8-19	✓
GRI 102: General Disclosures, Ethics & Integrity	102-16 Values, principles, standards, and norms of behaviour	<b>Profile</b> <b>Sustainable Development</b> <ul style="list-style-type: none"> <li>• Corporate Responsibility Principles</li> </ul>	22-25 37	✓
GRI 102: General Disclosures, Governance	102-18 Governance structure	<b>Corporate Governance</b> <b>Sustainable Development</b> <ul style="list-style-type: none"> <li>• Sustainable Development Strategy <ul style="list-style-type: none"> <li>◦ Group Environmental &amp; Sustainability Committee</li> </ul> </li> </ul>	130-159 36	✓

GRI Standard	Disclosure	Report Section/Reference	Page	External Assurance
GRI 102: General Disclosures, Stakeholder engagement	102-40 List of stakeholder groups	<b>Sustainable Development</b> • Stakeholders Dialogue	38-39	✓
	102-41 Collective bargaining agreements	<b>Society</b> • Human Resources ◦ Labour Unions	129	✓
	102-42 Identifying and selecting stakeholders	<b>Sustainable Development</b> • Stakeholders Dialogue	38-39	✓
	102-43 Approach to stakeholder engagement	<b>Sustainable Development</b> • Stakeholders Dialogue	38-39	✓
	102-44 Key topics and concerns raised	<b>Sustainable Development</b> • Stakeholders Dialogue • Materiality Analysis • Material Issues	38-39 42-43 44-57	✓
GRI 102: General Disclosures, Reporting Practice	102-45 Entities included in the consolidated financial statements	<a href="https://www.eurobankholdings.gr/-/media/holding/omilos/enimerosi-ependuton/enimerosi-metoxon-eurobank/oikonomika-apotelesmata-part-01/2021/fy-2020/consolidated-financial-statements-2020.pdf">https://www.eurobankholdings.gr/-/media/holding/omilos/enimerosi-ependuton/enimerosi-metoxon-eurobank/oikonomika-apotelesmata-part-01/2021/fy-2020/consolidated-financial-statements-2020.pdf</a>		✓
	102-46 Defining report content and topic boundaries	<b>Sustainable Development</b> • Methodology • Materiality Analysis	40-41 42-43	✓
	102-47 List of material topics	<b>Sustainable Development</b> • Materiality Analysis	42-43	✓
	102-48 Restatements of information	There are no restatements of information given in previous reports.		✓
	102-49 Changes in reporting	<b>Sustainable Development</b> • Methodology • Materiality Analysis	40-41 42-43	✓
	102-50 Reporting period	<b>01.01.2020 - 31.12.2020</b>		✓
	102-51 Date of most recent report	<b>Annual Report 2020 -Business &amp; Sustainability</b> (28.07.2020)		✓
	102-52 Reporting cycle	<b>Annual</b>		✓
	102-53 Contact point for questions regarding the report	<b>Sustainable Development</b> • Methodology	40-41	✓
	102-54 Claims of reporting in accordance with the GRI Standards	<b>Sustainable Development</b> • Methodology	40-41	✓
	102-55 GRI Content Index	<b>Annexes</b> ◦ GRI Standards Content Index	230-239	✓
102-56 External assurance	<b>Sustainable Development</b> • Methodology <b>Annexes</b> • Independent Auditor's Limited Assurance Report	40-41 247	✓	

GRI Standard	Disclosure	Report Section/Reference	Page	External Assurance
GRI 101: Foundation 2016				
GRI 200, 400: Topic Specific Standards 2016				
GRI FS: Financial Services Sector Supplement				
GRI 102: General Disclosures 2016				
<b>Material Issues</b>				
<b>Integration of new technologies - Digital Banking - Digital Transformation</b>				
GRI 103: Management approach	<b>103-1</b> Explanation of the material topic and its boundary	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>• Sustainable Development Strategy</li> <li>• Corporate Responsibility Principles</li> <li>• Materiality Analysis</li> </ul>	35-36 37 42-43	✓
	<b>103-2</b> The management approach and its components	<b>Letter to Stakeholders</b> <b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Digital Customer Experience</li> </ul>	8-19 194-197	✓
	<b>103-3</b> Evaluation of the management approach	<b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Digital Customer Experience</li> </ul>	194-197	✓
Eurobank Indexes	Number/value of transactions through the internet / mobile platforms.	<b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Digital Customer Experience</li> </ul>	194-197	✓
	Number of users/new users of the internet/mobile platforms.	<b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Digital Customer Experience</li> </ul>	194-197	✓
	Digital literacy: Using digital capabilities for social purposes	<b>Society</b> <ul style="list-style-type: none"> <li>• Entrepreneurship &amp; Innovation <ul style="list-style-type: none"> <li>◦ Digital Academy for Business</li> </ul> </li> </ul> <b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Digital Customer Experience</li> </ul>	94 194-197	
<b>Personal data protection</b>				
GRI 103: Management approach	<b>103-1</b> Explanation of the material topic and its boundary	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>• Sustainable Development Strategy</li> <li>• Corporate Responsibility Principles</li> <li>• Materiality Analysis</li> </ul>	35-36 37 42-43	
	<b>103-2</b> The management approach and its components	<b>Letter to Stakeholders</b> <b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Customer &amp; Supplier Relations <ul style="list-style-type: none"> <li>◦ Personal Data Protection</li> </ul> </li> </ul>	8-19 187-188	
	<b>103-3</b> Evaluation of the management approach	<b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Customer &amp; Supplier Relations <ul style="list-style-type: none"> <li>◦ Personal Data Protection</li> </ul> </li> </ul>	187-188	
GRI 418: Customer Privacy	<b>418-1</b> Substantiated complaints concerning breaches of customer privacy and losses of customer data	<b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Customer &amp; Supplier Relations <ul style="list-style-type: none"> <li>◦ Personal Data Protection</li> </ul> </li> </ul>	187-188	
<b>Financial growth - performance</b>				
GRI 103: Management approach	<b>103-1</b> Explanation of the material topic and its boundary	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>• Sustainable Development Strategy</li> <li>• Corporate Responsibility Principles</li> <li>• Materiality Analysis</li> </ul>	35-36 37 42-43	✓
	<b>103-2</b> The management approach and its components	<b>Letter to Stakeholders</b> <b>Profile</b>	8-19 22-25	✓
	<b>103-3</b> Evaluation of the management approach	<b>Profile</b> <b>Financial Reports 2020</b> <a href="https://www.eurobankholdings.gr/en/investor-relations/financial-results-pages/financial-year-2020/">https://www.eurobankholdings.gr/en/investor-relations/financial-results-pages/financial-year-2020/</a>	22-25	✓
GRI 201: Economic performance	<b>201-1</b> Direct economic value generated and distributed	<b>Profile</b>	25	✓

GRI Standard	Disclosure	Report Section/Reference	Page	External Assurance
<b>Supporting &amp; financing the Greek economy</b>				
GRI 103: Management approach	<b>103-1</b> Explanation of the material topic and its boundary	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>• Sustainable Development Strategy</li> <li>• Corporate Responsibility Principles</li> <li>• Materiality Analysis</li> </ul>	35-36 37 42-43	✓
	<b>103-2</b> The management approach and its components	<b>Letter to Stakeholders</b> <b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Customer &amp; Supplier Relations <ul style="list-style-type: none"> <li>◦ Supplier Relations</li> </ul> </li> </ul> <b>Society</b>	8-19 190-192 76-129	✓
	<b>103-3</b> Evaluation of the management approach	<b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Customer &amp; Supplier Relations <ul style="list-style-type: none"> <li>◦ Supplier Relations</li> </ul> </li> </ul> <b>Society</b>	190-192 76-129	✓
GRI 203: Indirect economic impacts	<b>203-1</b> Infrastructure investments and services supported	<b>Society</b> <ul style="list-style-type: none"> <li>• Entrepreneurship &amp; Innovation</li> </ul>	94-99	
	<b>203-2</b> Significant indirect economic impacts	<b>Society</b> <ul style="list-style-type: none"> <li>• Entrepreneurship &amp; Innovation</li> <li>• Social Contribution</li> </ul>	94-99 100-107	
GRI 204: Procurement practices	<b>204-1</b> Proportion of spending on local suppliers	<b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Customer &amp; Supplier Relations <ul style="list-style-type: none"> <li>◦ Supplier Relations</li> </ul> </li> </ul>	190-192	✓
GRI Financial Services Sector Supplement: Product Responsibility. Product Portfolio	<b>FS7</b> Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	<b>Society</b> <ul style="list-style-type: none"> <li>• Sustainable Development Financing</li> <li>• Products &amp; services with a social &amp; environmental impact</li> <li>• Social Contribution</li> </ul>	84-89 90-93 100-107	
	<b>FS8</b> Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	<b>Society</b> <ul style="list-style-type: none"> <li>• Products and services with a social and environmental impact</li> </ul>	90-93	
<b>Attracting &amp; developing human resources &amp; continuously improving the knowledge &amp; skills of employees through modern training &amp; development programmes</b>				
GRI 103: Management approach	<b>103-1</b> Explanation of the material topic and its boundary	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>• Sustainable Development Strategy</li> <li>• Corporate Responsibility Principles</li> <li>• Materiality Analysis</li> </ul>	35-36 37 42-43	✓
	<b>103-2</b> The management approach and its components	<b>Letter to Stakeholders</b> <b>Society</b> <ul style="list-style-type: none"> <li>• Human Resources</li> </ul> <b>Corporate Governance</b> <ul style="list-style-type: none"> <li>• Management Committees</li> <li>• Policies</li> </ul>	8-19 108-129 138-143 144-152	✓
	<b>103-3</b> Evaluation of the management approach	<b>Society</b> <ul style="list-style-type: none"> <li>• Human Resources</li> </ul> <b>Corporate Governance</b> <ul style="list-style-type: none"> <li>• Management Committees</li> <li>• Policies</li> </ul>	108-129 138-143 144-152	✓

GRI Standard	Disclosure	Report Section/Reference	Page	External Assurance
GRI 401: Employment	401-1 New employee hires and employee turnover	<b>Society</b> <ul style="list-style-type: none"> <li>Human Resources <ul style="list-style-type: none"> <li>Human Resources Deployment</li> <li>Selecting Human Resources, Attracting &amp; Retaining Talent</li> </ul> </li> </ul>	110-112 113-116	✓
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	<b>Society</b> <ul style="list-style-type: none"> <li>Human Resources <ul style="list-style-type: none"> <li>Supporting our Employees &amp; their Families</li> </ul> </li> </ul> <p><i>All benefits mentioned are offered to full-time and temporary employees</i></p>	125-126	
GRI 404: Training & Education	404 -1 Average hours of training per year per employee	<b>Society</b> <ul style="list-style-type: none"> <li>Human Resources <ul style="list-style-type: none"> <li>Learning</li> <li>Professional Development</li> </ul> </li> </ul> <b>Corporate Governance</b>	117-118 119-120 130-159	✓
	404-2 Programmes for upgrading employee skills and transition assistance programmes	<b>Society</b> <ul style="list-style-type: none"> <li>Human Resources <ul style="list-style-type: none"> <li>Selecting Human Resources, Attracting &amp; Retaining Talent</li> </ul> </li> </ul>	113-116	
	404-3 Percentage of employees receiving regular performance and career development reviews	<b>Society</b> <ul style="list-style-type: none"> <li>Human Resources <ul style="list-style-type: none"> <li>Performance Evaluation</li> </ul> </li> </ul>	120-122	✓
GRI 405: Diversity and Equal Opportunity	405-1 Diversity of governance bodies and employees	<b>Society</b> <ul style="list-style-type: none"> <li>Human Resources <ul style="list-style-type: none"> <li>Human Resources Deployment</li> </ul> </li> </ul> <b>Corporate Governance</b> <ul style="list-style-type: none"> <li>Management Committees</li> </ul>	110-112 138-143	✓
	405-2 Ratio of basic salary and remuneration of women to men	<b>Corporate Governance</b> <ul style="list-style-type: none"> <li>Policies <ul style="list-style-type: none"> <li>Remuneration Policy</li> </ul> </li> </ul>	150-152	
<b>Business Ethics &amp; Regulatory Compliance</b>				
GRI 103: Management approach	103-1 Explanation of the material topic and its boundary	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>Sustainable Development Strategy</li> <li>Corporate Responsibility Principles</li> <li>Materiality Analysis</li> </ul>	35-36 37 42-43	
	103-2 The management approach and its components	<b>Letter to Stakeholders</b> <b>Corporate Governance</b> <ul style="list-style-type: none"> <li>Group Compliance <ul style="list-style-type: none"> <li>Code of Conduct &amp; Ethics</li> </ul> </li> </ul>	8-19 157-159	
	103-3 Evaluation of the management approach	<b>Corporate Governance</b> <ul style="list-style-type: none"> <li>Group Compliance <ul style="list-style-type: none"> <li>Code of Conduct &amp; Ethics</li> </ul> </li> </ul>	157-159	
GRI 205: Anti-corruption	205-2 Communication and training about anti-corruption policies and procedures	<b>Corporate Governance</b> <ul style="list-style-type: none"> <li>Group Compliance <ul style="list-style-type: none"> <li>Code of Conduct &amp; Ethics</li> </ul> </li> </ul>	157-159	
	205-3 Confirmed incidents of corruption and actions taken	<b>Corporate Governance</b> <ul style="list-style-type: none"> <li>Group Compliance <ul style="list-style-type: none"> <li>Code of Conduct &amp; Ethics</li> </ul> </li> </ul>	157-159	

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<b>Actions &amp; initiatives to manage Covid-19 pandemic impact</b>				
GRI 103: Management approach	103-1 Explanation of the material topic and its boundary	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>Corporate Responsibility Principles</li> <li>Materiality Analysis</li> </ul>	37 42-43	
	103-2 The management approach and its components	<b>Letter to Stakeholders</b> <b>Society</b> <ul style="list-style-type: none"> <li>Addressing the Pandemic</li> <li>Human Resources <ul style="list-style-type: none"> <li>Occupational Health &amp; Safety</li> </ul> </li> </ul> <b>IT &amp; Technology</b>	8-19 78-83 122-125 224-225	
	103-3 Evaluation of the management approach	<b>Society</b> <ul style="list-style-type: none"> <li>Addressing the Pandemic</li> </ul> <b>IT &amp; Technology</b>	78-83 224-225	
GRI 403: Occupational Health and Safety	403-1 Occupational health and safety management system	<b>Society</b> <ul style="list-style-type: none"> <li>Human Resources <ul style="list-style-type: none"> <li>Occupational Health &amp; Safety</li> </ul> </li> </ul>	122-125	
	403-2 Hazard identification, risk assessment, and incident investigation	<b>Society</b> <ul style="list-style-type: none"> <li>Human Resources <ul style="list-style-type: none"> <li>Occupational Health &amp; Safety</li> </ul> </li> </ul>	122-125	
	403-4 Worker participation, consultation, and communication on occupational health and safety	<b>Society</b> <ul style="list-style-type: none"> <li>Human Resources <ul style="list-style-type: none"> <li>Occupational Health &amp; Safety</li> </ul> </li> </ul>	122-125	
	403-6 Promotion of worker health	<b>Society</b> <ul style="list-style-type: none"> <li>Human Resources <ul style="list-style-type: none"> <li>Occupational Health &amp; Safety</li> </ul> </li> </ul>	122-125	
	403-8 Workers covered by an occupational health and safety management system	<b>Society</b> <ul style="list-style-type: none"> <li>Human Resources <ul style="list-style-type: none"> <li>Occupational Health &amp; Safety</li> </ul> </li> </ul>	122-125	
<b>Improvement of products &amp; services</b>				
GRI 103: Management approach	103-1 Explanation of the material topic and its boundary	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>Sustainable Development Strategy</li> <li>Corporate Responsibility Principles</li> <li>Materiality Analysis</li> </ul>	35-36 37 42-43	
	103-2 The management approach and its components	<b>Letter to Stakeholders</b> <b>Customer Experience</b> <ul style="list-style-type: none"> <li>Digital Customer Experience</li> </ul>	8-19 194-197	
	103-3 Evaluation of the management approach	<b>Customer Experience</b> <ul style="list-style-type: none"> <li>Digital Customer Experience</li> </ul>	194-197	
Eurobank Index	Streamlining and optimising processes for the products and services offered	<b>Customer Experience</b> <ul style="list-style-type: none"> <li>Digital Customer Experience</li> </ul>	194-197	
<b>Corporate Governance &amp; Risk Management</b>				
GRI 103: Management approach	103-1 Explanation of the material topic and its boundary	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>Corporate Responsibility Principles</li> <li>Materiality Analysis</li> </ul>	37 42-43	
	103-2 The management approach and its components	<b>Letter to Stakeholders</b> <b>Corporate Governance</b> <b>Risk Management</b>	8-19 130-159 160-181	
	103-2 The management approach and its components	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>Methodology</li> </ul> <b>Corporate Governance</b> <b>Risk Management</b>	40-41 130-159 160-181	

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GRI 102: General Disclosures, Governance	102-17 Mechanisms for advice and concerns about ethics	<b>Corporate Governance</b> • Group Compliance ◦ Code of Conduct & Ethics	157-159	
	102-19 Delegating authority	<b>Sustainable Development</b> • Sustainable Development Strategy ◦ Group Environmental & Sustainability Committee	36	
	102-20 Executive-level responsibility for economic, environmental, and social topics	<b>Sustainable Development</b> • Sustainable Development Strategy ◦ Group Environmental & Sustainability Committee <b>Corporate Governance</b>	36 130-159	
	102-21 Consulting stakeholders on economic, environmental, and social topics	<b>Sustainable Development</b> • Stakeholder Dialogue • Materiality Analysis	38-39 42-43	
	102-22 Composition of the highest governance body and its committees	<b>Corporate Governance</b> • Management Committees	138-143	
	102-23 Chair of the highest governance body	<b>Corporate Governance</b> Georgios P. Zanias Chairman of the Board of Directors, Non- Executive Director	130-159	
	102-24 Nominating and selecting the highest governance body	<b>Corporate Governance</b> • Policies ◦ Board Nomination Policy	144-147	
	102-28 Evaluating the highest governance body's performance	<b>Corporate Governance</b> • Policies ◦ Board and Board Committees Evaluation Policy	148-149	
	102-30 Effectiveness of risk management processes	<b>Risk Management</b> ◦ Risk Appetite Framework ◦ Risk Management Structure	161-162	
	102-32 Highest governance body's role in sustainability reporting	<b>Sustainable Development</b> • Methodology	40-41	
	102-33 Communicating critical concerns	<b>Sustainable Development</b> • Sustainable Development Strategy ◦ Group Environmental & Sustainability Committee	36	
	102-35 Remuneration policies	<b>Corporate Governance</b> • Policies ◦ Remuneration Policy	150-152	
	102-36 Process for determining remuneration	<b>Corporate Governance</b> • Policies ◦ Remuneration Policy	150-152	
	102-37 Stakeholders' involvement in remuneration	<b>Corporate Governance</b> • Policies ◦ Remuneration Policy	150-152	
	102-38 Annual total compensation ratio	<b>Corporate Governance</b> • Policies ◦ Remuneration Policy	150-152	
	102-39 Percentage increase in annual total compensation ratio	<b>Corporate Governance</b> • Policies ◦ Remuneration Policy	150-152	

GRI Standard	Disclosure	Report Section/Reference	Page	External Assurance
<b>Safe and productive work environment with the integration of new technologies</b>				
GRI 103: Management approach	<b>103-1</b> Explanation of the material topic and its boundary	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>• Sustainable Development Strategy</li> <li>• Corporate Responsibility Principles</li> <li>• Materiality Analysis</li> </ul>	35-36 37 42-43	
	<b>103-2</b> The management approach and its components	<b>Letter to Stakeholders</b> <b>Society</b> <ul style="list-style-type: none"> <li>• Human Resources</li> </ul>	8-19 108-129	
	<b>103-3</b> Evaluation of the management approach	<b>Letter to Stakeholders</b> <b>Society</b> <ul style="list-style-type: none"> <li>• Human Resources</li> </ul>	8-19 108-129	
GRI 403: Occupational Health and Safety	<b>403-1</b> Occupational health and safety management system	<b>Society</b> <ul style="list-style-type: none"> <li>• Human Resources <ul style="list-style-type: none"> <li>◦ Occupational Health &amp; Safety</li> </ul> </li> </ul>	122-125	
	<b>403-8</b> Workers covered by an occupational health and safety management system	<b>Society</b> <ul style="list-style-type: none"> <li>• Human Resources <ul style="list-style-type: none"> <li>◦ Occupational Health &amp; Safety</li> </ul> </li> </ul>	122-125	
	<b>403-4</b> Worker participation, consultation, and communication on occupational health and safety	<b>Society</b> <ul style="list-style-type: none"> <li>• Human Resources <ul style="list-style-type: none"> <li>◦ Occupational Health &amp; Safety</li> </ul> </li> </ul>	122-125	
<b>Responsible provision of information &amp; customer service</b>				
GRI 103: Management approach	<b>103-1</b> Explanation of the material topic and its boundary	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>• Sustainable Development Strategy</li> <li>• Corporate Responsibility Principles</li> <li>• Materiality Analysis</li> </ul>	35-36 37 42-43	✓
	<b>103-2</b> The management approach and its components	<b>Letter to Stakeholders</b> <b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Customer &amp; Supplier Relations <ul style="list-style-type: none"> <li>◦ Responsible Customer Information</li> </ul> </li> </ul>	8-19 186-187	✓
	<b>103-3</b> Evaluation of the management approach	<b>Letter to Stakeholders</b> <b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Customer &amp; Supplier Relations <ul style="list-style-type: none"> <li>◦ Responsible Customer Information</li> </ul> </li> </ul>	8-19 186-187	✓
GRI 417: Marketing & labeling	<b>417-1</b> Requirements for product and service information and labelling	<b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Customer &amp; Supplier Relations <ul style="list-style-type: none"> <li>◦ Responsible Customer Information</li> </ul> </li> </ul>	186-187	
	<b>417-2</b> Incidents of non-compliance concerning product and service information and labeling	<b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Customer &amp; Supplier Relations <ul style="list-style-type: none"> <li>◦ Responsible Customer Information</li> </ul> </li> </ul>	186-187	
	<b>417-3</b> Incidents of non-compliance concerning marketing communications	<b>Customer Experience</b> <ul style="list-style-type: none"> <li>• Customer &amp; Supplier Relations <ul style="list-style-type: none"> <li>◦ Responsible Customer Information</li> </ul> </li> </ul>	186-187	✓



GRI Standard	Disclosure	Report Section/Reference	Page	External Assurance
<b>Investments, financing and products based on social and environmental criteria (ESG)</b>				
GRI 103: Management approach	<b>103-1</b> Explanation of the material topic and its boundary	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>• Sustainable Development Strategy</li> <li>• Corporate Responsibility Principles</li> <li>• Materiality Analysis</li> </ul>	35-36 37 42-43	
	<b>103-2</b> The management approach and its components	<b>Letter to Stakeholders</b> <b>Society</b> <ul style="list-style-type: none"> <li>• Sustainable Development Financing</li> <li>• Products &amp; services with a social &amp; environmental impact</li> </ul>	8-19 84-89 90-93	
	<b>103-3</b> Evaluation of the management approach	<b>Letter to Stakeholders</b> <b>Society</b> <ul style="list-style-type: none"> <li>• Sustainable Development Financing</li> <li>• Products &amp; services with a social &amp; environmental impact</li> </ul>	8-19 84-89 90-93	
GRI Financial Services Sector Supplement: Product Responsibility, Product Portfolio	<b>FS8</b> Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	<b>Society</b> <ul style="list-style-type: none"> <li>• Sustainable Development Financing</li> <li>• Products &amp; services with a social &amp; environmental impact</li> </ul>	84-89 90-93	
<b>Environmental footprint &amp; climate change</b>				
GRI 103: Management approach	<b>103-1</b> Explanation of the material topic and its boundary	<b>Sustainable Development</b> <ul style="list-style-type: none"> <li>• Sustainable Development Strategy</li> <li>• Corporate Responsibility Principles</li> <li>• Materiality Analysis</li> </ul>	35-36 37 42-43	✓
	<b>103-2</b> The management approach and its components	<b>Letter to Stakeholders</b> <b>The Environment</b>	8-19 64-75	✓
	<b>103-3</b> Evaluation of the management approach	<b>Letter to Stakeholders</b> <b>The Environment</b>	8-19 64-75	✓
GRI 301: Materials	<b>301-1</b> Materials used by weight or volume	<b>The Environment</b> <ul style="list-style-type: none"> <li>• Environmental Performance</li> </ul>	68-75	
GRI 302: Energy	<b>302-1</b> Energy consumption within the organization	<b>The Environment</b> <ul style="list-style-type: none"> <li>• Environmental Performance</li> </ul>	68-75	✓
	<b>302-2</b> Energy consumption outside of the organization	<b>The Environment</b> <ul style="list-style-type: none"> <li>• Environmental Performance</li> </ul>	68-75	
	<b>302-3</b> Energy intensity	<b>The Environment</b> <ul style="list-style-type: none"> <li>• Environmental Performance</li> </ul>	68-75	✓
	<b>302-4</b> Reduction of energy consumption	<b>The Environment</b> <ul style="list-style-type: none"> <li>• Environmental Performance</li> </ul>	68-75	✓

GRI Standard	Disclosure	Report Section/Reference	Page	External Assurance
GRI 305: Emissions	<b>305-1</b> Direct (Scope 1) GHG emissions	<b>The Environment</b> • Environmental Performance	68-75	
	<b>305-2</b> Energy indirect (Scope 2) GHG emissions	<b>The Environment</b> • Environmental Performance	68-75	
	<b>305-3</b> Other indirect (Scope 3) GHG emissions	<b>The Environment</b> • Environmental Performance	68-75	
	<b>305-4</b> GHG emissions intensity	<b>The Environment</b> • Environmental Performance	68-75	
	<b>305-5</b> Reduction of GHG emissions	<b>The Environment</b> • Environmental Performance	68-75	
<b>Access to financial services for all (financial inclusion)</b>				
GRI 103: Management approach	<b>103-1</b> Explanation of the material topic and its boundary	<b>Sustainable Development</b> • Sustainable Development Strategy • Corporate Responsibility Principles • Materiality Analysis	35-36 37 42-43	✓
	<b>103-2</b> The management approach and its components	<b>Letter to Stakeholders</b> <b>Society</b> • Entrepreneurship & Innovation <b>Customer Experience</b> • Customer Service	8-19 94-99 183-185	✓
	<b>103-3</b> Evaluation of the management approach	<b>Letter to Stakeholders</b> <b>Society</b> • Entrepreneurship & Innovation <b>Customer Experience</b> • Customer Service	8-19 94-99 183-185	✓
GRI Financial Services Sector Supplement: Product Responsibility. Product Portfolio	<b>FS7</b> Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	<b>Society</b> • Entrepreneurship & Innovation	94-99	
	<b>FS 13</b> Access points in low-populated or economically disadvantaged areas by type	<b>Customer Experience</b> • Customer Service	183-185	✓
	<b>FS 14</b> Initiatives to improve access to financial services for disadvantaged people	<b>Customer Experience</b> • Customer Service	183-185	

## Athens Stock Exchange ESG Reporting Guide

Metrics		Reference to the Annual Report	Page	Reference to the GRI Content Index
<b>ENVIRONMENTAL</b>				
C-E3	Energy consumption within the organisation	<b>The Environment</b>	64-75	GRI 302 -1
C-E1	Scope 1 emissions	<b>The Environment</b>	64-75	GRI 305-1
C-E2	Scope 2 emissions	<b>The Environment</b>	64-75	GRI 305-2
A-E1	Scope 3 emissions	<b>The Environment</b>	64-75	GRI 305-3
<b>SOCIAL</b>				
C-S1	Female employees	<b>Society</b> • Human Resources	108-129	GRI 405-1
C-S2	Female employees in management positions	<b>Corporate Governance</b> <b>Society</b> • Human Resources	130-159 108-129	GRI 405-1
C-S3	Turnover rates	<b>Society</b> • Human Resources	108-129	GRI 401-1
C-S4	Employee training	<b>Society</b> • Human Resources	108-129	GRI 404-1
A-S1	Stakeholder engagement	<b>Sustainable Development</b> <b>Society</b> • Human Resources	34-63 108-129	GRI 102-16 GRI 102-40 GRI 102-41 GRI 102-42
A-S3	Gender pay gap	<b>Corporate Governance</b>	130-159	GRI 405-2
A-S4	CEO pay ratio	<b>Corporate Governance</b>	130-159	GRI 102-38
SS-S2	Customer privacy	<b>Customer Experience</b>	182-201	GRI 418-1
SS-S6	Health and safety performance	<b>Society</b> • Human Resources	108-129	GRI 403-2
SS-S7	Marketing practices	<b>Customer Experience</b>	182-201	GRI 417-1
SS-S8	Customer satisfaction	<b>Customer Experience</b>	182-201	GRI 102-43
<b>GOVERNANCE</b>				
C-G1	Sustainability oversight	<b>Sustainable Development</b>	34-63	GRI 102-20 GRI 102-32
C-G2	Business ethics policy	<b>Corporate Governance</b>	130-159	GRI 205-2 GRI 205-3
C-G3	Data security policy	<b>Customer Experience</b>	182-201	GRI 418-1
A-G2	Materiality	<b>Sustainable Development</b>	34-63	GRI 102-44
A-G4	Variable pay	<b>Corporate Governance</b>	130-159	GRI 102-35
A-G5	External assurance	<b>Sustainable Development</b> <b>Independent Auditor's Limited Assurance Report</b>	34-63 247	GRI 102-56

## AA1000 AccountAbility Principles (2018)

AA1000 Principles	Reference to the Annual Report
The Foundation Principle of Inclusivity	<ul style="list-style-type: none"> <li>• Sustainable Development               <ul style="list-style-type: none"> <li>◦ Stakeholders Dialogue</li> <li>◦ Materiality Analysis</li> </ul> </li> </ul>
The Principle of Materiality	<ul style="list-style-type: none"> <li>• Sustainable Development               <ul style="list-style-type: none"> <li>◦ Materiality Analysis</li> </ul> </li> </ul>
The Principle of Responsiveness	<ul style="list-style-type: none"> <li>• Sustainable Development               <ul style="list-style-type: none"> <li>◦ Stakeholders Dialogue</li> <li>◦ Material Issues</li> </ul> </li> <li>• Customer &amp; Supplier Relations</li> <li>• Financial Review</li> <li>• Society               <ul style="list-style-type: none"> <li>◦ Human Resources</li> </ul> </li> <li>• The Environment</li> </ul>
Impact	<ul style="list-style-type: none"> <li>• Letter to Stakeholders</li> <li>• Sustainable Development</li> <li>• Corporate Governance</li> </ul>

## ISO 26000:2010 Table

ISO 26000:2010 Clauses	Description	Reference to the GRI Content Index or other sources
4	Principles of Corporate Responsibility	
4.2	Accountability	The implementation of the GRI Standards provides the company with a tool for the accountability and transparency of its environmental, social and economic impacts
4.3	Transparency	
4.4	Ethical behaviour	GRI 102 General Disclosures: 3. Ethics and integrity
4.5	Respect for stakeholder interests	Stakeholder inclusiveness principle
4.6	Respect for the law	Group Compliance
4.7	Respect for International norms of behaviour	GRI 102 General Disclosures: 2. Strategy
4.8	Respect for human rights	<ul style="list-style-type: none"> <li>• Sustainable Development               <ul style="list-style-type: none"> <li>◦ Memberships in Associations &amp; Organisations (UN Global Compact)</li> </ul> </li> <li>• Society               <ul style="list-style-type: none"> <li>◦ Human Resources</li> </ul> </li> </ul>
5	Recognising social responsibility & engaging stakeholders	
5.2	Recognising Social Responsibility	GRI 102 General Disclosures: 6. Reporting method
5.3	Stakeholder identification and engagement	GRI 102 General Disclosures: 5. Stakeholder engagement
6	Guidance on social responsibility core subjects	
6.2	Organisational governance	GRI 102 General Disclosures: 2. Strategy 4 Governance
6.3.9	Economic, social and cultural rights	GRI 203-1 Infrastructure investments and services supported GRI 203-2 Significant indirect economic impacts
6.3.10	Fundamental principles and rights at work	GRI 102 General Disclosures: Organisational profile
6.4.1-6.4.2	Labour practices	
6.4.3	Employment and employment relations	GRI 102 General Disclosures: Organisational profile GRI 401-1 New employee hires and employee turnover
6.4.4	Condition of work and social protection	GRI 102 General Disclosures: Organisational profile GRI 401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees
6.4.5	Social dialogue	GRI 102 General Disclosures: Organisational profile

ISO 26000:2010 Clauses	Description	Reference to the GRI Content Index or other sources
6.4.6	Health and safety at work	<ul style="list-style-type: none"> <li>• Society               <ul style="list-style-type: none"> <li>◦ Human Resources</li> <li>- Occupational Health &amp; Safety</li> </ul> </li> </ul>
6.4.7	Human development and training in the workplace	GRI 404 -1 Average hours of training per year per employee GRI 404-2 Programmes for upgrading employee skills and transition assistance programmes GRI 404-3 Percentage of employees receiving regular performance and career
6.5.1 - 6.5.2	Overview of the environment-Principles and considerations	<ul style="list-style-type: none"> <li>• The Environment               <ul style="list-style-type: none"> <li>◦ Environmental Policy</li> </ul> </li> </ul>
6.5.3	Prevention of pollution	<ul style="list-style-type: none"> <li>• The Environment               <ul style="list-style-type: none"> <li>◦ Environmental Performance</li> <li>- Saving Natural Resources</li> <li>- Reducing, Recycling &amp; Properly Managing Solid Waste</li> </ul> </li> </ul>
6.5.4	Sustainable resource use	<ul style="list-style-type: none"> <li>• The Environment               <ul style="list-style-type: none"> <li>◦ Environmental Performance</li> <li>- Saving Natural Resources</li> </ul> </li> </ul>
6.5.5	Climate change mitigation and adaption	<ul style="list-style-type: none"> <li>• The Environment               <ul style="list-style-type: none"> <li>◦ Environmental Performance</li> <li>- Saving Natural Resources</li> </ul> </li> </ul>
6.6.1-6.6.2	Overview of fair operating practices - Principles and considerations	<ul style="list-style-type: none"> <li>• Sustainable Development               <ul style="list-style-type: none"> <li>◦ Sustainable Development Strategy</li> <li>◦ Corporate Responsibility Principles</li> </ul> </li> </ul>
6.6.3	Anti-corruption	GRI 102 General Disclosures: 3. Ethics and integrity
6.6.6	Promoting social responsibility in the value chain	GRI 203-2 Significant indirect economic impacts
6.6.7	Respect for property rights	
6.7.1-6.7.2	Consumer issues	GRI 417-1 Requirements for product and service information and labelling GRI 102-43 Approach to stakeholder engagement GRI 102-44 Key topics and concerns raised
6.7.3	Fair marketing, factual and unbiased information and fair contractual practices	GRI 417-1 Requirements for product and service information and labelling
6.7.4	Protecting consumers' health and safety	GRI 417-1 Requirements for product and service information and labelling
6.7.5	Sustainable consumption	

ISO 26000:2010 Clauses	Description	Reference to the GRI Content Index or other sources
6.7.6	Consumer service, support and complaint and dispute resolution	GRI 102-43 Approach to stakeholder engagement GRI 102-44 Key topics and concerns raised
6.7.7	Consumer data protection and privacy	Customer Experience <ul style="list-style-type: none"> <li>• Customer &amp; Supplier Relations <ul style="list-style-type: none"> <li>◦ Responsible Customer Information</li> <li>◦ Personal Data Protection</li> </ul> </li> </ul>
6.7.8	Access to essential services	GRI 203-2 Significant indirect economic impacts
6.7.9	Education and awareness	GRI 417-1 Requirements for product and service information and labelling
6.8.1-6.8.2	Community involvement and development	GRI 201-1 Direct economic value generated and distributed GRI 203-1 Infrastructure investments and services supported GRI 203-2 Significant indirect economic impact
6.8.3	Community contribution	
6.8.4	Education and culture	Society
6.8.5	Employment creation and skills development	GRI 102 General Disclosures: Organisational profile GRI 203-2 Significant indirect economic impacts
6.8.6	Technology development access	Society <ul style="list-style-type: none"> <li>• Entrepreneurship &amp; Innovation</li> <li>• Human Resources <ul style="list-style-type: none"> <li>◦ Learning</li> <li>◦ Professional Development</li> </ul> </li> </ul>
6.8.7	Wealth and income creation	GRI 201-1 Direct economic value generated and distributed GRI 203-1 Infrastructure investments and services supported GRI 203-2 Significant indirect economic impacts
6.8.9	Social investment	
7	<b>Guidance on integrating social responsibility throughout an organisation</b>	
7.2	The relationship of an organisation's characteristics to Social Responsibility	GRI 102 General Disclosures
7.3.1	Due diligence	GRI 103: Management approach
7.3.2	Determining relevance and significance of core subjects and issues to an organisation	GRI 102 General Disclosures: 6. Reporting method

ISO 26000:2010 Clauses	Description	Reference to the GRI Content Index or other sources
7.3.3	An organisation's sphere of influence	GRI 102 General Disclosures: 6. Reporting method
7.3.4	Establishing priorities for addressing issues	GRI 102 General Disclosures: 6. Reporting method
7.4.1	Raising awareness and building competency for social responsibility	Annual Report 2020-Business & Sustainability
7.4.2	Setting the direction of an organisation for social responsibility	GRI 102 General Disclosures: 2. Strategy
7.4.3	Building social responsibility into an organisation's governance, systems and procedures	GRI 102 General Disclosures: 4. Governance GRI 103: Management approach
7.5.3	Types of communication on social responsibility	GRI 102 Management approach 5. Stakeholder engagement GRI 102 General Disclosures: 6. Reporting method
7.6.2	Enhancing the credibility of reports and claims about social responsibility	GRI 102 General Disclosures: 6. Reporting method
7.7.2	Monitoring activities for social responsibility	Sustainable Development • Material Issues
7.7.3	Reviewing an organisation's progress and performance on social responsibility	GRI 103: Management approach Sustainable Development • Material Issues
7.7.4	Enhancing the reliability of data and information collection and management	GRI 102 General Disclosures: 6. Reporting method
7.7.5	Improving performance	GRI 102 General Disclosures: 4 Governance GRI 103: Management approach Sustainable Development • Material Issues
7.8	Voluntary initiatives for social responsibility	GRI 102 General Disclosures: Organisational profile