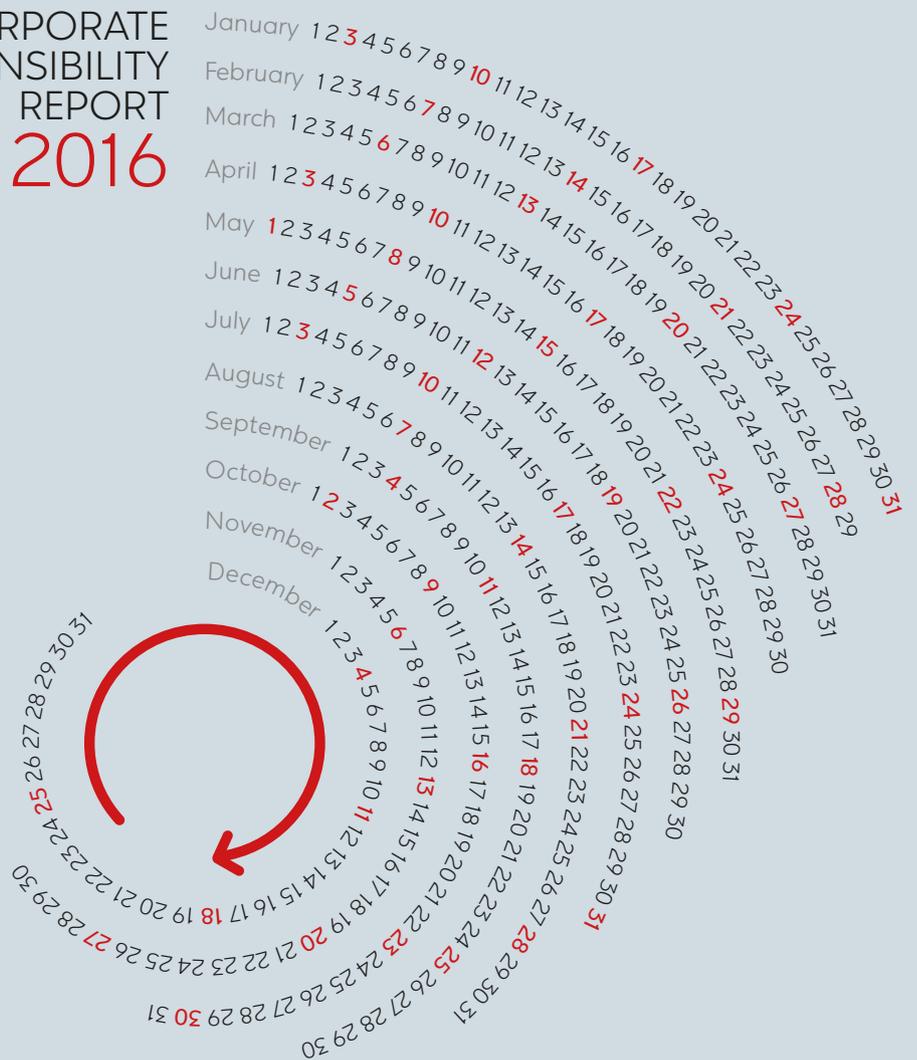


CORPORATE RESPONSIBILITY REPORT 2016



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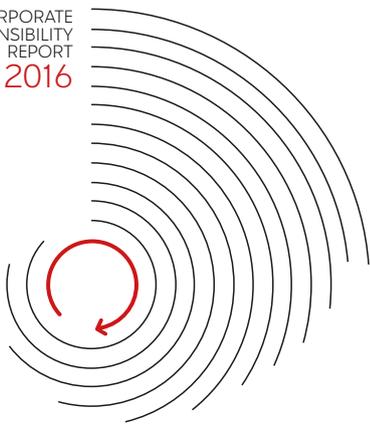


Putting
You First

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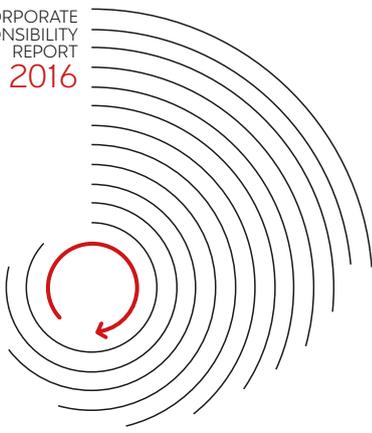
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Letter
to Stakeholders





Letter to Stakeholders

G4-1

In 2016, Eurobank returned to profitability and increased its capital after six years. The return to profitability was attained against the backdrop of a stabilising economy, confirming that the Bank's strategic plans are in the right direction and will bear fruit when the external environment is no longer prohibitive. The Bank's strategy aims primarily, though not exclusively, at optimising financial performance. It deals with Eurobank's contribution to the economy in a holistic manner, on the basis of the Bank's active role as a "corporate citizen". Giving back to the community in every country in which we are present is a key component of our corporate identity, which, in the broadest sense, includes both support for the economy and prosperity through economic development, and strengthening other aspects of social life, such as Education, Culture, Sports, the Environment, but also Social Welfare for vulnerable groups of the community.

Eurobank at all times acts with a sense of corporate responsibility, and with sensitivity and respect has planned a series of actions and initiatives with a view to actively contributing to the improvement of the economic and social environment.

Relying primarily on the principles of transparency, credibility, honesty and corporate governance, Eurobank continues to build solid relationships of trust and cooperation with its Shareholders, Employees, Clients, Suppliers, Investors and Investment Analysts, the Business Community, Government and Regulatory Authorities, the Media, Young Entrepreneurs and Non-Governmental Organisations.

It is against this backdrop that the Bank is presenting a Corporate Responsibility Report for the first time, in accordance with the Global Reporting Initiative G4 (GRI G4), outlining its performance in the fundamental pillars of Corporate Responsibility: the Economy, Society and the Environment.

The Greek economy is still trying to recover and return to growth. To support this effort, we have taken actions and initiatives to promote Greek entrepreneurship and competitiveness, reward excellence, offer easier access to financing and liquidity, promote innovative products and services, minimise the Bank's environmental footprint and ensure a better future for our employees, their families and for our fellow citizens.

Responding to society's modern-day needs and aiming to support youth entrepreneurship, Eurobank has created, in cooperation with Corallia, the egg-enter•grow•go Programme. It is the most successful business incubator programme in Greece, and since 2013 has supported 200 young entrepreneurs representing 98 business groups. At the same time, in order to promote research and innovation, Eurobank has organised, in cooperation with the Hellenic Federation of Enterprises, 3 "Greece Innovates!" competitions in the field of Applied Research and Innovation, which attracted 747 candidates. In 2016, Eurobank has supported for the 14th consecutive year the "Great Moment for Education" Programme, rewarding 14,944 top-performing students. As part of the "Growth Awards" in the field of development and entrepreneurship, the Bank rewarded 7 companies, out of a total of 172 candidates, for their success in dealing with international competition and leading efforts for extroversion. In addition, the Bank launched initiatives to support vulnerable population groups through the "Apostoli supports pupils" Programme. Most of these initiatives have young people as their focus.

Eurobank operates in a responsible manner, focusing on protecting and safeguarding natural capital, by applying internationally certified environmental standards. As a result, thanks to the successful implementation of its certified Energy Management System, total power consumption dropped by 8.1% compared to 2015.

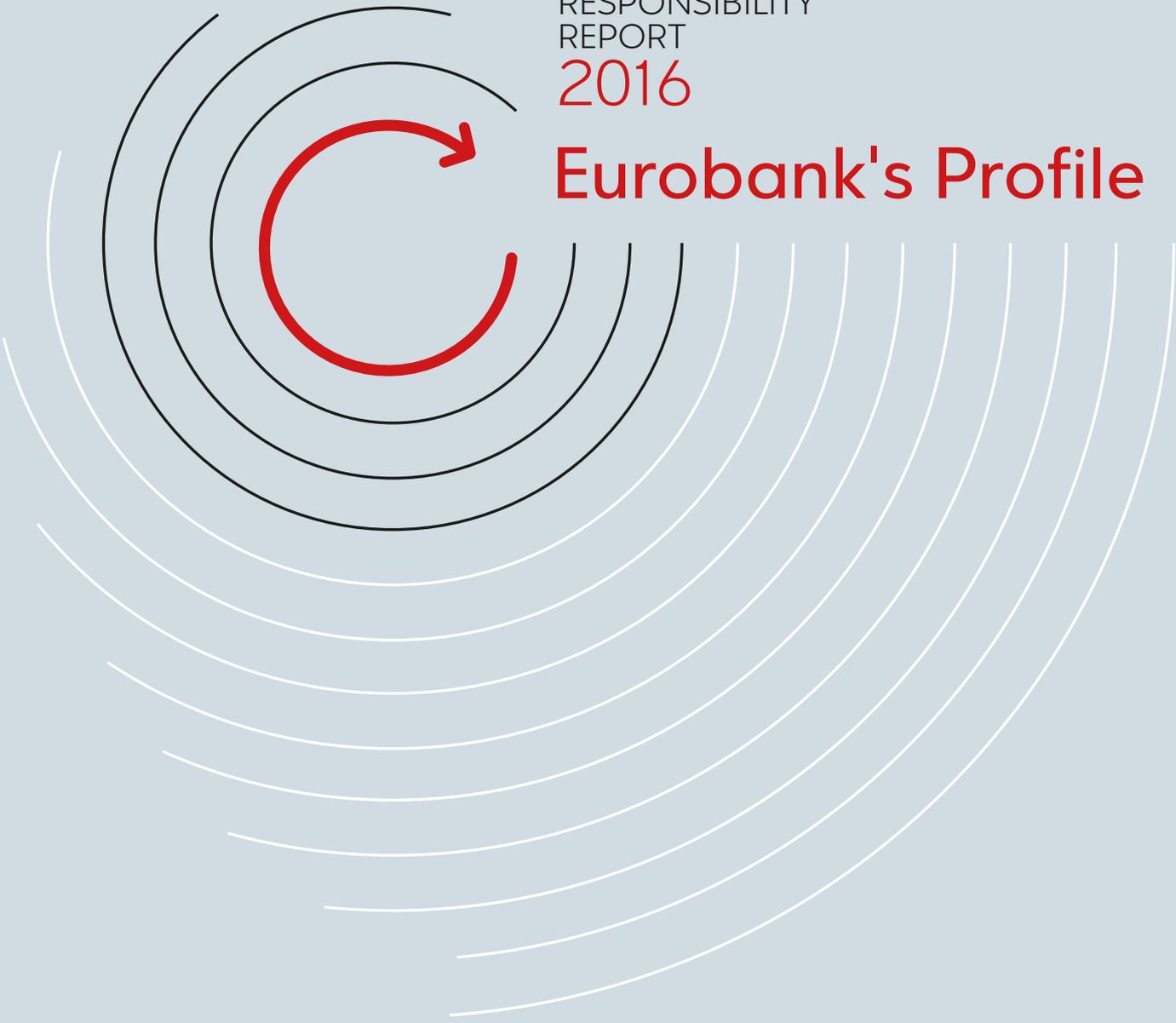
The Group's employees are its major asset and a core factor in its successful performance and development. Focusing on the ongoing training of its human resources, in 2016 Eurobank provided more than 10 days of training on average to each Group employee, retaining its focus on the commitment to actively and systematically develop its employees. Our perception of Eurobank's role and presence in the society and the economy is reflected in our motto, "Putting you first" - a commitment that we will continue, focusing on the individual needs of each customer. Our goal is to make Eurobank a pioneer institution in the banking sector, while supporting our customers and the economies we serve in every possible way over the years to come, on the basis of the principles of corporate responsibility.



Nikolaos V. Karamouzis
Chairman of the Board of Directors

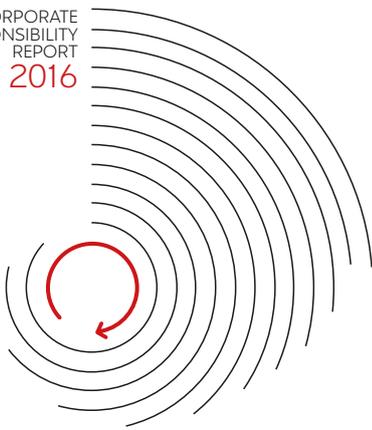


Fokion C. Karavias
Chief Executive Officer



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Eurobank's Profile



Eurobank's Profile

G4-4

The Eurobank Group is a dynamic banking group active in seven countries, with total assets of €66.4 billion and 15,958 employees*. Established in 1990, the Group expanded through organic growth and acquisitions to become a leading force in the Greek banking sector.

G4-6

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G4-9

G4-56

With a total network of 896 branches in Greece and abroad*, the Group offers a comprehensive range of financial products and services to its retail and corporate customers.

In Greece, Eurobank is one of the four systemically important banks. With two distinct retail branch networks, the Eurobank Network and the New TT Branch Network, as well as business specialised centres, a private banking network and award-winning electronic service channels, the Group's philosophy focuses on high quality services to its customers.

The Group also holds a strategic position in retail and business banking in Bulgaria, Romania and Serbia, offers distinguished Wealth Management services in Cyprus, Luxembourg and London.

* Data as at 31/12/2016

Group Key Figures		€bn
Gross Loans		50.7
Deposits		34.0
Total assets		66.4
Total equity		7.4
Client Service Network		896
Greece		463
International		433
Data as at December 31 st , 2016		
Shareholding Structure		%
Institutional & Private Shareholders		97.6
Hellenic Financial Stability Fund		2.4
Data as at December 1 st , 2015		

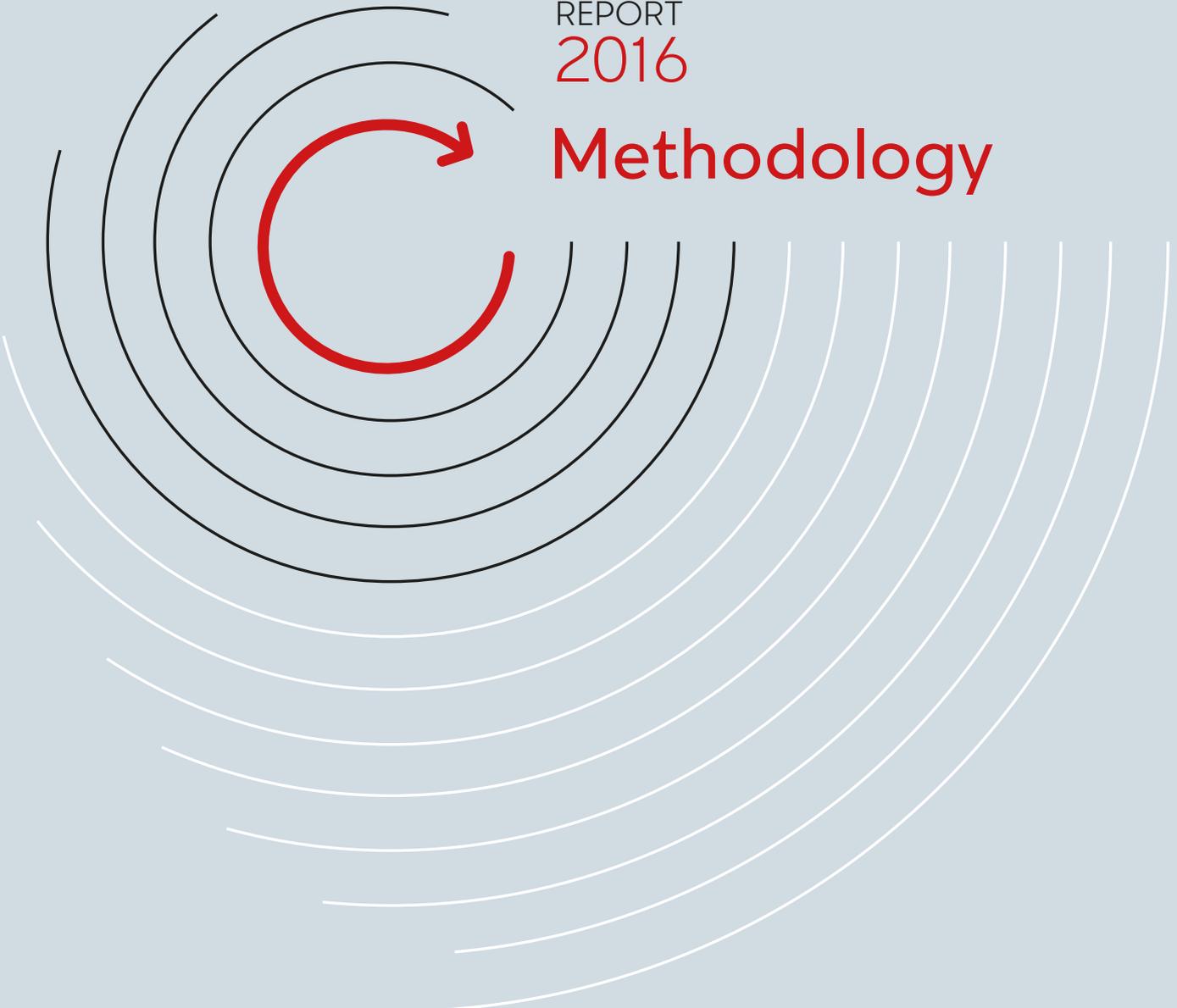
Transparency, credibility, social responsibility and accountability are fundamental corporate governance principles in the contemporary corporate and social environment. These principles define the framework for the achievement of the Group's objectives, govern the organisation, the operations and the activities of the Group and reflect Eurobank's values, safeguarding the interests of shareholders and of all other stakeholders. The Corporate Governance Code, describes the corporate governance principles and practices that have been adopted, in accordance with Greek law, the international best practices on corporate governance, and the Bank's contractual obligations to the Hellenic Financial Stability Fund (HFSF). The corporate governance principles applied by the Bank and at Group level ensure that:

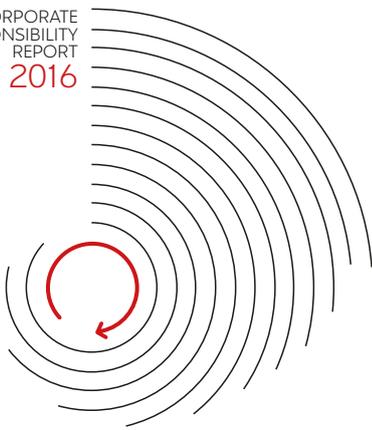
- The composition and the operation of the Board of Directors ensure transparency, credibility, and consistency during the decision making process.
- All shareholders enjoy equal treatment and protection of their interests. They have access to adequate and timely information on the course of business of the Bank and the Group.
- The Bank's Internal Governance Control Manual, the Internal Governance Regulations of the Bank's subsidiaries, as well as the organisational structure of the Bank and its subsidiaries lead to a clear and distinct distribution of powers and responsibilities, and to the establishment of a concrete environment of internal control.
- Internal or external conflicts of interest situations are being prevented.

Finally, in order to ensure the best continuous application of the corporate governance principles throughout the scope of its business, Eurobank has set up the Group Company Secretariat Sector.

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Methodology





Methodology

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As part of its sustainable development plan, Eurobank has issued this year its first Corporate Responsibility Report in accordance with the fourth edition of the Global Reporting Initiative Guidelines (Core option - GRI G4) utilising the Financial Services Sector Supplement (www.globalreporting.org). The Corporate Responsibility Report is also aligned with ISO 26000 International Standard Guidance for Social Responsibility, which provides guidance on how to implement and promote key social responsibility principles in corporate activities in the sectors of corporate governance, human rights, work practices and environmental issues. The Report is also aligned with the UN Global Compact. More information about the GRI G4 Guidelines and the ISO 26000 standards are included in the Annexes entitled "GRI G4 Content Index" and "Alignment of GRI Indices with the ISO 26000:2010 Standard". The Corporate Responsibility Report is addressed to all Eurobank stakeholders. The Report covers the Bank's operations in Greece, while also providing Group-level information. The Corporate Responsibility Report 2016 covers the period from 1/1/2016 to 12/31/2016.

It is intended to provide accurate and comprehensive information to stakeholders both within and outside the Bank, regarding the Bank's performance in the field of sustainable development (economy, society, environment) and to highlight the Bank's responsible attitude.

In order to provide objective information and capture stakeholders' expectations as accurately as possible, a materiality analysis was conducted, with a view to identifying the material issues relating to the Bank's sustainable development, on the basis of a survey performed among the Bank's stakeholders. The Corporate Responsibility Report 2016 was prepared by a specialised project team. Its content derives from information and data collected from all of the Bank's Units.

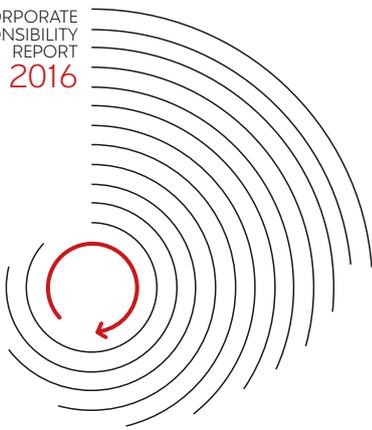
Eurobank welcomes any comments and remarks which could contribute to its effort for continuous improvement. Comments and remarks on the Corporate Responsibility Report can be submitted by telephone (+30 211 18 68 221), via e-mail at CorporateCommunication@eurobank.gr, or via post, at the following address: Eurobank Ergasias S.A., Corporate Communication Division, 40-44, Praxitelous Street, Athens, GR-10561.

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Corporate Responsibility





Corporate Responsibility Strategy

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As an organisation with a strong sense of responsibility towards its stakeholders, Eurobank consistently implements a Corporate Responsibility Strategy in order to provide comprehensive, transparent and responsible information.

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G4-18

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G4-20

For Eurobank, corporate responsibility is a fundamental issue, intrinsically linked to its strategic planning, governing the entire range of its operations and activities. Given the present adverse conditions, Eurobank responds to the needs of society by actively contributing to the improvement of the economic and social environment by implementing responsible practices that promote transparency and business ethics.

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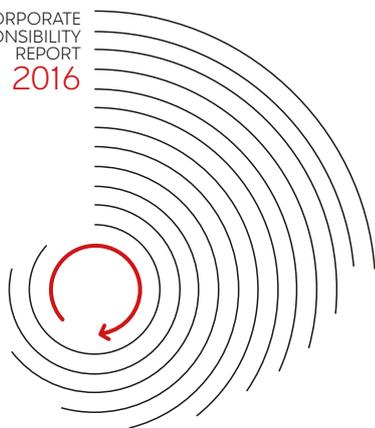
G4-27

G4-56

An integral part of Eurobank's Corporate Responsibility is the establishment of a strong relationship of trust, cooperation and mutual benefit with all stakeholders, whether directly or indirectly affected by Eurobank's activities. In this context, Eurobank promotes two-way communication and ongoing dialogue with its stakeholders (Shareholders, Employees, Customers, Investors and Investment Analysts, Government and Regulatory Authorities, Business Community, Young Entrepreneurs, Suppliers, Non-Governmental Organisations and Associations, Local Communities and the Media) in order to be able to meet their expectations in practice and effectively handle their concerns.

Corporate Responsibility Principles

- Corporate Governance** Transparency, credibility and accountability are fundamental principles of Corporate Governance in Eurobank. The Corporate Governance Code and best international practices are consistently applied, in order to safeguard the interests of all stakeholders.
- Human Resources** Eurobank's employees are considered to be a key priority and competitive advantage for the Group. The systematic development and efficient management of its employees are the decisive factors for the Group's efficient operation, development and successful performance.
- Relations with Customers & Suppliers** Ensuring relations of mutual trust with its Customers and constantly improving the quality of the services offered, are key priorities for Eurobank. The Bank offers its customers suitable and accurate information, to ensure that the products and services are easy to use, reliable and suitable to each Customer's profile. Special emphasis is placed on ensuring the quality of procurement and forging efficient and transparent partnerships with the Suppliers.
- The Economy** Eurobank consistently invests on a continual basis in strategic initiatives, to reinforce the extroversion of Greek firms with a view to promoting entrepreneurship and improving the quality of key business sectors. The Bank offers high-quality services to meet the needs of all its customers (individuals and enterprises), as this is considered to be a key element for the development of the Greek economy and its recovery from the crisis.
- Youth Entrepreneurship & Innovation** Eurobank plays a key role in supporting Youth Entrepreneurship by helping to create sustainable employment prospects for the country's workforce, to prevent the brain drain phenomenon of capable and talented young people abroad. For Eurobank, Applied Research and Innovation are drivers for the growth of the Greek economy.
- Society** Acknowledging the important role of education, Eurobank systematically supports programmes that promote excellence and highlight the importance of values such as learning, fair play and the endeavor to reach high targets. Eurobank has launched several initiatives to support vulnerable social groups, children in particular. Looking towards the future, Eurobank supports cultural activities and events and consistently contributes to the enhancements of sports in Greece.
- The Environment** Acknowledging the environmental impact of its activities, Eurobank sets specific targets in order to improve the use of natural resources, minimise waste production, limit climate change and to protect the Environment.

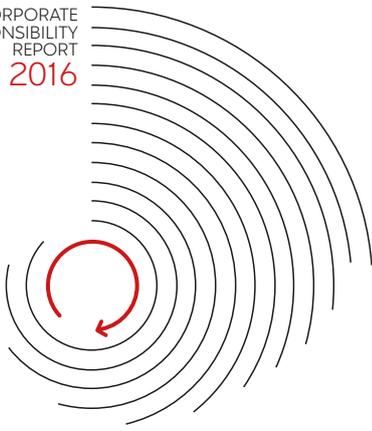


Dialogue with the Stakeholders

As part of its Corporate Responsibility strategy, Eurobank works closely with all stakeholders and promotes dialogue with all individuals or legal entities directly or indirectly associated with Eurobank or affected by its operations and activities.

Stakeholders	Cooperation Framework	Means of Communication
Investors & Investment Analysts	Timely reporting of accurate and complete information on the Group's performance and strategy.	<ul style="list-style-type: none"> ○ Publication of financial results at the Bank's website, through Press Releases and Corporate Announcements ○ Publication of information through the Bank's website, in the special section entitled "Investors" and in the sub-sections "Financial Results", "Stock", "Shareholders", "Presentations", "Press Releases", "Corporate Announcements", "Prospectuses" ○ Annual General Meetings and extraordinary General Meetings of Shareholders ○ Investors' Relations Division ○ Investors Information Services Division ○ Annual Financial Report ○ Annual Report
Business Community	Mutual cooperation and open communication, with a view to safeguarding the interests of the business community.	<ul style="list-style-type: none"> ○ Strategic collaborations with major organisations [the Hellenic Federation of Enterprises (SEV), the Greek Tourism Confederation (SETE), the Panhellenic Exporters Association (PSE), the Greek International Business Association (SEVE) and Crete Exporters Association (EAC)] to support entrepreneurship, innovation and the extroversion of Greek enterprises ○ Targeted programmes ("Go International" Business Missions Programme, Exportgate.gr) with a view to helping Greek firms in contacting foreign exporters and business deals ○ Establishment of the "Growth Awards", to reward Development and Entrepreneurship, in cooperation with Grant Thornton ○ Regular dialogue with professional associations and chambers of commerce and industry
Employees	Communication with a view to continuously promote skills acquisition and development.	<ul style="list-style-type: none"> ○ Special staff evaluation procedure, through the "Axiopio" system ○ Comprehensive training programme on banking and other subjects of general interest ○ Posting vacancies in the internal job market, in transparent fashion ○ Management - staff communication through briefings, breakfast meetings, visits to Group facilities and social events ○ Communication through the HR4U contact centre
Government & Regulatory Authorities	Communication to ensure full compliance with the regulatory and legislative framework.	<ul style="list-style-type: none"> ○ Meetings, partnership and consultations with institutional representatives of the State, with the BoG and the Supervisory Authorities, Consumer Associations and the Ombudsman for Banking & Investment Services ○ Interbank committee of the Hellenic Bank Association ○ Information and data provision, report compilation, meetings, participation in consultations

Stakeholders	Cooperation Framework	Means of Communication
The Media	Cooperation with the Media to ensure optimum and effective promotion of the Bank and its products and services.	<ul style="list-style-type: none"> ○ Press Releases ○ Interviews ○ Advertising ○ Social media
Non-Governmental Organisations & Associations	Continuous promotion and support of actions with social impact.	<ul style="list-style-type: none"> ○ Meetings with NGOs ○ Processing requests with transparency and consistency ○ Reply in writing to all incoming requests
Young Entrepreneurs	Promotion of new enterprises and of research efforts on the basis of specific criteria and transparent procedures.	<ul style="list-style-type: none"> ○ Organising the 3rd "Greece Innovates!" Applied Research and Innovation Competition in cooperation with Hellenic Federation of Enterprises (SEV) ○ Organising the egg - enter•grow•go programme in cooperation with Corallia ○ Conferences/Events
Customers	Responsible information, customer service and provision of products and services with a sense of respect and transparency.	<ul style="list-style-type: none"> ○ Two retail banking branch networks (Eurobank and New TT Branch Network) specialised corporate service centres, private banking network and award-winning electronic channels (ATM, e-Banking, m-Banking) ○ Ease of access via collaboration with Hellenic Post (ELTA) ○ 24/7 customer call center via EuroPhone Banking ○ In-branch experienced officers (Personal Banking, Business Banking) ○ Group Client Relations Division ○ Briefings with customer groups ○ Customer satisfaction surveys ○ Communication through the social media ○ Organisation of specialised conferences ○ Information about current financial developments on the Bank's website ○ Newsletters ○ Participation in the Hellenic Federation of Enterprises' (SEV) "Consumer Issues" working group
Suppliers	Cooperation based on transparent procedures and specific criteria to achieve mutually beneficial outcomes.	<ul style="list-style-type: none"> ○ Electronic tendering system ○ Evaluation procedure based on specific criteria
Local Communities	Supporting local communities with a view to highlighting local diversity.	<ul style="list-style-type: none"> ○ Communicating with local community representatives through the Bank's local representatives ○ Supporting local organisations and institutions through targeted actions, sponsorship, jointly organised events, etc.



Materiality Analysis

In 2016, Eurobank undertook the process for the identification and mapping the issues material to its responsible operation. A Materiality Analysis was a significant factor for Eurobank, as it is based on both the Bank's strategic approach towards issues of sustainability and on the feedback received from all stakeholders. This process has highlighted important issues which are aligned with Eurobank's strategic goals. The Corporate Responsibility Report was prepared through this process, offering information on matters which could substantially affect the decisions of Eurobank's stakeholders.

More specifically, the Materiality Analysis was conducted in three phases:

1. Identification
2. Prioritisation
3. Validation

Identification: The project team identified issues relating to the Bank's operations and its corporate responsibility activities, in accordance with GRI G4 Guidelines. In order to be fully informed about the expectations and interests of all stakeholder groups, a Materiality Questionnaire was prepared in collaboration with representatives from the Units that interact on a regular basis with the acknowledged stakeholders. The Materiality Questionnaire addressed 20 issues, grouped in four categories: Economy, Human Resources, Environment and Society. It also integrated issues of corporate responsibility, which fully meet today's challenges ("Sustainability Issues" Table).

Prioritisation: Eurobank addressed the materiality questionnaire to the stakeholder groups concerned, asking them to grade the issue based on a standard rating scale from 1 to 5 regarding the level of materiality (from 1=not at all to 5=strongly). Overall, the project team collected 271 completed questionnaires from all stakeholder groups, both within and outside the Bank. Following a review of the findings, the working group identified the material issues, which are presented in the Materiality Analysis Map. The vertical axis of the Map indicates how stakeholders perceive the materiality of the issue, and the horizontal axis indicates Eurobank's view on the same issues.

Validation: The project team engaged in consultations with representatives from Bank's Units. During these consultations, in order to obtain a comprehensive record of the material issues, the project team took into account the fact that each stakeholder category handles each issue differently in terms of its materiality.

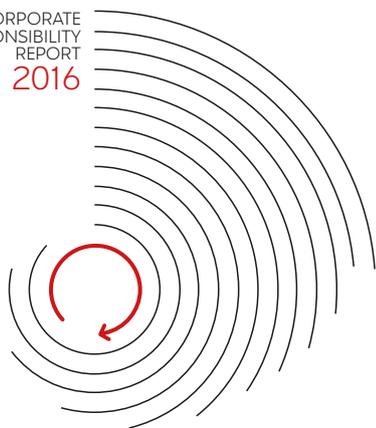
Through this process, 9 issues were selected for public disclosure, and were approved by the Bank's senior management.

The boundaries of these issues were determined for both within and outside the Bank. (Table: "Identified Material Issues & Boundaries").

Sustainability Issues

- ① Supporting the Greek economy
- ② Market presence
- ③ Improvement of products and services for the benefit of our customers
- ④ Responsible information and customer service
- ⑤ Participation in national and international organisations
- ⑥ Deployment of human resources
- ⑦ Training and development of human resources
- ⑧ Diversity and equality practices in the work place
- ⑨ Ongoing Management-staff communication
- ⑩ Healthy working environment
- ⑪ Protection of the Environment
- ⑫ Improving environmental impact
- ⑬ Environmental evaluation of business loans
- ⑭ Environmental awareness
- ⑮ "Green" indicatives financing
- ⑯ Supporting youth entrepreneurship, applied research and innovation
- ⑰ Rewarding Excellence
- ⑱ Addressing the impact of the economic crisis on vulnerable groups of the population
- ⑲ Supporting culture and sports
- ⑳ Savings

The items in red colour are the (9) material issues intended for public disclosure.

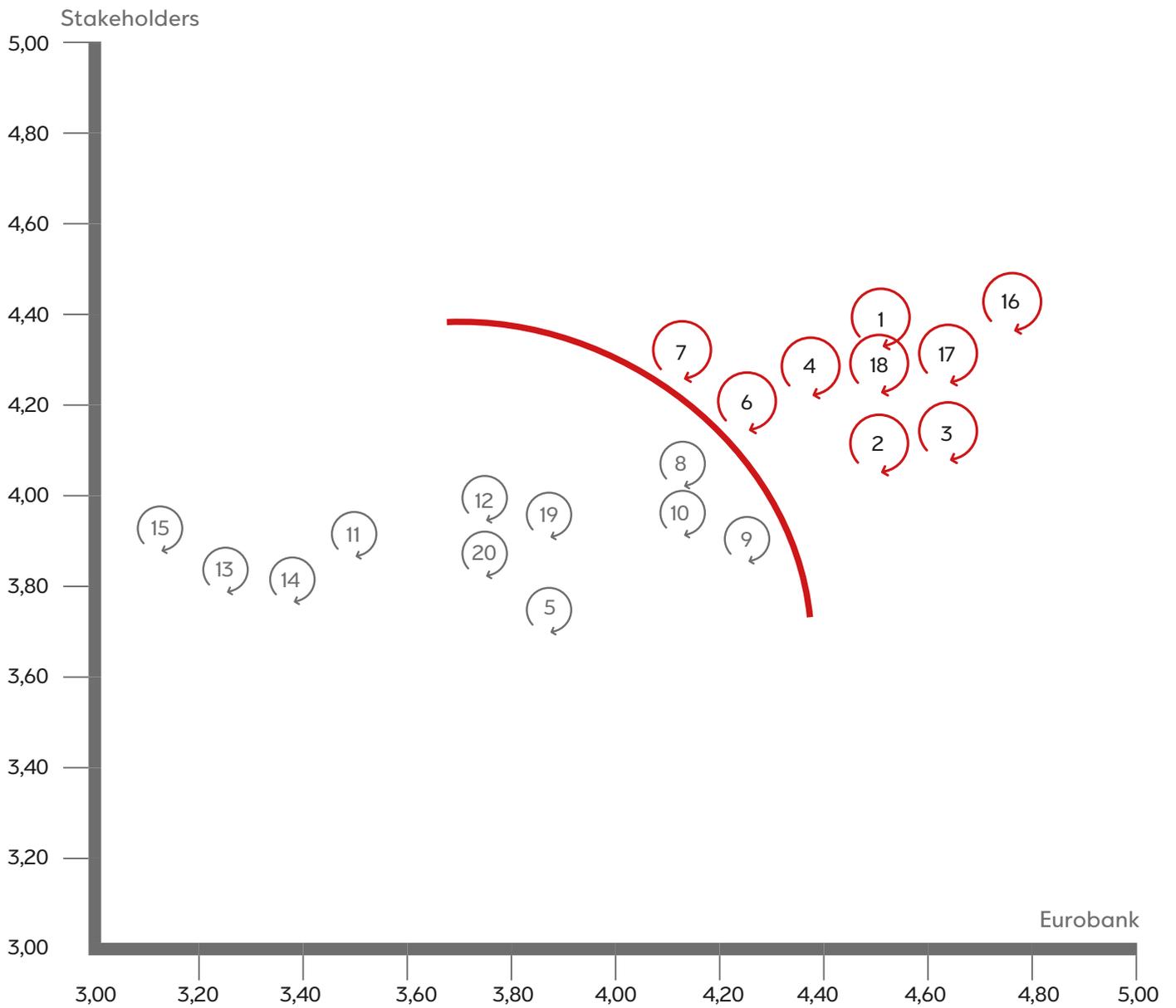


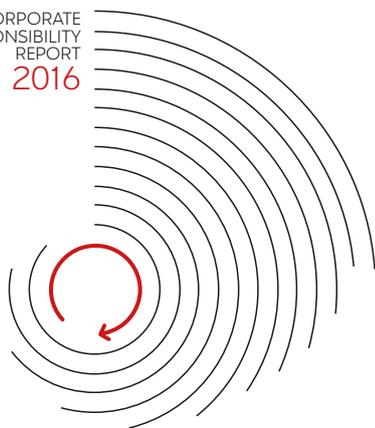
Materiality Analysis

Identified Material Issues & Boundaries

Identified Material Issues	Boundaries within the Bank	Boundaries outside the Bank	GRI Index
16 Supporting youth entrepreneurship, applied research and innovation	Eurobank	Young Entrepreneurs Business Community Local Community	G4-EC7 G4-EC8
17 Rewarding Excellence	Eurobank	Local Community Non-Governmental Organisations and Associations	G4-EC1
1 Supporting the Greek economy	Eurobank Employees	Customers Suppliers Investors and Investment Analysts Young Entrepreneurs Local Community The Media Business Community Government and Regulatory Authorities Non-Governmental Organisations and Associations	FS7
3 Improvement of products and services	Eurobank	Customers Investors and Investment Analysts Young Entrepreneurs	G4-PR5
18 Addressing the impact of the economic crisis	Eurobank Employees	Customers Suppliers Investors and Investment Analysts Young Entrepreneurs Local Community The Media Business Community Government and Regulatory Authorities Non-Governmental Organisations and Associations	G4-EC1 G4-EC8
4 Responsible information and customer service	Eurobank Employees	Customers Investors and Investment Analysts Business Community Government and Regulatory Authorities	G4-PR3
2 Market presence	Eurobank Employees	Customers Suppliers The Media Business Community Government and Regulatory Authorities	G4-EC1 FS6
7 Training and development of human resources	Employees	Customers Suppliers Young Entrepreneurs Investors and Investment Analysts	G4-LA9 G4-LA10 G4-LA11
6 Deployment of human resources	Eurobank Employees	Customers Suppliers Investors and Investment Analysts	G4-LA1 G4-LA2

Materiality Analysis Map





Corporate Responsibility Goals

A key point of reference is the materiality of core issues and how they are dealt with by Eurobank. In this context, we have set our goals for the year 2017, in line with our Corporate Responsibility strategy.

Identified Material Issues	Goals	Stakeholders
16 Supporting youth entrepreneurship, research and innovation	<ul style="list-style-type: none"> Establishment and expansion of the egg – enter • grow • go Programme, focusing on the FinTech and tourism sectors Promoting the extroversion of start-up enterprises participating in the egg – enter•grow•go Programme 	<ul style="list-style-type: none"> Business Community Young Entrepreneurs
17 Rewarding Excellence	<ul style="list-style-type: none"> Rewarding Excellence through the "Great Moment for Education" and "Growth Awards" initiatives 	<ul style="list-style-type: none"> Local Community Business Community Young Entrepreneurs
1 Supporting the Greek economy	<ul style="list-style-type: none"> Targeted initiatives promoting extroversion, intended to support local communities and economies 	<ul style="list-style-type: none"> Customers Investors and Investment Analysts Business Community Young Entrepreneurs
3 Improvement of products and services	<ul style="list-style-type: none"> Rationalised product catalogue and simplified procedures Digitalised and automated operations 	<ul style="list-style-type: none"> Customers Young Entrepreneurs Employees
18 Addressing the impact of the economic crisis	<ul style="list-style-type: none"> Increased number of "love packages" offered through the "Apostoli supports pupils" initiative 	<ul style="list-style-type: none"> Employees Customers
4 Responsible information and customer service	<ul style="list-style-type: none"> Improvement of the overall customer satisfaction, as measured through particular surveys 	<ul style="list-style-type: none"> Employees Young Entrepreneurs
2 Market presence	<ul style="list-style-type: none"> Redesigning of the Bank's operating model to improve efficiency and adopt a customer-oriented approach 	<ul style="list-style-type: none"> Investors and Investment Analysts Suppliers Customers Business Community Government & Regulatory Authorities
7 Training and development of human resources	<ul style="list-style-type: none"> Introduction of new HR methodologies and systems to promote ongoing training and career development, in line with international standards 	<ul style="list-style-type: none"> Employees Customers
6 Deployment of human resources	<ul style="list-style-type: none"> Focusing on and promoting the internal culture/ employee engagement, in line with the Group's Vision and Values 	<ul style="list-style-type: none"> Employees Customers

As part of the effort to constantly improve our environmental performance, the Bank has set the following environmental goals for 2017.

2017 Environmental Goals	Environmental Programmes
Reduction in energy consumption by 6% compared to 2016	Energy Management System (ISO 50001)
Paper supply: 555 tons	Paper saving programme



Participation in Associations & Organisations

As part of its Corporate Responsibility drive, the Bank is a member in various Associations and Organisations that promote Sustainable Development and Responsible Entrepreneurship.

United Nations Global Compact

Eurobank has been a member and signatory of the UN Global Compact since 2008, actively supporting and promoting its 10 principles while each year publishes a report with the activities that reflect its commitments to those principles. The UN Global Compact is an international voluntary initiative designed to promote sustainability and responsible business. It provides a framework of 10 internationally accepted principles in the areas of human and labor rights, protection of the environment and anti-corruption, on the basis of which the companies that participate in it commit themselves to align their strategy and operations.

The Principles of the UN Global Compact		Reference
Principle 1	Businesses should support and respect the protection of internationally proclaimed human rights	<ul style="list-style-type: none"> ○ Corporate Responsibility Report – Putting Our People First ○ Annual Financial Report 2016
Principle 2	Businesses should make sure that they are not complicit in human rights abuses	<ul style="list-style-type: none"> ○ Corporate Responsibility Report – Putting Our People First ○ Annual Financial Report 2016
Principle 3	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining	<ul style="list-style-type: none"> ○ Corporate Responsibility Report – Putting Our People First ○ Annual Financial Report 2016
Principle 4	Businesses should uphold the elimination of all forms of forced and compulsory labour	<ul style="list-style-type: none"> ○ Corporate Responsibility Report – Putting Our People First ○ Annual Financial Report 2016
Principle 5	Businesses should uphold the effective abolition of child labour	<ul style="list-style-type: none"> ○ Corporate Responsibility Report – Putting Our People First ○ Annual Financial Report 2016
Principle 6	Businesses should uphold the elimination of discrimination in respect of employment and occupation	<ul style="list-style-type: none"> ○ Corporate Responsibility Report – Putting Our People First ○ Annual Financial Report 2016
Principle 7	Businesses should support a precautionary approach to environmental challenges	<ul style="list-style-type: none"> ○ Corporate Responsibility Report – Putting the Environment First ○ Annual Financial Report 2016
Principle 8	Businesses should undertake initiatives to promote greater environmental responsibility	<ul style="list-style-type: none"> ○ Corporate Responsibility Report – Putting the Environment First ○ Annual Financial Report 2016
Principle 9	Businesses should encourage the development and diffusion of environmentally friendly technologies	<ul style="list-style-type: none"> ○ Corporate Responsibility Report – Putting the Environment First ○ Annual Financial Report 2016
Principle 10	Businesses should work against corruption in all its forms, including extortion and bribery	<ul style="list-style-type: none"> ○ Corporate Responsibility Report – Putting Our People First ○ Annual Financial Report 2016 ○ Annual Report 2016

**United Nations
Environment Program
Finance Initiative (UNEP FI)**

Since 2005, Eurobank has been a member of the United Nations Environment Program Finance Initiative (UNEP FI) on the promotion of Sustainable Development. From 2010 to 2014, Eurobank was a member of the Banking Commission and the Global Steering Committee. During the same period, the Bank also assumed the Presidency of the European Task Force, coordinating the campaign for the promotion of Sustainable Banking in the European Union, and was instrumental in the publication of a first of its kind worldwide Sustainable Banking Guide.

Sustainable Greece 2020

Since 2014, Eurobank is an ambassador for the Sustainable Greece 2020 Initiative. This Initiative is realised by the QualityNet Foundation, in cooperation with Greece's most important business associations and aims at raising awareness in regard to Sustainable Development and Responsible Entrepreneurship through systematic Dialogue and the creation of methodologies and tools, such as the Sustainability Observatory, concerning the three pillars of Sustainable Development: the economy, the environment and the society.

CSR Hellas

Eurobank has been a member of the Hellenic Network for Corporate Social Responsibility (CSR Hellas) since 2003. The aim of CSR Hellas is to promote Corporate Responsibility of Greek enterprises and organisations, through a series of initiatives, best practices and actions that help enhance social cohesion and Sustainable Development.

Global Sustain

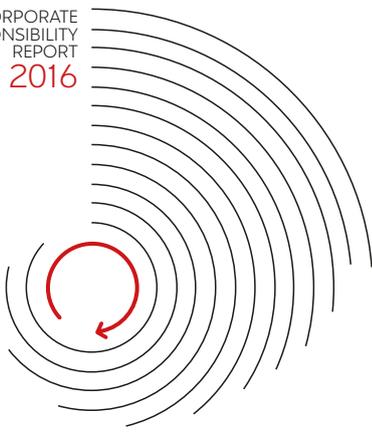
Eurobank is a member of Global Sustain, that promotes corporate responsibility, green economy, sustainability, business ethics and excellence, responsible investments, transparency, human rights and accountability through the provision of innovative services. Global Sustain mission is to create awareness, inspire and support companies and organisation in sustainability, through advisory, communications, networking and training, guided by the people-planet-profit concept.

**Sustainable Development
Committee of the Hellenic
Bank Association**

Eurobank played a leading part in the establishment of the Sustainable Development Committee of the Hellenic Bank Association, and continues to coordinate its work even today. The Committee monitors developments in the international and national regulatory/legislative framework and handles issues relating to environmental protection, sustainable development and corporate social responsibility. In this context, the Committee cooperates with three major organisations (Hellenic Network for Corporate Social Responsibility, Network of Responsible Organisations and Active Citizens) to identify best practices in this area.

**Energy Efficiency Financial
Institution Group (EEFIG) -
European Commission**

The Bank is a member of the permanent European Commission expert panel on Energy Efficiency Financing (EEFIG - Energy Efficiency Financial Institutions Group). The Energy Efficiency Financial Institutions Group (EEFIG) was established in 2013, by the European Commission Directorate-General for Energy (DG Energy) and United Nations Environment Program Finance Initiative (UNEP FI). The principal aim of EEFIG is to create a debate with all involved entities, in order to further promote the long-term financing of energy saving projects.



Awards 2016

Products and Services

Best Bank	Greece	Global Finance Magazine - World's Best Developed Markets Banks Awards
Best Retail Bank	Greece	World Finance Magazine

Private Banking

Best Private Bank	Greece	The Banker & PWM Magazines - Financial Times Group
Best Private Bank	Greece	World Finance Magazine
Best Private Bank	Cyprus	International Finance Magazine
Best International Private Bank	Cyprus	Capital Finance International Magazine
Best Banking Group	Cyprus	Global Finance Magazine

Digital Services

Best Corporate/Institutional Digital Bank	Greece	Global Finance Magazine
Gold Award for Eurobank Mobile App in Mobility & Mobile Applications category	Greece	Business IT Excellence Awards
Gold Award for Eurobank Mobile App in the Mobile Banking Services	Greece	
Gold Award for PAF – Pay a Friend service in the Mobile Service for Consumers category	Greece	Cyta Mobile Excellence Awards
Gold Award for €pistrofi app - The only way is app in the Use of Mobile for Customer Loyalty category	Greece	

Transaction Banking

Best Treasury & Cash Management Provider	Greece	Global Finance Magazine
Best Domestic Cash Management Provider	Greece	Euromoney Magazine

Awards 2016

Securities Services

Top Rated Custodian for Institutional Investors	Greece	Global Custodian Magazine
Top Rated Custodian for Institutional Investors	Bulgaria	Global Custodian Magazine
Top Rated Custodian for Institutional Investors	Romania	Global Custodian Magazine
Best Security Services Provider	Greece	Global Finance Magazine

Equities Brokerage

Leading Brokerage Firm	Greece	
Best Country Research Department for the Greek Market	Greece	Extel Survey
Best Country Research Individual Analyst for the Greek Market	Greece	

Mutual Funds Management

5 stars rating to Eurobank Balanced Blend Fund of Funds and Interamerican Money Market and 4 stars rating to (LF) Fund of Funds - Balanced Blend Global	Greece	Morningstar®
Distinction of "Citywire Gold" in Bonds-Euro and Bonds-Eurozone	Greece	Citywire Global

IT Services

Gold Award for the New Eurobank Paperless Branch in the Business Transformation via ICT category	Greece	Business IT Excellence Awards
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Environment

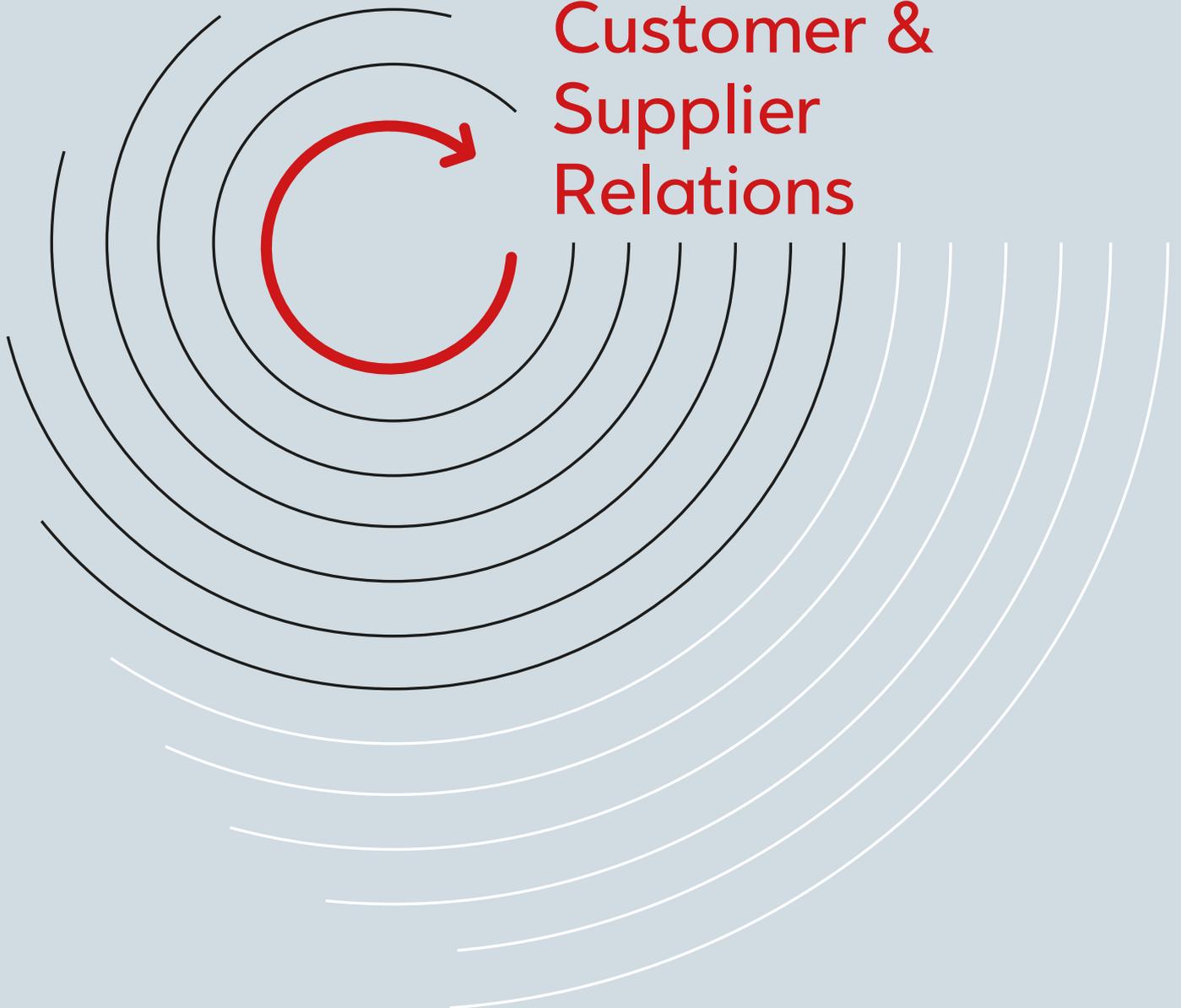
Gold Award in the GHG mitigation category	Greece	Environmental Awards
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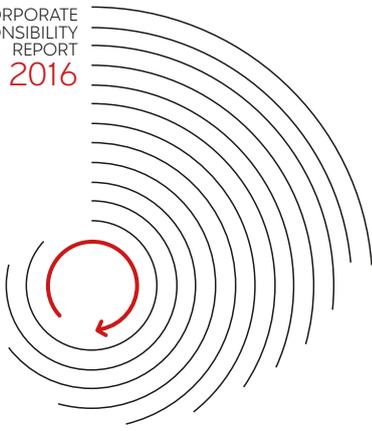
Corporate Social Responsibility

Distinction for "Great Moment for Education" Programme	Greece	MBA International of the Athens University of Economics and Business and the Centre of Sustainability & Excellence Annual Sustainability Summit
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CORPORATE
RESPONSIBILITY
REPORT
2016

Customer & Supplier Relations





Customer Relations

G4-12

Safeguarding relations with customers and constantly improving the products and services offered are key priorities for the Eurobank Group. In this context, in 2002 the Group Client Relations Office was established, as per International Standards (ISO 9001), with a view to establishing an integrated customer complaint management culture and policy.

G4-56

G4-PR3

G4-PR5

It is worth noting that Eurobank was the first bank in Greece to introduce Group-wide customer complaint procedures and mechanisms, re-assessing all infrastructure and procedures in place for the management of customer affairs that are referred to the second level, to the Supervisory Authorities or Consumer Associations, with a view to reaching amicable solutions, eliminating customer dissatisfaction and maintaining good customer relations.

Customers can file complaints in several different ways (by post, via email or via the Bank's website - www.eurobank.gr), or by visiting the Client Relations Office in person in order to discuss their problems with the competent officers.

Each case is handled with sensitivity, respect and understanding, as the Bank remains focused on its commitment to manage complaints with transparency and impartiality, as soon as possible and always within the time limits prescribed by law (desired response time: 10 business days, or 45 days according to Act 2501/2002 of the Governor of the Bank of Greece).

With a view to constantly improving the services offered, in 2016 the Bank developed an electronic CRM system, which more efficiently supports the Bank's customer complaint policy and procedures. The new system instantly records all customer complaints at the source and facilitates direct inter-division communication, while at the same time ensuring instant data transfers use for decision making and corrective actions.

The new digitilisation and electronic document storage features contribute, inter alia, to environmental protection and reduce the consumption of paper.

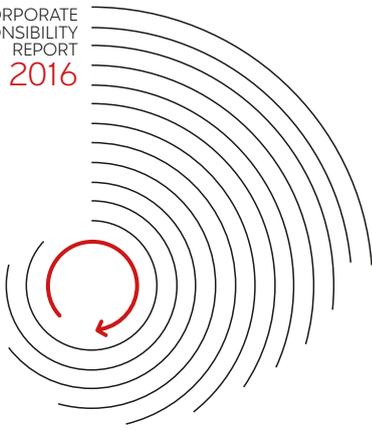
In 2016, the Bank managed 20,190 cases at a Group level, of which 1,648 involved second-degree disputes or disputes with the Supervisory Authorities or consumer associations. Customers were mainly concerned with mortgage and consumer loan repayment issues, invoicing and procedural matters, disputed transactions etc. Note that over 54% of the disputes were resolved within 10 business days; in the last quarter this rate reached 68% thanks to the arduous efforts of all departments managing customer complaints. It is also worth noting that 28% of complaints at Group level were either resolved in favour of the customer or amicably settled.

The Bank works closely with Public Bodies, Consumer Associations, the Ombudsman for Banking and Investment Services and the Consumer Ombudsman on matters relating to customer complaints, while, as a member of Hellenic Federation of Enterprise's (SEV) "Consumer Issues" working group, it is actively involved in actions intended to safeguard the rights of consumers and obtain optimum customer service practices.

The Group Client Relations Office has won two major European distinctions ("Committed to Excellence" and "Recognised for Excellence") from the internationally renowned European Foundation for Quality Management (EFQM). Moreover, it has a system of self-evaluation mechanisms in place, in an effort to constantly improve its structures and procedures.

Seeking to maximise customer satisfaction at Group level, the information collected through customer complaint management procedures is used to identify areas in need of improvement. Once the analysis required for identifying the causes of the situation (Root Cause Analysis) is completed, specific recommendations are prepared for dealing with the matter effectively, which are then forwarded for implementation to the competent Units. Note that, in 2016, over 200 recommendations were submitted suggesting improvements to the Bank's procedures and systems, with a view to optimising the products and services offered to customers.

The Bank's genuine interest in the concerns of its customers is reflected in all of its actions. In this context, the Bank communicates with the customer even after the case is resolved, to explore customer satisfaction and hear the customer's comments and remarks (Customer Care Calls). The effort made to constantly improve procedures is also confirmed by the positive feedback of the customers. In 2016, the customer satisfaction indicators reflecting how efficiently customer complaints were handled by the competent officers and the outcome of our actions, reached 48% and 58% respectively.



Responsible Customer Information

As part of its strategy to inform customers responsibly, Eurobank focuses on providing specialised information to every customer/counter-party, in order to communicate in a transparent manner its products and services. For that purpose, Eurobank has set up customer support departments and both physical and electronic service networks. Concurrently, it has simple and easy-to-understand procedures in place, and uses information brochures to inform customers accurately and clearly about the entire range of products and services provided. The Bank fully complies with the applicable regulatory framework and the Code of Banking Ethics and has control mechanisms in place to ensure strict compliance with the legislative framework.

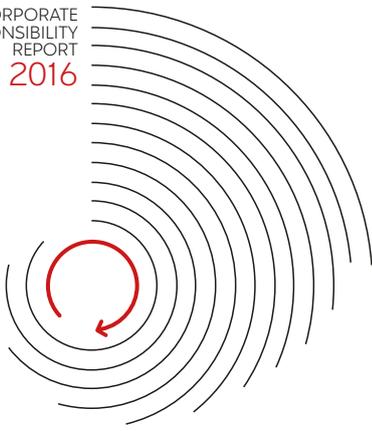
The customers, before engaging in any transaction with the Bank, or whenever they ask for any service or product to be provided by the Bank, they are given the opportunity to obtain detailed information through the General Terms of Banking Transactions (GTT), the Payment Services Agreement or any other customer communication channel they may choose (e.g. by visiting a branch or using the e-Banking service).

The information initially provided to customers about their dealings with the Bank offers a general overview of the GTT and the Payment Services Agreement, and also includes data processing information and information about the data recipients and the customers' data protection rights. Customers are also informed about how the Bank charges for its products and services as well as about other matters, e.g. the Bank's deposit and investment protection strategy and its collaboration with the Ombudsman for Banking and Investment Services etc.

Customers interested in obtaining loan facilities are informed prior to the signing of the relevant agreement, both orally and in writing, about all the features of the loan facilities concerned. Through simple and easy-to-understand numerical examples, they can understand how the chosen loan product operates, as well as what are their rights and obligations arising from its use. In addition, customers are periodically and regularly informed after they have signed a loan agreement with the Bank. Similar information is provided to customers prior to the signing of an agreement, at the time that the agreement is signed, and thereafter on a regular basis, by duly certified Bank officers.

Borrowers who encounter difficulties in discharging their obligations are offered debt-rescheduling solutions, e.g. reduced monthly instalments, interest payment, extension of the loan's duration, reduction in the interest rate, and write-offs of interest. As regards debts arrears, borrowers can be part of the Arrears Resolution Procedure via the Bank's Branches. Information about this procedure is posted at the Bank's website (www.eurobank.gr).

Customers can obtain information about their transactions with the Bank whenever necessary, from any branch of the Bank's network, via the Bank's website or via the e-Banking or EuroPhone services (+30 210 95 55000). A significant element in the responsible customer information is the ongoing provision of information. In light of the current cash withdrawal restrictions and capital controls, the Bank continues to inform its customers on the measures in force, through its branches, its website, and through messages displayed on alternative transaction networks (ATMs, etc.).



Personal Data Protection

Personal data protection is a key factor in building relationships of trust with our customers. In this context, the Bank has a Data Protection Policy in place which:

- Includes the basic principles that all Group staff must observe when processing personal information.
- States the purposes of data processing, and the roles and responsibilities of the Group's Units.
- Determines issues of data security and protection.
- States clearly the data subjects' rights.
- Refers to matters relating to the Bank's record keeping obligations, cooperation with third parties and staff training.

The Bank processes personal information lawfully, with due regard to the applicable rules for data confidentiality and the rights of data subjects. The information collected is limited to the minimum required for the purpose sought, and is accurate, regularly updated and maintained for the period required only. Moreover, the Bank pays particular attention to applying proper organisational and technical procedures to ensure data security.

The Bank's competent Units have as their main priority to establish a secure environment in order to prevent unauthorised personal data processing, and to safeguard the interests of its customers and their associates.

All Bank and Group staff is informed and familiar with the applicable personal data protection regulations, while ongoing training and performance of daily tasks ensure the safety and confidentiality of all personal data processing operations.

Responsible Marketing & Communication

As part of its human-centred culture, Eurobank designs products and services to meet the individual needs of its customers.

With a view to optimising the messages used to promote these activities, the Bank carries out systematic market research on each individual customer category, focusing on both quantitative and qualitative features that highlight the trends and expectations of its customers as well as market trends and the general environment, as reflected on the in public opinion.

Using specialised Customer Relationship Management tools, Eurobank is able to offer each customer the product or service that really suits their needs. The Bank carries out targeted marketing activities to specific customer groups based on the "Customer's Journey", applying a specific procedure in each stage; often, communication is conducted not only for promotional purposes but also as a customer rewards procedure.

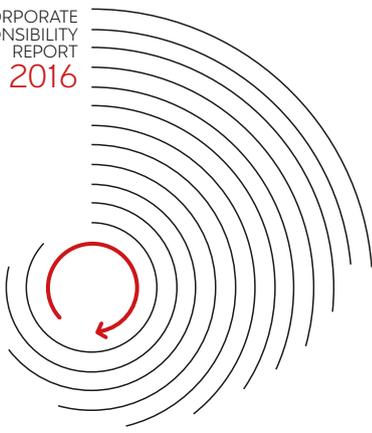
The Bank's targeted customer communication (via email, text messages, e-Banking messages, etc.) complies with all applicable personal data protection regulations and all relevant decisions, guidelines and regulatory acts issued by the Hellenic Data Protection Authority and data security principles.

At the same time, all customer communication or product/service promotional activities allow customers to opt-out if all of future Bank advertising communications.

During 2016, over 150 targeted communication actions were conducted, supporting all banking segments (Personal Banking, Business Banking and Individual Banking), and all of the Bank's strategic products and services.

These campaigns were conducted through all own-media channels (both digital and physical content) on both branch networks (Eurobank & New TT Branch Network).

To ensure correct advertising, Eurobank has developed procedures and mechanisms in place as per the applicable laws and regulations, in order to promote and communicate its products and services in a transparent and honest manner. Each new communication activity is designed in a well-organised, transparent environment, where the roles and responsibilities of all units involved are fully specified. Each advertising and/or promotional activity is subject to prior authorisation by the competent Bank divisions, in line with the applicable regulations, while the Bank's Legal Department ensures that the content of the communication does not violate applicable laws and regulations.



Customer Satisfaction Surveys

Aiming to successfully respond to customers' needs in the ever-changing environment, Eurobank is conducting systematically qualitative and quantitative research, so as to keep track of market trends, consumer attitudes, habits, needs and expectations. Customer satisfaction is monitored every two years to ensure that evaluation of our products, services, networks of service, the Eurobank brand itself and the Banking industry are reported.

From the 2016 surveys, the following are worth noting:

- Quantitative research, conducted monthly by an independent research company on a nationwide sample of bank customers monitoring brand metrics and brand image evolution, the results of which confirm that the strategic aim of Eurobank towards human-centricity is making an impact on our research indices, enhancing our brand equity. Considerable improvement was documented within the year on the Bank's brand image, all awareness indices (bank awareness up to 90% / ATL communication awareness up to 45%) and the bank-of-choice index (up to 88%), further reinforcing the Bank's position.
- A Customer Satisfaction Survey, conducted every two years by an independent research company on Eurobank and non-Eurobank customers, in which highly positive evaluations were measured on the total satisfaction index for the Bank (Top 2 boxes, extremely satisfied and very satisfied – 68%), their total satisfaction from the service (Top 2 boxes, extremely satisfied and very satisfied – 78%), as well as improved loyalty rate (Score of Retention: 67 index).

In addition to the above, within the past year a series of ad hoc surveys were conducted in cooperation with external associates as well as internally by utilizing the Bank's infrastructure and available resources so as to review and evaluate procedures, products, services and communications for the Eurobank Group. The research results were instrumental in assisting with the effective management of the Bank's strategic resources towards improving the indices of interest and achieve its business objectives.

Suppliers Relations

The Eurobank Group places particular emphasis on the relationship with its suppliers and business partners. In 2016, the Group continued to apply its centralised procurement model, which includes both domestic and foreign subsidiaries, while it carried out tender procedures to award major projects, thereby substantially saving on costs.

The Group optimised and expanded the use of the upgraded e-market platform for the procurement of goods and services, by introducing new flows for specific service categories and promptly and efficiently monitoring requests from foreign subsidiaries. The new procedure for processing coming from the electronic platform is now applied Group-wide, automating further the procurement procedure.

Moreover, the expanded roll out of the new ERP system has further automated the the procurement process, from the award of projects to invoicing.

Interconnection of the electronic market flows with the ERP system, in a flexible and efficient manner for all users and suppliers, has promoted transparency and speeded up invoice payments. Moreover, the expanded use of e-invoicing procedures has speeded up invoice authorisation and release procedures.

In the area of quality evaluation and assurance, the Bank continued to use the supplier evaluation platform in relation to its own operations and those of its foreign subsidiaries, while it also updated its IT product and service evaluation questionnaires, focusing on information and system security.

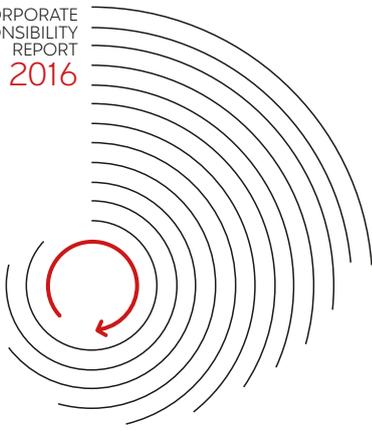
As part of the effort to optimise procedures, the Group Procurement Sector entered into a framework agreement with a specialised consultant to speed up the restructuring of the Bank's procedures and systems, with a view to reducing costs. At the same time, implementation of the shared benefits agreement with Eurobank Properties Services was extended to other areas, leading to reduced costs and operationally improving the Group's real estate assets, in line with modern-day energy and environmental requirements.

Adopting a responsible environmental attitude, specific clauses were added to the Bank's tendering terms which are intended to ensure compliance with environmental requirements.

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**Putting
the Economy First**





- G4-EC1
- G4-EC7
- G4-EC8
- FS7

Economy



1,000,000 targeted
b2b visitors
from all over the world.

2016

100 Greek exporters
international buyers from
11 countries



1st Eurobank Greek
Tourism Conference

8,000 enterprises
7 awards



98 business groups
151 new job positions

3 "Greece Innovates!"
Competitions for Applied
Research & Innovation
747 applications



1st Fintech "Beyond Hackathon"
Competition

Extroversion

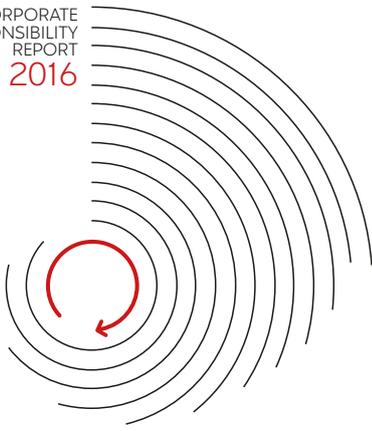
With a view to supporting the growth of the Greek economy and the crucial exports sector, Eurobank has concluded agreements with international financial organisations to finance and support business activity, while also undertaking initiatives to enhance business communication between exporters. In this context, the Bank:

- Signed an agreement with the International Finance Corporation (IFC, member of the World Bank), obtaining a €100 million credit facility as part of the International Trade Facilitation Programme, in view of the Bank's original participation in the Programme. The IFC credit facility focuses on extroversion and promotes the development of Eurobank's Trade Finance activities, limiting the risk of cross-border business transactions through an ever-expanding network of banks that participate in the programme.
- Signed an agreement with the European Bank for Reconstruction and Development (EBRD), obtaining a €50 million credit facility as part of the Trade Facilitation Programme (TFP), which seeks to develop international trade. This credit facility is bound to contribute to the development of Eurobank's trade finance activities, despite the adverse market conditions, and to enhance Eurobank's core role as a supporter of Greek exporters and importers.

Go in Athens

With a view to enhancing and supporting Greek exporters, Eurobank organised from 21 to 23 March 2016 the "Go in Athens" Business Missions Programme, as part of its "Go International" initiative, to support Greek exporting enterprises. **"Go in Athens"** offered to more than 100 Greek exporting companies the opportunity in their own country to get in touch, with over 50 prominent international buyers from 11 countries (Austria, Belgium, France, Germany, Italy, Spain, Canada, China, Great Britain, Holland and Sweden). "Go in Athens" is held under the auspices of the Hellenic Ministry of Foreign Affairs and is a joint effort between the Eurobank and the Panhellenic Exporters Association (PEA), the Greek International Business Association (SEVE), the Exporters' Association of Crete (EAC), the Hellenic Federation of Enterprises (SEV) and the Greek Tourism Confederation (SETE) partnership, the biggest bilateral chambers of commerce, namely the British Hellenic Chamber of Commerce, the French Hellenic Chamber of Commerce, the German Hellenic Chamber of Commerce, the Italian Hellenic Chamber of Commerce, the Hellenic Canadian Board of Trade, and the Hellenic-Dutch Association of Commerce and Industry.





Extroversion

1st Eurobank Greek Tourism Conference

The challenges and opportunities for Greek Tourism were the focal point at the 1st Eurobank Greek Tourism Conference, hosted by the Bank in cooperation with the Greek Tourism Confederation (SETE) and attended by a large number of tourism industry operators, as well as by representatives of public organisations, academics, and others.

The purpose of the conference was to highlight the prospects for and challenges faced by the Greek tourism industry, and to initiate a discussion about the prospects of Greek tourism for further growth and ways to attract new investments in Greece's most extrovert sector of the economy. In this context, Eurobank presented a study entitled "Greek Tourism: Challenges and Prospects", along with a presentation of financing opportunities for tourism. The conference ended with a discussion about sustainability, investments and the variability of the impact of tourism on the Greek economy.

Exportgate.gr

Exportgate.gr powered by Eurobank, the innovative b2b portal that aims at enhancing the extroversion of Greek enterprises through their contact with international buyers, and at bringing 1,500 exporters together with 150,000 importers from more than 25 countries worldwide, was upgraded in 2016. Since 2013 when it was launched, Exportgate.gr has attracted over 1,000,000 targeted b2b visitors from all over the world.

In 2017, "Exportgate.gr" -the outcome of a collaboration between the Panhellenic Exporters Association (PSE), the Greek International Business Association (SEVE), the Exporter's Association of Grete (EAC), the Hellenic Federation of Enterprises (SEV)- was named one of the largest international Trade Portals, offering comprehensive and effective support to exporters in all stages of their activity, in cooperation with Eurobank's "Ask the Experts" specialised unit.



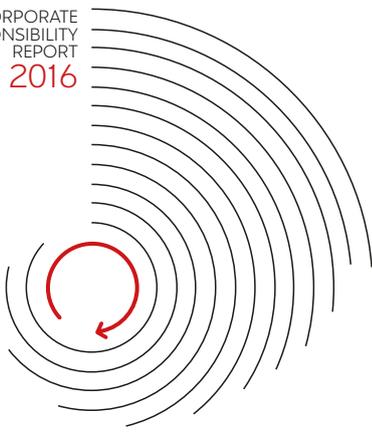
Entrepreneurship



Eurobank, as part of its strategy to support entrepreneurship as a basic pillar for the strengthening of the Greek economy, has entered into agreements with European organisations for the financing of small and medium-sized enterprises under favourable terms.

In this context, in order to offer greater liquidity to small and medium-sized enterprises, the Bank:

- Entered into two agreements with the European Investment Fund (EIF), of a total value of €230 million, to enhance access to finance for small and medium-sized enterprises (SMEs) in Greece. These agreements benefit from the support by the European Fund for Strategic Investments (EFSI), which was established as part of the Investment Plan for Europe. EFSI's objective is to contribute to the financing and implementation of productive investments within the European Union and offer greater access to financing. In particular, the agreement relating to the COSME Loan Guarantee Facility, the Guarantee provided by COSME and EFSI, will allow Eurobank to provide €130 million of loans to over 1,000 small-sized enterprises, under favourable terms, over a period of three years (€15 million was already channeled during November - December 2016), whereas the agreement relating to the InnovFin SME Guarantee Facility, a Guarantee provided with the financial support of the European Union as part of the "Horizon 2020 Financial Instruments" and the EFSI, allows Eurobank to provide loans and leases at favourable terms to small and medium-sized enterprises and mid-caps that are actively engaged in the sectors of research and innovation. Moreover, the European Investment Fund has signed with Eurobank, as part of the EaSI employment and social innovation programme, an EU-supported agreement, in the context of the Guarantee Mechanism established under Reg. (EU) No. 1296/2013 of the European Parliament and of the Council, whereby the above programme was established, concerning a Guarantee for supporting with €1.1 million of loans, by offering better access to financing, persons belonging to vulnerable groups of the population who want to start a small enterprise, and to existing small enterprises at the stage of establishment and development.
- Signed an agreement with the European Investment Bank (EIB) for a €40 million loan facility, to support SMEs and mid-caps established or operating in Greece. This agreement, which forms part of the "Grouped Loans for SMEs" programme, allows Eurobank to make use of a portfolio of €140 million to support the plans of SMEs and mid-caps through investment loans and extend liquidity in the form of working capital. The agreement includes the competitive interest rates of EIB's "Jobs for Youth" initiative for firms promoting youth employment. By the end of 2016, the entire amount had been channeled to eligible areas.
- Signed a €100 million agreement with the European Investment Bank (EIB) as part of the "Skills and Jobs – Investing for Youth" initiative, to grant loans to SMEs and mid-caps, placing special emphasis and offering additional financing advantages to enterprises promoting youth employment.
- The Bank continued to cooperate with the European Investment Bank, which has allowed it to channel funds of a total value of €840 million to over 3,000 enterprises since 2004.



Entrepreneurship

Concurrently, Eurobank has developed a range of products and services to support and promote SMEs. In particular, the Bank has:

- Developed a comprehensive range of consulting and information services on how to make use of the NSRF 2014-2020 financing programmes for SMEs.
- Signed a cooperation memorandum with the Ministry of Agricultural Development and Foods to implement the "Agro-carta" banking product, which is intended to finance farmers and agricultural enterprises eligible for Basic Financial Support (one of the direct aids offered by the European Union). This type of financing is offered in the form of an overdraft limit, by using a card connected to the account to which the Basic Financial Support will be credited. This allows the farmer/agricultural enterprise to gain access to financing in order to meet short-term business needs relating to its agricultural operations, by "prepaying" part of the Basic Financial Support.
- Signed a Cooperation Agreement with the Action Finance Initiative to provide microcredit facilities to existing or newly-established very small enterprises and self-employed persons, thus offering better access to financing for unemployed persons, who normally have difficulty in accessing bank financing, with a view to helping them start or develop their enterprises and create new jobs.
- Signed a cooperation protocol with the Hellenic Confederation of Commerce and Entrepreneurship (ESEE), with a view to supporting SMEs in diverse ways, by offering special privileges to enterprises/members of ESEE as well as high-quality innovative services which promote extroversion, dynamic approaches and innovation.

Growth Awards

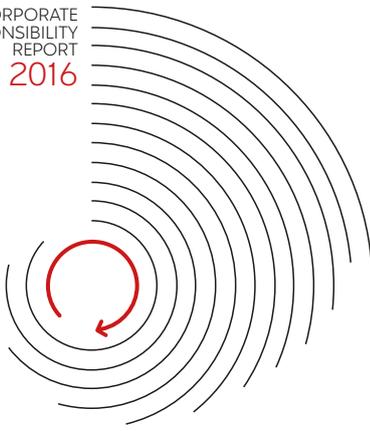
In an effort to reward business excellence as a lever of development of the Greek economy, in cooperation with Grant Thornton, Eurobank has established the "**Growth Awards**" in the field of development and entrepreneurship, which aim at becoming one of the leading rewards for business excellence and a medium for promoting growth of dynamic enterprises in Greece. The Growth Awards are intended to showcase Greece by promoting business initiatives and encouraging entrepreneurs to continue their efforts, persist in their plans and diversify. The Growth Awards reward enterprises that manage to combine high financial performance with a successful modern business narrative, contributing to the creation of a new business environment and company culture.

Starting from a database of published financial statements of over 8,000 enterprises operating in Greece, and relying on the basic financial indicators that comprise Grant Thornton's "Financial Growth/Health Matrix" evaluation model and other Eurobank credit rating tools, 172 enterprises were identified matching excellent financial performance with stories that are worth telling; stories which the 172 candidates were requested to post on a specially configured website, www.growthawards.gr.



Growth Awards





Entrepreneurship

The procedure for designating the winners included three stages:

1. An evaluation procedure, on the basis of financial analyses and indicators, recording the financial position and performance of each enterprise over time.
2. This evaluation process indicated 172 enterprises which were then requested to submit additional financial information and qualitative data, for evaluation by the Candidates Committee.
3. The Candidates Committee selected 20 enterprises the dossiers of which were forwarded to the Awards Committee, for the latter to designate 7 winners following a thorough review of all candidacies. The Awards Committee is comprised of eminent personalities from the Greek business and academic communities.

Upon completion of the evaluation procedure, 7 candidates were designated as top-performing enterprises in the following categories:

1. "Business Excellence" Special Award - AEGEAN AIRLINES
2. "Operational/Business Improvement" Award - MEGA DISPOSABLES S.A.
3. "Product Development" Award - PALIRROIA SOULIOTIS S.A.
4. "Market Development" Award - KARATZIS S.A.
5. "Human Resources & Corporate Culture" Award - KLEEMANN HELLAS S.A.
6. "Investments" Award - HELLENIC DAIRIES S.A.
7. "Corporate Social Responsibility" - LOULIS MILLS S.A.

The final winners were announced at the official awards ceremony which was hosted on 1 December, at the Athens Concert Hall. The event was attended by 2,000 people, including representatives from the political and financial field, academics and entrepreneurs.

Youth Entrepreneurship & Innovation

Youth Entrepreneurship

egg - enter•grow•go

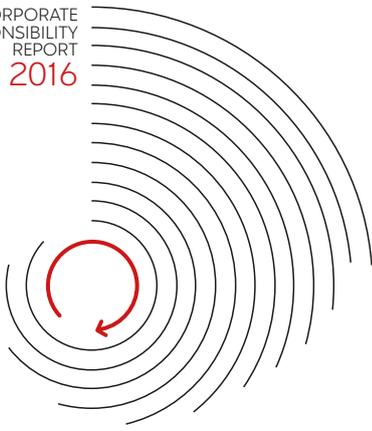
A basic priority and objective for Eurobank is to offer opportunities and prospects through actions and programmes that promote youth entrepreneurship, and to create value and development prospects for young entrepreneurs with vision and innovative ideas, so that they stay in Greece and develop their businesses. **Egg - enter•grow•go**, an initiative of Eurobank designed and implemented in cooperation with Corallia, is one of Greece's most successful incubators, the aim of which is to support youth innovative entrepreneurship and improve sustainable employment opportunities in Greece, especially for young people.

The Programme offers groups of new entrepreneurs and individuals an integrated framework of business incubation, acceleration and co-working space by offering them a range of supporting actions and tools that help them transform their business plans, original ideas or prototypes into complete, marketable products and services.

The Programme is materialised by the Steering Committee, comprised of executives of both companies. A 10-member Advisory Board composed of distinguished scientists, entrepreneurs and experts offers guidance, performs evaluations and makes recommendations about any corrective actions, while a team of leading enterprises and organisations from the Greek and international market is a solid supporter of the top-quality services and infrastructure offered.

The Programme comprises three stages:

- **enter:** the Programme is open to people aged 18 to 44 (as of 2017 the age limit is 49 years), whose innovative ideas cover all fields of the economy. The applicants may submit their proposals, as specified in the Call for Proposals; the proposals are evaluated by distinguished experts on the basis of their innovation, prospects and viability.
- **grow:** young people whose business plans qualify for entering the Programme are initially assisted in setting up their own business (if not already active). For the next twelve months -the duration of each "cycle" of the Programme- they are given the opportunity to focus intensively on developing their idea/ business by utilising the infrastructure and support services offered by the Programme.
- **go:** the Programme is completed, with the aim that all participating business groups have succeeded in developing their business plans, and are ready to make their business "leap": to capitalise on the value of their idea with their own resources or through leveraging other investment funds.



Benefits of the Programme

Building Infrastructure, with fully functional and well-equipped office premises near the centre of Athens, where young entrepreneurs shall locate their offices and remain throughout the Programme cycle. The Infrastructure is easily accessible by means of public transportation, provides modern building and technological infrastructure, a possibility for future extensions, and suitable premises for the provision of advisory guidance, support services and business training.

Mentoring provided by distinguished and renowned persons from various sectors of the economy and science, who will provide consulting services and guidance in business development to each participating business team.

"one-stop-shop" Support Services for all the crucial issues that relate to the running of a business and to supporting each participating business team commencing the grow stage of the Programme.

Business Training in issues that are crucial for successful business operation through a predetermined intensive training programme ("business bootcamp"), as well as additional lectures on specialised topics ("egg expert seminars").

Financial tools and business networking, to support business operations, and the development of new teams, to enhance their economic viability during the "incubation" stages within the framework of the Programme. The aim is to provide the best possible framework so that young entrepreneurs may devote themselves to the materialisation of their business plan in the first crucial stage of their development, and to make the most of the other benefits of the Programme. Indicatively, the business groups of young entrepreneurs are supported through:

- Financial consultation services and services concerning the seeking of products and funding programmes, provided by specialist Programme executives.
- Support and networking of the groups with potential customers / strategic partners (B2B match-making) for products and services that will develop during the grow stage of the Programme.
- A system of financial rewards for those business teams with the best performance on the basis of predefined indicators (KPIs) at specific times during the materialisation of the Programme.
- A special financial-economic programme in order to cover potential needs regarding pre-seed/seed financing, both on working capital and on investments in fixed assets, with favorable terms.

Achievements of the Programme

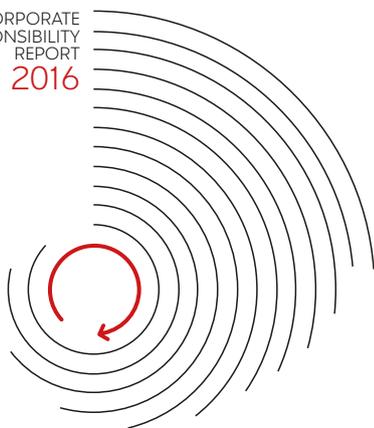
In four years of operation, "the egg" has established itself as one of the most complete business acceleration programmes in Greece. It is also highly regarded by both domestic and foreign audiences, has substantially improved its positive image with tangible results in Greece and abroad, and has become a role model for every new initiative taken in the ecosystem of Greek startups. Upon completion of the first four Programme cycles, "the egg" has left its business and social footprint as follows:

- 200 young entrepreneurs created 98 business groups.
- A total of 151 new employees were recruited by the business groups.
- 60 business groups have acquired Legal Form and employed 211 people in total.
- 33 companies were established, with a total turnover of €1.1 million in 2016.
- 22 companies have received financing/investments amounting to €2.1 million.
- 10 companies have received Eurobank financing amounting to €0.5 million.
- 6 companies have submitted patents for registration and 7 companies hold registered patents.
- 58 synergies were created between these companies.

Moreover, upon completion of the first three Programme cycles, 22 enterprises, or over 36% of the total active enterprises, (60 companies from the 98 business teams have been integrated into the Programme since 2013) received financing from Eurobank and Business Angels.

Furthermore, in 2016 the Hellenic Initiative (THI) offered USD 100,000 as part of the 1st innovation contest among all of "the egg" business teams, from the Programme's establishment to present. Thanks to this substantial THI contribution, "egg" was able to offer all enterprises, from all three annual incubation cycles, the opportunity to participate in a special competition and win one of the greatest prizes ever offered to young innovative entrepreneurs in Greece.





Innovation

"Greece Innovates!"

"Greece Innovates!" Applied Research and Innovation Competition is a Eurobank and Hellenic Federation of Enterprises (SEV) initiative that started in 2010, in the midst of the financial crisis, with a view to promoting and supporting top-level innovative scientific activities and the effort to attract private investment funds, so that business incentives, corporate responsibility and the scientific community could be combined and used together to cope with the challenges of the modern environment.

The main objective of the Competition is to build channels of communication and collaboration between the academic and the business community, for the productive implementation of applied research and innovation proposals, through the creation of products and services that help improve everyday life, as well as to develop and enhance the economy's extroversion.

In the 3rd Competition there were 208 candidacies, 19 of which qualified for the second phase following a written evaluation process. Four winners in the two stages of the event were declared following an oral evaluation process. The winners were announced in a special ceremony that was held in February 2016. The awards for each field are financial, amounting to 15,000 euros for each First Prize and 8,000 euros for each Second Prize, and are accompanied by honorary plaques, as well as a comprehensive promotion campaign.

Like in all previous events, it was established that the "heart of innovation" also beats in parts of the world other than the USA, as 50% of the candidates originated from the Greek provinces, mainly from Thessaloniki and the rest of Macedonia (21%), Crete (7%), Thessaly (6%), the Peloponnese (6%), Epirus and the Ionian islands (4%). There were also candidacies from Aetolia-Acarnania, Viotia, the Dodecanese, Evros, Fthiotida, Thrace and the Cyclades.

Since 2010, when "Greece Innovates!" was held for the first time, the large amount of plans eventually exploited commercially proves that this initiative has managed to establish communication and cooperation channels among the research and business sectors. As a result, several innovations have evolved into successful products and services.

It is worth noting that all three "Greece Innovates!" Competitions have attracted cumulatively a total of 747 applications, 180 in the "Applied Research" category and 567 in the "Innovation" category.



Innovation Centre

Acknowledging that innovation is a key factor for development, Eurobank was the first bank in Greece to set up a team to engage exclusively in innovation research, encouraging creativity and the creation of added value through the design of new products and services, focusing primarily on the FinTech field.

The **Innovation Centre's** objective is to implement the Bank's traditional commitment to make optimum use of its human resources, through synergies with the most significant ecosystems comprised of young people with creative ideas, from the external environment.

In 2016, Eurobank's Innovation Centre organised the 1st Regional FinTech "Beyond Hackathon" competition in Greece, in partnership with Foundation M.P. and THE CUBE WORKSPACE M.I.K.E. - an initiative intended to promote the development of innovative, FinTech-oriented products and services through new "communication" channels, as part of the extremely successful Hackathon tradition, and new communication channels to identify new "smart" ways to serve customers. The Hackathon contests are an extremely successful method of creating innovative, FinTech-oriented products and services globally, and create the conditions for the emergence of new enterprises with powerful potential and prospects for the future.

"Beyond Hackathon" was supported by global leaders in technology and financial services, by Greek business organisations and also by academic institutions, which offered mentoring to the participants throughout the contest. There were over 150 participants (Software Developers, Designers, Business Developers and Marketers) from Greece, Romania, Slovenia, Bulgaria, the UK and Israel, and 17 ideas were presented, covering a broad range of products and services, from loyalty reward programmes to blockchain technology apps.

It is of great significance for Eurobank that its foreign subsidiaries were actively involved in the procedure, attracting young, talented people to Greece. The aim is to ensure that many similar actions in the fields of corporate entrepreneurship, extroversion and innovation will ensue.

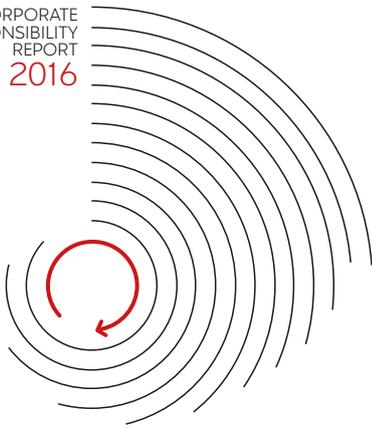


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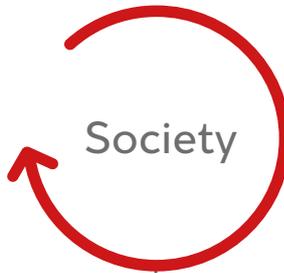
Putting
Society First





G4-EC1

G4-EC8



Society

Great Moment for Education

14 years
15,944 students
1,094 top performance
high school graduates in 2016



16 years
proud sponsor
of all Greek National
Basketball teams
24 medals



2016

Apostoli
Supports the Pupils
30,000 parcels of love



Savings:
250 school visits
28,000 piggy banks
10,000 children's books



support of **30** non-governmental
organisations all over the Greece



SOS Children's Villages
427 school bags
52 school supplies



The country's recovery from the crisis is based on supporting both the economy and society. As a responsible organisation that must contribute to the stability of the social and economic environment, Eurobank has undertaken a series of initiatives to support society and create the conditions for development and growth. In this context, Eurobank has continued to reward **educational excellence**, support Greek **sports** and promote **culture**. Concurrently, the Bank remains committed to supporting **vulnerable social groups** through a series of actions to provide material support but also to deliver a message of solidarity and hope.





Education

Rewarding excellence in education is a key pillar of the Eurobank Group's corporate social responsibility strategy; for several years it has been focusing on social action and on sectors that are associated with the new generation and their efforts to learn and enter employment, and on preventing the "brain drain" phenomenon. Fair play and maximum talent utilisation is a key priority for all. Personal effort to achieve distinction improves society as a whole. In a social and economic environment driven by fair competition, rewarding excellence motivates efforts for self-improvement and talent utilisation.

Education has a decisive impact on both society and the economy, through the moral principles it conveys but also through the practical knowledge and tools it offers to the new generation. In this context, in 2013 Eurobank launched the "Great Moment for Education" programme.

The programme awards high-school graduates who achieve their schools highest grades at the pan-Hellenic university admission examinations and was held for the 14th year with great success. The programme's primary goal is to reward the efforts of young people in acquiring knowledge and to highlight the importance of excellence. In the current environment, in which many talented young people prefer to seek their fortune abroad, motivating young people to stay in Greece, recognising their talent and offering them good prospects, are extremely important.

Concurrently, the Programme's nationwide range allows Eurobank -as an active stakeholder-to support, local communities, students who obtain the highest grades, and also their families, schools and teachers. Today, more than ever, actions promoting and enhancing the national capital in bright minds and ideas, are essential.

In the 2015-2016 school year, 1,094 top-performing students received awards at nine cities nationwide: Athens, Thessaloniki, Patra, Heraklion, Volos, Ioannina, Veria, Tripoli, and Lamia. The reward was accompanied by a €800 prize. After 14 years of the Programme's implementation, 15,944 students have been awarded, many of whom are now distinguished in the economic, academic and scientific life of Greece.



Social Solidarity

Despite the difficult economic situation, in 2016 Eurobank continued to support a significant number of non-profit and charitable organisations, mostly involved in child protection.



"Apostoli" ("Mission") of the Holy Archdiocese of Athens

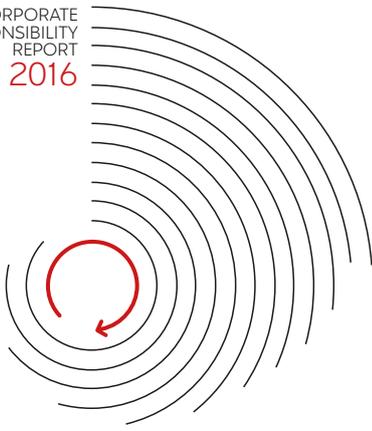
In recognition of the importance of the social work accomplished by "Apostoli" ("Mission"), the charity organisation of the Holy Archdiocese of Athens, in 2016 Eurobank continued to support the "Apostoli supports the Pupils" programme.

The Programme is implemented in cooperation with the Greek Ministry of Education, Research and Religious Affairs, and aims to offer support to families of primary and secondary school students who have nutritional problem, in a manner that ensures their anonymity, dignity and the smooth relations within the school environment. With exclusive sponsorship from Eurobank, "Apostoli" distributed more than 30,000 "parcels of love", covering a small but essential part of the daily nutritional needs of students and their families.

At Christmas 2016, instead of gifts and greeting cards, the Eurobank Group chose to extend its support for the Programme, inviting participation from employees and customers and guaranteeing "parcels of love" to even more students and their families.

Support for Public Welfare Organisations

In 2016, the Eurobank Group supported almost 30 non-governmental organisations and institutions that mainly support children and socially vulnerable groups, which are active in Athens and across Greece.



Social Solidarity

Coeurs pour Tous Hellas

In 2016 Eurobank supported the humanitarian foundation "Coeurs pour Tous Hellas" (Hearts for All). This is a branch of the Coeurs pour Tous foundation that was established in 1998 in Geneva by Professor Afxentios Kalagos, to support poor children with heart diseases. Prof. Kalagos and his team have operated free of charge on over 15,000 poor children worldwide.

Coeurs pour Tous-Hellas was established as a non-profit organisation in 2015 to support children in Greece with congenital cardiopathy, as a practical commitment and contribution to Greek society and young patients from poor families.

"The Smile of the Child" & "SOS Children's Villages Greece"

Focusing on initiatives that assist children in real need, the Bank supported the organisation "To Hamogelo tou Paidiou" ("The Smile of the Child") and the "SOS Children's Villages Greece" by maintaining donation boxes placed at Eurobank's Branch Network and New TT Branch Network.

"PNOE - Friends of Children's Intensive Care"

For the past 16 years, Eurobank has been consistently supporting the great effort of the "PNOE - Friends of Children's Intensive Care" non-profit organisation, helping it realise its objective, which focuses on the creation and material support of paediatric Intensive Care units and the provision of support to children hospitalised in Intensive Care and their parents.

"Fashion Targets Breast Cancer" Campaign

The Bank's collaboration with the "Fashion Targets Breast Cancer" (FTBC) campaign started in 2004, with the launch of the EuroLine Style card, the first women-only credit card. For the past 13 years, Eurobank has been consistently supporting the campaign's efforts in Greece, actively contributing to the attainment of its goals, i.e. to inform and raise awareness among women about the importance of prevention and timely diagnosis of breast cancer.

Christmas Charity Bazaar

In December, Eurobank organised a Christmas Charity Bazaar for employees and their families attended by 14 non-governmental organisations. As part of their Christmas shopping, Group employees had the chance to provide a helping hand to organisations that support children who have family problems, the disabled, the elderly, and other organisations that address critical social issues such as environmental protection.



Sports

Top-level sports competition incarnates the value of personal effort with the aim of exceeding limits and gaining success. It also promotes the team spirit and the sense of being part of a larger group which supports and motivates its members to gain distinction. For many years, Eurobank has stood by Greek athletes, whose efforts are a valuable example of ethos, persistence, commitment and self-discipline to all.

Greek National Basketball Teams

For 16 years, the Eurobank Group is proud sponsor of all Greek National Basketball Teams. This is the longest active sponsorship in Greek sports and one of the longest in Europe. Basketball has demonstrated that teamwork, persistence and discipline towards achieving targets are key elements in distinction and success. This sponsorship has proven to be one of the most successful, as Greek Basketball has brought Greece a total of 24 medals.

Spyros Gianniotis – Marathon Swimmer

For yet another year, Eurobank was the exclusive sponsor of Marathon swimmer Spyros Gianniotis, and congratulates him for his remarkable feat and for winning the silver medal in the 10 km. Open Water race at the Olympic Games in Rio. Spyros Gianniotis is an example for everyone, a paragon of "fair play", and inspires us all with his performance. His success is the result of long, persistent effort, which, coupled with the "Golden Ethics Award" which he has so deservedly earned, vindicates Spyros and everyone who believed in him.

Sofia Bekatorou – Sailing Athlete

Eurobank has sponsored the renowned sailing athlete Sofia Bekatorou in her endeavour to win a medal at the Rio 2016 Olympic Games in the NACRA 17 class.

This is Sofia Bekatorou's fourth time at the Olympic Games and she is the only athlete to have won medals at two consecutive Games in two different sporting categories. In 2008 she won bronze at Beijing and in 2004 gold at the Athens Olympic Games. In both these years she also won the world best athlete award in the sport of sailing. Sofia Bekatorou was the first woman in history to hold the Greek flag at an Olympic Games opening ceremony and she made us all proud.





Culture

The Eurobank Group's involvement in supporting and promotion of culture has been a tradition since its very inception. Deeply convinced that all opportunities for intellectual improvement must be encouraged, Eurobank is actively helping to get the public acquainted with classical, as well as modern cultural creations.

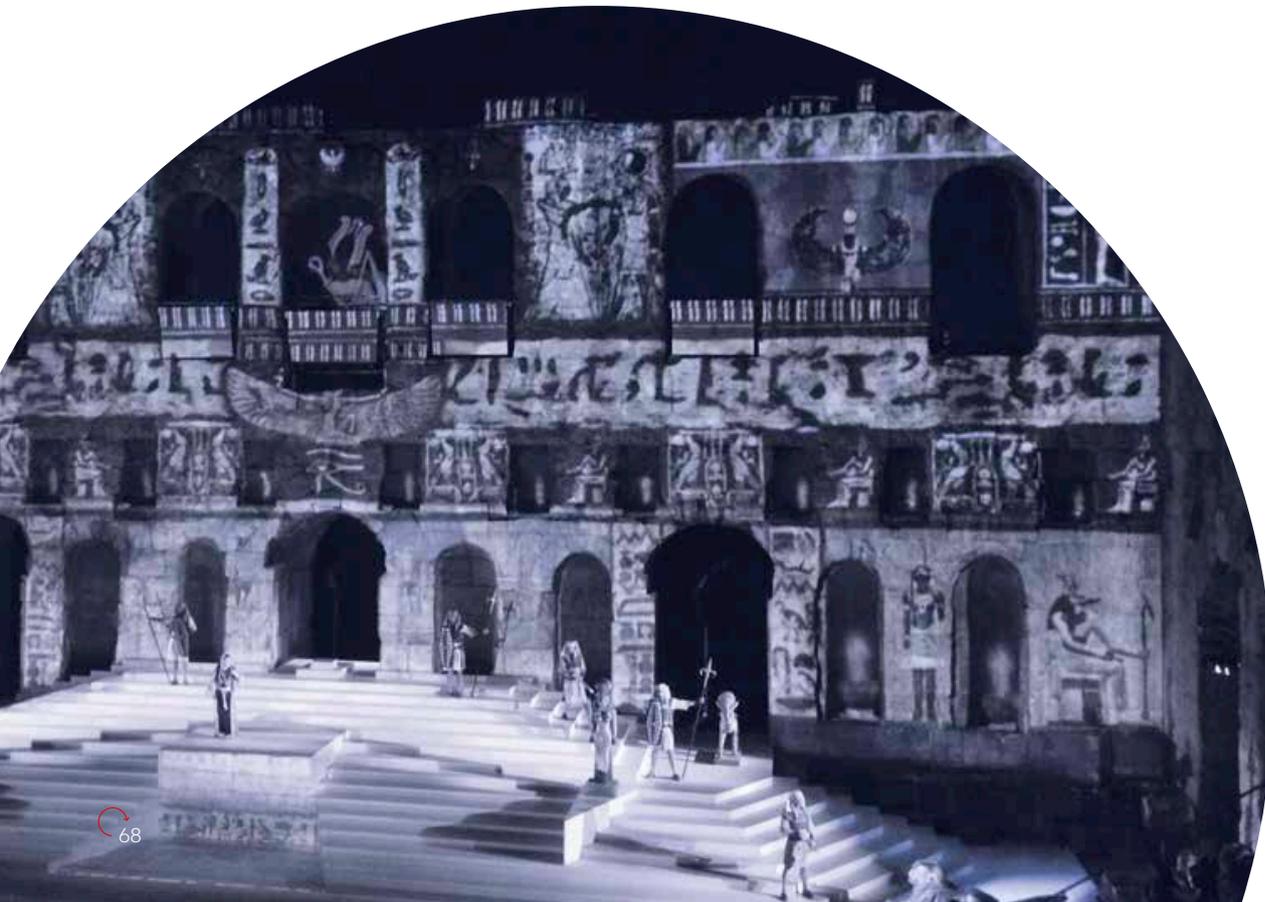
Athens Concert Hall

Over Christmas, Eurobank sponsored two Athens Concert Hall events:

- Carols and Christmas songs by the award-winning Rosarte Children and Youth Choir, the only Greek choir to have won the gold medal twice in World Choir Games, in Graz, Austria in 2008 and in Riga, Latvia, in 2014.
- Handel's "Messiah" by the Camerata, with the participation of distinguished soloists and the Musica Atenea vocal group, in a performance with period instruments, based on the first performance of that work in 1742.

Greek National Opera

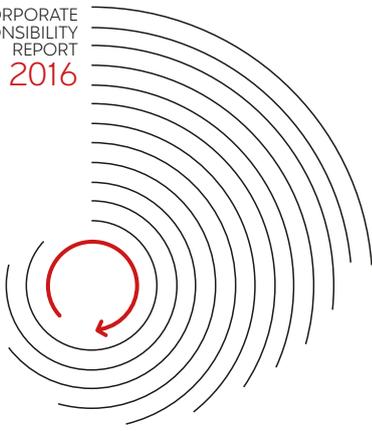
Eurobank was the exclusive sponsor of the Greek National Opera's performance of Giuseppe Verdi's "Aida", in four shows that opened the Athens 2016 Festival. The popular opera was presented under the music direction of Myronas Michailidis and Elias Voudouris, and was directed by Enrico Castiglione, director of the famous Opera Festival of Taormina, Italy.



Savings

Out of respect for Hellenic Postbank's history, Eurobank continues to support the idea of savings and cultivate the spirit of saving money among young people. In October, Eurobank's executives visited 250 schools throughout Greece, as per the Bank's established tradition, and offered 18,000 piggy banks to children. Moreover, two major events were held in Athens and Thessaloniki, where a total of 10,000 piggy banks and 10,000 children's books were distributed. The highlight of those celebrations was Top Management's visit to the 10th Primary School of Hania and the event that was held at the New TT Branch Network Branch in Hania, which is the city where the Hellenic Postbank was established back in 1900. A key support action for the savings institution was the publication of a new children's book entitled "The greatest treasures", available at New TT Branch Network branches and also online. The book's electronic version and important information about the history of the Hellenic Postbank are posted at the dedicated, award-winning WebEx microsite www.apotamieysi.gr. Lastly, in cooperation with the Ministry of Education, Research and Religious Affairs, Eurobank has re-launched the "Essay" contest at primary schools of Athens and Thessaloniki, where pupils are called on to write an essay about "Savings".





Historical Archives

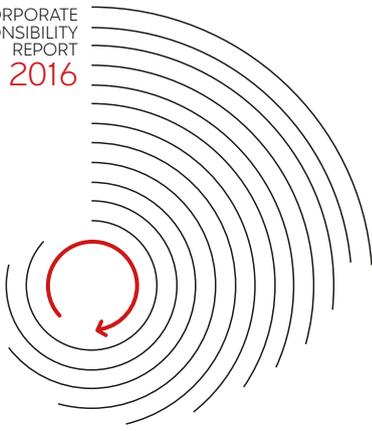
The Historical Archives has continued to record, classify, describe, index and safeguard the records and collections of historical value of both Eurobank and the credit institutions that have merged with it. In particular:

- Premises were configured and all necessary installations for secure archiving were completed at the archive facility in Moschato.
- Work to identify, record, classify and describe new content from the Bank's records and collections was continued.
- A systematic recording of museum exhibitions has begun, including the identification, classification and digitilisation of the Historical Archive's photographic collections.
- Three private archives were donated to the Bank by their holders and their processing of them has started.
- The Historical Archive Library was enriched by new publications and magazines, donated by Bank executives, archiving/research institutions and editors.
- Concurrently, the Bank continued to support the work of the research team studying the Bank's early years, which is preparing a "Chronicle" of its first seventeen years in operation, by researching, identifying and providing original documentation for the team to study.

Moreover, in 2016 the historical edition "Hellenic Postbank - An ongoing contribution to the Greek society" was also presented. The Hellenic Postbank's history is bound up in minds of all Greeks with key notions of economic relations. In addition to the concept of savings, the album highlights, the significant contribution of the Hellenic Postbank to the country's development, since the Hellenic Postbank was a primary channel of financing for major public projects utilising public savings.

The album includes rare archival material, documents, images and old photographs, students' essays on savings, diaries, posters and other important exhibits. It also includes an extensive historical timeline of national and international events and the activities of Hellenic Postbank.





Volunteering

Supporting the community through social solidarity has always been part and parcel of Eurobank's identity. In parallel with the financial support offered to a raft of non-profit organisations, the Bank has been involved in volunteering actions, bringing its people closer to organisations that support vulnerable social groups.

Apostoli supports the Pupils

Group employees actively contribute to "Apostoli supports the Pupils" programme of the Holy Archdiocese of Athens, which is being exclusively supported by Eurobank. Since 2015, the Group's employees have collected almost seven tons of food, while, in parallel with their cash donations, they have also significantly contributed to the doubling of "love meals" offered by the "Apostoli" to poor families through the public school infrastructure.

P.R.A.K.S.I.S

In 2016 Eurobank organised actions to collect basic essentials and medicines to support vulnerable groups in our country in cooperation with "P.R.A.K.S.I.S.- Programmes for the Development of Social Support and Medical Cooperation". Overall, staff collected 69 kilos of medicines and 198 kilos of personal care products, while the Eurobank Group "returned the favour" by hosting a theatrical play for their children.

Oloi Mazi Boroume (Together We Can)

From the very first "Oloi Mazi Boroume" race organised by "SKAI" channel, Eurobank has been backing the initiative with its own team of runners drawn from its personnel, and also by offering supermarket gift vouchers to support our fellow citizens who have been stricken by the financial crisis. Since the first "Oloi Mazi Boroume" race to date, our Group has taken part in the initiative with more than 400 runners in total.

SOS Children's Villages

Eurobank's employees were able to collect enough school supplies in September 2016, before the start of the 2016-2017 school year, to fill up 427 fully-supplied school bags. These were handed out, along with 52 boxes of school supplies, to "SOS Children's Villages" and in particular to the three "Child & Family Support Centres" which operate in Attica.



Alma Zois - Athens

Over the last three years, the Group has offered its staff and their families the opportunity to participate in the celebration and race against cancer, "Greece Race for the Cure", which is held in Athens annually. Eurobank's team is traditionally among the largest, as over 1,040 employees, partners and children have participated in the race since 2014.

Alma Zois - Patra

In 2016, Eurobank supported the "Pink the City" initiative, a symbolic stroll against breast cancer, organised in Patra by "Alma Zois of Achaia District". 55 employees and their partners participated in this initiative in Patra and the neighbouring areas with the Eurobank team, in an effort to raise public awareness on the importance of regular check-ups in the prevention of the disease.

SYZOI Thessaloniki

Since 2015, the Eurobank Group has been supporting the activities of the "SYZOI" association in Thessaloniki, by setting up a team to take part in the "Syzathlos" race. Overall, 170 employees and partners have taken part in this race, which is intended to support the work of "SYZOI" association.

Boroume (We Can)

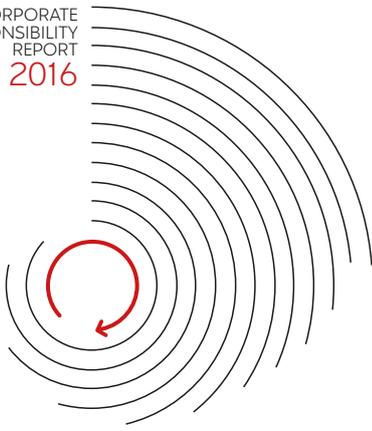
In 2016, Eurobank offered 278 ration packs to the "Boroume" non-profit organisation, the purpose of which is to limit food waste and combat malnutrition in Greece. Through the "Rescue & Food Supply" programme, food portions were offered to vulnerable groups via the "Refugee Shelter", "Arsis", "Asylum Seeker Families Reception and Accommodation Unit" and the "Galini Foundation", which offers daily meals to families with children, to elderly people and the homeless.



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Putting
Our People First





- G4-10
- G4-11
- G4-LA1
- G4-LA2
- G4-LA9
- G4-LA10
- G4-LA11

People



15,958
Group employees



65,645 participations
in training programmes
Group-wide



On average, over
10 days of training
per employee Group-wide



7 tons of foods
collected by the staff
to support vulnerable
groups of the population



100% of Group's top management
executives are evaluated and coached
through the 360° feedback methodology

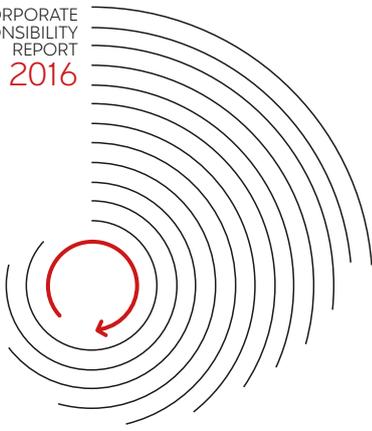
Eurobank's human-oriented culture is reflected in its "Putting you first" motto, which emanates from the Bank's choice to give priority to supporting its people and helping them evolve.

For 2016 the key pillars of the Bank's human resources management policy were:

- Active and systematic deployment of the Group's human resources to cover internal needs.
- Support of major restructuring projects in the Group's business units, based on the macro-economic environment needs.
- Systematic coverage of staff training needs. It is worth noting that, in 2016, 85% of the Group's personnel received training.
- Focus on each employee's career path development through the new "Axiopio" ("Deploy") system for evaluation and personal development.
- Cross-dimensional internal communication on issues of employees' concern.
- An employees' satisfaction survey was conducted in 2016 ("EMEIS" Colleagues Satisfaction Survey – 2016), while the "Between Us" monthly e-newsletter has also been launched.
- Focus on the simplification of procedures and policies applied so as to constantly improve our people's daily work experience within the Group.

The Bank's aims for 2017 will include the following:

- Further strengthening and focus on the internal employee culture, in line with the Group's Vision and Values.
- Support the Group's digital transformation, through initiatives intended to promote staff behaviour and skills, enabling employees to flexibly respond to the Group's operational changes and adopt a positive attitude towards change and advances in technology.
- Launching new HR methodologies and systems to promote the concept of ongoing training and career development, in line with modern international standards.
- Implementation of a raft of improvements and simplifications of procedure aiming at limiting bureaucracy and providing better service to staff.
- Enhancement of employee acknowledgment and appreciation procedures.

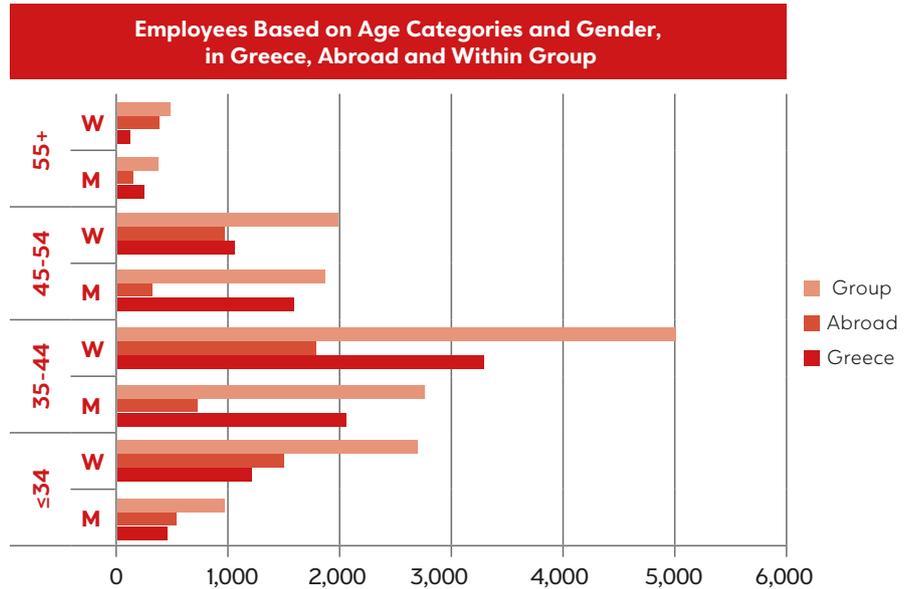


Deployment of Human Resources

Employment

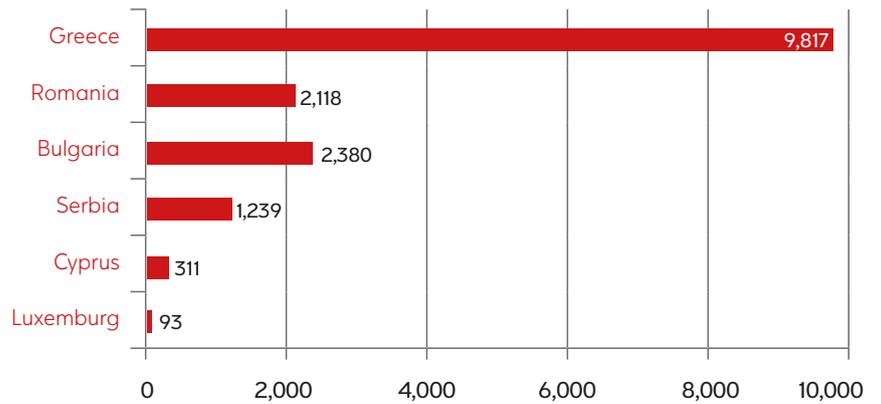
By the end of 2016, the Eurobank Group, including the Bank and its subsidiaries, employed 15,958 staff members (of whom 61.5% in Greece, 38.5% abroad). More specifically:

- 70% of the headcount is less than 45 years old, the majority being 35-44 years old, both in Greece and Group-wide.
- The gender distribution is evenly balanced, with women accounting for nearly 57% of all employees in Greece and 63% Group-wide.

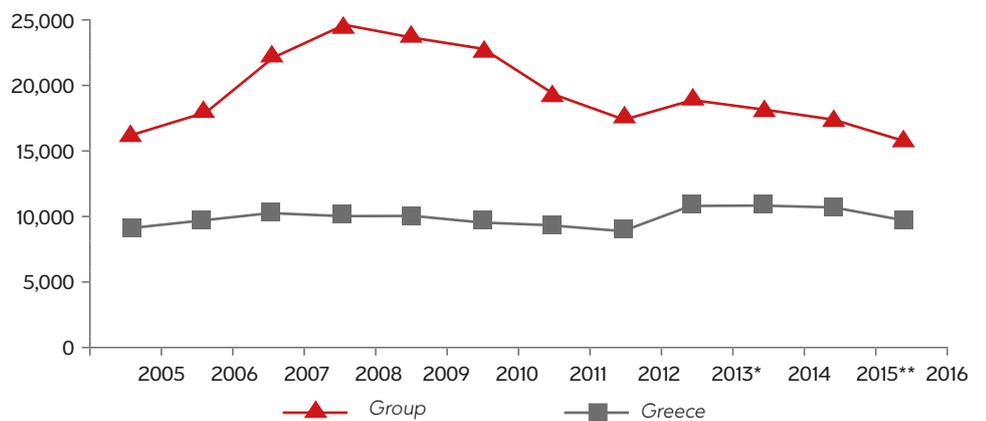


The age distribution of headcount, <34 and 35-44, in conjunction with the gender distribution, illustrates the equal opportunities policy that the Group applies. Beyond Greece's borders, the Group currently employs 6,140 people in 5 different countries.

Employees per Country

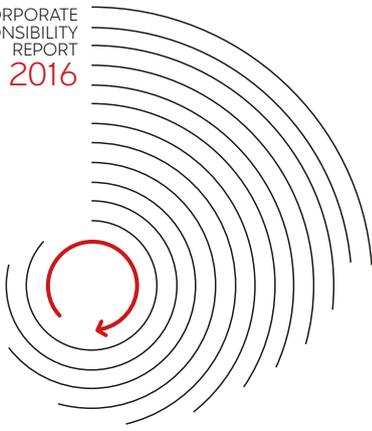


Employment Group-wide



*In 2013 Eurobank Group acquired the "New Hellenic Postbank SA" (Bank and Subsidiaries) and "New Proton Bank SA".

**In 2015 Eurolife ERB is included.



Deployment of Human Resources

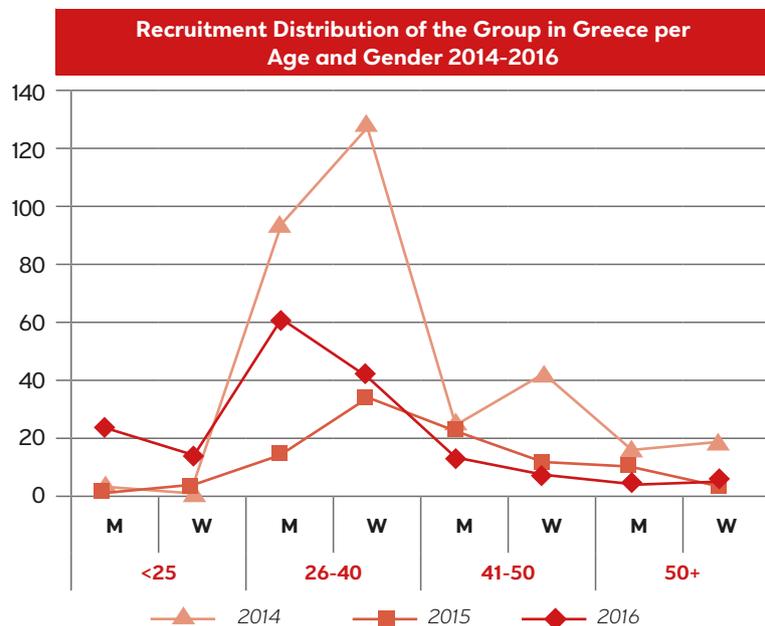
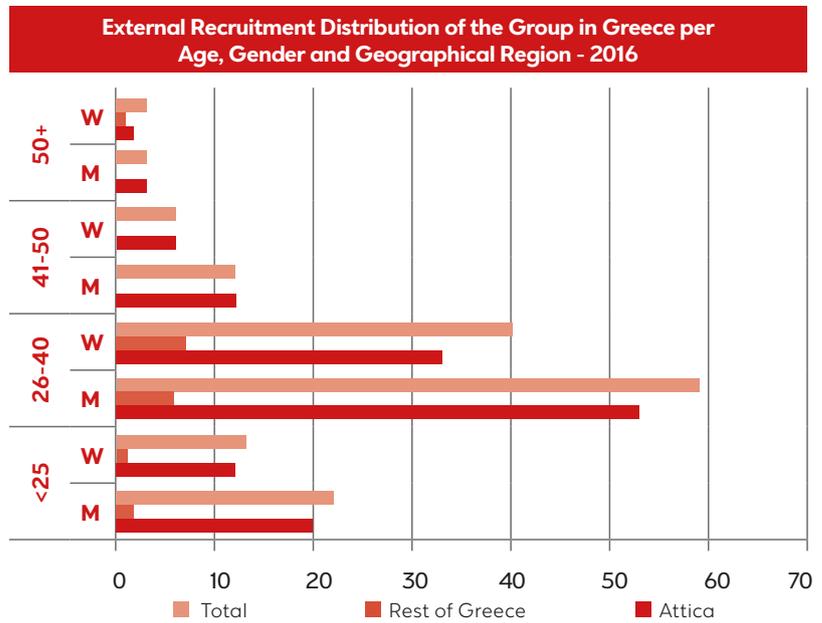
Geographical Distribution of Bank's Employees in Greece

Gender	Men	Women	Total
Attica	2,530	2,992	5,522
Thessaloniki	369	395	764
Rest of Greece	760	1,075	1,835
Total	3,659	4,462	8,121

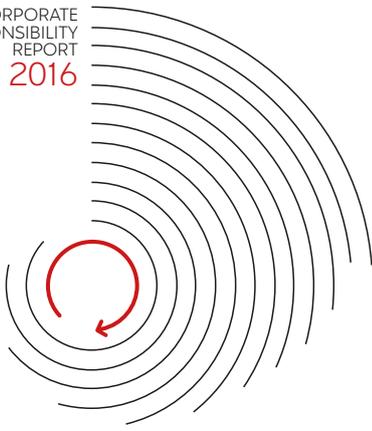
Distribution of Bank's Employees in Greece per Employment Type and Gender

Gender	Men	Women	Total
Open-ended contracts	3,637	4,437	8,074
Fixed-term contracts	22	25	47
Total	3,659	4,462	8,121

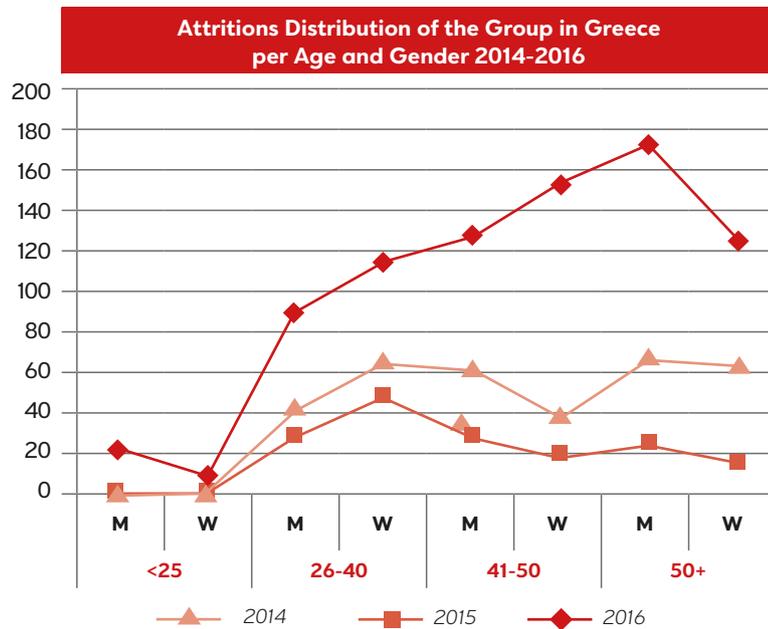
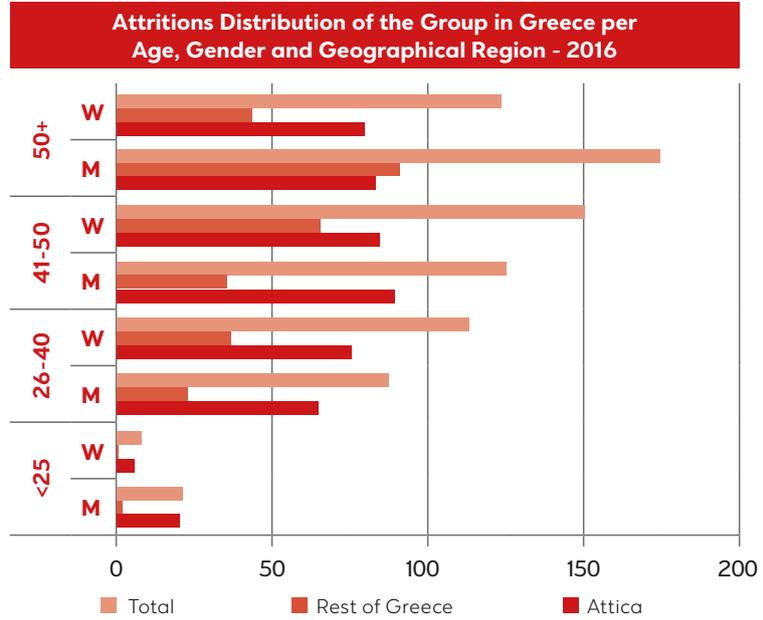
Note that all employees who are paid by the Bank are full-time; 99.5% are employed on open-ended contracts.



All external hires are included in the headcount presented at the end of each year, while employees who have left the Group are excluded from it. Eurolife ERB is also excluded from the Group headcount. It should be noted that internal transfers from Group Subsidiaries to the Bank are not taken into account.



Deployment of Human Resources



Hire and attrition are included in the headcount recorded at the end of each year, and do not include Eurolife ERB. Moreover, it should be noted that internal transfers from Group Subsidiaries to the Bank are not taken into account.

Recruitment

On Group level, new hires in 2016 covered the needs of international subsidiaries (91% international subsidiaries — 9% Greece). Emphasis was placed on executives with high academic profile (88% holders of graduate-postgraduate degrees) and substantial work experience (64% with more than 5 years of experience), whilst the respective rates for Greece are at 99% and 71%.

The recruitment procedure applied in Greece has been certified as per the ISO 9001 standard since 2000 and is implemented by specialised executives, placing emphasis on objectivity, transparency and equal treatment, in relation to both external and internal candidates. Recruitment is conducted on the basis of pre-defined criteria, with the use of an evaluation process, structured interviews and other modern recruitment tools.

A modern online platform to source and manage the communication with our candidates will be introduced in 2017, allowing for on-line CV submission and thus enabling a streamlined and efficient recruitment and on-boarding process.

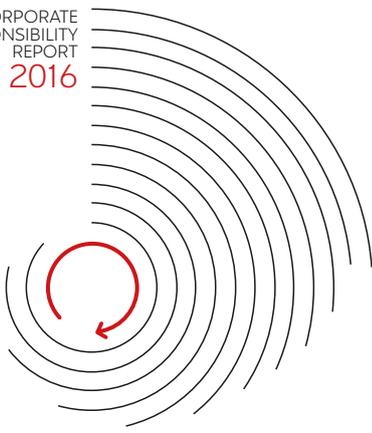
Internal Recruitment

The Group also focuses on utilising its existing workforce to meet internal staffing needs, on the basis of fair qualification and meritocracy criteria. This strategic choice offers substantial career development prospects and incentives to employees, while at the same time it safeguards and further fosters Eurobank's standing commitment to utilise its human resources effectively.

In 2016, 83% of job vacancies in Greece were filled internally, whereas at Group level, including Greek and international subsidiaries, that rate stood at 63%.



Education and experience criteria are only apply for external recruitments.



Deployment of Human Resources

Job Opportunities for Young People

In 2016, Eurobank launched the "BeAPro" programme series, inviting young university graduates to participate in an innovative "graduate talent" programme.

Over a period of nine months, the "BeAPro" offers young graduates the opportunity to work in various departments and divisions of the Bank, while top-performing candidates are offered a job upon completion of the programme. Through "BeAPro", the Bank offers substantial career and development prospects to young people, at a time when such opportunities are extremely limited in Greece.

In addition, we continued to run Internship programmes in Greece, which attracted 272 university and technological educational institute students. Internship programmes allow national educational institutes to build relationships with the market and offer new employment opportunities to their graduates. To Eurobank, such programmes are yet another valuable point of contact with the academic and scientific community.

Career Development & Training

2016 - Training in numbers:

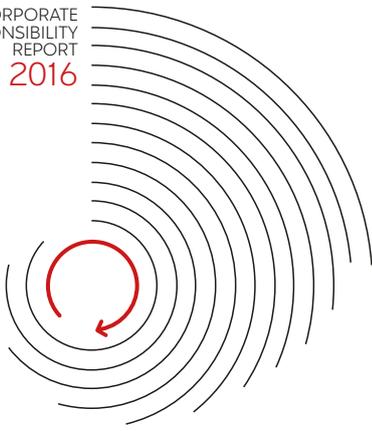
- 10.7 training days on average per employee Group-wide.
- 65,645 participations in training Group-wide.
- 1,033,372 training man-hours Group-wide.
- 291,504 training man-hours in Greece.
- 84.7% of employees participated in training.
- 19.5% of Group-wide training activities delivered through e-learning.
- 50.1% of training activities in Greece delivered through e-learning.

Annual Average of Training Hours per Staff Category and Gender - 2016

Staff category	Men	Women
Employees	25.31	26.05
Middle managers	40.88	41.52
Senior managers	32.89	44.92

Eurobank's training strategy focuses primarily on the following:

- **Executive and Leadership Development programmes, aiming at enhancing leadership efficiency.** This is one of the Group's strategic priorities and such programmes are offered in cooperation with acknowledged educational institutions such as ALBA and Harvard Business Publishing. In 2016, 609 executives attended Harvard Business Publishing programmes, while the seventh cycle of the "Eurobank-ALBA MBA in Financial Services" postgraduate programme was continued, with 28 participants at Group level. Moreover, 1,630 executives participated as evaluators in workshops as part of the new development system "Axiopio".



Career Development & Training

- **Knowledge-based and job-related skills training programmes addressed to all levels of hierarchy, aiming to offer practical banking experience.** Some of these programmes also offer certifications in various fields. Training on modern customer-centric approach for the Retail Branch Network employees continued within 2016, with a total of 1,127 participants. With regard to Bank of Greece Certifications, during 2016, 363 employees obtained professional certification for the Provision of Investment Services, 467 were re-certified on the same subject while 2,755 employees received certification for Reinsurance Brokerage.
- **Mentoring programmes**, intended to develop skills and encourage cross-functional cooperation, to improve employee efficiency.
- **Career Development** intranet site operation and other related applications. The above constitute necessary information tools, providing information on professional development prospects, success factors and efficiency criteria regarding various job roles (new or existing).
- **Positivity (Life Skills, Time & Stress Management and Work Life Balance) and collaboration programmes**, aimed at enhancing the capacity of employees and teams in dealing more effectively with the economic crisis and its consequences.
- **Voluntary exit and outplacement programmes.** Staff members leaving the Bank in 2016 were offered the option to attend outplacement and/or entrepreneurship programmes, depending on their individual interests and profile. These programmes were delivered by specialized consultants.

A new interactive training system will be launched in 2017, which will simplify the logistics (organisational procedures) and offer self-service opportunities to employees participating in training sessions, thereby "upgrading" the training experience for all Eurobank employees. It is worth noting that, as part of the effort to offer customized and contextualized training, the Group has been implementing ISO 9001 certified Policies and Procedures.

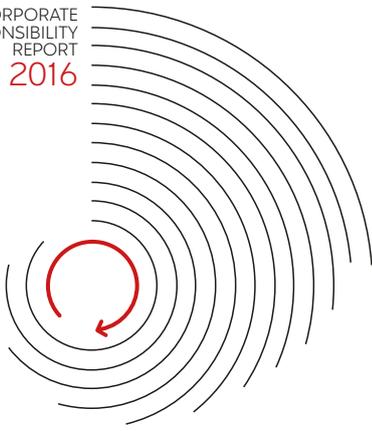
Performance Assessment & Development

In Eurobank, evaluating performance is a key element in employee development, as it links each one's contribution and work to the Group's success, while offering employees the feedback they need to benefit from training and career development opportunities.

In 2016, performance evaluation reached a new level, as the Bank focused on the future rather than on an evaluation of the previous year. The "Axiopio" performance assessment and development system designed for all employees in Greece and Cyprus relies on regular performance communication between manager and employee throughout the year. Its goal is to help employees gain better control over their career prospects by encouraging them to shape their own vision for the future. It offers employees the guidance and support they need to set their own course of personal improvement and development, in line with the Organisation's Values and Vision, tapping into the areas in which they are most skilled and developing new essential skills. In 2016 performance assessment was applied to 98% of the Bank's employees in Greece.

In terms of leadership development and assessment, in 2016, 84 executives, i.e. all of the Bank's top management executives, participated in the 360° Senior Management Performance Feedback as part of the Executive Performance Development and Coaching strategy, for the purpose of assessing total contribution to corporate priorities and the leadership professional conduct against the Group's Values. Moreover, in 2016, 100 senior professionals participated in the 360° Feedback process, as part of their overall career progression evaluation.

Special programmes are in the pipeline for 2017, designed to identify and further nurture top performing employees who have been proven valuable assets and who should be efficiently utilised in the future in key positions within the Group.



Intra-Group Communication

Internal, two-way communication with employees is a key priority for Eurobank. In this context, the Group's Internal Communication programme is aimed at providing employees with as much reliable and timely information as possible, ensuring transparency and promoting team spirit and corporate identity overall.

The Internal Communication programme has been built on the following key pillars:

- **Information** on all matters pertaining to the operation of the Group in Greece and abroad. More specifically:
 - Announcements, policies, management acts, procedures and memos are posted, informing employees on developments both inside and outside the Group and simplifying the daily performance of their duties.
 - The "Metaxi mas" ("Between us") monthly electronic newsletter is yet another efficient tool which enables employees to keep abreast with what is happening in Eurobank every month, touching upon all major topics, supplemented by photographic and video content.

The Group's upgraded Intranet Site will be launched in 2017. Integrating upgraded and modern information and application dissemination mechanisms, the new Intranet will save time for employees, substantially simplifying their daily routine and offering them prompt information on all matters that concern them, thereby building a solid basis for further cooperation.

- **Staff-management Communication**, allowing the exchange of views on matters pertaining to their daily work routine. To this end:
 - The Management holds frequent meetings with employees from all hierarchical levels (ranks) in the form of official business briefing meetings, visits to Group facilities, and social events.
 - "Breakfasts with Management" are organized. In 2016 this arrangement offered over 300 employees the opportunity to discuss with the CEO and deputy CEOs all daily matters that concerned them and to receive information about the Group's future development and strategy.
 - A staff satisfaction survey was conducted to help identify the Bank's strengths and weaknesses. The findings were processed by a special working group, and an action plan was drafted to improve the daily work routine and the employee experience.
- **Support and fostering of the institution of family**, through various actions:
 - Rewarding employees and their children for their academic, school or athletic achievements.
 - Offering cultural, sports and leisure opportunities to both children and adults.
 - Promoting volunteering as a means of contribution to our society.

A new staff recognition programme will be introduced in 2017, in line with Eurobank's Values and Vision, improving the Group's employee recognition procedures.

Workplace Communication and Support - HR4U

The HR4U call centre supports Eurobank's employees by answering their questions and meeting their requests, taking all steps necessary to offer top level service, and maintaining a two-way communication channel between the HR General Division and staff.

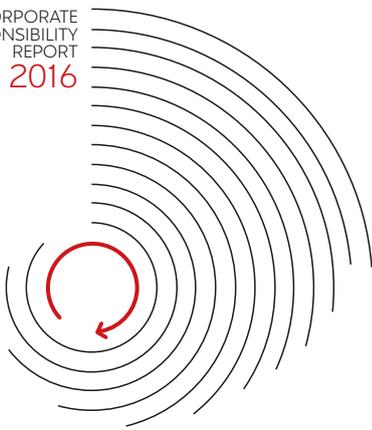
In 2016, the HR4U call centre dealt with more than 37,000 questions and requests. Many of those related to benefits and their rapid resolution has been of the utmost importance to the employees concerned and their families. For example, they covered:

- Urgent needs for blood or blood platelets for employees or members of their families.
- Questions about the medical check-ups offered to employees free of charge.
- Questions about the healthcare programme.
- Questions about the pension scheme and the children's savings scheme.
- Communications about events, awards, volunteering actions, etc.

Dialogue & Labour Rights

The Bank's policy is to communicate with employees, both individually, through the Internal Communication channels, as well as institutionally, through their unions.

Six such unions are currently in place in Eurobank, representing 90.8% of the staff, i.e. almost 7,400 employees. The union with the highest number of members is recognised as official representative in labour negotiations with the Bank's Management. The Bank's employees are covered by (industry-wide and enterprise level) collective labour agreements, while labour relations are regulated by the current laws and the Bank's Statute of Internal Service. The Bank's Management cooperates with the unions, also supporting scheduled work meetings which provide a forum for the exchange of views on the evolution of the working environment.



Benefits

Eurobank cares for its people and offers benefits to them and their families. The following are key priorities for the Bank: The health and wellbeing of employees, respect for the family as an institution, healthy work-life balance. In brief, the Eurobank schemes in place relate to the following:

- Private healthcare and life insurance.
- Pension and savings schemes (pension scheme and group savings scheme).
- Financial benefits and family allowances (benefits for married people, large family benefit, disabled children allowance, kindergarden benefit, reduced work time for female employees with children).
- Discounted rates for Bank's products.
- Additional leave on top of the statutory, in case of family problems or medical situations.

Workplace Health and Safety

For Eurobank, staff and customer safety is a top priority. Hence, the Bank applies all health and safety procedures required under national and EU legislation to ensure the health and safety of its employees, customers and associates. The Bank also implements a Health and Safety Management System (HSMS), certified as per the OHSAS 18001:2007 and ELOT 1801:2008 standards, Group-wide. In this context, the Bank also implements a programme of prevention in health and safety for its staff, under which it provides:

- **Four fully-equipped medical practices** in the Attica District, where occupational physicians offer clinical services and consulting to employees.
- Free medical check-ups for all staff on a regular basis.
- A **Blood Bank**, maintained by Eurobank's staff, to meet the needs of employees and their families for blood. In 2016, 236 blood units were collected and 161 units were made available to patients, following employee requests to meet personal or family needs.

To efficiently deal with any personal problems or emergencies that may arise in relation to its staff, Eurobank has the following prevention and support mechanisms in place:

- **Training on first aid and workplace health and safety**, including building evacuation and emergency drills.
- **Critical Incident Stress Management (CISM)**: Staff receive support in how to handle traumatic events and crises inside and outside the workplace, such as robberies, accidents, terrorist acts, workplace violence, inappropriate employee or customer behaviour, sudden deaths, natural disasters, etc.
- **Case Management Service (CM)**: Comprehensive support is provided by a specialist team of consultant psychologists for employees facing difficulties, to better manage and overcome such issues in order to achieve a work/life balance.
- **Telephone Helpline**: The staff may consult experienced psychologists up to 21:00 on a daily basis, in strict confidentiality, to obtain support in handling their workplace or family problems or any other situations they might be preoccupied with.

Building Ties with Society and Straightening Corporate Identity

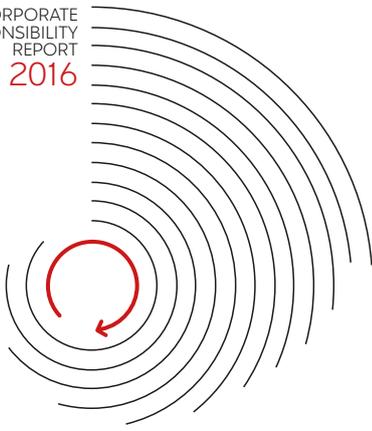
The Bank fully backs its employees through a series of actions and events which offer employees and their families an opportunity to expand and strengthen their ties with society. To that end, the Bank:

- **Acknowledges and rewards** the academic achievements of employees or their children, rewarding top-performers and encouraging them to continue pursuing educational and personal development. In 2016, the Group rewarded 186 people, with cash prizes and other rewards. Concurrently, in 2016 the Bank launched a recognition scheme for the sporting achievements of its employees and their children. 17 young athletes were acknowledged for their achievements in 2015, in a moving ceremony, where they received cash prizes and other commemorative awards.
- **Strengthens family ties** through initiatives and events involving its employees and their families. These events are social, cultural and sports related.
- **Offers back to the Community**. The Group's staff participated together with their families in a series of volunteering activities which took place in 2016 in Athens, Thessaloniki and Patra.

CORPORATE
RESPONSIBILITY
REPORT
2016

Putting the Environment First





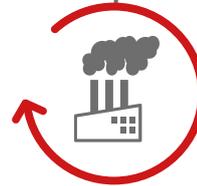
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Environment



8.1% reduction
of electric energy
consumption

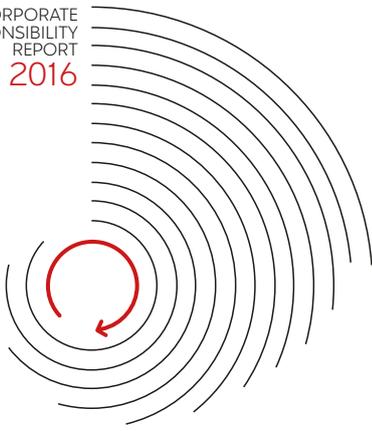


7.6% reduction
of the total greenhouse
gas emissions in (CO₂)

Environmental responsibility is a priority for Eurobank; since 2003, the Bank invested in the development and implementation of an Environmental Policy that covers the entire range of its operations. Using a series of certified management systems, the Bank monitors its performance and systematically takes initiatives to limit its environmental and carbon footprint. The protection of the environment offers direct benefits, such as savings on natural resources and operating costs.

2016 was a very successful year for Eurobank in terms of environmental performance, as the efficient implementation of the Bank's environmental systems led to a substantial reduction in energy consumption. Eurobank also focused on the efficient management of the environmental risks of its loan portfolio, by carrying out inspections to monitor compliance with applicable environmental terms by major borrowers. The Bank offered a series of "green" products that provide entrepreneurs various incentives and tools to adopt environmentally friendly economic business activity. Lastly, in its supplier relations Eurobank has adopted transparent and unambiguous criteria, including environmental certifications and the environmental footprint of their products and services.





Environmental Policy

The Eurobank Group Environmental Policy, which was officially adopted in 2003 is available on the Bank's official website (www.eurobank.gr), reflects Eurobank's commitment for environmental responsibility.

In this context, Eurobank is committed to monitoring and improving its environmental performance, raising awareness among all stakeholders, and promoting best practices throughout its network. Through a series of "green" products and services, the Bank also offers incentives and tools promoting operations that actively contribute to environmental protection. In addition to complying with statutory requirements, the Bank takes further initiatives to draw new boundaries in environmentally responsible business activities. As a result of the efficient implementation of this policy, to this date, Eurobank:

- Has been certified, since 2004, for the implementation of an Environmental Management System in accordance with the ISO 14001 International Standard.
- Successfully completed its registration in 2009 in the Register of European Enterprises applying the EU Eco-Management and Audit Scheme (EMAS).
- Was awarded by EMAS for its environmental practices in 2009, 2010 and 2011. The 2011 award was in the category of "Stakeholder involvement leading to continual improvement", which is the highest distinction for large private organisations in Europe.
- In 2015 became the first bank in Greece to implement a comprehensive Energy Management System, certified in accordance with the ISO 50001 International Standard.

The Eurobank's Management aims at gradually extending the implementation of the Environmental Policy, as well as disseminating its certified and award-winning environmental practices to the Group's subsidiaries in Greece and abroad. Eurobank Properties S.A. and Business Exchanges S.A. are already certified in accordance with the ISO 14001 International Standard.

Environmental Performance

Eurobank's environmental strategy is not merely limited to fragmentary implementation of environmentally friendly practices, but deals with its environmental interaction in a systematic, all-round manner. The Bank takes into account both the direct environmental impact of its operations (e.g. the impact arising from the operation of buildings facilities and branches), as well as of its indirect impact (e.g. environmentally friendly financing and supplier relations). This overall approach verifies that the Bank applies a comprehensive environmental policy, which is implemented through the Environmental Management System.

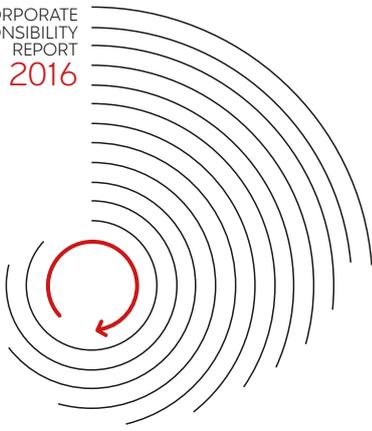
After an assessment of both the direct and indirect environmental impacts of its activities, the Bank's Environmental Management System was structured based on programs and initiatives, in six sectors:

1. Natural resource savings (such as paper and energy).
2. Waste reduction and recycling and efficient waste management.
3. Reduction of Greenhouse gas emissions.
4. Personnel Training, Communication and Awareness.
5. Environmental risk assessment of client financing.
6. Development and promotion of "green" banking products.

Through the initiatives implemented in these sectors, 2016 was a very successful year for Eurobank in terms of energy savings and the reduction of greenhouse gas emissions as with the implementation of the Bank's certified Energy Management System:

- The total electric energy consumption was reduced by 8.1% in 2016 year-on-year.
- The electric energy consumption per square meter was reduced by 6.9% year-on-year. Accordingly, electric energy consumption per employee was reduced by 10.3%.
- The total CO₂ emissions were reduced by 7.6% year-on-year.
- The total Greenhouse gas emissions in carbon dioxide equivalents (CO₂e) were reduced by 7.6% year-on-year.
- The total Greenhouse gas emissions in carbon dioxide equivalents (CO₂e) per area unit were reduced by 8.3%, and by 9.8% per employee year-on-year.

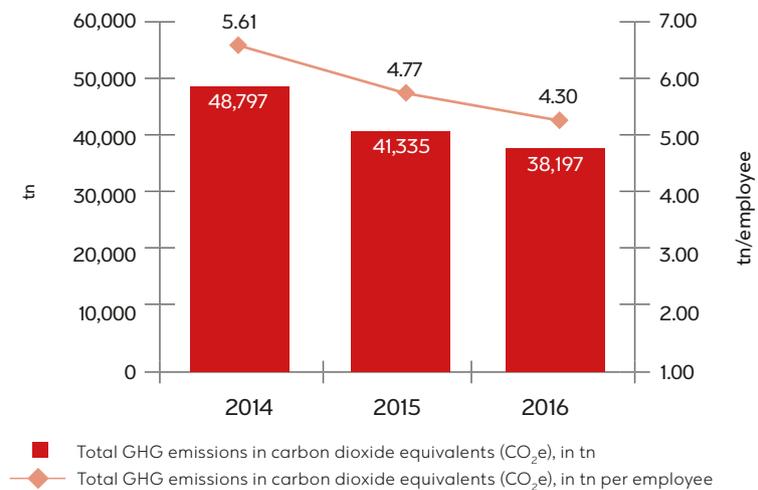
These positive results were achieved through the implementation of the Energy Management System. The methodology Eurobank implements with the aim to reduce energy consumption is based on the "Pay as you save" model, in cooperation with Eurobank Property Services in the context of an innovative "Energy Shared Savings Agreement". In this type of agreement, the projects concerned are financed by the Energy Consultant through own or investment capital. The savings are allocated between the parties (Client and Consultant) on the basis of pre-agreed rates.



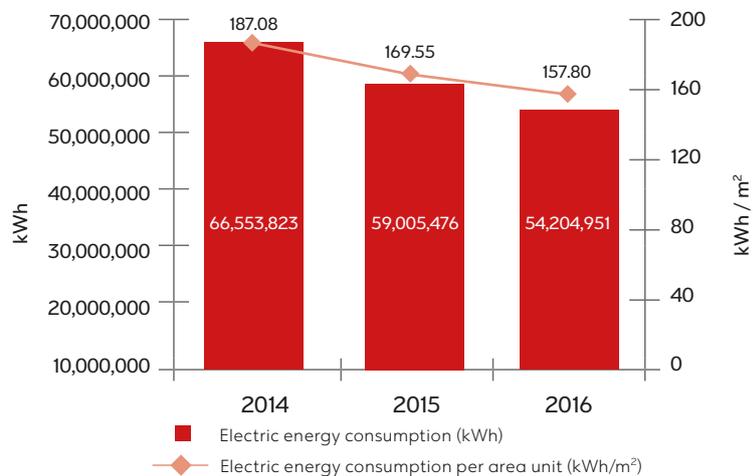
Environmental Performance

In 2016, certain targeted energy efficiency improving interventions were made both to the existing equipment and to the design of new premises, in terms of interior lighting, illuminated signs, air-conditioning, electrical installations, natural gas infrastructure and electromechanical equipment.

Total Greenhouse Gas (GHG) Emissions 2014-2016



Electric Energy Consumption 2014-2016

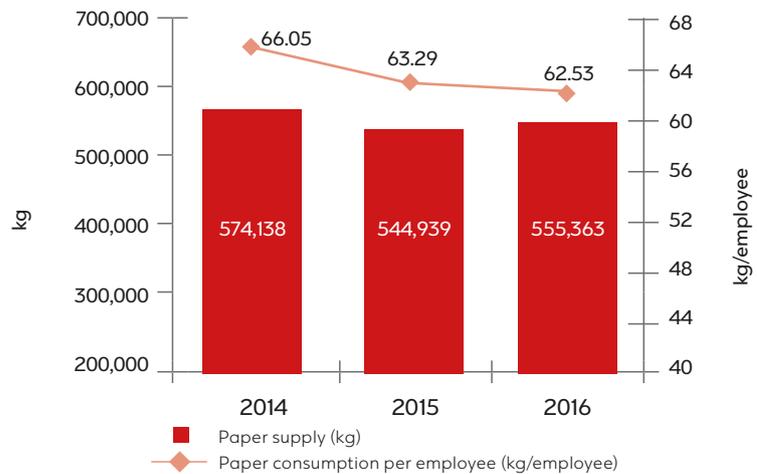


Natural Resource Savings

Paper

Reducing paper consumption is a key environmental target for the Bank. In 2016, paper supply per employee was reduced by 1% year-on-year; however, increased portfolio management operations led to increased printing tasks, which caused a small increase by 1% to the total paper consumption. Concurrently, the Bank's needs for A4 paper were covered exclusively through the use of ECOLABEL certified paper.

Paper Supply and Consumption per Employee 2014-2016



e-Statement

Moreover, the use of e-Statements service also increased significantly in 2016, as 23% additional e-Banking users chose to be notified only by electronic account statements. In total, 250,000 customers have discontinued the conventional mailing service, thereby reducing the number of physical account statements by more than 678,000 units. A key contributing factor was providing targeted information to customers informing them of their option to discontinue the receipt of physical statements, which was combined with cash rewards and gift lotteries.

Apart from the environmental benefit, the savings for the Bank from the discontinuation of statement deliveries by conventional mail are also substantial, and have amounted to more than €5 million since the service became available.

Water

Particular emphasis is placed by the Bank on water savings. Water-saving measures include the installation of air-cooled air conditioning systems, which consume less water. In 2016, water consumption amounted to 84,395 m³, representing a year-on-year reduction of 1% where the water consumption per employee was reduced by 3.26%.



Solid Waste Management and Recycling

Waste reduction, re-use and recycling, are key pillars of Eurobank's Environmental Management System. The Bank monitors and manages the life cycle of:

- Toner cartridges – 2016 procurements were reduced by 93.3% due to the efficient implementation of the "Managed Print Services" programme, which recycles 100% of empty cartridges.
- Paper and packaging materials – 22.5% of the paper quantity procured was recycled by a specialist contractor in 2016. The total paper quantity recycled is significantly higher, as an additional large quantity of paper was channeled to the public recycling system in the areas where the Bank operates.
- Waste electrical and electronic equipment (WEEE)– 100% of the withdrawn equipment was recycled.
- Lamps – 100% of withdrawn lamps were delivered for recycling.
- Batteries – 100% of withdrawn batteries were delivered for recycling.

Participation in Environmentally Aware Enterprises

The Bank is selectively participating, primarily through minority stakes, in companies with specific characteristics and strong growth prospects, emphasising extroversion and environmental awareness. In parallel, the Bank offers a wide range of advisory services and know-how regarding the development and growth of such enterprises in Greece and abroad. In this context, the Bank has holdings in the share capital of MESOGIOS since 2010, together with a co-investor, through SINDA Ltd. MESOGIOS Group is among the leaders in environmental protection in Greece operating in sectors such as water resources management, solid and liquid waste management, contaminated soil restoration, energy saving and power production from renewable energy sources in the sector of energy efficiency. The Bank also participates in the IBG HF III (CMF) private equity fund, which specialises in renewable energy sources, and more specifically in the establishment and operation of small and medium-sized photovoltaic installations and wind farms in Greece. Eurobank is the fund's third largest shareholder.

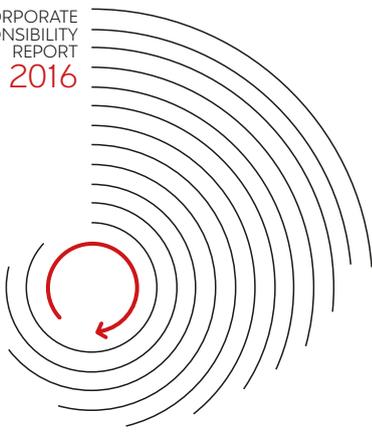
Reduction of Greenhouse Gas Emissions

With the aim of monitoring and reducing its environmental footprint which contributes to the reduction of Greenhouse gas emissions, since 2008 the Bank implements the international Greenhouse Gas Protocol (GHG) (www.ghgprotocol.org). This Protocol provides a framework for recording and allocating energy consumption, and for calculating direct and indirect Greenhouse gas emissions.

Environmental Indicators 2015 & 2016

Environmental Indicator	Performance		Change y-o-y
	2015	2016	
Water consumption (m ³)	85,200	84,395	-0.9%
Electric Energy Consumption (kWh)	59,005,476	54,204,951	-8.1%
Heating oil consumption (lt)	42,204	40,368	-4.4%
Natural gas consumption (kWh)	2,619,113	3,435,925	31.2 %
Total CO ₂ emissions in tn	41,333.30	38,194.40	-7.6 %
Paper supply (kg)	548,939	555,363	1.17%
Paper consumption per employee (kg/employee)	63.29	62.53	-1.20%
Paper Recycling (kg)	117,879	124,689	5.78%
Number of electronic equipment units donated (units)	1,809	1,267	-

The detailed presentation of the environmental programmes and performance of the Bank, along with the Environmental Reports verified by an independent accredited Verifier, are available in the relevant section of the Group's website.



Environmental Performance

Environmental Risk Assessment

The participation of major institutional investors in the Bank's share capital marked the existing and the incorporation of new environmental and social risk management mechanisms into the Bank's financing and investment operations. In this context, the Bank implements a special policy to manage potential credit, operational and legal risks, as well as reputation risks, that could arise from the environmental and social behaviour of its customers, taking into consideration the least possible repercussions for business operations. Therefore, the Environmental and Social Risk Management System (ESMS) incorporates procedures in accordance to the guidelines of International Organisations and the relevant national and international legislation. The aim is to reduce exposure to potential credit risks arising from the environmental and social behaviour of the Bank's borrowers. Thus far, the Bank's portfolio has been reviewed in its entirety in relation to Environmental and Social matters, while the sectors presenting the greatest potential exposure have been identified. The objective is to fully integrate the portfolio into the approval and monitoring process the Bank implements in its financing operations. In addition, this is a dynamic and ongoing process, which is supported by the Bank's Management, since the establishment of environmental and social criteria can lead to sustainable operating models and, by extension, to better credit ratings. In this context, 41 environmental inspections for the compliance to environmental requirements were performed in 2016 prior to the approval and disbursement of loans. Additionally, 14 environmental inspections were also performed as part of the monitoring of the financed projects for the compliance to environmental requirements.

Personnel Training, Communication and Awareness

As part of the implementation of the Environmental Management System, Eurobank actively promotes awareness-raising and training of personnel in environmental issues and in the implementation of relevant procedures. In 2016, 188 employees were trained through the e-learning programme in the implementation of the Environmental Management System, raising the ratio of environmentally trained employees to 42% of the workforce.

"Green" Products & Services

As part of the effort to actively promote best practices and attain long-term sustainability, the Bank has developed a series of "green" products, namely banking products offering environmental benefits. These products develop the Bank's relations with its customers and the market, to provide tools and incentives that encourage environmentally friendly business activities.

WWF Eurobank 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. In 2016, the total number of active WWF Eurobank Visa cards was 23,712, while Eurobank paid WWF Hellas the amount of €63,669.37, which resulted from the one-off payments for each new card issued or for each card renewal, and from the payment of a percentage on the value of purchases carried out by the cardholders, without any charge imposed on them. Thus far, WWF Hellas has received more than €2.08 million through WWF Eurobank Visa, for the financing environmental protection acts.

"Green" Home Loans

In 2016 Eurobank was actively involved in ETEAN's "Saving at Home" programme, contributing to the energy efficiency improvement of households nationwide.

During the first cycle of the programme, which was completed in 2015, the Bank financed nearly 11,500 households in total, whereas during the programme's extension in 2016 it financed an additional 1,500 households. The Bank is also actively involved in the design of the new "Saving at Home II" programme, which is expected to be announced in 2017.

Eurobank has also offered a similar loan product named "Green Home Loan - Energy Saving", for customers who do not meet the eligibility criteria of the subsidised programme, financing all needs for "green" energy saving interventions.

Financing of Infrastructure Projects for Electricity Generation from RES

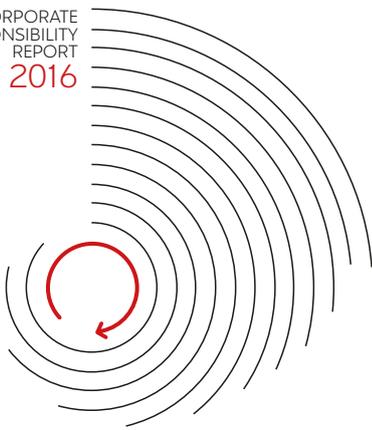
The Bank has created special lending products for financing investments in Renewable Energy Sources (RES) undertaken by small and medium-sized enterprises, such as photovoltaic installations at business premises and photovoltaic power stations and wind farms with installed capacities of up to 5MW and 15MW respectively. The Bank also supports large RES investments through more complex banking products, which cover the needs of large enterprises, emphasising structured finance projects. The Bank's target for 2017 is to expand its RES project lending portfolio.

CORPORATE
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REPORT

2016

**International
Presence &
Corporate
Responsibility**





Romania

Culture

Cooperation with "The Royal Camerata"

Bancpost plays a key role in the preservation of the country's cultural values, by supporting new artists. In this context, the bank's cooperation with the "The Royal Camerata" youth orchestra was expanded, as it provided support for classical music concerts. In 2016 six concerts were held in Bucharest and other cities, drawing more than 10,000 spectators. In addition, Bancpost took part in one of the greatest music events of the year, a four-day series of concerts and musical shows to promote the country's art, artists and cultural values. Over 8,000 people had the opportunity to enjoy these shows.

"Your Opportunity for Recognition" competition

Bancpost remains actively involved in cultural activities and continues to offer new talent recognition opportunities. Through the #bancpostforculture platform, in 2016 the bank started the National Competition "Your Opportunity for Recognition", to promote new talented musicians from Romania. Seventeen high schools participated in the programme and six new talented musicians were given the opportunity to participate with the Royal Camerata in a unique Christmas concert.

The Scoala Altfel "Banking Clarification" programme

The financial education of young people is a key priority for Bancpost. In this context, during the "Doing School Differently" week, organised by the Ministry of Education, a programme was developed entitled "Banking for All". The programme was implemented through the bank's #bancpostpentrueducatie platform, in partnership with the Bucharest Schools Inspectorate. In this context, 12 primary schools and approximately 500 students visited Bancpost and took part in educational sessions on banking.

"Edutainment" platform

The "Edutainment" platform is aimed at young entrepreneurs and highlights Bancpost as a stakeholder that contributes effectively to their career development. "Orchestrating Leadership" was the first Bancpost programme that sought to meet the educational needs of executives and entrepreneurs in local communities

Sports

Partnership with the Romanian National Football Team

As Official Sponsor Bancpost continued its partnership with the Romanian Football Federation and the Romanian National Football Team, in a period of important events, such as the qualifiers and the final phase of the 2016 Euro and the 2018 World Championship.

Bancpost International Chess Festival

Bancpost continued to support the "Bancpost International Chess Festival", which was held for the 19th year by the "Caissa Chess Club". More than 80 players from Romania and other countries participate every year in the event. The Festival is transmitted live and its results are posted on the websites of Chessresults Austria and TWIC London.

Bulgaria

Eurobank continued to invest in Corporate Responsibility, in the past year, in countries where the Group is present, engaging in events and initiatives reinforcing its role as a social partner.

Employees Events

In 2016 Postbank celebrated 25 years of operation with a major event for the staff.

Communication & Information

As part of its communication and information strategy, Postbank issued a newspaper and an e-bulletin to inform its employees on major topics and its new products. Concurrently, it launched a CEO hotline, an e-mail address allowing employees to directly contact the Bank's CEO. Additionally, during the same year, a series of meetings were held between employees, the CEO and other Management executives.

Volunteering

In 2016 Postbank continued its volunteering activity, primarily supporting children and young people in need through a series of offers, as part of the social solidarity programme it implemented in the context of corporate responsibility programmes.

Society

The Best Start for Every Child

Children and young people are at the centre of Postbank's social responsibility programmes. In 2016 the Bank continued to support UNICEF's "The Best Start for Every Child" initiative, which is intended to establish health centres for children and mothers. It is worth noting that since 2013 when the programme was launched, donations have exceeded BGN 800,000.



Serbia

Employees

Communication & Information

As part of its staff communication and information strategy, in 2016 Eurobank Serbia:

- Issued a newsletter every 4 months, analysing its strategy, initiatives, projects and other topics.
- Organised a meeting of 100 executives to discuss results.
- Organised Management visits to the Branch Network.
- Sent the CEO's message to all employees, analysing the strategy and initiatives to be implemented.

Events

In 2016, Eurobank Serbia's activity included:

- Cultural events organised for the employees, who are welcomed by Management executives.
- Best Christmas tree competition.
- Christmas theatrical shows and presents for the employees' children.

Employee Rewards

In 2016 the bank's employees were awarded for:

- Their long standing offer and commitment to the Group.
- Presentation of their ideas through the "Ideas Box".

Volunteering

As part of the corporate volunteering programme, the following actions were implemented in 2016:

- Beneficiaries sold newspapers at Eurobank Serbia's facilities.
- Planning and implementation of social responsibility actions by the employees themselves to provide relief to beneficiaries groups.

Society

Eurobank Year of Good Deeds

Eurobank Serbia launched the "Year of Good Deeds" initiative, with a view to promoting volunteering and supporting non-privileged groups of the population through a series of social solidarity actions. The programme comprises actions at more than 30 institutions (educational, child care, healthcare) as well as humanitarian, environmental and sports campaigns. The Bank's employees were actively involved in this initiative, dedicating over 5,000 hours in this regard. The total value of the initiative exceeded €90,000, including €30,000 in the form of direct financial support. Eurobank Serbia was rewarded by the "Forum and mart kolektiv" with the "Corporate Volunteering Award", which is awarded to enterprises which, in addition to their business activities, spend time and energy on helping develop the local community.

High School Graduates Awards

For the 11th consecutive year, Eurobank Serbia supported the work of the "Crown Prince Aleksander II Foundation" by rewarding the 600 top-performing high school graduates in the country.

Big Heart Programme

Eurobank Serbia and the "Ana and Vlade Divac" foundation continued the Big Heart programme for yet another year. The programme, which was originally launched in 2010, supports the reconstruction of 38 nursery and primary schools nationwide, with teach more than 25,000 pupils.

In 2016 a photography exhibition was held, with photos from various nursery and primary schools which have been rebuilt as part of the programme. It is worth noting that in the selection procedure of the schools to be rebuilt, priority is given to schools accommodating children with disabilities.



Cyprus

Employees In order to promote employee communication and information, Eurobank Cyprus organises quarterly executive meetings, aiming at providing comprehensive information on operational and strategic matters.

Communication & Information

Events

In 2016 Eurobank Cyprus organised the following events for its employees:

- Christmas card competition, for the employees' children. The prize-winning card was mailed to customers, suppliers and other associates of the Bank. The best cards were announced in an open-for-all event, where various children workshops were held and food and beverages were offered.
- Free tickets to employees to attend charity events.
- Participation in the Legion Run, a cooperation and team spirit competition.

Volunteering

As part of its volunteering and social contribution strategy, in 2016 Eurobank Cyprus organised the following:

- Two voluntary blood donations.
- Distribution of food portions to poor families over Christmas.
- Free tickets distribution to employees to attend charity events.

Luxembourg

	Employees	As part of its two-way communication and staff information strategy, in 2016 Private Bank Luxembourg:
Communication & Information		<ul style="list-style-type: none">○ Organised breakfast meetings with Management to promote "bottom-up" communication.○ Provided new colleagues with information on matters they needed to become familiar with, as they first started working in Luxembourg, namely in the Private Bank Luxembourg.○ Carried out a staff satisfaction survey, aimed at improving the working conditions and daily routine of employees.
Employee Rewards		In 2016 Private Bank Luxembourg rewarded its longest-serving employees, namely those who have completed 10 or 20 years of service.
Events		A Christmas dinner party was held in 2016 for all employees.

A decorative graphic consisting of several concentric, curved lines that sweep from the left side towards the right. A prominent red arrow is overlaid on these lines, pointing clockwise from the top-left towards the center-right.

CORPORATE
RESPONSIBILITY
REPORT

2016

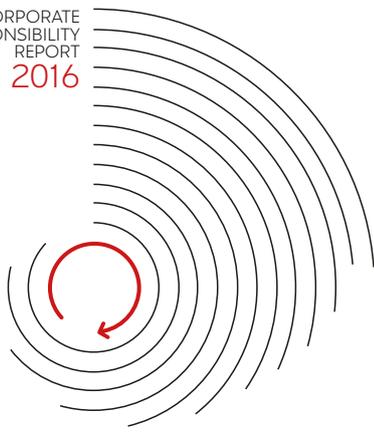
Annexes



GRI G4 Content Index

Indicator	Description*	Reference
Strategy and Analysis		
G4-1	Statement from the most senior decisionmaker of the organization about the relevance of sustainability to the organisation.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Letter to Stakeholders (p. 10-11)
Organisational Profile		
G4-3	Name of the organisation.	Eurobank Ergasias S.A.
G4-4	Primary brands, products, and services.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Eurobank's Profile (p. 14-15) ○ Annual Report 2016 - Pillars of Activity (p. 72-107)
G4-5	Location of the organisation's headquarters.	8, Othonos Street, 105 57, Athens
G4-6	Number of countries where the organisation operates, and names of countries where either the organisation has significant operations or that are specifically relevant to the sustainability topics covered in the report.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Eurobank's Profile (p. 14-15) ○ Annual Report 2016 - International Presence (p. 116-123) ○ www.eurobank.gr - International Presence
G4-7	Nature of ownership and legal form.	<ul style="list-style-type: none"> ○ www.eurobank.gr-Corporate Governance -Articles of Association
G4-8	Markets served.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Eurobank's Profile (p. 14-15) ○ www.eurobank - Investors
G4-9	Scale of the reporting organisation.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Eurobank's Profile (p. 14-15) ○ Annual Report 2016 - Appendix (p. 126-127)
G4-10	Total workforce by employment type, employment contract, region, gender ect.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Putting our People First (p. 76-91)
G4-11	Percentage of total employees covered by collective bargaining agreements.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Putting our People First (p. 76-91)
G4-12	Organisation's supply chain.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Customer & Supplier Relations (p. 38-45)
G4-13	Significant changes during the reporting period regarding the organisation's size, structure, ownership, or its supply chain.	<ul style="list-style-type: none"> ○ This Corporate Responsibility Report is the first to be in accordance with the GRI G4 Guidelines
G4-14	Explanation whether and how the precautionary approach or principle is addressed by the organisation.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Corporate Responsibility (p. 22-23, 26-29) - Putting the Environment First (p. 94-103) ○ www.eurobank.gr - Corporate Responsibility - Care for the Environment
G4-15	Externally developed economic, environmental and social charters, principles, or other initiatives to which the organisation subscribes or which it endorses.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Corporate Responsibility (p. 32-33)

Indicator	Description*	Reference
G4-16	Memberships of associations (such as industry associations) and national or international advocacy organisations.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Corporate Responsibility (p. 32-33) ○ Hellenic Federation of Enterprises (SEV) ○ Hellenic Bank Association (HBA) ○ UN Global Compact
Identified Material Aspects and Boundaries		
G4-17	<p>a. List all entities included in the organisation's consolidated financial statements or equivalent documents.</p> <p>b. Report whether any entity included in the organisation's consolidated financial statements or equivalent documents is not covered by the report.</p>	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Methodology (p. 18)
G4-18	Explain the process for defining the report content and the Aspect Boundaries and how the organisation has implemented the Reporting Principles for Defining Report Content.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Methodology (p. 18-19) ○ Corporate Responsibility (p. 26-29)
G4-19	List all the material Aspects identified in the process for defining report content.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Corporate Responsibility (p. 26-29)
G4-20	<p>For each material Aspect, report the Aspect Boundary outside the organisation, as follows:</p> <ul style="list-style-type: none"> ○ Report whether the Aspect is material or not within the organisation. ○ Report any specific limitation regarding the Aspect Boundary within the organisation. 	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Corporate Responsibility (p. 26-29)
G4-21	<p>For each material Aspect, report the Aspect Boundary outside the organisation, as follows:</p> <ul style="list-style-type: none"> ○ Report whether the Aspect is material or not within the organisation. ○ Report any specific limitation regarding the Aspect Boundary within the organisation. 	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Corporate Responsibility (p. 26-29)
G4-22	The effect of any restatements of information provided in previous reports, and the reasons for such restatements.	<ul style="list-style-type: none"> ○ The Corporate Responsibility Report 2016 is the first in accordance with the GRI G4 Guidelines
G4-23	Significant changes from previous reporting periods in the Scope and Aspect Boundaries.	<ul style="list-style-type: none"> ○ The Corporate Responsibility Report 2016 is the first in accordance with the GRI G4 Guidelines



GRI G4 Content Index

Indicator	Description*	Reference
Stakeholder Engagement		
G4-24	List of stakeholder groups engaged by the organisation.	○ Corporate Responsibility Report - Corporate Responsibility (p. 24-29)
G4-25	Basis for identification and selection of stakeholders with whom to engage.	○ Corporate Responsibility Report - Corporate Responsibility (p. 24-29)
G4-26	Organisation's approach to stakeholder engagement.	○ Corporate Responsibility Report - Corporate Responsibility (p. 24-29)
G4-27	Key topics and concerns that have been raised through stakeholder engagement.	○ Corporate Responsibility Report - Corporate Responsibility (p. 24-29)
Report Profile		
G4-28	Reporting period for information provided.	○ Corporate Responsibility Report - Methodology (p.18-19)
G4-29	Date of most recent previous report.	○ This Corporate Responsibility Report is the first in accordance with the GRI G4 Guidelines
G4-30	Reporting cycle.	○ Annual
G4-31	Contact point for questions regarding the report or its contents.	○ Corporate Responsibility Report - Methodology (p. 18-19)
G4-32	a. Report the "in accordance" option the organisation has chosen. b. Report the GRI Content Index for the chosen option. c. Report the reference to the External Assurance Report, if the report has been externally assured.	○ Corporate Responsibility Report - Methodology (p. 18-19) - GRI G4 Content Index (p. 114-117)
G4-33	External Assurance.	○ The external assurance procedure was not applied in this report

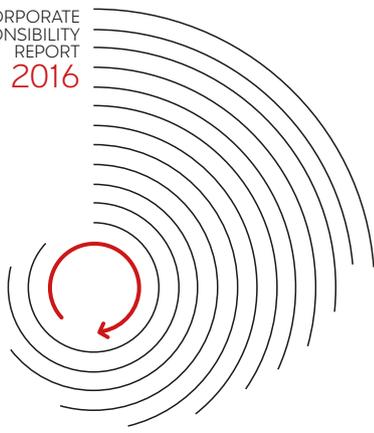
Indicator	Description*	Reference
Governance		
G4-34	Governance structure of the organisation, including committees of the highest governance body.	<ul style="list-style-type: none"> ○ Annual Report 2016 - Corporate Governance (p. 36-53) ○ www.eurobank.gr - Corporate Governance
Ethics and Integrity		
G4-56	Organisation's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	<ul style="list-style-type: none"> ○ Annual Report 2016 - Corporate Governance (p. 36-53) ○ Corporate Responsibility Report - Eurobank's Profile (p. 14-15) ○ Corporate Responsibility (p. 22-23) ○ Customer & Supplier Relations (p. 38-45) ○ www.eurobank.gr - Corporate Governance
Economic		
Economic Performance		
G4-DMA	Disclosures on Management Approach.	<ul style="list-style-type: none"> ○ Annual Report 2016 - Corporate Governance (p. 36-53) ○ Risk Management (p. 56-69) ○ Corporate Responsibility Report - Letter to Stakeholders (p. 10-11) ○ Corporate Responsibility (p. 22-23) ○ Putting the Economy First (p. 48-59) ○ Putting Society First (p. 64, 65-66, 72-73)
G4-EC1	Direct economic value generated and distributed.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Putting the Economy First (p. 48-59) ○ Putting Society First (p. 64, 65-66, 72-73) ○ Annual Report 2016 - Appendix (p. 127-129) ○ www.eurobank.gr - Investors - Financial Results
Indirect Economic Impacts		
G4-DMA	Disclosures on Management Approach.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Letter to Stakeholders (p.10-11) ○ Corporate Responsibility (p. 22-23) ○ Putting the Economy First (p. 48-59) ○ Putting Society First (p. 62-73)
G4-EC7	Development of significant infrastructure investments and services supported.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Putting the Economy First (p. 48-59)
G4-EC8	Significant indirect economic impacts, include the extent of impacts.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Putting the Economy First (p. 48-59) ○ Putting Society First (p.62-73)



GRI G4 Content Index

Indicator	Description*	Reference
Society		
Labor Practices and Decent Work		
Employment		
G4-DMA	Disclosures on Management Approach.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Letter to Stakeholders (p. 10-11) - Corporate Responsibility (p. 22-23) - Putting Our People First (p. 76-91)
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender, and region.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Putting Our People First (p. 76-91)
G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Putting Our People First (p. 76-91)
Training and Education		
GA-DMA	Disclosures on Management Approach.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Letter to Stakeholders (p. 10-11) - Corporate Responsibility (p. 22-23) - Putting Our People First (p. 76-91)
G4-LA9	Average hours of training per year per employee by gender, and by employee category.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Putting Our People First (p. 86-87)
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Putting Our People First (p. 86-87)
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Putting Our People First (p. 86-87)

Indicator	Description*	Reference
Product Responsibility		
Product and Service Labeling		
G4-DMA	Disclosures on Management Approach.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Letter to Stakeholders (p. 10-11) ○ Corporate Responsibility (p. 22-23) ○ Customer & Supplier Relations (p. 38-45)
G4-PR3	Type of product and service information required by the organisation's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Customer & Supplier Relations (p. 38-45)
G4-PR5	Results of surveys measuring customer satisfaction.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Customer & Supplier Relations (p. 44)
Product Portfolio		
G4-DMA	Disclosures on Management Approach.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Letter to Stakeholders (p. 10-11) ○ Corporate Responsibility (p. 22-23) ○ Putting the Economy First (p. 48-59) ○ Putting the Environment First (p. 102)
FS6	Percentage on the portfolio for business lines by specific region, size and by sector.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Putting the Environment First (p. 102)
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	<ul style="list-style-type: none"> ○ Corporate Responsibility Report - Putting the Economy First (p. 48-59)
<p>*In this table are used short descriptions of GRI. For more detailed description visit the official website of the organization Global Reporting Initiative (www.globalreporting.org).</p>		



Alignment of GRI Indices with the ISO 26000:2010 Standard**

Clause Description	Clause	Reference to GRI G4 Index
The relationship of an Organisation's characteristics to Social Responsibility	7.2	General Standard Disclosures
Respect for International norms of behaviour	4.7	General Standard Disclosures: Strategy and Analysis
Organisational Governance	6.2	
Setting the direction of an Organisation for Social Responsibility	7.4.2	
Fundamental Principles and Rights at Work	6.3.10	
Overview of Labour Practices - Principles and Considerations	6.4.1-6.4.2	General Standard Disclosures: Organisational Profile
Employment and Employment Relations	6.4.3	
Condition of Work and Social Protection	6.4.4	
Social Dialogue	6.4.5	
Employment Creation and Skills Development	6.8.5	
Voluntary Initiatives for Social Responsibility	7.8	
Recognising Social Responsibility	5.2	General Standard Disclosures: Identified Material Aspects and Boundaries
Determining Relevance and Significance of Core Subjects and Issues to an Organisation	7.3.2	
An Organisation Sphere of Influence	7.3.3	
Establishing Priorities for Addressing Issues	7.3.4	
Social Responsibility and an Organisation's Sphere of Influence	5.3	General Standard Disclosures: Stakeholders Engagement
Types of Communication on Social Responsibility	7.5.3	General Standard Disclosures: Report Profile
Enhancing the Credibility of Reports and Claims about Corporate Responsibility	7.6.2	
Organisational Governance	6.2	General Standard Disclosures: Governance
Building Social Responsibility into an Organisation's Governance, Systems and Procedures	7.4.3	
Improving Performance	7.7.5	
Ethical Behaviour	4.4	General Standard Disclosures: Ethics and Integrity
Anti-corruption	6.6.3	
Guidance on Social Responsibility Core Subjects	6	Disclosure on Management Approach (DMA)
Due Diligence	7.3.1	
Building Social Responsibility into an Organisation's Governance, Systems and Procedures	7.4.3	
Reviewing on Organisation's Progress and Performance on Social Responsibility	7.7.3	
Improving Performance	7.7.5	

Clause Description	Clause	Reference to GRI G4 Index
Overview of Community Involvement and Development - Principles and Considerations	6.8.1-6.8.2	
Community Involvement	6.8.3	G4-EC1
Wealth and Income Creation	6.8.7	
Social Investment	6.8.9	
Economic, Social and Cultural Rights	6.3.9	
Overview of Community Involvement and Development - Principles and Considerations	6.8.1-6.8.2	G4-EC7
Wealth and Income Creation	6.8.7	
Social Investment	6.8.9	
Economic, Social and Cultural Rights	6.3.9	
Promoting Social Responsibility in the Value Chain	6.6.6	
Respect for Property Rights	6.6.7	
Access to Essential Services	6.7.8	G4-EC8
Overview of Community Involvement and Development - Principles and Considerations	6.8.1-6.8.2	
Employment Creation and Skills Development	6.8.5	
Community Involvement and Development Issue 7: Social Investment	6.8.9	
Employment and Employment Relations	6.4.3	G4-LA1
Condition of Work and Social Protection	6.4.4	G4-LA2
Wealth and Income Creation	6.8.7	
Human Development and Training in the Workplace	6.4.7	G4-LA9
Human Development and Training in the Workplace	6.4.7	G4-LA10
Employment Creation and Skills Development	6.8.5	
Human Development and Training in the Workplace	6.4.7	G4-LA11
Overview of Consumer Issues- Principles and Considerations	6.7.1-6.7.2	
Fair Marketing, Factual and Unbiased Information and Fair Contractual Practices	6.7.3	G4-PR3
Protecting Consumers' Health and Safety	6.7.4	
Sustainable Consumption	6.7.5	
Education and Awareness	6.7.9	
Overview of Consumer Issues - Principles and Considerations	6.7.1-6.7.2	G4-PR5
Customer Service, Support and Complaint and Dispute Resolution	6.7.6	

**GRI G4 indices were aligned with the ISO 26000 standard based on the manual entitled "GRI G4 Guidelines and ISO 26000:2010 How to use the GRI G4 Guidelines and ISO 26000 in conjunction" (ISO, January 2014).

