Environment Unit

Environmental Statement 2015

GREEN BANKING

PIRAEUS BANK

EMAS
Verified environmental management

PIRAEUS BANK

EMAS
Verified environmental management

ENVIRONMENTAL STATEMENT
PIRAEUS BANK
2015

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Table of Contents

1 Introduction 4

2 Presentation of Piraeus Bank: Activities, Products, Services 6

2.1 Activities of Piraeus Bank Group 6

2.2 Organisational structure of Piraeus Bank related to the environment 10

2.3 Facilities of Piraeus Bank 11

3 Environmental Policy of Piraeus Bank 12

3.1 Environmental Management Principles 12

3.2 Environmental Policy 13

3.3 Climate Change Strategy 14

3.4 Milestones in the "green" course of the Bank 15

European Project "GREENbanking4Life" 15

Environmental Footprint Calculation Database 15

European Project "climabiz" 15

Environmental Legislation and Case Law Database 15

European Project "LIFE-Stymfalia" 15

Economic Evaluation of Environmental Programmes 17

4 Climate Exposure Management 19

4.1 Climate Risk Management Model 19

4.2 Preliminary assessment of the climate exposure of business creditors of the Bank 19

4.3 Update of the Climate Risk Management (CRM) Model 19

4.4 Annual calculation of the climate exposure of Piraeus Bank's businesses, clients 20

4.5 Environmental risk / Climate exposure - Immediate future actions 20

5 Environmental Management System of Piraeus Bank 21

6 Environmental Aspects and Impacts 24

7 Applicable Legal Requirements 27

8 Environmental Objectives and Targets – Environmental Programmes 30

9 Analysis of Environmental Performance 32

9.1 General information 32

9.2 Management of Raw Materials, Natural & Energy Resources 32

Energy 32

Water 37

Consumable materials 38

9.3 Environmental Impact Assessment 39

Emission of greenhouse gases and gaseous pollutants 39
Emission of CFCs 42
Liquid waste 42
Solid waste 42
Hazardous waste 43
Noise 44
Biodiversity 44
Emergency Situations 44
9.4 Green Banking 46
Green Products and Services 46
Technical evaluation of green projects 47
Green Portfolio 48
9.5 Communication-Education-Participations-Distinctions 50
Environmental Education of Employees 50
Environmental Information and Competitions 50
Environmental Behaviour Questionnaire 51
Special Websites - Social Networks 51
Collaborations with Partners - Volunteer Activity 51
Participation in International Sustainability Initiatives 52
Corporate Sustainability Assessment Indicators and Distinctions 53
9.6 Aggregate Indicators 55
10 Appendix: Organisational Units of Piraeus Bank 58
11 List of Images and Tables 72
12 Abbreviations 73
13 Environmental Verifier's Declaration 74

1 Introduction

The present report constitutes the 6th Environmental Statement of Piraeus Bank according to the requirements of the European Eco-Management and Audit Scheme (EMAS) Regulation. The report provides all interested parties with useful information regarding the application of the Environmental Management System (EMS) in the Bank, as well as regarding the environmental performance of the Bank and its compliance with environmental legislation.

The EMS organises, in the most systematic manner, the monitoring, the management, and ultimately the reduction of the environmental impacts associated with the activities of the Bank. It is applied in administration buildings and branches in Greece (*the EMS does not cover subsidiary companies of the Bank or facilities outside Greece*).

In 2011, Piraeus Bank was listed in the EMAS Register, pursuant to Regulation 1221/2009 of the European Parliament and the European Council regarding the EMAS. That same year, the EMS was certified under the standard CYS EN ISO 14001:2004. The listing in the EMAS Register and the certification constitute the culmination of the systematic preparation of the organisation, which began with the adoption of the Environmental Management Policy by the Board of Directors in 2004. They also reflect the commitment of the Bank for continuous improvement of its environmental performance, prevention of pollution, and compliance with applicable legal and other requirements related to the environment.

The verification and validation of the compliance of the Bank with the requirements of the EMAS Regulation were conducted by the Cyprus Certification Company. The company, which is a member of IQNet (the International Quality Certification Network), also certified the Bank under the international environmental management standard ISO 14001:2004. Listing in the EMAS Register was completed by the decision 35956/11.08.2011 of the Ministry of Environment, Energy & Climate Change (now Ministry of Environment & Energy).

Following two years of changes in the Group, 2015 was the year that marked a new operational reality for the EMAS and ISO 14001 certified Environmental Management System of Piraeus Bank. Today, with more than 750 building facilities and more than 1,000 directly involved employees, Piraeus Bank is one of the largest organisations in Europe to have acquired such a strict environmental certification. A specially-trained employee has been appointed as Environmental Management Coordinator (EMC) in all Branches and Administration Buildings to oversee the comprehensive data collection, the effective implementation of procedures and environmental programmes on a daily basis, as well as the implementation of environmental goals.

Within the framework of the EMS, in 2015 emphasis was given to promoting environmental awareness and training among employees, expanding the sector of “green” supplies, implementing energy and water saving interventions in buildings under renovation, improving energy monitoring in the buildings, adopting energy-efficient technologies, intensifying recycling within the Network, as well as automating data management related to the numerous recycling collections taking place annually.

In parallel with their systemic unification, the resulting facilities from the merger with Geniki Bank and the acquisition of Panhellenic Bank were integrated in the EMS.

The economic activity sector in which the current Environmental Management System is applied is the "Financial Services Activities, except Insurance Activities and Insurance Funds – Currency Intermediation Organisations" sector. (scope: **provision of financial services**).

The Environmental Statement includes a) a brief description of the Organisation and its fields of activity, b) a summary of its main activities, products, and services, c) the Environmental Policy implemented currently, d) a brief description of the EMS that has been developed and is being implemented currently, e) a presentation of all significant impacts on the environment resulting from the operation of the facilities and from the activities of the Bank, f) the applicable legal requirements related to the environment, g) the environmental objectives and targets that have been set, h) the environmental programmes that have been adopted and are implemented currently, and h) an overview of the environmental performance of the Bank –with the use of suitable indicators– since the previous Environmental Statement.

The verification of the present updated Environmental Statement was conducted by the Cyprus Certification Company, environmental verifier registration number EMAS ELV-0009 (AccreditationCertificate Number: 549), on 23.08.2016.

2 Presentation of Piraeus Bank: Activities, Products, Services

2.1 Activities of Piraeus Bank Group

Founded in 1916, Piraeus Bank operated as a private credit institution for several decades, while it went through a state ownership phase for the period 1975-1991, until it was privatised in December 1991. Since then, it has rapidly grown in size and activities, representing today the leading Bank in Greece with 30% market share in terms of loans and 27% in terms of deposits.

Headquartered in Athens, with approximately 19 thousand employees in 8 countries in Greece, Piraeus Bank Group provides a wide range of financial products and services to approximately 6 mn customers. The total assets of the Group amount to €86 bn, net loans amount to €49 bn, and customer deposits amount to €38 bn (as of 31 March 2016).

Table 1 - Piraeus Bank Group in figures

Piraeus Bank Group	March 2016
Assets	**€85.7 bn**
Net loans	**€48.9 bn**
Deposits	**€37.9 bn**
CET-1 ratio [1]	**17.6%**
Branches	**701**
Employees	**19.3 th**
Customers	**5.5 mn**

Along with its organic growth during the 90s and 00s, Piraeus Bank has made a series of strategic acquisitions and mergers aiming to establish a strong presence in the domestic market. Thus, in 1998 the Bank absorbed the activities of Chase Manhattan in Greece and also proceeded to the acquisition of Macedonia-Thrace Bank and of the small specialised Credit Lyonnais Hellas, while in early 1999 it acquired Xiosbank and absorbed the activities of National Westminster Bank PLC in Greece. In June 2000, the Bank unified its banking activities in Greece, through the absorption of the commercial Macedonia-Thrace Bank and Xiosbank. In 2002, Piraeus Bank acquired the ETBAbank (Hellenic Industrial Development Bank), which was fully absorbed in December 2003.

Piraeus Bank Group, in the context of implementing its strategy for expansion in the markets of South-Eastern Europe and the Eastern Mediterranean, first reached an agreement on the acquisition of Pater Credit Bank in Romania (renamed into Piraeus Bank Romania SA). In 2005, Piraeus Bank Group proceeded to the acquisition of the Bulgarian Eurobank (renamed into Piraeus Bank Bulgaria), strengthening its 12-year presence in the country, while in March 2006 the merger of the branches of Piraeus Bank in Bulgaria with Eurobank was completed. In addition, in 2005 Piraeus Bank Group entered the Serbian market by acquiring Atlas Bank (renamed Piraeus Bank Beograd). Finally, in 2007 Piraeus Bank Group expanded its international presence in Ukraine by acquiring the International Commerce Bank (renamed into Piraeus Bank ICB), and in Cyprus, by establishing Piraeus Bank Cyprus through the acquisition of the Arab Bank Cyprus Network.

[1] Basel III

In 2012, Piraeus Bank acquired the "good" part of the Agricultural Bank of Greece (selected assets and liabilities) and Geniki Bank. In March 2013, Piraeus Bank acquired the Greek banking activities of the Bank of Cyprus, Cyprus Popular Bank, and Hellenic Bank. In June 2013, Piraeus Bank acquired Millennium Bank Greece. In April 2015, Piraeus Bank acquired the carve-out part of Panellinia Bank healthy assets. These transactions constitute important steps towards the restructuring of the Greek banking system, a process in which Piraeus Bank has participated from the very beginning as a core pillar.

The Bank has successfully completed the integration of all the aforementioned 2012-2015 banking acquisitions in its systems, offering to all its customers a unique banking experience.

In early December 2015, Piraeus Bank announced the full coverage of its share capital increase by an amount totaling to €2.6 bn. Furthermore, the Bank issued Contingent Convertible Bonds under the provisions of the Law in favour of the HFSF and the CA 36 / 02.11.2015 for an amount of € 2.0 bn.

The total equity of the Group amounted to €10.0 bn as of 31.03.2016, while the Common Equity Tier-1 ratio reached 17.6% at the same period (pro-forma for the divestment of operations of Piraeus Bank Cyprus and ATE Insurance). The fully loaded Basel III Common Equity Tier-1 ratio reached 16.7%. Accordingly, current capital ratios render Piraeus Bank as one of the strongest capitalised banks in Europe.

Piraeus Bank leads a group of companies that cover all the financial activities in the Greek market (universal bank). Piraeus Bank possesses particular expertise in the fields of medium-sized businesses, the agricultural sector after the acquisition of ATEbank, in consumer and mortgage credit, Green Banking, capital markets and investment banking, as well as leasing and factoring. These services are offered through nation-wide network of 701 branches and 1,800 ATMs of the Group in Greece, and also through its electronic banking network of winbank.

The presence of Piraeus Bank Group abroad focuses on South-Eastern Europe and the Eastern Mediterranean, having established a network of 280 branches. In particular, the Group operates in Romania with 120 branches of Piraeus Bank Romania, in Bulgaria with 75 branches of Piraeus Bank Bulgaria, in Albania through Tirana Bank with 39 branches, in Serbia with 26 branches of Piraeus Bank Beograd, in Ukraine with 18 branches of Piraeus Bank ICB, and in London and Frankfurt with one branch in each city.

Piraeus Bank Group possesses a well-trained and experienced workforce. The vision of the Group is the continuous development of a humane and responsible organisation, where each employee with competencies and personal inspiration works with dedication, capitalising on diversity and creating value in every action. Objective criteria and methodology are incorporated in the selection and utilisation of human resources, with specific emphasis on equal opportunities and respect for people. The Group invests in the continuous training and development of its 19,000 employees through innovative methods. The Group has created a work environment where innovation, the exchange of ideas, and creativity are supported and team spirit is promoted. Through specific assessment systems, the Group ensures that the performance of its people is aligned with the objectives of the Group; it has also created the necessary framework for recognition and reward both on an individual and a team level. Open communication with and necessary support to the workforce are enhanced in many different areas and in various aspects of life, ensuring an organisation that is both "humane and dynamic".

Piraeus Bank Group, combining business development with social responsibility, systematically promotes its relations with its social partners through specific actions, while special emphasis is placed on the protection of the natural and cultural environment. Piraeus Bank has established a substantial presence in the sector of Green Banking, with dedicated branches and products to accommodate both individual and business needs. At the same time, through the Piraeus Bank Group Cultural Foundation (PIOP), the Bank operates a series of thematic museums in Greece; PIOP, which is constantly growing, has the ability to convey to the Greek rural regions cultural activities of high standards with effective and efficient manner.

As one of the systemic banks in Greece, Piraeus Bank takes initiative to support sound business plans and transform the Greek economy into a contemporary model of sustainable development.

Error! Reference source not found. presents an overview of the organisational chart of the Bank (November 2016).

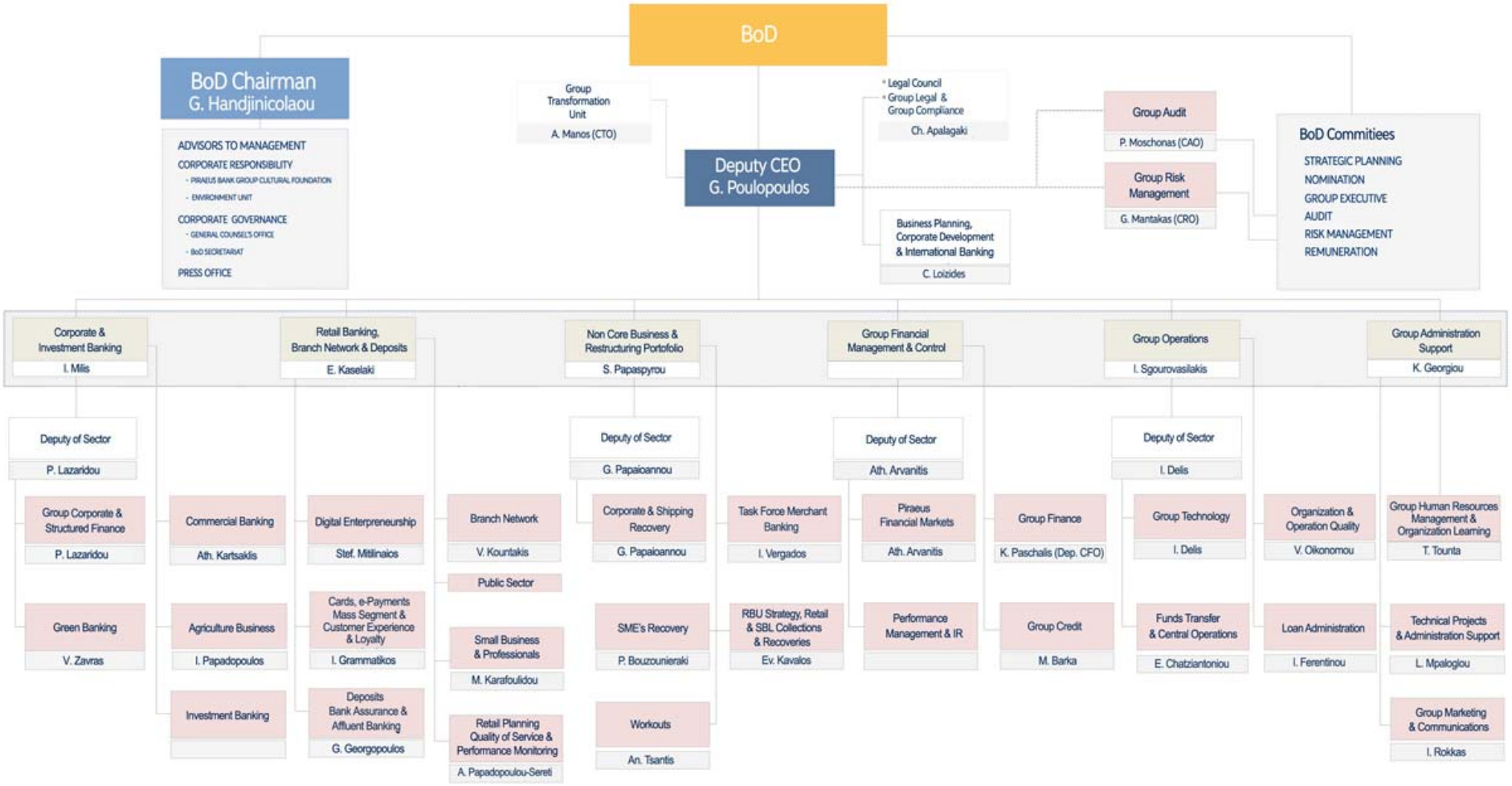

Image 1- Organisational chart of Piraeus Bank (November 2016)

2.2 Organisational structure of Piraeus Bank related to the environment

In 2004, Piraeus Bank founded the Environmental Affairs Office, which evolved into the Environmental Department in 2007, with the aim of developing and implementing environmental strategies and programmes. In 2009, to better coordinate the environmental contribution of the Bank and as a natural development of the Environmental Department, the Environment Unit and the Green Entrepreneurship Sector (Environmental & Developmental Banking since 2015) were established; the latter includes, inter alia, the Green Banking Sector (Green Banking since 2013).

The mission of the Environment Unit is to support the Bank in the implementation of its environmental policy, as well as to coordinate the actions for the monitoring and reduction of its environmental footprint, to support the Bank in the assessment of environmental risks from potential business creditors, to support internal and external communication in matters related to the environment and sustainable development, to monitor environmental legislation, and to provide expertise to the Organisational Units of the Bank.

The Environment Unit is staffed by employees experienced in Environmental Management and Energy Management, as well as in legal and financial dimensions related to the environment. The Unit cooperates with all competent administration units, and with the network of branches, both in Greece and abroad, to design and implement specific environmental management programmes.

The mission of Green Banking is to support the Bank, its subsidiaries, and its customers in matters of green entrepreneurship and to plan the optimal exploitation of opportunities arising from the existing national and European institutional framework and emerging green technologies. This may be accomplished through the development and promotion of targeted products and services that finance green investments by individual customers, and business opportunities directed to maximum environmental and social benefits. In addition, Green Banking, in collaboration with the Group Human Resources Management & Organisational Learning, supports and implements educational activities for human resources of the Bank regarding environmental issues, green technologies and investments.

Green Banking is staffed by competent employees with expertise in all sectors of green entrepreneurship. Combined with significant experience in banking in general, the technical and financial analysis of existing and new green investments, the development of green products, the promotion of green products via the network of branches and other available channels, and the monitoring of the funding portfolio of the Bank and the Group are ensured (See Section 9.4 for more details).

2.3 Facilities of Piraeus Bank

The activities of Piraeus Bank in Greece are deployed in 725 branches (including mobile units) and in 40 administration buildings (data as of 01/07/2016). All Organisational Units of the Bank in Greece are presented in the Appendix.

From an organisational perspective, the branches of the Bank appertain to the 18 Regional Directorates of the Bank's Network.

In 2015, the facilities included in the Environmental Management System covered **503,457** m^2 in total, while the total number of employees was **14,542**.

The Bank uses a fleet of company cars, available to its executives to use for transport. The Bank leases the vehicles through contracts, so the fleet is contemporary, with the majority of the cars having circulated within the past five years. In 2015, 74% of the cars had circulated less than five years ago, while the respective percentage in 2014 was 65%. At year-end 2015, among all cars of the fleet, 10% were hybrid, 47% were diesel-fuelled and 43% were conventional.

3 Environmental Policy of Piraeus Bank

Within its corporate responsibility framework, Piraeus Bank has developed an integrated environmental approach. By decision of the Board of Directors and following the Environmental Management Policy instituted in 2004, in 2010 the Bank proceeded with the adoption of an updated Environmental Policy, suited to current environmental and social circumstances, that reflects the new business priorities of the Group in a more comprehensive manner. In addition, the environmental dimension is included, with specific references, among the aims of the updated (2008) Articles of Association of the Bank.

For more information, visit:

www.piraeusbankgroup.com > Corporate Responsibility > Environment > Environmental Policy Principles

3.1 Environmental Management Principles

The Environmental Management principles, as approved by the Board of Directors of the Bank in January 2004, are the following:

> *"Piraeus Bank acknowledges that energy sources are not inexhaustible and should thus be utilised responsibly. Therefore, the contribution of the Bank to the protection of the environment has two dimensions: internal and external. The internal dimension is related to the efforts of the Bank to moderate the environmental impact resulting from its activities. The external dimension includes the efforts to strengthen the environmental perception of its customers, as well as to promote actions outside Piraeus Bank related to generally safeguarding the environment for future generations. The implementation of an Environmental Management System in compliance with the European EMAS Regulation was launched with a view to achieving this goal. The Administration Department of Piraeus Bank is committed to the continuous implementation of the Environmental Management System, as well as to its continuous improvement, its compliance with existing international and national regulations and codes of conduct, pertaining to the operation of the Bank, and the adoption of precautionary and corrective measures to prevent the degradation of the internal and external environment. The continuous improvement of the EMS will be achieved through the review and revision of the system itself and the set of management aims it includes.*
>
> *All Piraeus Bank staff shall follow relevant procedures and work instructions, as well as their revisions emerging from the implementation of the Environmental Management System.*
>
> *Within this framework, the general environmental management aims of the Bank are the following:*

- *continuous research to undertake precautionary or corrective initiatives for a more productive utilisation of the resources needed for the effective operation of the Bank,*
- *continuous awareness on environmental issues among employees,*
- *continuous effort to reduce the potential impact on the environment through the improvement of the banking products and services provided,*

- *publication of the environmental impact resulting from the operation of the Bank, and of the measures adopted to reduce that impact,*
- *maintaining and strengthening the prestige of the organisation regarding the protection of the environment.*

These general goals are accomplished through the application of methods to control, monitor and measure all processes that appertain to the procedures of the design and production of products / services, supplies and collaborations, technical support, etc., as well as with the determination of specific measurable management goals. In the context of implementing the environmental policy and achieving existing or revised environmental goals and objectives, the Bank provides all necessary means and organises environmental management programmes, appropriately communicated to all interested parties."

3.2 Environmental Policy

Acknowledging that the principles of sustainable development constitute a fundamental prerequisite for sound entrepreneurship, Piraeus Bank incorporates environmental criteria in its business procedures and develops strategies aiming for the continuous improvement of its environmental performance, the reduction of its environmental footprint, the promotion of green entrepreneurship, the management of environmental-climate risks, as well as the conservation of biodiversity, in order to substantially contribute to the resolution of major global social and environmental issues.

Based on its commitment to continuously reduce its operational impact, Piraeus Bank monitors and measures its environmental performance, sets goals for improvement, implements and evaluates environmental management initiatives, such as energy and water saving programmes, waste management and recycling programmes, reduction of business travel, and green supply promotion programmes. Furthermore, the Bank further contributes to the protection of the environment through the wide range of e-banking services it provides.

Piraeus Bank is also committed to continuously support green entrepreneurship, by financing via specialised "green" products –offered on comparatively more favourable terms– businesses and private individuals who wish to proceed to eco-friendly investments, for instance in the field of renewable energy, energy saving, organic farming, the conservation and promotion of biodiversity, green chemistry, green transportation, waste and water management, environmental restoration, eco-tourism and agrotourism, thus substantially contributing to the responsible utilisation of natural resources and promoting the retention of existing employment positions or even the creation of new positions.

Piraeus Bank incorporates processes to manage environmental and climate risks that may result from the wide range of its business activities (financing-investments) and provides banking services aiming at promptly tackling environmental challenges and adapting to climate change. Stronger emphasis is placed on addressing climate change, by promoting measures to reduce the carbon dioxide (CO_2) footprint and to identify and leverage opportunities that may arise from climate change.

To optimally implement its environmental policy and considering that individual and corporate social responsibility constitute the foundation of sustainable society, Piraeus Bank commits and tends to continuously educating its employees, informing its customers, shareholders and the general public about the goals and results of its environmental initiatives aiming at improving the quality of life, and

promoting initiatives by other non-profit agencies, organisations or institutions that generate added value with significant benefits for the environment and humans.

3.3 Climate Change Strategy

Recognising the impact of climate change on the economy, society and the environment, Piraeus Bank has developed and incorporated a climate change strategy based on four thrust areas:

(a) gradual reduction of the carbon footprint of Piraeus Group,

(b) support of investments in renewable energy (RES) and energy saving projects,

(c) assessment of risks for Greek businesses from climate change,

(d) provision of solutions to address climate change and help businesses adapt to new climatic conditions.

Within the framework of the climate change strategy of Piraeus Bank, the main fields of action are the following:

- Reduction of the carbon footprint resulting from the operation of the Group, through improving the energy efficiency of buildings, reducing travel for business or education purposes, and acquiring low-energy electrical equipment.
- Promotion of green banking products, offered on comparatively more favourable terms, aiming to support businesses and private individuals that wish to invest in renewable energy sectors (photovoltaic systems, wind parks, small hydroelectric power stations, solar thermal systems, geothermal energy and biomass).
- Promotion of green banking products, offered on comparatively more favourable terms, for energy saving investments, green transportation and waste management. These may include:
    - ⇨ Financing of green interventions/repairs for building envelopes, procurement and installation of low-energy electromechanical equipment, bioclimatic buildings and energy-efficient buildings, eco-construction, energy-saving materials and technologies, as well as companies providing energy inspection and energy-related services.
    - ⇨ Financing companies that use low-carbon-emission means of transport.
    - ⇨ Financing waste management companies (reduction, reuse, recycling, recovery of waste) that also contribute to the reduction of greenhouse gases.
- Risk management of regulatory and physical risks resulting from climate change. Development of specialised electronic tools to evaluate the risks resulting from climate change and the costs involved to adapt to climate change (e.g. redefining business strategies, upgrading equipment, new investments). Also, assessment of financial opportunities deriving from climate change and regular communication of such information to customers and stakeholders. Finally, support to private individuals and businesses, and reinforcement of the market to better adapt to climate change.

3.4 Milestones in the "green" course of the Bank

The Bank develops important initiatives with the aim of comprehensively recording and systematically reducing the environmental impact related to its operation and activities.

In particular:

European Project "GREENbanking4Life"

A major milestone in the implementation of the Environmental Policy of the Bank was the launching of the GREENbanking4Life Project, within the framework of the EU LIFE Programme. The main goal of the three-year project (October 2006-October 2009) was the reduction of the environmental impact of the Bank, resulting from both its internal operation and its business activity, by creating green products, raising awareness among employees and the general public, as well as sharing expertise with other businesses or services connected with the Bank.

Environmental Footprint Calculation Database

In 2007, within the framework of the GREENbanking4Life Project, Piraeus Bank completed the design and development of the *Environmental Footprint Calculation Database*, which allows for a detailed calculation of its operational impact and ultimately the overall environmental footprint of the Bank, stemming from the consumption of energy, water and other natural resources, as well as the use of consumables and the work-related travel of human resources.

European Project "climabiz"

In 2010-2012, Piraeus Bank implemented a new, innovative environmental project called climabiz via the funding instrument "LIFE+ Environment Policy and Governance", with the aim of evaluating the climate exposure of businesses (See section 4 for more details).

Environmental Legislation and Case Law Database

The specialised Environmental Legislation and Case Law Database (EL&CLD), developed and constantly enriched by the Bank, helps support the implementation of the Environmental Policy of Piraeus Bank, as well as the compliance of the Bank with applicable legal requirements and corporate responsibility commitments relating to the environment. Thus, essential legal information and documentation is provided regarding:

- General commitments and approaches to the environment and sustainable development according to international, EU, and national law.
- Legal aspects related to the Environmental Management System applied by the Bank.
- Actions aiming at reducing the corporate environmental impact of the Bank.

European Project "LIFE-Stymfalia"

Within the Group's corporate responsibility framework, the implementation of the project for the protection of biodiversity in Lake Stymphalia successfully continued through 2015. In particular, LIFE-Stymfalia project (LIFE12 NAT/GR/00275) was launched in October 2013 by Piraeus Bank, in collaboration with the Piraeus Bank Group Cultural Foundation (PIOP), the Municipality of Sikyonion, OIKOM Environmental Studies Ltd, the Society for the Protection of Prespa, and the

Centre for Renewable Energy Sources and Saving (CRES), with the aim of restoring Stymphalia wetland and refinancing the management of the lake in the future.

Lake Stymphalia is one of the few mountainous lakes in Greece and is included in the European Network of Protected Areas Natura 2000 (code GR2530002). The aim of LIFE-Stymfalia project is the restoration of the lake, the revitalisation of its dynamic ecosystem, as well as its long-term protection and management, through a systematic refinancing process which will be ensured by the optimal utilisation of the area's biomass (reed bed and agricultural residues), combined with low-impact commercial activities. At the same time, other forms of renewable natural sources are explored, which could potentially contribute to the refinancing of the management of the lake.

As the European co-funded LIFE-Stymfalia project is halfway through, two consecutive years full of actions have been completed and major milestones have already been reached. The first pilot reed bed cutting within an area of 1.2 hectares was carried out, using an amphibian reed cutter machine and a mower binder, which were acquired within the context of the project. The reed bed cutting was conducted according to the completed Management Plan and supervised by scientific experts and the Director of the Forestry Department in Corinthos, whereas the residues were deposited to a secondary location for composting. In addition, the Environmental Impact Assessment was completed and submitted to competent licensing authorities. The EIA presents the technical works for the regulation of the lake's water level, as well as the reed cutting plan to be implemented in 2016-2017. Upon completion of the Management Plan on the protected site of Lake Stymphalia, which was conducted and submitted for licensing for the first time, a 16-page pamphlet was issued to communicate key information and objectives of the Management Plan. At the same time, the Local Management Unit (LMU) launched daily patrols within the protected area. The LMU plays a key role in providing information to all interested parties, particularly local residents and farmers, on the progress of the project. One of the main initiatives of the project was the creation of the Farmers' Network of Stymphalia, consisting of farmers and local residents having signed the Agreement for the Protection of Lake Stymphalia. The aim of the Network is to inform farmers of integrated agricultural practices and water management, to enhance local synergies so as to promote the farmers' products, as well as to engage them in the sustainable management of Stymphalia wetland. In addition, the thematic exhibition "The sixth labour" was launched at the Environment Museum of Stymphalia, to showcase an alternative artistic and experiential approach to the labour of Hercules from an environmental awareness perspective. The Environment Museum of Stymphalia also hosted the first workshop entitled "Prospects for development and rural entrepreneurship in Stymphalia", mainly addressed to residents of the wider region, highlighting the production sectors, business opportunities, and economic benefits resulting from environmental protection. At the same time, training sessions and promotion events for LIFE-Stymfalia project took place, through the participation in workshops and fora in Greece and Europe, such as the participation in the Green Week in Brussels.

Regular reports are submitted to the European Union, monitoring and reflecting the smooth and successful progress of the project, according to the respective plan. In May 2015, the External Monitoring Team of the European Commission visited for the second time to review the progress of the project's actions, resulting in a positive assessment. In October 2015, the second report (Midterm Report) on the project was submitted to the European Commission, ensuring the continuation of the

project's actions, which forebodes the achievement of the key goals and the fulfilment of the project's vision.

Upcoming actions include the reed bed cutting of 2016, according to the submitted Management Plan, and the production of compost and pellet from the residual reeds of the lake. It has also been planned to complete works and interventions on the regulation of the Lake's water level. To promote tourism in the area, a path will be constructed which will be an open, outdoor system for environmental interpretation. The path will be created by the Municipality of Sykionion and it will be marked by interpretation signports/panels and direction signs. In addition, a bird watching hide will be placed at the lake, which is expected to act as an effective means for wildlife observation. The business plan on the refinancing of the management of the lake will be finalised, based on the respective Feasibility Study, and an international workshop will be organised. Lastly, training seminars will be planned for the Farmers' Network, the identity of the Farmers' Network will be reinforced through a logo with the slogan "Stymphalia my home", while an educational kit will be distributed to the wider region's schools, so as pupils through creative activities and games will understand the importance of the management of Lake Stymphalia.

The conservation of biodiversity, combined with the creation of a Management body and a business scheme, ensures the integrated and sustainable development of the area. This way, the Bank contributes to both national and European targets aiming at protecting biodiversity and ensuring alternative funding for the Natura 2000 Network, while it also remains in compliance with the goals and commitments specified in its Environmental Policy regarding the conservation and enhancement of biodiversity.

Economic Evaluation of Environmental Programmes

In collaboration with FACE^{3}TS, a second study was conducted in 2015 to assess the economic benefits resulting from the environmental programmes implemented by Piraeus Bank. Aside from their apparent environmental benefits, these programmes also contribute to significant cost savings, by reducing operational costs for heating/cooling, and the procurement of paper and consumables. The study covered the period 2013-2014 and included all the Organisational Units of the Bank. Results indicated that substantial economic benefits result from the following interventions:

- E-learning programmes
- Installation of BEMS in administration buildings
- Development of Web Banking (winbank)
- Procurement of refilled ink cartridges
- Replacement of lighting equipment in buildings
- Branch Marketing Management (BMM) application

According to the results of the study, the net annual economic benefits amounted to €3.5 mn in 2013 and €6.5 mn in 2014, while the net economic benefit from the reduction of the environmental footprint of the Bank will exceed €5 mn annually.

The total economic benefits for 2013-2014 are presented below per year and per sector (energy saving, business travel, etc.).

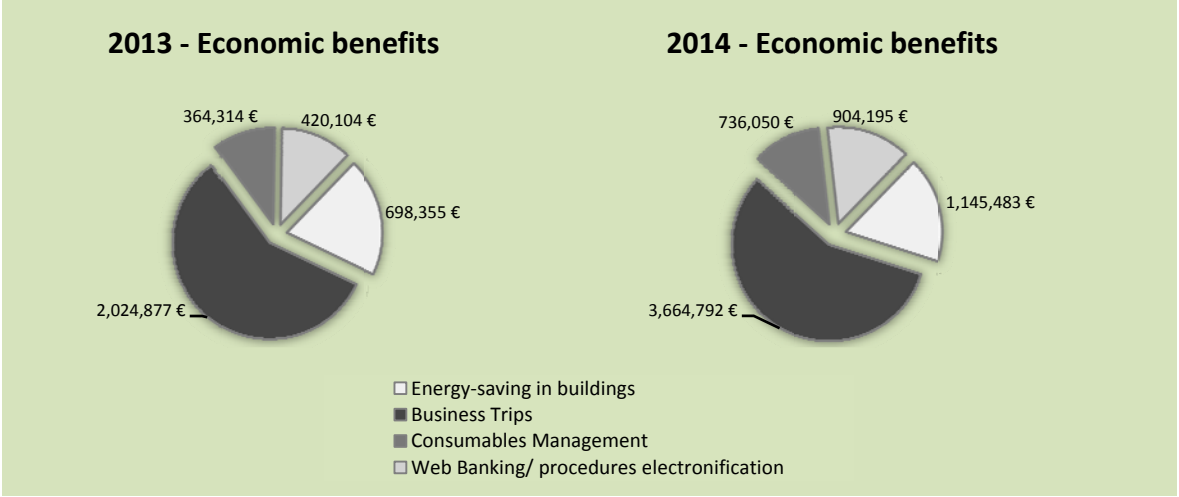

Image 2 - Economic benefits from environmental programmes in 2013-2014

4 Climate Exposure Management

4.1 Climate Risk Management Model

In 2012, Piraeus Bank, in collaboration with WWF Greece and FACE[3]TS, completed the European co-funded Project "Financial Institutions: Preparing the Market for Adapting to Climate Change" (climabiz), co-funded by the European Union, through the funding instrument "LIFE+ Environmental Policy and Governance". Within the framework of this project, Piraeus Bank developed –inter alia– the Climate Risk Management (CRM) Model, in order to assess, on monetary terms, the climate exposure of Greek businesses, as well as solutions for reducing that exposure.

In particular, the Model can provide calculations for:

- the cost of physical and regulatory climate risk at sector, sub-sector, and company level
- the costs and benefits of the measures that a company may implement in order to reduce its climate exposure
- the environmental footprint (gas pollutants, greenhouse gases, liquid waste, solid waste) at sub-sector and company level.

The innovative project received positive response abroad and it was the subject of a scientific article[2], while the respective LIFE project received an award as one of the best LIFE Environment Projects evaluated in 2013.

4.2 Preliminary assessment of the climate exposure of business creditors of the Bank

During the climabiz project (2012), Piraeus Bank through the Climate Risk Management Model examined a specific sample of businesses, part of its corporate loan portfolio, from economic sectors that may be adversely affected by climate change. The assessment of the consequences was conducted taking into account both changes in climatic conditions and potential consequences on the economy, as well as fluctuations in the price of carbon dioxide emission allowances.

The aforementioned initiative constitutes the first coordinated effort to provide an economic assessment of the climate exposure of businesses operating in Greece.

4.3 Update of the Climate Risk Management (CRM) Model

In 2015, the Bank completed the update and upgrade of the Climate Risk Management Model. The CRM Model database has been adapted to accommodate the size and particular features of the businesses operating within the Greek economy under the present circumstances. The scope of the economic sectors the CRM Model examines has expanded to include economic sectors that are now considered of high interest to the loan portfolio of the Bank (e.g. agriculture, certain sectors of manufacturing), for which a more in-depth analysis was conducted.

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[2] Elena Georgopoulou, Sebastian Mirasgedis, Yannis Sarafidis, Vassiliki Hontou, Nikos Gakis, Dimitri Lalas, Foteini Xenoyianni, Nikos Kakavoulis, Dimitris Dimopoulos & Vrassidas Zavras (2014): A methodological framework and tool for assessing the climate change related risks in the banking sector, Journal of Environmental Planning and Management, DOI: 10.1080/09640568.2014.899489

The CRM Model now includes 324 Typical Units (i.e. standard production units, representative of the economic sub-sectors modelled within the Model), while initially it included 146 Typical Units.

4.4 Annual calculation of the climate exposure of Piraeus Bank's businesses, clients

On an annual basis, Piraeus Bank calculates the climate exposure of business creditors from economic sectors that may be financially affected by climate change.

The sample of businesses is drawn from specific sub-sectors of the Primary Sector (agriculture), Manufacturing, Shipping, the Tertiary Sector (hotels, offices, and hospitals) and Energy Production (conventional fuel and RES).

The 2015 features of the sample are presented below.

Table 2 - The sample of business borrowers

Total number of borrowers in the sample:	10,649
Total borrowers' annual turnover:	€ 43,428,039,672

The Breakdown of business borrowers per sector of economic activity, included in the final sample, is presented below.

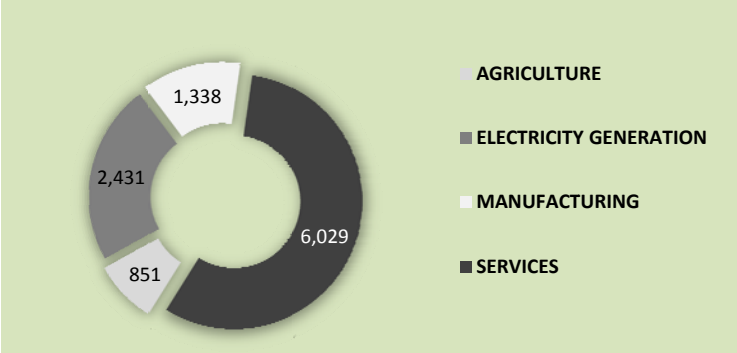


Image 3- Breakdown of borrowers per sector of economic activity

Climate exposure calculation was conducted based on the average unit price of GHG emission allowances of €7/tonne CO_2 [3]. The estimated climate exposure amounted to €673.9 mn, corresponding to 1.6% of the total turnover of the businesses.

4.5 Environmental risk / Climate exposure - Immediate future actions

With the completion of the upgrade of the Climate Risk Management Model, Piraeus Bank will be able to use the CRM in order to proceed to the assessment of the overall environmental risk of its business borrowers. For 2016, the Bank is planning to complete the development of an environmental scoring/rating scale, which will be used along with current credit assessment systems of the Bank.

Through the identification and assessment of the environmental risk (including climate exposure) of its business borrowers, the Bank seeks to address and substantially reduce it.

[3] This price was deemed representative of the average trend in the unit price level of allowances in 2015.

5 Environmental Management System of Piraeus Bank

The Environmental Management System (EMS) developed by Piraeus Bank is fully certified according to the provisions of the Regulation 1221/2009 of the European Union in relation to the European Eco-Management and Audit Scheme (EMAS) and the CYS EN ISO 14001:2004 standard. The System provides an integrated framework to record, monitor and ultimately reduce the environmental impact related to the operation of the facilities and the activities of the Bank.

The EMS of the Bank includes:

- *Environmental Management Manual*. It summarises all the applications of the EMS, ensuring that all the requirements of the EU regulation are met.
- *Procedures*. EMS Procedures are documents listing the sequence of actions that must be followed for a specific activity. They determine the responsibilities of those involved, the method of substantiation of a specific activity, and the method of exchange of necessary information between the parties involved, while they also make reference to Staff Instructions and environmental archives when necessary.
- *Staff Memos*. Staff Memos are documents describing in detail every task specified in a Procedure.
- *Documentation*. Documentation is a set of standardised documents or electronic files of the Bank completed by the employees during the application of the Procedures, and constitute an integral part of the Procedures. Documentation corroborates the effective operation of the EMS, while it is also used as a basis for the analysis of various processes and the adoption of corrective measures.
- *Other Documents*. This category includes standards, specifications, statutes, etc. necessary for the execution of environmental procedures, as well as internal documents of the Bank supporting the implementation of the EMS (e.g. information material for the Bank, written Instructions and internal service memos to branches and other Organisational Units of the Bank).
- *Environmental Statement*. The Environmental Statement of the Bank, composed and verified on an annual basis, constitutes a summary of the results of the implementation of the System during the previous year and it is available to any interested party.

The organisational structure of the EMS of the Bank is briefly described below.

The General Manager of Green Banking is responsible for the overall supervision of the EMS, is the representative of the Administration in the EMS, and has the following duties:

- Supervises the EMS to ensure it operates properly and it is continuously improved.
- Draws the Environmental Policy of the Bank, which he/she then proposes to the Board of Directors of the Bank for approval.
- Designs thematic environmental strategies, which he/she then proposes to the Group Executive Committee for approval.
- Informs the Administration about the results of the implementation of the EMS in the Bank.
- Reviews the EMS and decides on the need for further improvement.
- Approves the Environmental Objectives and Targets.

The Director of the Environment Unit of the Bank has the overall responsibility for the implementation of the EMS. Inter alia, the Director of the Environment Unit is responsible for:

- Preparing proposals submitted to the General Manager of Green Banking in relation to the environmental policy, thematic environmental strategies, directions and actions to improve the EMS, and environmental objectives and targets.
- Approving respective Environmental Management Programmes based on the environmental objectives and targets that have been set.
- Approving the documentation supporting the EMS, if needed.
- Scheduling internal inspections and specifying the educational needs regarding the EMS and other environmental issues in general.
- Identifying legislative provisions pertaining to the environmental impact of the Bank.

For the proper operation of the EMS, the Bank has appointed an Environmental Management Officer and an Environmental Management Team (EMT).

The Environmental Management Officer:

- Is responsible for the implementation and proper operation of the EMS on a daily basis.
- Coordinates the EMT.
- Proposes, as the Head of the EMT, the adoption of environmental objectives and targets, as well as the implementation of environmental programmes to achieve these targets.

The Environmental Management Team (EMT) is responsible for:

- Monitoring the compliance of the Bank with the existing environmental legislation and other environmental requirements.
- Identifying all environmental aspects of the activities of the Bank and the respective environmental impact they might have.
- Evaluating and classifying the environmental aspects of the activities of the Bank.
- Making recommendations for the adoption of specific environmental objectives and targets.
- Composing EMS reports.

The EMT comprises executives from the Environment Unit, the Technical Projects & Administration Support, the Group Human Resources Management & Organisational Learning, the Group Technology, and the Group Marketing & Communications Division. However, many other Units of the Bank are involved in the EMS.

For the implementation of the EMS in the various Organisational Units of the Bank, Environmental Management Coordinators have been appointed in the branches and administration buildings.

The General Manager of Green Banking, the Director of the Environment Unit, and the Environmental Management Officer meet regularly in order to coordinate the proper operation of the EMS; if necessary, other staff members who participate in the implementation of the EMS may be invited to the meetings.

Finally, the Environmental Footprint Assessment Officer of the Bank, who is also an executive of the Environment Unit, is responsible for the evaluation of the environmental footprint of the Bank and the general monitoring of the effectiveness of the implementation of the programmes for recycling, energy saving, etc.

The duties and responsibilities of the staff that manage, execute, control and confirm activities that have a significant impact on the environment are described in the relevant procedures of the EMS and the relevant job descriptions.

The Bank ensures the effective implementation of the EMS through:

- continuous support from the Administration, which is committed to the meticulous compliance with the environmental policy
- means and skills (equipment, control mechanisms, staff qualifications, etc.) needed to achieve the environmental performance specified in the policy,
- compliance with and implementation of all specifications in the documentation of the EMS.

6 Environmental Aspects and Impacts

The activities of the Bank are characterised by specific environmental aspects and impacts, which are identified, recorded, and monitored on a regular basis in order to reduce the environmental footprint of the Bank. Environmental Aspects are defined as specific activities, products, or services of the Bank (e.g. the consumption of energy and the emission of pollution loads, the use of printed material and paper, the consumption of water and natural resources, etc.) that may directly or indirectly interact with the natural environment and therefore have an environmental impact. The Environmental Impact includes any alteration to the environment (positive or negative) stemming from the Environmental Aspects of the Bank.

Table 3 presents the environmental aspects and impacts of the Bank in more detail.

The environmental impacts are evaluated by the Bank in relation to their significance, taking into consideration the regulatory context, the absolute values of the measurable environmental characteristics (gaseous pollutants, energy consumption, volume of discarded materials, etc.) and the priorities of the Environmental Policy of the Bank. In particular, the main criteria used to evaluate the significance of the environmental aspects and impacts of the Bank are environmental and business criteria and include the following dimensions:

- Legislative compliance (compliance with applicable national, European, and international legislation and local legal requirements).
- Significance of the impact.
- Frequency / possibility of occurrence.
- Field of reference (percentage of Organisational Units of the Bank related to a specific aspect).
- Public Image and Employees' Opinion (impact on public image and interested parties, as well as environmental assessment by the employees).

Each environmental aspect and each environmental impact is evaluated in relation to the aforementioned criteria based on a 5-point scale (from 1 to 5). All criteria are equally weighted and, according to this parameter, the Total Grade of Significance is calculated for each environmental aspect and each environmental impact. Environmental impacts with a TGS greater than 3 are considered significant and therefore it is imperative that immediate actions are taken to reduce and control them. Environmental impacts with a TGS greater than 2 and lower than or equal to 3 are considered of medium significance and actions to limit and control them should be designed in the medium term. Finally, environmental impacts with a TGS lower than or equal to 2 are considered of minor significance, thus actions to limit and/or control them are deemed necessary, though not urgent.

The most significant environmental aspects/impacts resulting from the activities of the Bank continue to be:

- the total annual **consumption of electricity** in building facilities,
- the **emission of gaseous pollutants** resulting from the consumption of electricity,
- the **consumption of conventional paper**, as well as
- **solid waste** resulting from the use of consumables (paper and ink/toner cartridges)

In 2015, two additional environmental aspects were identified and are therefore monitored:

- consumption of fuel for business travel using diesel-fuelled vehicles
- consumption of FSC-certified paper

Table 3 - Environmental aspects and environmental impacts resulting from the activities of the Bank

Environmental Aspect	Environmental Impact	TGS	Category[4]
Electricity consumption in buildings	Use of natural resources for the production of electricity	3.8	Direct
Emission of gaseous pollutants related to the production of electricity	Contribution to the greenhouse effect from CO_2 emissions	3.4	Direct/Indirect
	Contribution to the greenhouse effect from CH_4 emissions	3.4	Direct/Indirect
	Contribution to the greenhouse effect from N_2O emissions	3.4	Direct/Indirect
	Air pollution from SO_2 emissions	3.4	Direct/Indirect
	Air pollution from NO_x emissions	3.4	Direct/Indirect
	Air pollution from PM emissions	3.4	Direct/Indirect
	Pollution of water resources	3.0	Direct/Indirect
	Soil pollution	3.0	Direct/Indirect
Diesel consumption in buildings	Use of natural resources	1.8	Direct
Emission of gaseous pollutants related to diesel consumption in buildings	Contribution to the greenhouse effect from CO_2 emissions	1.6	Direct
	Contribution to the greenhouse effect from CH_4 emissions	1.8	Direct
	Contribution to the greenhouse effect from N_2O emissions	1.8	Direct
	Air pollution from SO_2 emissions	1.6	Direct
	Air pollution from NO_x emissions	1.6	Direct
	Air pollution from PM emissions	1.6	Direct
Maintenance of air conditioners	Contribution to the greenhouse effect from f-gas emissions	2.8	Direct
	Contribution to the destruction of the ozone layer from CFC emissions	2.8	Direct
Fuel consumption for business travel by gasoline-fuelled car	Use of natural resources	2.8	Direct
Fuel consumption for business travel by diesel-fuelled car	Use of natural resources	2.8	Direct
Emission of gaseous pollutants related to business travel by car	Contribution to the greenhouse effect from CO_2 emissions	2.6	Direct
	Contribution to the greenhouse effect from CH_4 emissions	2.8	Direct
	Contribution to the greenhouse effect from N_2O emissions	2.8	Direct
	Air pollution from SO_2 emissions	2.2	Direct
	Air pollution from NO_x emissions	2.4	Direct
	Air pollution from PM emissions	2.4	Direct
Fuel consumption for business travel by plane	Use of natural resources	2.4	Direct/Indirect
Emission of gaseous pollutants related to business travel by plane	Contribution to the greenhouse effect from CO_2 emissions	2.2	Indirect
	Contribution to the greenhouse effect from CH_4 emissions	2.0	Indirect
	Contribution to the greenhouse effect from N_2O emissions	2.0	Indirect

[4] The environmental aspects and impacts of the Bank are categorised as *Direct*, related to the operation of the Bank itself (e.g. consumption of energy and water, emission of gaseous pollutants, consumption of natural resources, etc.), and *Indirect*, related to the environmental footprint of the projects and services financed by the Bank, as well as the products and services the Bank procures.

Environmental Aspect	Environmental Impact	TGS	Category[4]
	Air pollution from SO_2 emissions	2.2	Indirect
	Air pollution from NO_x emissions	2.2	Indirect
	Air pollution from PM emissions	2.0	Indirect
Fuel consumption for business travel by other means (train, ship, bus)	Use of natural resources	1.2	Direct/Indirect
Emission of gaseous pollutants from business travel by other means (trains, ships, buses)	Contribution to the greenhouse effect from CO_2 emissions	1.2	Indirect
	Contribution to the greenhouse effect from CH_4 emissions	1.2	Indirect
	Contribution to the greenhouse effect from N_2O emissions	1.2	Indirect
	Air pollution from SO_2 emissions	1.2	Indirect
	Air pollution from NO_x emissions	1.2	Indirect
	Air pollution from PM emissions	1.2	Indirect
	Pollution of water resources	1.2	Indirect
Water consumption in Organisational Units	Use of natural resources	2.4	Direct
Urban liquid waste from Organisational Units	Pollution of the recipient in the case of non-controlled management of the waste	2.4	Direct/Indirect
Use of cleaning materials in buildings	Pollution of the recipient in the case of non-controlled management of the waste	2.2	Direct
Consumption of conventional paper	Use of natural resources	3.6	Direct
Consumption of recycled paper	Use of natural resources	2.8	Direct
Consumption of FSC paper	Use of natural resources	2.8	Direct
Consumption of ink and toner	Use of natural resources	2.8	Direct
Procurement/use of electronic equipment	Use of natural resources	2.0	Direct
Procurement/use of electrical equipment	Use of natural resources	2.8	Direct
Procurement/use of office consumables	Use of natural resources	2.6	Direct
Procurement/use of office furniture	Use of natural resources	1.4	Direct
Urban solid waste	Pollution of the recipient in the case of non-controlled management of the waste	2.8	Direct
Solid waste – paper	Pollution of the recipient in the case of non-controlled management of the waste	3.2	Direct
Solid waste – toner and ink cartridges	Pollution of the recipient in the case of non-controlled management of the waste	3.2	Direct
Solid waste – electrical and electronic equipment	Pollution of the recipient in the case of non-controlled management of the waste	1.6	Direct
Solid waste – light bulbs	Pollution of the recipient in the case of non-controlled management of the waste	1.8	Direct
Solid waste – portable batteries	Pollution of the recipient in the case of non-controlled management of the waste	1.8	Direct
Solid waste – large batteries	Pollution of the recipient in the case of non-controlled management of the waste	1.6	Direct
Solid waste – plastic	Pollution of the recipient in the case of non-controlled management of the waste	1.2	Direct
Solid waste – old furniture	Pollution of the recipient in the case of non-controlled management of the waste	1.2	Direct
Solid waste – from building renovations	Pollution of the recipient in the case of non-controlled management of the waste	1.6	Direct
Credit/funding of RES and energy saving projects	Reduction of environmental impact	3.0	Indirect

7 Applicable Legal Requirements

The activities of financial institutions are not inherently accompanied by significant, direct (operational) environmental impacts, for instance in comparison with industrial activities. However, the existing legislation imposes specific requirements regarding the environmental aspects related to the operation of financial institutions, and defines the framework within which the most significant environmental loads shall be managed. In particular, there are specific requirements for:

- The reuse of materials and equipment and the recycling of waste.
- The maintenance of equipment.
- The control and management of substances that contribute to the greenhouse effect and the destruction of the ozone layer.
- The promotion of energy saving and energy controls.
- The licensing of certain equipment categories.
- The environmental management of real estate owned by organisations (avoiding potential damage deriving from it).
- The environmental licensing of office buildings covering large surfaces.

The **table below** briefly presents the applicable legal framework for the protection of the environment, in relation to the impacts resulting from the operation of the Bank (and from the financing activities of the Bank).

Table 4 - Applicable legal framework for the protection of the environment, in relation to the impacts resulting from the operation of the Bank (and from the financing activities of the Bank)

Field	Relevant Regulations	Main provision/action
Solid waste management: recycling of plastic	L. 1650/1986 (especially article 12[5]), L. 2939/2001-JMD 9268/2007-L. 3854/2010-JMD 54461/2013, JMD 50910/2003, L. 4042/2012, CM Act 49/2015, Directives 94/62 and amended 2004/12-2013/2-2015/720, directive 2008/98, Decision 2000/532/EC-2001/118/EC- amendment 2014/955/EU	Plastic is delivered (through licensed collection-transport companies) to licensed recycling units/alternative management-recycling systems
Solid waste management: recycling of portable batteries	L. 1650/1986 (especially article 12), L. 2939/2001-L. 3854/2010, JMD 41624/2010 and JMD 39200/2015, JMD 50910/2003, JMD 13588/2006, JMD 24944/2006, JMD 8668/2007, JMD 146163/2012, L. 4042/2012, CM Act 49/2015, Directives 2006/66-2008/103-2013/56, Decision 2000/532/ EC -2001/118/ EC - amendment 2014/955/EU	The collection of batteries is organised in collaboration with an approved system of alternative management
Solid waste management: reuse-recycling of electric batteries (office, E/M equipment)	L. 1650/1986 (especially article 12), L. 2939/2001-L. 3854/2010, JMD 41624/2010 and JMD 39200/2015, JMD 50910/2003, JMD 13588/2006, JMD 24944/2006, JMD 8668/2007, JMD 146163/2012, L. 4042/2012, CM Act 49/2015, Directives 2006/66-2008/103-2013/56, Decision 2000/532/EC-2001/118/EC- amendment 2014/955/EU	The collection of electric batteries is organised in collaboration with certified alternative management systems / Conventional commitment of equipment maintenance companies for environmentally sound, legal management and provision of Certification
Solid waste management: reuse-recycling of ink and toner cartridges	L. 1650/1986 (especially article 12), JMD 50910/2003, L. 4042/2012, CM Act 49/2015, Directive 2008/98, Decision 2000/532/EC-2001/118/EC- amendment 2014/955/EU	Collection and disposal for reuse-recycling from a collaborating specialised company, provision of relevant certificate required

[5] Paragraph 1 of article 12 has been repealed; see article 59, par. 1 of L. 4042/2012. The footnote applies to all references to article 12 of L. 1650/1986 in Table 4.

Field	Relevant Regulations	Main provision/action
Solid waste management: paper recycling	L. 1650/1986 (especially article 12), L. 2939/2001-JMD 9268/2007-L. 3854/2010-JMD 54461/2013-L. 4296/2014 (articles 14 and 15), JMD 50910/2003, L. 4042/2012, CM Act 49/2015, Directives 94/62 and amended 2004/12-2013/2, Directive 2008/98, Decision 2000/532/EC-2001/118/EC- amendment 2014/955/EU	The paper is delivered (through licensed collection-transport companies) to licensed recycling units/alternative management-recycling systems (and municipal waste management companies), provision of relevant certificates required
Solid waste management: alternative management-recycling of WEEE	PD 117/2004[6], JMD 12145/2004, PD 15/2006, L. 4042/2012, PD 114/2013, JMD 23615/2014, JMD 11532/2014, JMD 5655/2015, CM Act 49/2015, directives 2002/95-2002/96-2003/108-2011/65-2012/19, Decision 2000/532/EC-2001/118/EC-amendment 2014/955/EU	The collection of WEEE is organised in collaboration with a certified alternative management system and licensed collection-transport companies
Solid waste management: alternative management-recycling of lighting materials-light bulbs	PD 117/2004 (Appendix IA, Category 5) [7], JMD 12145/2004, PD 15/2006, MD 133480/2011, L. 4042/2012, PD 114/2013, JMD 23615/2014 (Appendices I and II, Category 5, Appendices III and IV, Categories 3, 4, 5), directives 2002/95-2002/96-2003/108-2011/65-2012/19, Decision 2000/532/EC-2001/118/EC- amendment 2014/955/EU	The collection of lighting materials-light bulbs is organised in collaboration with certified alternative management systems
Solid waste management: alternative management of office equipment and furniture	L. 1650/1986 (especially article 12), L. 2939/2001-L. 3854/2010, JMD 50910/2003, Municipal Sanitation Regulations, L. 4042/2012, CM Act 49/2015, directive 2008/98, Decision 2000/532/EC-2001/118/EC-amendment 2014/955/EU	Collaboration with specialised collection companies transporting waste to recycling units. Reuse of old furniture (and donations)/delivery, if needed, to competent municipal services
Alternative oil waste management (E/M equipment)	L. 1650/1986 (especially article 12), L. 2939/2001-L. 3854/2010, PD 82/2004, JMD 13588/2006, JMD 24944/2006, JMD 8668/2007, JMD 146163/2012, L. 4042/2012, CM Act 49/2015, Directive 2008/98, Decision 2000/532/EC-2001/118/EC- amendment 2014/955/EU	Conventional commitment of collaborating equipment maintenance companies for environmentally sound, legal management, provision of relevant certificate required
Control-recovery of fluorinated greenhouse gases (from cooling-air conditioning/fire protection equipment)	L.1650/1986 (especially article 8), JMD 18694/2012, Regulation (EC) 842/2006, Regulations (EC) 1497/2007-1516/2007, Regulations (EC) 303/2008-304/2008-308/2008[8], new Regulation (EU) 517/2014, effective 01.01.2015, repeal of Reg. 842/2006, Extr. Regulations (EU) 2015/2065 and 2015/2067	Maintenance-control-recovery by specialised (certified) companies/Creation of database/Control cards for stationary air conditioning installations, cooling or heat pump equipment that contain F-gases
Management of controlled substances that destroy the ozone layer, in air conditioning-cooling-fire extinguishing installations	L. 1650/1986 (especially article 8), JMD 37411/2007, Regulation (EC) 1005/2009, Extr. Decision (EU) 2015/2337	Maintenance-controls by specialised companies-personnel / Databases / Cooling and air conditioning installation card
Maintenance-control of heating (boilers) and air conditioning installations	L. 1650/1986 (especially article 8, par. d), JMD 5825/2010, PD 100/2010, MD 189533/2011, MD 1192/2012, L. 4111/2013 (article 31), L. 4122/2013 (especially articles 2, 14-16, 19), L. 4178/2013 (article 52), L. 4280/2014 (article 54), L. 4315/2014 (article 10), MD 2618/2014 (repealed PD 1192/2012), L. 4342/2015 (article 33), L. 4351/2015 (article 23)	Completion of relevant maintenance sheets/Creation of maintenance-control archive
Use of standby generator sets	L. 2244/1994, JMD 95209/1994, L. 2773/1999 (especially article 10), MD 17951/2000 (especially article 22), L. 3468/2006 (especially articles 8 and 28), MD 25131/2009, L. 4001/2011 (article 132), JMD	Exemption decisions/certificates, Standard Environmental Commitment certificates by maintenance contractors for sound management

[6] As of 09.05.2014 relevant regulations of PD 117/2004 have been repealed. In addition, as of 03.01.2013 the Directive 2002/95 has been repealed, and as of 15.02.2014 the Directives 2002/96 and 2003/18 have been repealed, with defined reservations.

[7] See note above about recently repealed regulations. By JMD 23615/2014, the MD 133480/2011 was repealed as of 09.05.2014.

[8] Regulations 303/2008 and 308/2008 have been repealed.

Field	Relevant Regulations	Main provision/action
	45964/2013 (especially article 2, par. c iii and article 3, par. 5)	
Energy saving in buildings/Energy controls	JMD 5825/2010, MD 17178/2010, PD 100/2010, MEECC Circular 2279/22.12.2010, MEECC Circular 382/12.01.2012, Ministerial Circular 1018/13.01.2012 (see also Ministerial Circular 1013/2014), MD 1192/2012, L. 4111/2013 (article 31), L. 4122/2013-L. 4156/2013 (article 3, par. 4), L. 4178/2013 (article 52, amendment No 9 PD 100/2010), L. 4280/2014 (article 54), L. 4315/2014 (article 10), MD 2618/2014 (repealed MD 1192/2012), PD 100/2014, L. 4342/2015 (especially articles 10, 33, 58), L. 4351/2015 (article 23), JMD 18549/2015, Circular 172335/2016, directives 2010/31-2012/27, Commission Document (EU) SWD(2013)447 f.	Energy saving programmes (light bulbs, sensors, BMS, thermal insulation, etc.). Pilot implementations. Energy performance certificate for the construction of new buildings/building units, major refurbishment of buildings/building units Assessment of Environmental Management System compatibility with Energy Management System
Limitation of volatile organic compounds (VOCs) from use of organic solvents in decorative paints	JMD 437/2006-JMD 287/2010-JMD 120/2012, (special case: JMD 170078/2013, term III.2.4), directives 2004/42-2010/79	The predetermined VOC limit values and the specification of the products are taken into account prior to procurement and commission-supervision of respective works by the Technical Services
Erection/renovation of buildings: alternative management of construction-demolition-excavation (CD&E) waste	L. 1650/1986 (especially article 12), L. 2939/2001-L. 3854/2010, JMD 50910/2003, JMD 36259/2010, L. 4030/2011 (article 40), L. 4280/2014 (article 51, par. 11), CM Act 49/2015, directive 2008/98 (especially article 11), Decision 2000/532/EC-2001/118/EC-amendment 2014/955/EU, Decision 2011/753/EU (especially article 4)	Contractors and collection-transport companies collaborate with certified alternative CD&E management systems and present a copy of the respective Certificate
Measures for soundproofing-sound insulation (especially from air conditioning systems and use of equipment in outdoor spaces)	PD 1180/81, L. 1650/1986 (especially article 14), PD 14/1999 JMD 37393/2003-JMD 9272/2007 and directives 2000/14-2005/88	Additional measures for sound and vibration attenuation are taken if necessary
Prevention of damage caused to soil/water/natural habitats and species	PD 148/2009, directive 2004/35 (JMD 13588/2006, JMD 24944/2006, JMD 8668/2007, JMD 146163/2012)	Implementation of precautionary control measures
Environmental licensing for buildings (offices) covering large surfaces (total construction ≥10,000 m^2)	L. 4014/2011, MD 1958/2012, MD 20741/2012, JMD 48963/2012, JMD 167563/2013, JMD 170078/2013, MD 170225/2014, MD 173829/2014, Circular 148352/2015, Directive 2011/92 and amended Directive 2014/52/EU	Compliance with applicable procedure for environmental licensing, by Decision Approving the Environmental Terms or Standardised Environmental Terms, on a case-by-case basis
Activities/Research within the Natura 2000 network and Wildlife Sanctuaries	L. 1650/1986 (especially articles 18-21), JMD 33318/1998-JMD 14849/2008, JMD 37338/2010-JMD 8353/2012, L. 3937/2011, L. 4014/2011 (especially article 10), MD 52983/2013, MD 170225/2014 (especially Appendix 3.2), Circular 105067/2004 and 127557/2015, D. of Pel. Region 1610/2003, Directives 79/409-2009/147 and 92/43, Decision (EU) 2015/2374	Special environmental permits (for research), special ecological assessment in the Environmental Impact Assessment

8 Environmental Objectives and Targets – Environmental Programmes

On an annual basis, the Bank sets environmental objectives and targets through a specific procedure. The systematic monitoring and limitation of significant environmental consequences from the operation and the activities of the Bank is the aim in an effort to constantly improve the environmental performance of the Bank.

These environmental objectives are achieved through the implementation of specific environmental programmes, for which the necessary funds are budgeted and experienced personnel is activated. In particular, the programmes implemented by the Bank are related to: energy saving, the rational management of natural resources, the recycling and reuse of materials, etc.

Inter alia, these initiatives include:

- The implementation of energy saving programmes in building units under renovation, such as: energy saving interventions in the building envelope, lighting assessments, installation of Building Energy Management Systems (BEMS), ventilation by CO_2 recovery and control, installation of optimal efficiency air conditioning systems, etc.
- The installation of water saving systems in building units under renovation, such as: water flow switches, dual flush toilets, etc.
- The implementation of recycling programmes for paper, ink and toner cartridges, batteries, plastic (PET), containers, light bulbs, as well as electrical and electronic equipment.
- The adoption of green supply practices (procurement of recycled paper/FSC-certified paper, etc.).
- The implementation of ink and toner saving programmes, such as: installation of the Managed Print Services system, procurement of refilled cartridges.
- The implementation of applications for computerised management of data and EMS certificates.
- The implementation of programmes to reduce employee travel (e-learning).
- The implementation of programmes to raise awareness among human resources in collaboration with independent contractors.

Table 5 summarises the main environmental targets and the respective environmental programmes of the Bank for 2016.

Table 5 - Environmental targets and environmental programmes of Piraeus Bank for 2016

Environmental Aspect / Environmental Impact	Environmental Target	Environmental Programmes
Electricity consumption	2% reduction in electricity consumption per square metre compared to the previous year in all facilities of the Bank integrated in the EMS	**Energy saving programmes**
	8% reduction in electricity consumption per square metre in all facilities of the Bank integrated in the energy management programme. (Three-year target, with 2016 as the year of reference)	
Total emissions of gaseous pollutants related to electricity production, diesel consumption in buildings, and business transport	2% reduction in total GHG emissions per square metre compared to the previous year in all facilities of the Bank integrated in the EMS	**Energy saving programmes**
	7% reduction in total GHG emissions (in absolute terms) in all facilities of the Bank integrated in the EMS (five-year target, with 2014 as the year of reference)	
Water consumption	3% reduction in water consumption per employee compared to the previous year in all facilities of the Bank integrated in the EMS	**Water saving programmes**
Total paper consumption	5% reduction in total paper consumption compared to the previous year in all facilities of the Bank integrated in the EMS	**Paper saving programmes**
Paper consumption (conventional, recycled, and FSC-certified)	3% increase in the percentage of recycled versus conventional paper used compared to the previous year in all facilities of the Bank integrated in the EMS	**Green supplies programme**
Solid waste – paper	5% increase in paper recycling per employee compared to the previous year in all facilities of the Bank integrated in the EMS	**Paper recycling programme**
Solid waste – ink and toner cartridges	10% increase in cartridge recycling compared to the previous year in all facilities of the Bank integrated in the EMS	**Ink and toner cartridge recycling programme**
Solid waste – electrical and electronic equipment	10% increase in Waste Electrical and Electronic Equipment (WEEE) recycling compared to the previous year in all facilities of the Bank integrated in the EMS	**WEEE recycling programme**

9 Analysis of Environmental Performance

9.1 General information

This section presents the environmental performance of Piraeus Bank for the year 2015. With a view to continuously improving the environmental performance of the Bank, various environmental programmes are implemented annually, such as energy saving programmes, programmes to reduce the emission of gaseous pollutants, solid waste management programmes, paper and consumables saving programmes, etc. By decision of the Administration, Piraeus Bank commits to publicising the environmental impact resulting from its operation and activities, and the measures taken to reduce that impact.

The environmental performance of the Bank for 2015 is presented in comparison with 2014.

9.2 Management of Raw Materials, Natural & Energy Resources

Energy

Energy resources utilised in the context of the various activities of the Bank are: electricity, oil for heating in the winter and for the operation of emergency generators, as well as petroleum products (mainly gasoline and diesel) for the transport of personnel in various work and education-related activities.

Electricity

Electricity is consumed in all buildings for lighting, the operation of electrical and electronic equipment (personal computers, printers, photocopiers, etc.), air conditioning (central systems and individual units), and in most buildings for heating as well.

Electricity consumption constitutes the greatest environmental impact in the overall environmental footprint of the Bank. Thus, the Bank has set the optimal operation and energy monitoring of existing buildings and buildings under renovation as an ongoing target, by adopting energy-efficient technologies. In the case of reconstructions, high energy-efficiency constitutes a key parameter in the design. Through the improved design of the buildings and the installed Building Management Systems (BMS), the Bank records, controls, and reduces energy consumption. Electricity consumption is monitored directly from statements sent by the providers (Public Power Corporation S.A. – DEI, Heron S.A.), and from shared facilities statements (see administrative building located at Amerikis Str.).

During the renovations completed in 2015 in branches and buildings of the Bank, the unit of Technical Projects & Administration Support designed and implemented energy saving interventions in 73 branches and 2 administration buildings. The most significant interventions were the following:

Table 6 - Energy saving interventions implemented in 2015

Energy saving interventions	Branches
Rooftop thermal insulation/ External thermal insulation in walls and the flat roof	4
Replacement of standard aluminium glazing panes with insulated glazing ones	20
Installation of motion sensors in WC areas	58
Installation of BEMS	63
VAM heat pump exchanger for overnight cooling	60
Replacement of light fittings and installation of LED lamps	66

Energy saving from lighting in building facilities

During the renovations of building facilities, selected LED light fittings are installed, whenever possible. The intervention is implemented following photometric studies that include criteria such as high lighting levels and energy saving.

Upon examination of a significant sample of existing branches, it was estimated that the Installed Lighting Capacity Indicator was 20.06 W/m^2 until 2013. In branches and buildings that were studied and renovated, the lighting indicator was reduced to 8.95 W/m^2 in 2014 and to 7.06 W/m^2 in 2015.

In 2015, the total consumption of electricity reached 71[9] GWh, and the respective electricity consumption indicator per unit of surface was reduced by 2% (**Table 7**). Since 2008, the electricity consumption per unit of surface has been reduced by nearly 20%.

Table 7 - Electricity Consumption

Electricity Consumption		
	2014	2015
Total electricity consumption (GWh)	**73.92**	**70.88**
Total electricity consumption per unit of surface (kWh/m^2)	**144**	**141**
Total electricity consumption per employee (kWh/empl.)	**5,135**	**4,874**

[9] Based on electricity statements issued until the first ten days of April 2016

Small reductions were noted in the indicators ***per unit of surface*** and ***per employee***, mainly grace to the implementation of energy saving programmes. Reductions were expected to be more significant, however climatic conditions were adverse during both the winter and the summer of 2015, thus negatively affecting the overall performance of the Bank.

The estimated heating and cooling degree days[10] (HDD and CDD respectively) for 12 Greek cities[11] are presented in the table below, comparatively for 2014 and 2015.

Image 4- Sample of 12 cities

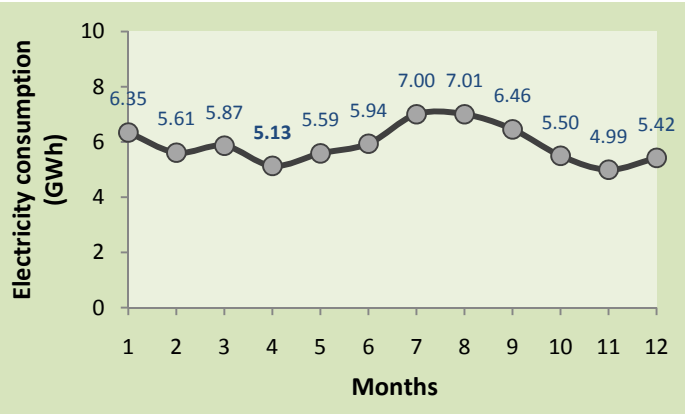
- 3 in climatic zone A
- 4 in climatic zone B
- 3 in climatic zone C
- 2 in climatic zone D

Data show that, in comparison with 2014, in 2015 the needs for heating were particularly augmented in climatic zones A and B.

Table 8 - Estimated heating and cooling degree days for 12 Greek cities

Sample		HDD			CDD		
City	Climatic Zone	2014	2015	Change	2014	2015	Change
Heraclion	**A**	660.9	816.0	19%	1,105.5	1,037.3	-7%
Cyclades (Tinos)	**A**	699.6	842.4	20%	961.3	966.7	1%
Molai, Laconia	**A**	831.6	1,032.1	24%	1,144.2	1,194.0	4%
Athens	**B**	825.5	1,061.8	29%	1,249.9	1,327.5	6%
Lesbos (Petra)	**B**	973.6	1,264.8	30%	735.5	835.7	14%
Nemea, Corinth	**B**	1,718.0	1,995.4	16%	827.3	836.0	1%
Patras	**B**	767.6	900.3	17%	904.8	1,101.2	22%
Ioannina	**C**	2,348.3	2,530.8	7%	536.2	658.4	19%
Larissa	**C**	1,422.1	1,625.4	14%	1,126.5	1,171.5	4%
Metaxades, Evros	**C**	1,999.6	2,032.5	2%	680.1	884.2	30%
Drama	**D**	1,877.5	2,110.3	12%	687.0	827.3	20%
Kastoria	**D**	2,329.4	2,467.4	6%	504.5	574.8	12%

[10] The method of degree days is one of the most popular methods of evaluating energy consumption both for the heating and for the cooling of buildings.
[11] Data source: www.meteo.gr



The diagram presents the total electricity consumption per month. Increased consumption during summer months resulted from the use of air conditioning units.

Image 5 - Electricity consumption (2015)

Heating oil

In 2015, more than 140 building facilities procured heating oil. In total, more than 444,000 litres of heating oil were procured (**Table 9**). The needs for heating greatly increased–16% increase compared to 2014–due to the adverse climatic conditions throughout Greece during the winter.

Table 9 – Heating oil consumption indicators

Heating Oil Consumption		
	2014	2015
Total heating oil consumption (lt)	**382,833**	**443,850**
Total heating oil consumption per unit of surface (lt/m^2)	**0.74**	**0.88**
Total heating oil consumption per employee (lt/empl.)	**26.59**	**30.52**

Employee business travel

The total fuel consumption due to the business travel of employees by car is estimated based on data gathered by the Bank on the transport of the personnel and by taking into consideration the average monthly price of unleaded petrol and diesel[12]. Educational travel[13] is calculated based on the estimated distance covered by each employee from the workplace to the educational centre and back.

Thus, in 2015 the consumption of fuel for the travel of the employees was estimated to have reached 1,314,673 lt. Taking into account an estimated 386,141[14] lt of fuel consumed for educational travel, the total fuel consumption for employee travel in 2015 reached 1,700,814 lt (**Error! Reference source not found.**). At the same time, diesel consumption in 2015 exceeded 262,743 lt[15].

[12] www.fuelprices.gr

[13] Educational travel (km) is defined as the distance covered by an employee from the branch/administration building where he/she works to the corresponding educational centre of the Bank. More than 4.800.000 km were covered in educational travel in 2015.

[14] It was assumed that the average consumption by a petrol-fuelled vehicle is 7.9 lt/100 km.

[15] It was assumed that the average consumption by a diesel-fuelled vehicle is 6.4 lt/100 km.

Table 10 - Total employee travel by car

	Petrol		Diesel	
	2014	**2015**	**2014**	**2015**
Total fuel consumption for **business** travel (klt)	1,255	1,315	-	263
Total fuel consumption for **educational** travel (klt)	225	386	-	-
Total fuel consumption for travel **by car** (klt)	**1,480**	**1,701**	**-**	**263**
Total fuel consumption for travel **by car** (lt/empl.)	**103**	**117**	**-**	**18**

As in 2014, in 2015 particular emphasis was placed on the education of employees. In particular, in 2015 the network of Training Centres pertaining to the Group was reinforced by adding and launching the operation of seven new centres (in addition to those already operating in Athens and Thessaloniki), operating in the province, in areas where the Bank has established presence. Eleven Training Centres are operating today in total, in contemporary facilities and equipped with technological equipment, serving every educational and training need of the Bank. In 2015, educational travel by car increased by 72%, with more than 4,800,000 km covered by employees, while e-learning programmes resulted in avoiding 10,000,000 km worth of travel. In 2015, more than 83,000 electronic courses were assigned to 13,255 employees (**Image 6**).

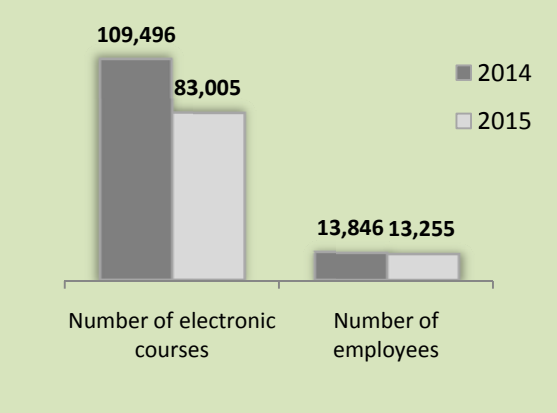


Image 6- Education via e-learning

In order to calculate business travel by plane, a detailed record is kept for all trips made throughout the year, based on data provided by the collaborating travel agency. Therefore, for 2015 it was estimated that the employees travelled 3.6 mn kilometres in total (**Table 11**). The average distance covered per employee in 2015 was 245 kilometres. After making certain assumptions about the type of aircraft used[16], it was calculated that the fuel consumption for the aforementioned travels corresponds to approximately 141 t of jet fuel for 2015.

[16] It was assumed that the type was B737-400, used both in domestic flights and for flights to European countries and the Middle East, which are the destinations of the majority of travels.

Table 11 - Education via e-learning

Business travel by plane		
	2014	2015
Total distance covered (km)	3,690,202	3,560,672
Kilometres per employee (km/empl.)	256	245
Total jet fuel consumption (t)	146	141

The adjacent diagram presents in total the employee travel (in km) as well as travel avoided grace to the implementation of e-learning programmes (in km). Thus, through these programmes a reduction was achieved in employee travel by 26%, confirming, for yet another year, the significance placed by the Bank on the development of e-learning programmes. The total distance covered reached 29,200,000 kilometres.

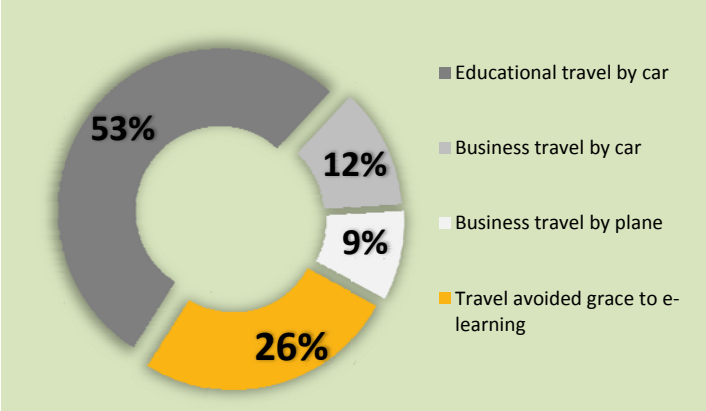


Image 7 - Total travel for Piraeus Bank and the contribution of e-learning

Additional quantities of fuel and energy resources are consumed during the transport of executives and employees of the Bank from their home to work and vice versa (when the executives use means of mass transport or privately-owned cars, for the use of which they do not receive fuel purchase compensation). However, there are no available data that allow for the calculation of the fuel quantities used in this case.

Water

Table 12 - Water consumption indicators

Water consumption		
	2014	2015
Total water consumption (m^3)	120,728	117,161
Water consumption per employee (m^3/empl.)	8.4	8.1
Water consumption per unit of surface (m^3/m^2)	0.23	0.23

The water consumed in the buildings of the Bank in Greece is supplied by the corresponding water utility company of each city and is used mainly for cleaning, as well as for personal hygiene. Aiming at a more rational use of water resources, in 2015 water control flow faucets and dual flush toilets were installed in 58 renovated buildings. In addition, in buildings where a BMS system is installed, water consumption is constantly being monitored through gauges that record total water

consumption. For 2015, measurable results showed a 4% reduction in total water consumption per employee, with total water consumption amounting to approximately 117,000 m^3.

Consumable materials

Large quantities of paper are consumed in Piraeus Bank. On an annual basis, total paper consumption is calculated based on the aggregated data on newspaper subscriptions, consumables and printed transactions, as well as the data on paper used for marketing purposes. The needs in A3 and A4 writing paper are almost exclusively covered by 100% recycled, chlorine-free, and Eco-Label-certified paper. In 2015, almost 100% of the paper used for marketing purposes was FSC-certified.

Eco-Label is the official EU ecological label. Marking a product with the Eco-Label logo certifies it is eco-friendly throughout its entire life cycle, from the raw material used and throughout the production and distribution process, until use and disposal. Products bearing the Eco-Label are at least of the same quality and at least as functional as products of the same category that do not provide environmental benefits.

FSC (Forest Stewardship Council): Its mission is to promote environmentally responsible, socially beneficial and economically viable management of the world's forests. The FSC certification bridges the gap between responsible forest management and consumption of the products forests provide (such as timber and paper), promoting an environmentally appropriate, socially beneficial, and economically viable management of the world's forests.

As far as consumable materials are concerned, in 2015, apart from data exported from the BOSS application, data were collected regarding the paper and ink/toner supplied to some organisational units not included in the supply application[17], and aggregated data from supplying companies providing Managed Print Services (MPS) were included. A small increase in paper consumption was noted in 2015 compared to the previous year. Almost 1,500 tonnes of paper were consumed in total (455 tn of conventional paper, 864 tn of recycled paper, and 103 tn of FSC-certified paper).

Regarding the printing consumables (toner, ink cartridges, etc.), more than 64,000 items were procured, out of which 23% were refilled cartridges.

[17] For those, estimates were based on respective products included in the BOSS supply system of Piraeus Bank.

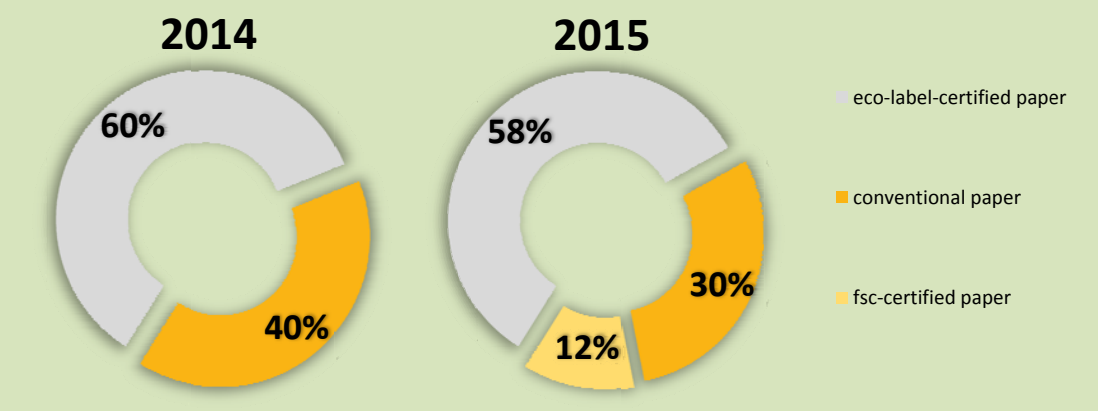


Image 8 - Paper consumption in 2014-2015

Table 13- Paper consumption indicators

Paper Consumption Indicators	2014	2015
Total paper consumption (kg/empl.)	98	103
Consumption of recycled paper (kg/empl.)	58.6	59.4

Table 14 - Consumption of ink/toner cartridges

Consumption of Ink/Toner Cartridges	2014	2015
Total number of items	55,202	64,221
Items per employee	3.8	4.4

The implementation of MPS in collaboration with external suppliers has expanded in 24 buildings in total with the aim of optimising the management and production of documents (avoiding erroneous printing) and of course reducing printing costs. The installation of multifunction printers to implement MPS was gradual and was based on the actual printing needs of individual buildings.

In addition, the new pioneering e-Signature service launched in 2015 introduces the electronic signing of documents and contracts, substantially contributing to reduction in paper consumption. It is estimated that 30,000,000 sheets of paper are saved annually, which translates to 3,600 trees saved.

9.3 Environmental Impact Assessment

Emission of greenhouse gases and gaseous pollutants

The main sources of gaseous pollutants from the activities of the Bank are the following:

- Diesel consumption in buildings for heating or for generator sets.
- Electricity consumption in all the buildings of Piraeus Bank (indirectly).
- Consumption of fuel (gasoline, diesel, jet fuels, etc.) for the transport of employees for business and educational travel.
- Consumption of fuel (gasoline, diesel, etc.) for the transport of employees from home to work and vice versa.
- The total amount of refrigerants containing fluorinated greenhouse gases (F-gases) added to stationary air conditioning, cooling and heat pump equipment installations.

Calculation of equivalent emissions of CO_2

The calculation of the total equivalent emissions of CO_2 of the Bank was based on emissions from:

Direct emissions (Scope 1)
- **the consumption of diesel for heating,**
- **the consumption of gasoline and diesel by company cars, and**
- **the total amount of refrigerants containing fluorinated greenhouse gases (F-gases) added to stationary air conditioning, cooling and heat pump equipment installations.**

Indirect emissions related to electricity consumption in the buildings of the Bank (Scope 2)
- **the consumption of electricity in all buildings and branches.**

Other indirect emissions (Scope 3)
- **employee travel for business and educational purposes by rental or privately-owned car, and**
- **employee travel by plane.**

The following coefficients have been used: 1 for CO_2, 25 for CH_4 και 298 for N_2O.
For further details, refer to: *IPCC, Fourth Assessment Report (AR4), Working Group 1, Chapter 2, Changes in Atmospheric Constituents and in Radiative Forcing, Table 2.14, p. 212.*

The table below shows the total emissions of gaseous pollutants from diesel fuel for heating. The calculation of emissions from diesel consumption is based on the Directives of IPCC and EMEP/EEA for national emission inventories.

Table 15 - Emission of gaseous pollutants due to diesel consumption

Emission of gaseous pollutants due to diesel consumption		
	2014	**2015**
CO_2 (t/year)	1,029.40	1,193.47
CH_4 (t/year)	0.14	0.16
N_2O (t/year)	0.01	0.01
$CO_{2,eq}$ (t/year)	**1,035.36**	**1,200.38**
SO_2 (t/year)	0.65	0.75
NO_x (t/year)	1.39	1.61
PM (t/year)	0.30	0.35

Electricity constitutes the key source used to cover the energy needs of Piraeus Bank. Despite the fact that electrical energy itself is not associated with the emission of gaseous pollutants in the areas it is consumed, the sector of electricity production is considered one of the most important sources of gaseous pollutants, especially when the production of electrical energy is based on the use of mineral fuels (lignite, petrol, etc.).

In Greece, the generation of electricity entails a significant environmental impact, given the fact that in the interconnected land system of the country the production of electricity is based primarily on the use of lignite and natural gas, and secondarily on the use of petrol, hydroelectric power, and other renewable energy sources, while in the autonomous electricity systems of the islands electrical energy is produced mainly through oil units and a few wind parks.

Table 16 - Emission of gaseous pollutants due to electricity consumption

Emission of gaseous pollutants due to electricity consumption		
	2014	**2015**
CO_2 (t/year)	59,160.00	56,721.92
CH_4 (t/year)	0.69	0.66
N_2O (t/year)	0.64	0.61
$CO_{2,eq}$ (t/year)	**59,366.63**	**56,920.03**
SO_2 (t/year)	106.56	102.17
NO_x (t/year)	121.59	116.58
PM (t/year)	32.84	31.49

Thus, electricity consumption in the buildings of the Bank entails the emission of gaseous pollutants at conventional electricity production stations of the Greek electricity system. These emissions were calculated by taking into consideration the share of electrical production from different technologies and fuels and the emissions of greenhouse gases recorded in the annual National Inventory Report, which refer to 2013 (**Table 16**).

Regarding the emission of gaseous pollutants resulting from the business travel of employees (road and air travel), emissions calculated are considerably lower compared to those associated with electricity consumption, with the exception of CH_4 (since travel by car constitutes the most significant source of emission for that pollutant) and N_2O.

Table 17 - Emission of gaseous pollutants due to business travel

	Road Travel		**Air Travel**	
	2014	**2015**	**2014**	**2015**
CO_2 (t/year)	3,366.24	4,574.01	460.65	444.48
CH_4 (t/year)	1.21	1.43	-	-
N_2O (t/year)	0.39	0.48	-	-
$CO_{2,eq}$ (t/year)	**3,512.38**	**4,753.86**	**460.65**	**444.48**
SO_2 (t/year)	0.02	0.02	0.15	0.14
NO_x (t/year)	9.57	13.87	1.51	1.46
PM (t/year)	0.03	0.53	-	-

Finally, in 2015, during the maintenance process of all stationary air conditioning, cooling, or heat pump systems in the buildings of Piraeus Bank, the following refrigerants were added, which contain fluorinated greenhouse gases (F-gases):

- R-407C (hydrofluorocarbons – HFCs)
- R-410A (hydrofluorocarbons – HFCs)
- R-422D (hydrofluorocarbons – HFCs)
- R-422A (hydrofluorocarbons – HFCs)
- R-438A (hydrofluorocarbons – HFCs)

The table below shows the total quantities of HFCs added in 2015. It should be noted that the maintenance of air conditioning systems is conducted by specialised companies based on a yearly contract. The quantities of the refrigerants used in a year for the maintenance of the air conditioning systems are not considered significant.

Table 18 - Addition of HFCs in 2015

Addition of HFCs (kg)		$CO_{2,eq}$(tn)[18]
R-407C	253.50	418.91
R-410A	154.20	304.55
R-422D	5.50	14.43
R-422A	16.00	48.69
R-438A	18.00	38.73
		825.29

Emission of CFCs

In 2015, the refrigerant R22 (chlorofluorocarbons – CFCs) was added to certain cooling and air conditioning systems, amounting to 3 kg in total.

Liquid waste

Liquid waste from the activities of the Bank is limited to urban liquid waste, waste from restrooms, office cleaning, and from water used in the heating and cooling systems of the buildings. Almost all (above 95%) of the liquid waste from the buildings of the Bank is channelled to the respective municipal sewage networks for further processing and final disposal. All buildings are connected to sewage networks. In any case, liquid waste management is not considered a source of significant environmental hazard due to the activities of the Bank. The total amount of liquid waste is estimated based on the total consumption of water in the Bank, assuming losses (e.g. due to evaporation, etc.) of 5%. Thus, it is estimated that the total amount of liquid waste reached 111,303 m^3 in 2015.

Solid waste

Solid waste from the activities of Piraeus Bank includes:

[18] The estimations for the equivalent emissions of CO_2 were made based on the applicable regulation (EC) No 842/2006 of the European Parliament and the European Council of 17 May 2006 regarding certain fluorinated gases, issued in the context of the implementation of the Kyoto Protocol with the objective to minimise the emission of these substances into the atmosphere, due to their high Global Warming Potential (GWP).

- Paper
- Toner and ink cartridges
- Materials in electrical and electronic appliances, which are alternatively managed in an environmentally suitable manner, namely:
    - Plastic
    - Aluminium
    - Heavy and other metals
    - Glass
- Household waste

Programmes for the collection of materials for recycling are implemented in all building facilities, while recycling bins have been placed in the buildings for paper, ink cartridges, batteries and lamps. In 15 large administration buildings, used packaging may be recycled in the cafeterias.

In 2015, in collaboration with licensed companies, a significant amount of paper and a large number of cartridges were collected for recycling. To a large extent, this was the result of the clearance of storage spaces in several branches, removing the stock of old or blank documents and other paper consumables. It is worth noting that more than 1,000 tonnes of paper were delivered for recycling, while more than 21,000 items of printing consumables were delivered for reuse/recycling. In addition, paper consumption per employee increased by 16% compared to 2014.

Furthermore, the recycling of batteries successfully continues since 2008 in the entire network of branches and administration buildings of the Bank, in collaboration with AFIS. In 2015, 7,745 kg of batteries were recycled in total.

Regarding old electrical and electronic equipment, in 2015 the Bank delivered approximately 356.29 tonnes of WEEE to Appliances Recycling S.A. and 4,032.75 kg of light bulbs and lighting equipment to Fotokyklosi S.A. for alternative management. In addition, in collaboration with SY.DE.SYS. S.A. (Alternative Management of Automobile and Industrial Waste Electric Batteries and Storage Batteries), COMBATT S.A. and Re-Battery S.A., approximately 15 tonnes of large batteries were delivered for alternative management.

Household waste is placed in municipal bins, within the Municipalities each building of the Bank is registered to, and is collected by the garbage trucks of each Municipality.

Hazardous waste

Hazardous waste in the Bank's areas is limited to products used for cleaning and disinfection by the respective external cleaning companies contracted to perform these activities. In any case, the quantities of these materials are not significant and the personnel of the companies handles them accordingly. Thus, the issue of hazardous waste is not considered significant in the context of the activities of the Bank. In 2015, the Bank started procuring and using eco-friendly products certified according to the EU Eco-Label[19] in five Administration Buildings of the Bank and in the offices of the

[19] Eco-Label is the official EU ecological label. Marking a product with the Eco-Label logo certifies it is eco-friendly throughout its entire life cycle, from the raw material used and throughout the production and distribution process, until use and disposal.

Piraeus Group Cultural Foundation. The aim of the programme is to inform and raise awareness among the employees on green supplies, as well as to reduce the environmental footprint of the Bank. The expansion of the programme is expected to be assessed for 2016. It should be noted that all the buildings used by the Bank are free of asbestos.

Noise

Equipment in the buildings of the Bank does not produce significant levels of noise, internally or externally. Besides, the equipment (air conditioning, electronic appliances, etc.) undergoes regular maintenance according to the respective contracts signed by the Bank in collaboration with specialised companies, dealers, etc.

In relation to external noise, the refrigeration towers of air conditioning systems produce low levels of noise under normal conditions of operation. Also, given the fact that all the buildings of the Bank operate within urban areas, it is evident that the effect of these appliances, in the context of the usual levels of noise in the external environment, is negligible.

Consequently, noise is not considered a significant environmental issue in relation to the activities of the Bank, while the levels of noise in the spaces of activity fall within the respective legal limits. In any case, the necessary measures for noise insulation are being taken.

Biodiversity

The activities of the Bank are developed in facilities located within the urban web and thus do not have a direct impact on biodiversity. The Bank does not own building facilities within the NATURA 2000 network.

Emergency Situations

Potential emergency situations at the facilities of the Bank are mainly related to the risk of fire and natural disasters (earthquakes, floods, etc.).

In relation to the risk of fire, the Bank has installed a fire detection system as well as fire extinguishing equipment (portable carbon dioxide fire extinguishers, dry powder fire extinguishers, etc.) in every building, according to the requirements of the applicable legislation.

Each Branch Manager is responsible for the implementation of the Branch Safety Regulation, which has been developed by the Technical Projects & Administration Support Division of the Group, and is accessible by all employees of the Bank via the INTRANET. The Branch Safety Regulation describes the actions that need to be taken so that, primarily, dangers to human life and physical integrity are prevented, and also the adverse effects of the emergency are reduced. When new Branch Managers assume their duties, they receive training on the installed fire extinguishing systems by a security expert; Branch Managers are also responsible for informing all employees of the branch on the use of fire extinguishing systems. Fire detection and fire safety means are checked regularly by the Technical Projects & Administration Support, and any comments are noted in the Recommendations of Technical Security Manual kept in the Branch.

In other Organisational Units, the Internal Regulation of Building Operation as well as certain specialised –per building– Emergency Plans are implemented, which contain detailed instructions in relation to the proper actions in cases of emergency, building evacuation, etc. The Internal Operation Regulations and the Emergency Situation Plans of the buildings have been developed by the Technical Projects & Administration Support.

9.4 Green Banking

The year 2015 was yet another demanding year for the Greek economy; liquidity remained low and, combined with below par economic development, it augmented the multi-faceted social and environmental challenges. Nevertheless, the previous year was important in the coordinated effort to tackle climate change, since the agreement reached among 195 countries within the framework of the Paris Conference (COP21) paves the way to sustainable development and the reduction of carbon dioxide (CO_2) emissions. The European Union, having adopted a straightforward strategy for many years, highlights the need for a new, inclusive, sustainable economy that utilises resources optimally while preserving natural ecosystems at the same time. As for Greece, the shift to green economy constitutes an opportunity to restart the economy.

Piraeus Bank, always responsive to the circumstances and guided by its integrated environmental policy as well as Green Banking Operations, laid the ground for the development of specialised green products and services already in 2009. These products are meant to support innovative investments through the promotion of green technologies in the entire spectrum of green entrepreneurship, such as electricity production from Renewable Energy Sources (RES), energy saving, alternative waste and water management, organic and responsible farming, ecotourism-agrotourism, green transports, and green chemistry. Thus, the Bank provides to businesses and private individuals the appropriate financial tools needed in a low-carbon society, which highlights the value of circular economy.

Green Banking Operations is responsible for accommodating the needs of internal and external customers in matters related to green entrepreneurship. To this end, and within the framework of integrated Group culture, the role of Green Banking Advisors has been amplified in the branch network; Green Banking Advisors constitute the main leverage in an effort to develop and promote green entrepreneurship. They are continuously receiving targeted training in order to be able to provide support during all the stages of implementation and financing of green projects by the customers of the Bank. Green Banking Advisors are responsible for updating customers and the network, accurately and timely, on business opportunities as well as the regulatory framework on Green Economy. In addition, they participate in presentations and events organised by public institutions and the business world, so as to communicate information and promote green products and services.

For 2016, the goal is to upgrade the services provided by the extended network of Piraeus Bank to customers, by further engaging Green Banking Advisors. In addition, a large advertising campaign is being designed for the promotion of green products in small businesses and private individuals, emphasising on energy saving and net-metering.

Green Products and Services

In 2015, Piraeus Bank Group continued to support green entrepreneurship in Greece. Modifications in the institutional framework provided additional incentives to markets for moving towards electricity production from RES. Thus, the necessary tools were provided for the implementation of the photovoltaic installation programme for net-metering and the respective existing loan and insurance products were adjusted accordingly. The aim of the Bank is to utilise the new measure as an economic and environmental tool for homes and businesses. In addition, such products offer the opportunity to

combine net-metering with other innovative technologies (e.g. heat pumps, etc.) that increase overall energy efficiency and contribute to a decentralisation in energy production.

In 2015, financing provided to individuals for energy saving projects or the installation of RES systems was accommodated via existing loan products, namely Green Consumer Loan and Green Mortgage Loan, as well as through the co-funded programme "Energy Efficiency at Household Buildings" which was completed on 31/12/2015.

Piraeus Bank developed an additional funding tool, **"Piraeus Green Business, Small Business Energy Retrofitting"** to accommodate energy retrofitting in businesses and commercial facilities. The new loan product was developed to serve the needs of Small and Medium Businesses and Freelance Professionals that wish to proceed to energy saving interventions or buy energy-efficient equipment. "Piraeus Green Business, Small Business Energy Retrofitting" is provided on favourable terms and through flexible procedures.

The Bank, in cooperation with Excelixi Centre of Sustainable Entrepreneurship S.A. and ETVA Industrial and Business Parks S.A., continued to provide green services to businesses and organisations. Green services are related to the design, the implementation, the operation, and the safeguarding of business choices such as energy saving, the implementation of environmental management systems, etc. The main goal is to guide the market towards initiatives that protect the environment and at the same time align with a contemporary business model, where studies and certifications ensure a comparative advantage in a highly competitive European environment. Green services are provided by experienced executives of the subsidiaries of the Group and are regularly updated in order to meet additional needs.

Technical evaluation of green projects

The technical evaluation of green projects plays a crucial role in financing. Technical evaluations are conducted for both new investment initiatives and existing financed projects. Monitoring includes a review of the technical features of the investment, the technology used, a review of the structural design, and the expected productivity. In addition, alongside an assessment of economic parameters, the sustainability of the investment is confirmed in order to protect the customer as well as the Bank itself.

The technical evaluation is conducted in the context of national and European framework specified in applicable legislation and existing provisions, monitoring the implementation of the licensing process for each investment. Regarding the projects which are financed by the Bank, a technical re-evaluation is conducted in order to ensure they operate smoothly and the respective loans are repaid. The aim of this process is to monitor the overall course of the investment and propose corrective measures, if needed, to improve its performance. In 2016, environmental and social criteria are going to be integrated in the technical evaluation of all new financed projects, according to international standards.

As a process, the technical evaluation of green projects has been integrated in the Credit Policy Manual since 2014, reinforcing the importance of such projects to the Bank. As a result, over 900 new and existing projects were evaluated in 2015 (+20% versus 2014).

Green Portfolio

Piraeus Bank has adopted a detailed monitoring process for its green portfolio and the positive contribution of the portfolio in sustainable development. To this end, the accuracy of the respective data is regularly reviewed prior to publication through controls conducted by independent certified agencies.

At the end of 2015, Piraeus Bank had over €1.56 bn in approved limits and €1.23 bn in loan balances, having financed approximately 20,600 green investments by individuals and businesses. The marginal increase in the number of customers and in loan balances shows that, despite the adverse economic circumstances, the Bank managed to increase its shares, corroborating its commitment to the goal it has set, as well as the quality of its portfolio.

Analytically, more than 18,000 private individuals, with over €95 mn in loan balances, were financed by Piraeus Bank in order to carry out their investment. Most were investments in over 4,300 photovoltaic systems on rooftops (€68 mn). However, the majority of individual customers were participants of the programme “Energy Efficiency at Household Buildings”. The five-year programme was completed in 2015 amid a difficult economic period; however, the Bank managed to practically support the efforts of households to reduce their energy needs and save energy. Thus, since 2011, more than 13,000 customers completed their investment, with the Bank lending approximately €58 mn. Most of the customers that received financing belonged to the low income scale, with individual income amounting to less than €12,000 or family income amounting to less than €20,000. By the end of 2015, 30,274 applications met the preliminary eligibility criteria, while, according to published data on the qualifying decisions stage of the programme, the Bank accounts for approximately 29% of all approvals, out of approximately 45,000 approvals completed.

In total, by the end of 2015, approximately 2,500 businesses received financing by Piraeus Bank in order to implement projects related to green entrepreneurship. Green financing for businesses by the Small Business, Business Centres, and Large Corporate Business units exceeded €1.12 bn, which corresponds to over 89% of the green portfolio.

Most of the financing was directed to RES projects. The total capacity of the projects (including repaid projects) funded by Piraeus Bank amounted to 956 MW by the end of 2015. Total capacity increased in 2015 versus 2014, since, inter alia, databases related to green entrepreneurship in the systems of the Bank were updated, following a functional upgrade guided by the mergers that took place in the past three years. As a result, the projects financed by Piraeus Bank hold 19.2% of the total installed capacity from RES in Greece (versus 17% in 2014).

More specifically, more than 7,400 photovoltaic systems were financed by Piraeus Bank by the end of 2015, the majority of which did not exceed a capacity of 100 kW. Substantial financing, with active balances reaching €216 mn, has also been directed to initiatives for the establishment of wind parks. By the end of 2015, the wind parks financed reached a total capacity of 377 MW, which represents 18% of the total installed capacity of active wind parks in Greece. The Bank has also financed small hydro-electric stations of a total capacity of 50 MW, which represents 22% of the total capacity of hydro-electric stations operating in Greece. Finally, in 2014 and in 2015 €38 mn in financing were directed to 12 biomass/biogas projects, of a total capacity of 10 MW, which represents 20% of the total installed capacity of such technologies in Greece.

The operation of the aforementioned RES facilities financed by Piraeus Bank averts the emission of 2.092 mn tonnes of CO_2 on an annual basis, which would require more than 157 mn trees the be absorbed.

Table 19 - 2015 Overview Data

	Piraeus Group	Piraeus Bank
Capacity of Financed RES (MW)	**975**[20]	**956**
Prevention of CO_2 emissions (mn tn)[21]	**2,124**	**2,092**
Trees needed to absorb CO_2 (mn)	**160**	**157**
Credit limits in green financing (bn €)	**1.65**	**1.56**
Loan balance in green financing (bn €)	**1.27**	**1.23**

Apart from environmental benefits that derive from the financing provided by Piraeus Bank Group, Green Banking also produces significant social contributions. In the 10 years it has been operating, Green Banking has managed to give prominence to sectors of green entrepreneurship through significant financing, supporting approximately 34,610 labour years (full-time employment equivalents) during 2011-2015 (6,922 employment positions –direct, indirect, ancillary– on average)[22]. Moreover, a large proportion of the public became more aware of proper energy use and environmental protection. Respective studies carried out in 2015 showed that Piraeus Bank was selected as the premier bank that supports and promotes green entrepreneurship.

[20] The 19 MW difference results from financing by Piraeus Leasing.

[21] Calculations on the prevention of CO_2 emissions thanks to green financing by Piraeus Bank are based on the average CO_2 emissions rate of conventional Greek electricity plants and the average annual electricity production per RES, according to most recent data by LAGIE (Operator of Electricity Market).

[22] International Trade Union Confederation (ITUC) Methodology - Millennium Institute Methodology (2012), http://www.ituc-csi.org/ituc-green-jobs-assessments

9.5 Communication-Education-Participations-Distinctions

Green Banking and Sustainable Development

Multiple shades of GREEN

Within the framework of regular briefing of the BoD and top management on environmental initiatives and green business and on the occasion of the 10-year anniversary of Green Banking, a conference entitled "Green Banking and Sustainable Development – Multiple Shades of GREEN" took place in April 2015 at the Centre of Sustainable Entrepreneurship "Excelixi" S.A.

The conference was attended by the Chairman, BoD, and Top Management members of the Group, as well as numerous executives from almost all Bank units.

Attendees were updated on and discussed the most significant achievements related to the environmental activity of the Group, as well as medium-term goals. In addition, future developments in Green Entrepreneurship and Sustainable Development were analysed, with the decisive contribution of distinguished guests of the Bank, the academic world, and the Hellenic Council of State. The key role of the Bank in promoting sustainable practices in all economic activities in Greece was particularly highlighted, as was the need to undertake innovative initiative in this direction.

Environmental Education of Employees

Environmental education of employees and the society as a whole constitutes a particularly important aspect of the environmental policy of the Group. Environmental education in Piraeus Bank is realised on a two-pronged approach. The first approach targets all employees and is implemented via e-learning courses, emphasising on basic environmental concepts and the environmental work of the Bank. The second approach targets specific groups and covers selected subjects, such as the green products of the Bank, green entrepreneurship, and the Bank's Environmental Management System procedures.

In 2015, environmental e-learning courses were offered to 161 employees in total appointed as Environmental Management Coordinators and to 2,484 other employees. In addition, targeted environmental programmes were offered on energy saving, Renewable Energy Sources, waste and water management, and financing such programmes, as well as on enriching knowledge on Green Entrepreneurship and green banking. Education was targeted to the executives of Entrepreneurship Centres, directors, and managers in the network of branches, as well as to executives of the subsidiaries of the Group. In total, training man-hours exceeded 10,550.

Environmental Information and Competitions

In 2015, "Green News" informs employees via the Intranet of the Bank. On a monthly basis, an average of 780 employees visit "Green News", which can also be accessed by some of the Group subsidiaries (e.g. ETVA Industrial Parks S.A., Piraeus Direct Services, Piraeus Bank Cyprus Ltd.). Annual environmental management competitions constitute a significant incentive to raise awareness among employees. Employees in branches and administration buildings with top performance in recycling and energy saving are rewarded within the framework of the competitions. For the 5th consecutive year, in early 2015, the Recycling and Energy Saving Competition "Green Behaviour Wins!" was

completed. The winners received token gifts, some of which were crafted out of reused communication and promotion materials of Piraeus Bank.

Environmental Behaviour Questionnaire

Within the framework of a two-year survey, the Environmental Behaviour Questionnaire was voluntarily completed by more than 2,300 employees of the Bank via the Intranet. Answers were submitted via the Intranet and were processed by the Ecological Recycling Society (ERS). On a ten-point scale, the average environmental performance of the employees was 5.8 in 2007, rose to 6.3 in 2009, and reached 6.8 in 2011. As in 2013, the average environmental performance of employees in 2015 was approximately 6.4.

Special Websites - Social Networks

Within the framework of the project LIFE-"climabiz", Piraeus Bank created the website Green Banking Portal (www.greenbanking.gr) in 2009, as a point of reference in the field of green entrepreneurship. The aim of the Portal is to promote and connect businesses and organisations that adopt good practices to reduce their environmental footprint and/or provide products and services incorporated in the various fields of green entrepreneurship. At the same time, visitors may learn about current developments in issues related to the environment, climate change, and green entrepreneurship.

Furthermore, a green library was compiled for visitors to search relevant national or international legislation, regulations, and studies, according to specific areas of interest.

For the fifth consecutive year, Green Banking dominated the platform "Think Green" on social media (Facebook, Twitter, YouTube, and Flickr), highlighting the emphasis placed by Piraeus Bank on communication with the public via the Internet. Through social media, the Bank updates the public and participates in discussions about environmental and social issues related to biodiversity and the promotion of Greek nature, as well as business news related to environmental management and innovative ideas. In 2015, more than 33,000 friends of "Think Green" from Greece and the rest of the world followed 460 relevant Facebook posts. Twitter followers exceeded 1,000.

Collaborations with Partners - Volunteer Activity

In the context of collaboration with civil society for the protection of biodiversity and the environment, Piraeus Bank has been collaborating with various environmental organisations and institutions for several years.

To ensure optimal operation and support for the Bank itself as well as its customers in issues related to green entrepreneurship, Piraeus Bank has established a wide range of collaborations with national agencies (e.g. CRES, LAGIE, etc.), private companies active in the field of environmental protection and management (e.g. FACE^{3}TS S.A., Society for the Protection of Prespa), as well as central governmental departments and regional authorities (e.g. ministries, municipalities, prefectures, etc.). In addition, in Attica, paper is collected for recycling by the social cooperative "Climax plus". This collaboration, apart from contributing to the fulfilment of the environmental objectives of the Bank, provides substantial support to organisations involved in the re-integration of disadvantaged groups in the socio-economic fabric . Within the framework of employee participation in volunteer programmes, in 2015 the Bank collaborated with the Hellenic Ornithological Society and Organization

Earth in order to implement environmental educational programmes for the employees' children, both in Athens and in Thessaloniki. Particular emphasis was also placed on environmental education and awareness among employees of the Museums in the Network of Piraeus Group Cultural Foundation; visits were organised to the Environment Museum of Stymphalia and the Open Air Water-Power Museum in Dimitsana.

Participation in International Sustainability Initiatives

United Nations Global Compact: Since 2004, Piraeus Bank has been voluntarily participating in the UN Global Compact. The Bank actively supports and promotes the ten principles of the Compact, which are related to respect towards human and labour rights, the protection of the environment, and the fight against corruption.

United Nations Environment Programme Finance Initiative (UNEP FI): Since 2007, the Bank participates in UNEP FI, having signed the respective Statement of Commitment by Financial Institutions on Sustainable Development. Pursuant to the Statement of Commitment, Piraeus Bank recognises that economic development shall be compatible with human welfare and a healthy environment, and has thus committed itself to taking into consideration the protection of the environment, social responsibility and sustainable development in its business decisions.

"Caring for Climate: The business leadership platform": The Bank has signed the UN Global Compact "Caring for Climate: The business leadership platform", which provides a framework for businesses to advance practical solutions and raise public awareness regarding climate change.

"Paris Pledge for Action" Initiative: Piraeus Bank has joined the "Paris Pledge for Action" Initiative, launched within the framework of the UN Climate Change Conference 2015 (COP21), whereby the Bank pledges to support the objectives of the Paris Agreement.

"Declaration of Intent on Energy Efficiency" of UNEP FI: In September 2015, Piraeus Bank co-signed the "Declaration of Intent on Energy Efficiency" of UNEP FI, recognising that the financial sector has the capability to direct capital flows towards activities and investments that promote energy efficiency. The Bank is willing to actively contribute and work for the development of such funding, and guide customers to adopt best practices in their decisions. Finally, the Bank is willing to cooperate with institutional and public bodies that seek to develop funding tools for the climate.

"Positive Impact Manifesto for the transition to an inclusive green economy" of UNEP FI: In October 2015, in the context of the Annual General Meeting of UNEP FI, Piraeus Bank co-signed, along with nine other major banks, the "Positive Impact Manifesto for the transition to an inclusive green economy". The Manifesto promotes an approach that is based on the positive contribution of the banking sector and puts forward a daring and innovative vision regarding the central role held by banks in the achievement of sustainable development.

Hellenic Network for Corporate Social Responsibility (CSR Hellas): The Bank has been a full member of CRS Hellas since 2007, actively participating in initiatives related to promoting corporate responsibility and best practices applied in Greek business.

ISO 26000 Social Responsibility: Since 2013, the Group has been abiding by the International Standard Guidelines for Social Responsibility ISO 26000, with the aim of strengthening and optimally incorporating social responsibility into the Organization's values and principles. The standard provides

guidelines for the implementation of Corporate Responsibility principles within the framework of business activity on the following issues: corporate governance, human rights, labour practices, the environment, fair operating practices, consumer issues, and community involvement and development.

Global Reporting Initiative (GRI G4): Since 2013, the Bank has been following the new GRI G4 Sustainability Reporting Guidelines to define the content of the Corporate Responsibility Report based on the principles of: Materiality, Stakeholder Inclusiveness, Sustainability Context, and Completeness.

Corporate Sustainability Assessment Indicators and Distinctions

Dow Jones Sustainability Index: Piraeus Bank was selected to be a constituent of the Dow Jones Sustainability Index Emerging Markets for the second consecutive year, following a Corporate Sustainability Assessment by RobecoSAM. In 2015, the Bank ranked higher than 72% of all banks assessed. Regarding the **implementation of the Environmental Management System, the Bank received a score of 100%**. Piraeus Bank continues to be the only company based in Greece to be included in the international sustainability index, alongside the top 10% of the 800 largest emerging markets companies –in terms of corporate sustainability.

Sustainability Yearbook 2016: Following its integration in the Dow Jones Sustainability Index Emerging Markets, Piraeus Bank qualified for inclusion in RobecoSAM's 2016 Sustainability Yearbook. The Sustainability Yearbook lists the most sustainable companies in each industry and globally as determined by their score in RobecoSAM's annual Corporate Sustainability Assessment. The inclusion of Piraeus Bank in the 2016 Sustainability Yearbook indicates that it falls within the top 15% of the banking industry worldwide; it is one of the 37 banks included in the Yearbook and the only company based in Greece.

Carbon Disclosure Project (CDP): Since 2010, data is being submitted to CPD regarding the environmental performance and the environmental actions of the Bank. In 2015, the CPD rated with a score of 97C the initiatives of Piraeus Bank aimed to tackle climate change, confirming that the Bank integrates risks and opportunities arising from climate change in its core business.

Corporate Responsibility Index (CRI): For the 8th consecutive year, Piraeus Bank participated in the annual assessment of the Corporate Responsibility Institute, receiving the Platinum distinction for its Corporate Responsibility for the 5th consecutive year.

Ethibel EXCELLENCE Investment Register: Piraeus Bank has been selected for inclusion in the Ethibel EXCELLENCE Investment Register. This selection highlights the substantial corporate responsibility performance of the Bank, which is above average in the banking sector.

Sustainalytics: The sustainability investment research firm Sustainalytics assessed Piraeus Bank in relation to environmental, social, and corporate governance issues and awarded the score 69/100, ranking the Bank in position 38 out of 222 banks assessed globally (assessment 11 February 2015).

Oekom research AG: The rating agency oekom research AG awarded a D+ for the performance of the Bank in environmental and social issues, thus recognising the integrated approach of the Bank regarding the implementation of its Environmental Policy, as well as highlighting the need for further integration of environmental and social dimensions into the process of asset management.

European Business Awards for the Environment: In 2016, Piraeus Bank was distinguished nationally in the European Business Awards for the Environment, in the category Management Award, for the Environmental Management system it implements, as well as in the category Business & Biodiversity Award, for the European project LIFE-Stymfalia.

Investors in People: Piraeus Bank received the Investors in People Gold certification (IiP-Gold) in 2015 for the Group Human Resources & Organisational Training unit. It is the highest distinction ever obtained by an organisation or business unit in Greece. This distinction proves the active orientation and dedication of Piraeus Bank towards undertaking innovative initiatives and actions regarding its human resources. Moreover, it contributes to a more substantial development and improvement of the business performance of the Group to the benefit of its customers, with the aim of achieving even higher goals through systematic effort, collaboration and respect.

HR Excellence Awards: In 2015, the Human Resources & Organisational Training unit received three significant distinctions within the framework of the HR AWARDS, in the “Health & Wellbeing” category. More specifically, the silver award in the category “Excellence in Workplace Wellbeing” and the gold awards in the categories “Excellence in Employee Work-Life Balance” and “Best Mental Health Resilience Initiative”.

9.6 Aggregate Indicators

Table 20 - Environmental performance aggregate table

	2014	2015	2015 Target	2014-2015 Change	2016 Target
Reference parameters					
Number of employees	14,397	14,542		1%	
Total surface (m^2)	513,961	503,457		-2%	
Energy consumption					
Electricity consumption (GWh)	73.9	70.9[23]		-4%	
Electricity consumption per employee (kWh/empl.)	5,135	4,874		-5%	
Electricity consumption per unit of surface (kWh/m^2)	144	141	-5%	-2%	-2%
Consumption of diesel for heating (lt)	382,833	443,850		16%	
Consumption of diesel for heating per employee (lt/empl.)	27	31		15%	
Consumption of diesel for heating per unit of surface (lt/m^2)	0.74	0.88	-4%	18%	
Gasoline consumption for transport by car (lt)	1,480,379	1,700,814		15%	
Gasoline consumption per employee (lt/empl.)	103	117		14%	
Diesel consumption for transport by car (lt)[24]	-	262,743		-	
Diesel consumption per employee (lt/empl.)	-	18		-	
Total jet fuel consumption (tn)	146	141		-4%	
Refrigerants					
R-22 (kg)	145	3		-98%	
R-407C (kg)	38	254		569%	
R-410A (kg)	74	154		108%	
R-422d (kg)	2	6		206%	
R-422A (kg)	7	16		129%	
R-438A (kg)	-	18		-	
Transport					
Business travel by plane (km)	3,690,202	3,560,672		-4%	
Business travel by privately-owned/leased car – gasoline-fuelled (lt)	*418,168*	*366,683*		*-12%*	
Business travel by privately-owned/leased car – diesel -fuelled (lt)	-	*262,743*		-	
Business travel by rental/privately-owned car – gasoline-fuelled (lt)	*837,246*	*947,990*		*13%*	
Business travel by car(km)[25]	15,891,309	20,746,788		31%	
Educational travel by car (lt)	224,966	386,141		72%	
Educational travel by car (km)	2,847,666	4,887,861		72%	
Total travel by car (km)	18,738,976	25,634,650		37%	
Transport avoided due to e-learning (km)	14,962,396	10,428,348		-30%	
Total number of e-learning courses	109,496	83,005		-24%	
Total distance covered (km)	22,429,177	29,195,322		30%	

[23] Includes statements received within the first ten days of April 2016
[24] Includes some of the diesel-fuelled cars in the company fleet
[25] It was assumed that the average consumption by a petrol-fuelled vehicle is 7.9 lt/100 km and the average consumption by a diesel-fuelled vehicle is 6.4 lt/100 km.

Gaseous Pollutants	2014	2015	2015 Target	2014-2015 Change	2016 Target
Total emissions from the operation of the Bank					
CO_2 emissions (tn)	64,016.29	62,933.87		-2%	
CH_4 emissions (tn)	2.04	2.25		10%	
N_2O emissions (tn)	1.03	1.10		7%	
$CO_{2,eq}$ (tn) from F-gases and substances that destroy the ozone layer	234.80	825.29		251%	
Total equivalent emissions of $CO_{2,eq}$ (tn) - Scope 1, 2, 3[26]	64,609.82	64,144.04		-1%	
NO_x emissions (tn)	134.06	133.52		0%	
SO_2 emissions (tn)	107.37	103.08		-4%	
CO emissions (tn)	147.13	159.58		8%	
NMVOC emissions (tn)	17.10	18.64		9%	
PM_{10} emissions (tn)	33.18	32.36		-2%	
Emissions from the operation of the Bank per employee					
CO_2 emissions (kg/empl.)	4,446.55	4,327.88		-3%	
CH_4 emissions (kg/empl.)	0.14	0.15		9%	
N_2O emissions (kg/empl.)	0.07	0.08		6%	
NO_x emissions (kg/empl.)	9.31	9.18		-1%	
SO_2 emissions (kg/empl.)	7.46	7.09		-5%	
CO emissions (kg/empl.)	10.22	10.97		7%	
NMVOC emissions (kg/empl.)	1.19	1.28		8%	
PM_{10} emissions (kg/empl.)	2.30	2.23		-3%	
Emissions from the operation of the Bank per unit of surface					
CO_2 emissions (kg/m^2)	124.55	125.00	-5%	0%	-2%
CH_4 emissions (gr/m^2)	3.97	4.47		13%	
N_2O emissions (gr/m^2)	2.01	2.19		9%	
NO_x emissions (kg/m^2)	0.26	0.27		2%	
SO_2 emissions (kg/m^2)	0.21	0.20		-2%	
CO emissions (kg/m^2)	0.29	0.32		11%	
NMVOC emissions (kg/m^2)	0.03	0.04		11%	
PM_{10} emissions (kg/m^2)	0.06	0.06		0%	

Other Environmental Indicators	2014	2015	2015 Target	2014-2015 Change	2016 Target
Consumables					
Consumption of conventional paper – newspapers (tn) [I]	38	37		-2%	
Consumption of conventional paper – paper consumables (tn) [II]	401	417		4%	
Consumption of conventional paper – marketing (tn) [III]	129	1		-99%	
Total consumption of conventional paper (tn) [I]+[II]+[III]	568	455		-20%	
Total consumption of conventional paper per employee (kg/empl.)	39	31		-21%	
Consumption of eco-friendly A4 and A3 paper (tn) [IV]	844	864		2%	
Consumption of FSC-certified paper for marketing purposes (tn) [V]	-	180		-	
Total consumption of paper (tn) [I]+[II]+[III]+[IV]+[IV]	1,412	1,499		6%	-5%
Total consumption of paper per employee (kg/empl.)	98	103	-5%	5%	
Percentage of eco-friendly paper to total paper consumption (%)	60%	58%		-4%	3%
Percentage of FSC-certified paper to total paper consumption (%)	-	12%		-	
Percentage of eco-friendly or FSC-certified paper to total paper consumption (%)	60%	70%	5%	17%	
Total consumption of ink/toner cartridges (items)	55,202	64,221		16%	

[26] For the calculation of equivalent emissions of CO_2, the following coefficients have been used: 1 for CO_2, 25 for CH_4, and 298 for N_2O. For further details, please refer to: IPCC Fourth Assessment Report (AR4), Working Group 1, Chapter 2, Changes in Atmospheric Constituents and in Radiative Forcing, Table 2.14, p. 212.

Other Environmental Indicators	2014	2015	2015 Target	2014-2015 Change	2016 Target
Consumption of ink/toner cartridges per employee (items/empl.)	3.8	4.4		16%	
Solid waste management					
Paper recycled (tn)	875	1,026		17%	
Paper recycled per employee (kg/empl.)	61	71	5%	16%	5%
Percentage of paper recycled (recycling/consumption) (%)	62%	68%		10%	
Ink and toner cartridges recycled (items)	17,589	21,341	25%	21%	10%
Plastic recycled (kg)	6,657	4,664		-30%	
Batteries recycled (kg)	9,754	7,745		-21%	
Large batteries recycled (kg)	4,434	14,772		233%	
WEEE recycled (tn) (except KKA 5A,5B)	67.31	352.15		423%	10%
Light bulbs and lighting materials recycled (kg)	3,111	4,134		33%	
Water consumption and Urban liquid waste					
Water consumption (m^3)	120,728	117,161		-3%	
Water consumption per employee (m^3/empl.)	8.39	8.06	-3%	-4%	-3%
Water consumption per unit of surface (m^3/m^2)	0.23	0.23		0%	
Total liquid waste (m^3)	114,692	111,303		-3%	
Liquid waste per employee (m^3/empl.)	7.97	7.65		-4%	
Liquid waste per unit of surface (m^3/m^2)	0.22	0.22		0%	
Financing	**2014**	**2015**	**2015 Target**	**2014-2015 Change**	**2016 Target**
RES projects financed by the Bank					
Capacity of RES projects (MW)	862	975		13%	
CO_2 emissions avoided (ktn)	1,707	2,124		24%	
Limits in green financing (bn €)	1.6	1.65		3%	

10 Appendix: Organisational Units of Piraeus Bank

Code	Branch Name	Address
1007	Gizi	29, Valtinon & Varvaki str., 114 74 Athens
1008	Ilisia	3-5, Ilission str., 115 28 Athens
1009	Koliatsou	229, Patission str., 112 54 Athens
1011	Pl. Kanari Kipselis	7, Kanari sq., 113 61 Athens
1012	Agiou Meletiou	84, Ag. Meletiou str., 112 52 Athens
1013	Goudi	146, Papadiamantopoulou str., 157 73 Zografou
1014	Kipseli	51, Kerkyras str., 113 62 Athens
1015	Pl. Plastira	33, Eratosthenous str., 116 35 Athens
1016	Kallithea	50, Davaki & Andromachis str., 176 72 Kallithea
1019	Nea Ionia	201, Irakleiou Ave., 142 31 Nea Ionia
1024	Virona	102, Chrysostomou Smyrnis & Ilioupoleos str., 162 32 Vyronas
1027	Amfithea	93, Amfitheas Ave., 175 62 Palaio Faliro
1030	Erithros Stavros	129, Sevastoupoleos & Davaki str., 115 26 Athens
1034	Galatsi	2, Veikou str., 111 47 Galatsi
1036	Glifada	6, Andrea Lazaraki str., 166 74 Glyfada
1038	Agios Dimitrios	1-3, Theodorou Kolokotroni str., 173 43 Agios Dimitrios
1039	Argyroupoli	54, Kyprou Ave. & 45, Ilektroupoleos str., 164 52 Argyroupoli
1040	Ilioupoli	30, Irinis Ave., 163 45 Ilioupoli
1041	Amarousiou	30, Vasilissis Sofias Ave., 151 24 Maroussi
1042	N. Heraklio	2, M. Antypa & Karagiorgi str., 141 21 Neo Irakleio
1044	Ano Nea Smirni	90, Artakis str., Skantzouraki sq., 171 23 Nea Smyrni
1045	Menidi	27, Dekeleias & Dimosthenous str., 136 71 Aharnes
1046	Nea Chalkidona	24, Dekeleias str., 143 43 Nea Chalkidona
1048	Spata	207, Vas. Pavlou str., 190 04 Spata
1050	Avdiron Xanthis	Central sq., 670 61 Avdira
1051	Agios Basilios	1, A. Theoxari & 57, Sachtouri str., 185 37 Piraeus
1053	Nikea	232, Petrou Ralli str., 184 53 Nikaia
1054	Evagelistria	106-108, Gr. Lampraki str., 185 32 Piraeus
1056	Catzikiriakio	27-31, Chatzikyriakou Ave., 185 38 Piraeus
1057	Kalampaki	Eleftherias sq., 660 31 Kalampaki
1058	Nea Peramos	79, Nikis str., 640 07 Nea Peramos
1059	Krinides	45, Filippou str., 640 03 Krinides
1061	Kentriki Platia Kavalas	27, El. Venizelou str., 653 02 Kavala
1062	Limenaria Thasou	2, Iroon Polytechneiou str., 640 02 Limenaria
1063	Rodolivou	9, Pavlou Mela str., 620 41 Rodolivos
1065	Tichero Soufliou	20, Nikis str., 680 03 Tychero
1067	Doxato	39, El. Venizelou str., 663 00 Doxato
1068	Alistrati	Egnatias & Ierousalim str., 620 45 Alistrati
1069	Kalamaria	2, Chaldias & Aigaiou str., 551 33 Kalamaria
1071	Zagliveriou	17, Pavlou Mela str., 570 12 Zagkliveri
1075	Kato Toumpa	197-199, Papafi str., 544 53 Thessaloniki
1076	Ntepo Thes/Nikis	28, Ethn. Antistaseos str., 551 33 Kalamaria
1077	Charilaou Thes/Nikis	117, 25th Martiou str., 542 49 Thessaloniki
1080	Goumenisa	13, Kapetan Gonou str., 613 00 Goumenissa
1081	Epanomi Thes/Nikis	10, 25th Martiou str., 575 00 Epanomis
1085	Lachanagora Thes/Nikis	Kentriki Lachanagora, 546 28 Thessaloniki
1086	Polikastro	60, Meg. Alexandrou str., 612 00 Polykastro
1089	Kolindros	50, Meg. Alexandrou str., 600 61 Kolindros
1092	Velvento Kozanis	6, St. Kleanthi str., 504 00 Velventos
1094	Filipoupoli	81, Chatzimichali str., 413 34 Larissa
1096	Pirgetou Larisas	Central sq., 400 07 Pyrgetos
1097	Nea Agchialos	39, El. Aeroporias str., 374 00 Nea Anchialos
1099	Zagora	Zagora, 370 01 Zagora
1100	Skopelos	Skopelos, 370 03 Skopelos

Code	Branch Name	Address
1102	Ichalia Trikalon	6, Dimokratias str., 423 00 Oichalia
1104	Mitika	87, Ag. Nikolaou str., 300 19 Mytikas
1106	Aliartos	56, Athinon str., 320 01 Aliartos
1107	Distomo	2, Iroon sq., 320 05 Distomo
1108	Loutra Edipsou	Ermou & Ethikis Antistaseos str., 343 00 Loutra Aidipsou
1109	Aliveri	26, Konstantinou Bakola str., 345 00 Aliveri
1110	Psachna	7, Avanton Str., 344 00 Psachna
1111	Mantoudi	Central sq., 340 04 Mantoudi
1112	Limni Evias	12, Agg. Goviou str., 340 05 Limni
1113	Kato Tithorea	59th klm, Lamia-Athens Old National Rd., 350 15 Kato Tithorea
1115	Malesina	33, Ag. Konstantinou str., 350 01 Malesina
1116	Sperchiada	Central sq., 350 03 Spercheiada
1117	Stilida	8, Falaron str., 353 00 Stylida
1119	Itea	17, Metamorfosis str., 332 00 Itea
1120	Koboti	32, Kapetanou sq., 470 40 Kompoti
1121	Parakalamos	Parakalamos Central sq., 440 04 Doliana
1122	Platia Kaloutsianis Ioanninon	12, Ag. Marinis str., 452 21 Ioannina
1123	Thesprotiko Prevezas	113, Diadochou Konstantinou str., 483 00 Thesprotiko
1124	Ermioni	Paralia Ermionis, 210 51 Ermioni
1125	Ligourio	58, Asklipiou Ave., 210 52 Lygourio
1126	Levidi	Central sq., 220 02 Levidi
1128	Kato Klitoria	4, Spiliotopoulou str., 250 07 Kleitoria
1129	Gounari Patras	61, Gounari str., 262 25 Patra
1134	Andravida	67, N. Gountzouri str., 270 51 Andravida
1135	Kentr. Agora Pirgou	Manolopoulou & Grigoriou E' str., 271 31 Pyrgos
1136	Vartholomio	Iatrou Spentzari sq., 270 50 Vartholomio
1137	Archaias Olympias	12, Douma str., 270 65 Archaia Olympia
1140	Zevgolatio	12, Dimitriou Ziouva str., 200 01 Zevgolatio
1143	Neapoli Lakonias	172, Akti Boion str., 230 53 Neapoli Lakonias
1146	Petalidi	Central sq., 240 05 Petalidi
1147	Methoni	6, Maizonos str., 240 06 Methoni
1148	Plomari	Navarchou Kountourioti, 812 00 Plomari
1149	Papadou	Papados Geras, 811 06 Pappados
1150	Agios Kirikos Ikarias	Agios Kirykos, 833 00 Agios Kirykos
1151	Pyrgi Chiou	Dimokratias str., 821 02 Pyrgi
1152	Filoti	Central sq., 843 02 Filoti
1153	Amorgos	Katapola Amorgou, 840 08 Amorgos
1154	Gavrio	Vas. I. Goulandri str., 845 01 Gavrio
1156	Poros Herakliou	Vitsi & 1, Lyktou str., 713 07 Herakleio
1158	Pirgos Herakliou	Pyrgos Hrakleiou, 700 10 Pyrgos Hrakleiou
1159	Ano Vianou	Ano Viannos, 700 04 Ano Viannos
1160	Krousonas Herakliou	Ag. Triados sq., 700 01 Herakleio
1162	Asimi Monofatsiou	Asimi Monofatsiou, 700 16 Asimi
1163	Anogia Milipotamou	13rd Avgoustou Ave., 740 51 Anogeia
1164	Limenas Chersonisou	145, El. Venizelou str., 700 14 Limenas Chersonissou
1165	Tzermiades	Tzermiades, 720 52 Tzermiado
1166	Neapoli Lasithiou	4, Ethnikis Antistaseos str., 724 00 Neapoli Kritis
1167	Spili Rethimnou	Spili Rethymnou, 740 53 Spili
1168	Kalives	Kalyves, 730 03 Kalyves
1169	Paleochora	42, El. Venizelou str., 730 01 Palaiochora
1171	Voukolion	Central sq., 730 02 Voukolies
1172	Skalidi, Chania Branch	53, Skalidi & Manoussogiannakidon str., 731 36 Chania
1173	Pl. Sarokou	60-62, Theotoki str., 491 00 Corfu
1174	Lefkimi	Ag. Theodoron sq., 490 80 Lefkimmi
1175	Leros	Vas. Pavlou str. & Roussou sq., 854 00 Leros
1178	Karpathos	Pigadia, 857 00 Karpathos

Code	Branch Name	Address
1183	Alexandroupolis	38, El. Venizelou str., 681 00 Alexandroupoli
1185	Orestiada	220, Konstantinoupoleos str., 682 00 Orestiada
1186	Samothraki	Kamariotissa Anonymous Coastal Rd., 680 02 Samothraki
1188	Dikea	126, 28th Oktovriou str., 680 07 Dikaia
1189	Feres	22, Dimokritou str., 685 00 Feres
1190	Xanthi	74, M. Karaoli str., 671 00 Xanthi
1192	Komotini	9, Iroon Ave. & Char. Trikoupi str., 691 00 Komotini
1194	Iasmou	76, Konstantinoupoleos str., 692 00 Iasmos
1195	Xylagani	14, Eleftherias sq., 694 00 Xylagani
1196	Drama	131, El. Venizelou str., 661 00 Drama
1197	Kato Neyrokopi	21, El. Venizelou str., 660 33 Kato Nevrokopi
1199	Prosotsani	50, El. Venizelou str., 662 00 Prossotsani
1201	Kavala	66, Erythrou Stavrou str., 654 03 Kavala
1203	Thasos	18th Octovriou str., 640 04 Thasos
1204	Nea Zichni	156, Stefou sq., 620 42 Nea Zichni
1206	Mayrothalasa	Nigrita-Mavrothalassa Central Rd., 620 49 Mavrothalassa
1208	Sidirokastro	6, El. Venizelou str., 623 00 Sidirokastro
1210	Veria	15, Pauvlou Mela str., 591 00 Veroia
1212	Naoussa	4, Christou Petridi str., 592 00 Naoussa
1213	Meliki	Central sq., 590 31 Meliki
1214	Plati Imathias	35, El. Venizelou str., 590 32 S. S. Plateos
1215	Thessaloniki	13, Aristotelous str., 546 24 Thessaloniki
1217	Sochou	14, Karakoli str., 570 02 Sochos
1218	Chalkidona	2, Ethn. Antistaseos str., 570 07 Chalkidona
1219	Chalastra	4, El. Venizelou str., 573 00 Chalastra
1221	Axioupoli	21, Pavlou Mela sq., 614 00 Axioupoli
1223	Chersou	2, Lachanokipoi str., 610 02 Cherso
1224	Aridea	59, Kyprou str., 584 00 Aridaia
1225	Giannitsa	6, Dim. & Max. Papadopoulou str., 581 00 Giannitsa
1227	Kria Vrisi	68, Vas. Pavlou str., 583 00 Krya Vryssi
1229	Katerini	9, Ionos Dragoumi str., 601 00 Katerini
1230	Eginio	115, Dimokratias Ave., 603 00 Aiginio
1231	Arnea	49, Aristotelous str., 630 74 Arnaia
1232	Nea Moudania	Ag. Georgiou & Lazarou Fotiadi str. (Shopping Center), 632 00 Nea Moudania
1234	Kassandria	Kentrikos pezodromos Kassandreias, 630 77 Kassandreia
1236	Kastoria	Davaki & 18, 3rd Semptemvriou str., 521 00 Kastoria
1237	Grevena	11, K. Taliadouri str., 511 00 Grevena
1238	Kozani	11th Oktovriou & 16B, Patr. Fotiou str., 501 00 Kozani
1239	Ptolemaida	2, Filippou str., 502 00 Ptolemaida
1240	Neapoli Voiou	11, El. Venizelou str., 500 01 Neapoli Kozanis
1241	Serbia	4, Valaoritou & Makrygianni str., 505 00 Servia
1242	Aminteo	8, Ag. Konstantinou & Elenis sq., 532 00 Amyntaio
1243	Florina	6, Tagmatarchou Sotiriou str., 531 00 Florina
1244	Karditsa	14, Athan. Blatsouka str., 431 00 Karditsa
1245	Sofades	26, Ag. Georgiou str., 433 00 Sofades
1247	Palama	Grig. Goulianou & 52A, Patr. Grigoriou str., 432 00 Palamas
1248	Proastio	Patr. Grigoriou E' & Adamantiou Korai str., 430 70 Proastio
1249	Agias	33, 25th Martiou str., 400 03 Agia
1253	Farsala	3, 28th Oktovriou str., 403 00 Farsala
1254	Sikourio	1, Ag. Konstantinou str., 400 06 Sykouri
1255	Larissa B'	3, Ionos Dragoumi str., 412 22 Larissa
1256	Deskati	Central sq., 512 00 Deskati
1258	Volos	41, Iasonos str., 383 33 Volos
1259	Velestino	40, Riga Feraiou str., 375 00 Velestino
1261	Trikala	16, Asklipiou str., 421 00 Trikala
1262	Pili Trikalon	Nik. Plastira & 17, Trikalon-Artas str., 420 32 Pyli

Code	Branch Name	Address
1263	Farkadona	4, Davaki & Vas. Olgas str., 420 31 Farkadona
1264	Agrinio	21, Papaioanou & Palama str., 301 31 Agrinio
1265	Astakos	Ethn. Antistasis & Ellis str., 300 06 Astakos
1266	Amfilochia	Vas. Konstantinou str., 305 00 Amfilochia
1267	Thermo	1, Konstantinou Dialeti str., 300 08 Thermo
1270	Vonitsa	2, El. Venizelou str., 300 02 Vonitsa
1271	Katouna	Xenofontos Mavromati str., 300 04 Katouna
1272	Katochi	1, Arch. Oineiadon str., 300 07 Katochi
1273	Mataraga	127, Char. Trikoupi str., 300 11 Mataragka
1276	Piraeus	37, Iroon Polytechneiou str., 185 32 Piraeus
1281	Orchomenos	36, Kifissou str., 323 00 Orchomenos
1282	Vagia	25th Martiou str., 320 02 Vagia
1284	Karistos	4, Amalias sq., 340 01 Karystos
1285	Kimi	Papanikolaou sq., 340 03 Kymi
1288	Amfiklia	27, Athan. Eftaxia str., 350 02 Amfikleia
1290	Domokos	17, Thavmakon str., 350 10 Domokos
1291	Lamia	36, Kapodistriou str., 351 00 Lamia
1292	Makrakomi	23, Pavlou Bakogianni str., 350 11 Makrakomi
1293	Molos	2, Eleftherias sq., 350 09 Molos
1295	Lidoriki	157, Lochagou Gaspari str., 330 53 Lidoriki
1296	Artas	15, Vas. Pirou str., 471 00 Arta
1298	Paramithia	Konstantinos Karamanlis str., 462 00 Paramythia
1299	Filiaton	Panteli Koufala sq., 463 00 Filiates
1300	Delvinaki	3, Dom. Theotokopoulou str., 440 02 Delvinaki
1301	Ioannina	9, Dagli & Korai str., 454 44 Ioannina
1302	Konitsa	1, Polytechniou sq., 441 00 Konitsa
1303	Metsovo	Central sq., 442 00 Metsovo
1305	Preveza	Thesi Foros, 481 00 Preveza
1306	Filipiada	214, Bizaniou str., 482 00 Filippiada
1307	Kanalaki	67, Ag. Panteleiomona str., 480 62 Kanalaki
1311	Dimitsana	Dimitsana, 220 07 Dimitsana
1312	Megalopoli	Papaioannou & 5, L. Zerva str., 222 00 Megalopoli
1313	Tripoli	20, Nafpliou & Al. Soutsou str., 221 00 Tripoli
1314	Tropea	Tropaia, 220 08 Tropaia
1316	Leonidio	21st Ianouariou str., 223 00 Leonidio
1318	Kalavrita	14-15, Ethn. Antistaseos str., 250 01 Kalavryta
1319	Ag. Andreou, Patra Branch	123, Ag. Andreou str., 262 21 Patra
1320	Kato Achaia	5, Araxou & Oivota str., 252 00 Kato Achaia
1321	Erimanthia	5, Evripidou str., 250 15 Erymantheia
1323	Andritsena	Epikouriou Apollona str., 270 61 Andritsaina
1325	Zacharo	Pyrgos-Kyparissia National Rd., 270 54 Zacharo
1327	Lechena	7, Chr. Prantouna str., 270 53 Lechaina
1328	Varda Branch	Patra-Pyrgos Rd. & Vas. Konstantinou str., 270 52 S. S. Vardas
1329	Pirgos	Avgerinou sq., 271 31 Pyrgos
1331	Pelopio	Pyrgos-Olympia Old National Rd., 270 60 Pelopio
1332	Vrachati	77, El. Venizelou str., 200 06 Vrachati
1333	Derveni	290, G. Mpali str., 200 09 Derveni
1335	Korinthos	53, Damaskinou str., 201 31 Korinthos
1336	Nemea	5a, Iroon sq., 205 00 Nemea
1337	Xilokastro	11, Adamopoulou & Kolokotroni str., 204 00 Xylokastro
1340	Sparti	45, Konstantinou Palaiologou str., 231 00 Sparti
1341	Molai	Central sq., 230 52 Molaoi
1342	Gargaliani	22A, Vas. Georgiou B' str., 244 00 Gargalianoi
1343	Kalamata	3, Sidirodromikou Stathmou Ave. & Mitropetrova str., 241 00 Kalamata
1345	Meligala	Vas. Konstantinou & Skliri str., 240 02 Meligalas
1347	Pilos	Trion Navarchon sq., 240 01 Pylos

Code	Branch Name	Address
1348	Filiatron	Central sq., 243 00 Filiatra
1349	Dorio	Kalatzakou str., 240 11 Dorio
1350	Chora	P. Stratigopoulou str., 246 00 Chora
1351	Koroni	Petrou Ralli str., 240 04 Koroni
1352	Kithira	Central sq., 801 00 Kythira
1353	Poros Branch	39, G. Kostelenou str., 180 20 Poros Troizinias
1355	Mitilini	13, Pavlou Kountourioti str., 811 00 Mytilini
1359	Chios	9, Al. Pachnou str., 821 00 Chios
1360	Thira	Thira, 847 00 Thira
1362	Naoussas, Paros Branch	Paroikias-Naoussas Rd., 844 01 Naoussa Parou
1365	Andros	G. Empeirikou str., 845 00 Andros
1366	Heraklion A' Branch	147, Ethnikis Antistaseos Ave., 713 06 Herakleio
1369	Kasteli Pediados	Herakliou Ave., 700 06 Kastelli
1370	Heraklion B' Branch	22, Arch. Makariou & Skouladon str., 712 02 Herakleio
1371	Agios Nikolaos	18, Mich. Sfakianaki str., 721 00 Agios Nikolaos
1372	Ierapetra	Koraka & 1, Omireias str., 722 00 Ierapetra
1374	Rethymno	22, Igoumenou Gavriil str., 741 32 Rethymno
1375	Perama	Perama Mylopotamou, 740 52 Perama Rethymnis
1376	Vamos	19, I. Frantzeskaki str., 730 08 Vamos
1377	Chania	82, Stratigou Tzanakaki str., 731 00 Chania
1379	Zakynthos	10, El. Venizelou & Desylla str., 291 00 Zakynthos
1380	Kerkyra	15, K. Zavitsianou str., 491 00 Corfu
1381	Paxi	Paralia Gaiou Paxon, 490 82 Gaios
1382	Argostoli	Romanou sq., 281 00 Argostoli
1383	Lixouri	Rizospaston Ave. & Antiochou Evaggelatou str., 282 00 Lixouri
1384	Ithaki	Vathi, 283 00 Ithaki
1387	Kos	1, El. Venizelou & 6, Korai str., 853 00 Kos
1388	Rodos	9-11, G. Charitou str., 851 00 Rhodes
1389	Egaleo	1, Dimarcheiou str., 122 42 Aigaleo
1392	Agia Triada Argous	4, Ag. Triados sq., 210 55 Agia Triada Argolidas
1393	Abelonas	1, Goltsiou & 5, Thermopylon str., 404 00 Ampelonas
1394	Rodopoli	247A, Nikolaou Toska str., 620 55 Kato Poroia
1395	Pl. Fleming	Karapappa G. & Evritanias str., 301 32 Agrinio
1396	Filota	87, Meg. Alexandrou str., 530 70 Filotas
1399	Schimatari Viotias	Central sq., 320 09 Schimatari
1401	Nea Michaniona	43, Polytechneiou str., 570 04 Nea Michaniona
1405	Archagelos Rodou	Central sq., 851 02 Archaggelos
1406	Nikitis	13, Meg. Alexandrou str., 630 88 Nikiti
1407	Neou Monastiriou	14, Stratou str., 350 10 Domokos
1409	Vrilissia	34, Pentelis str., 152 35 Vrilissia
1410	Ano Ilisia	12, Charal. Mouskou str., 157 71 Zografou
1411	Avatou Xanthis	Avato, 672 00 Evlalo
1412	Amarinthos	93, Vas. Konstantinou str., 340 06 Amarynthos
1413	Zarouchleika	233, Antheias str., 263 32 Patra
1415	Nea Kalikratia	Osias Paraskevis & 8, Avgeridou str., 630 80 Nea Kallikrateia
1420	Chaidari	3, Str. Karaiskaki & Kerasountos str., 124 61 Haidari
1422	Polichni	7, Ag. Panteleimona str., 565 33 Polichni
1423	Metaxades	70, Konstantinoupoleos str., 680 10 Metaxades
1424	Oropos Branch	7, Georgiou Drosini & 1, 25th March str., 190 15 Oropos
1428	Vasilika	12, F. Patika str., 570 06 Vassilika
1430	Marathona	3, Iroon sq., 190 07 Marathonas
1432	Elliniko	45, Iasonidou str., 167 77 Elliniko
1433	Gazio Herakliou	193, El. Venizelou str., 714 14 Gazi
1435	Kat Hospital	2, Nikis str., 145 61 Kifissia
1436	Mitera	6, Erythrou Stavrou str., 151 23 Maroussi
1437	Leontario	Leontari, 430 63 Leontari

Code	Branch Name	Address
1439	Agio Oros	Central sq., 630 86 Karyes Agiou Orous
1446	Agias Barbaras	116, El. Venizelou & Mpoumpoulinas str., 123 51 Agia Varvara
1453	Kallithea Rethymnou	5-7, Markou Portaliou str., 741 33 Rethymno
1468	Voulas	79, Vas. Pavlou str., 166 73 Voula
1481	Porto Rafti	Limenas Mesogaias, Vourleza, 190 03 Markopoulo
1511	Henry Dunant Hospital Branch	107, Mesogeion Ave., 115 26 Athens
1512	Arachovas	Delfon Rd., 320 04 Arachova
1513	Eleftherias, Serres	Vas. Vasileiou & 1, Vas. Alexandrou str., 621 21 Serres
1515	Naval Support Activity Souda Bay	Naval Support Activity Souda Bay, 731 00 Mouzouras
1518	Peza	4, Oinopoion str., 701 00 Arhanes
1519	Agia Varvara	Agia Varvara Monofatsiou, 700 03 Agia Varvara
1520	Pagonda	Pagonda, 831 03 Pythagoreio
1522	Nimits Hospital	10-12, Monis Petraki str., 115 21 Athens
1523	Gennimata Hospital	154, Mesogeion Ave., 115 27 Athens
1524	Sotiria Hospital	152, Mesogeion Ave., 115 27 Athens
1525	Attiko Hospital	1, Rimini str., 124 62 Haidari
1527	Asklipieio Voulas Hospital	1, Vassileos Pavlou str., 166 73 Voula
1529	Thriasio Hospital	Gennimata Ave., Thriasio Hospital, 196 00 Mandra
1530	Gouras	Goura, 200 14 Goura
1531	Krokeon	Krokees Central Square, 230 57 Krokees
1532	Kardamylis	Kalamata-Areopoli National Rd., 240 22 Kardamyli
1533	University of Patras	Panepistimioupoli, 265 04 Patra
1534	Patras Hospital Branch	Rio, 265 04 Patra
1535	Desfinas	Desfina Central Square, 330 50 Desfina
1537	Nikaias Larissas	Nikaia Larissas, 415 00 Larissa
1539	Messopotamias	4th of August str., 520 50 Messopotamia
1540	Perifereias Kentrikis Makedonias	198, Vasilissis Olgas str., 546 55 Thessaloniki
1543	Xanthis	Stavroupoli Central Square, 670 62 Stavroupoli Xanthis
1544	Alexandroupolis Hospital	Dragana, 681 00 Alexandroupoli
1546	PAGNI Hospital	Vouton str. & Stavrakion str., 711 10 Herakleio
1548	Kantanou	101, El. Venizelou str., 730 04 Kandanos
1549	Empona	Empona, 851 08 Kritinia
1555	Ag. Dimitrios	266, Vouliagmenis Ave., 173 43 Agios Dimitrios
1556	Pl. Eleftherias	40, Eleftherias Sqr. & Averof str., 712 01 Herakleio
1558	L. Alexandras	170, Alexandras Ave., 115 21 Athens
1559	Vyzantio	283, Vas. Olgas Ave., 546 55 Thessaloniki
1560	Giofyros	1st klm. Heraklion - Mires, Ethniki Odos, 713 04 Herakleio
1561	Ag. Paraskevi	507, Mesogion Ave., 153 43 Agia Paraskevi
1562	Chania	94-96, str.at. Tzanakaki str., 731 34 Chania
1563	Ag. Achilliou	146, El. Venizelou str., 412 22 Larissa
1569	Korinthou street, Patra Branch	224, Korinthou str., 262 21 Patra
1571	Rhodes	28, Eth. Makariou & Ethelon.Dodekanision Strs., 851 00 Rhodes
1578	Varkiza	96, Vas. Konstantinou str., 166 72 Vari
1579	Chaina, Chalkida	102, Chaina Ave., 341 00 Chalkida
1582	Corfu	3, Sp. Samara str., 491 00 Corfu
1585	Evosmos	31, 28 Oktovriou str., 562 24 Evosmos
1587	Trikala	5, Dionysiou Skylosofou str., 421 00 Trikala
1589	Vrilissia	84, Pentelis Ave., 152 35 Vrilissia
1590	Nea Smyrni	77, El. Venizelou str., 171 23 Nea Smyrni
1596	Veroia	1, Venizelou str., 591 00 Veroia
1599	Kifissia	269, Kifisias Av. , 145 61 Kifissia
1601	Ioannina	20, Averof str., 452 21 Ioannina
1604	Voula	67, Vas. Pavlou & Digeni str.s., 166 73 Voula
1608	Drama	6A, Perikleous Kavda str., 661 00 Drama
1609	Chalandri	87, And. Papandreou str., 152 32 Chalandri
1610	Thiva	68, Pindarou str., 322 00 Thiva

Code	Branch Name	Address
1611	Argos	Ag. Petrou Sq., 212 00 Argos
1612	Xanthi	4th Octovriou & 1, Mesologiou str., 671 00 Xanthi
1614	Kozani	2, El. Venizelou & Lioufi str.s., 501 00 Kozani
1615	Korinthos	63, Koliatsou & Periandrou, 201 31 Korinthos
1616	Katerini	8, 25th Martiou str., 601 00 Katerini
1617	Tripoli	10, Ethnomartiron str., 221 00 Tripoli
1619	Neapoli Volou	150, Larissia str., 383 34 Volos
1620	Agrinio	8, Anastasiadi str., 301 31 Agrinio
1621	Kilkis	69, 21st Iouniou & Kafkasou str., 611 00 Kilkis
1622	Arta	49, Krystalli str., 471 00 Arta
1624	Filonos	137, Filonos & Filellinon str., 185 36 Piraeus
1631	Keratsini	17, Dimokratias Ave., 187 56 Keratsini
1632	L. Thivon	201, Thivon Ave. & Ag.Vasiliou str., 121 34 Peristeri
1634	Ilion	66,Idomeneos str. & Danaon, 131 22 Ilion
1635	Ag. Marina Chania Branch	9th klm, Chania-Kissamos National Rd., 730 14 Agia Marina
1638	Aigio	7, Kleom.Ekonomou & Germanou, Agias Lavras Square, 251 00 Aigio
1639	Pagrati	72, Ymitou str., 116 34 Athens
1647	Siteias	Ioanni Kapodistria & Episkopou Zaxaria, Xerokamares, 723 00 Siteia
1651	Ampelokipoi	131 28th Octovriou str., 561 21 Ampelokipoi
1655	Elefsina	17, Iera Odos, 192 00 Elefsina
1658	Petroupoli	67, March 25th, 132 31 Petroupoli
1660	Iolkos	177, El. Venizelou (Iolkou) & Volonaki, 383 33 Volos
1663	Nafpaktos	85, Tzavela, 303 00 Nafpaktos
1666	Serres (Venizelou)	86, Venizelou str. & Ithakis str., 621 21 Serres
1667	Toumpa	17th Noemvriou str. & Terpsitheas str., 555 35 Pylaia
1669	Lefkada	5-7, Golemi str., 311 00 Lefkada
1679	Kolonaki	14, Solonos str., 106 73 Athens
1712	N. Efkarpia	19, 25th Martiou str., 564 29 Efkarpia
1722	N. Egnatia	97, K. Karamanli & Botsari Strs., 546 44 Thessaloniki
1725	Peristeri	16-20, Pan. Tsaldari Ave., 121 34 Peristeri
1727	L. Syggrou	167, Syngrou Ave., 171 21 Nea Smyrni
1729	Koropi	156, Vas. Konstantinou str., 194 00 Koropi
1730	Gerakas	133, Marathonos Ave. & Thessalonikis str., 153 44 Gerakas
1733	Galatsi	46, Veikou Ave., 111 47 Galatsi
1737	Psychiko	208, Kifisias Ave., 154 51 Neo Psychiko
1739	Zografou	19, Papagou Ave., 157 73 Zografou
1740	Ag. Paraskevi	400, Mesogeion Ave., 153 42 Agia Paraskevi
1743	Mitropoleos	53, Mitropoleos str., 105 56 Athens
1748	Ygeia Hospital	Kifisias Ave. & 4, Erythrou Stavrou str., 151 23 Maroussi
1749	Panepistimiou	16, Panepistimiou Ave., 106 72 Athens
1751	Ekali	67, Thisseos Ave., 146 71 Nea Erythraia
1752	Ag. Triada - Ambelokipoi	64-66, Kifisias Ave., 115 26 Athens
1753	Pefki	43, Irinis Ave., 151 21 Pefki
1755	Alimos	18, Kalamakiou Ave., 174 55 Alimos
1760	P. Faliro	21, Ag. Alexandrou str., 175 61 Palaio Faliro
1763	Korydallos	48, Pavlou Mela str., 181 20 Korydallos
1769	Chalkida	Velissariou & El. Venizelou str., 341 00 Chalkida
1770	Lamia	12, Kapodistriou str., 351 00 Lamia
1776	Herakleio	26-28, Idis str., 712 02 Herakleio
1777	Kalamata	23rd Martiou Sq. & Germanou, 241 00 Kalamata
1778	Serres	1, M. Andronikou str., 621 23 Serres
1786	Nafplio	49, Argous Ave., 211 00 Nafplio
1826	Galatsi	8-10, Agias Glykerias str. & Ipokratous str., 111 46 Galatsi
1832	Pl. Amerikis	171, Patision & Karagianni Ave., 112 52 Athens
1842	Interamerican	124-126, Syngrou Avenue, 117 45 Kallithea
1850	Drossia	3, Marathonos Avenue, 145 72 Drossia

Code	Branch Name	Address
1856	N. Kosmos	5-7, Kafantari str., 116 31 Athens
1861	Larissa	72, Kyprou str., 412 23 Larissa
1863	Tsimiski	6, Tsimiski & Ionos Dragoumi str., 546 24 Thessaloniki
1864	Vas. Georgiou	38, Vassileos Georgiou str., 546 40 Thessaloniki
1868	Neapoli	30, Eleftheriou Venizelou str. & Neochoriou str., 567 27 Neapoli
1873	Pylaia	67, Profiti Ilia str. & Macedonias str., 555 35 Pylaia
1879	Mytilini	10, L. Kavetsou & Iktinou str., 811 00 Mytilini
1887	Livadeia	3, Mayor Ioanni Perganda & Mayor I. Andreadaki str., 321 31 Livadeia
1901	Mesogeion 109	109-111, Mesogeion Ave., 115 26 Athens
1903	Papagos Branch	Ioanni Metaxa Sq., 156 69 Papagos
1904	Piraeus Branch	21-23, D.Gounari str., 185 31 Piraeus
1908	N.Erithrea Branch	113, El.Venizelou str., 146 71 Nea Erythraia
1909	Nikea Branch	13, Davaki Sq. & Petrou Ralli str., 184 54 Nikaia
1910	Farkainas, Chios Branch	37, Aeroporou Rodokanaki Str., 821 00 Chios
1911	N.Ionia Branch	56-62, El.Venizelou str., 142 31 Nea Ionia
1912	Ag. Mina Herakliou	34, Agiou Mina str., 712 01 Herakleio
1913	Alexandroupoli Branch	325, Dimokratias Ave., 681 00 Alexandroupoli
1915	Stratop. Papagos Branch	Strat. Papagou, Pentagono, 155 61 Holargos
1916	Glifada Branch	85, Vouliagmenis Ave., 166 74 Glyfada
1918	Nafstathmos Salaminas Branch	Nafstathmos Salaminas, 189 00 Salamina
2009	Ag. Paraskevis	406, Mesogion Ave. & 2 Iroon Politexniou, 153 42 Agia Paraskevi
2010	Ag. Ioannou, Ag. Paraskevi	40, Ag. Ioannou str., 153 42 Agia Paraskevi
2011	Stadiou & Amerikis	4, Stadiou str., 105 64 Athens
2013	Paradissou	26, Kifissias Ave. & 2, Paradissou str., 151 25 Maroussi
2014	Amaroussiou	221, Kifissias Ave., 151 24 Maroussi
2015	Ampelokipon	41, Kifissias Ave. & Argolidos str., 115 23 Athens
2018	Pl. Attikis	4, Attikis sq., 104 40 Athens
2019	Glyfada Branch	67, Poseidonos Ave., 166 75 Glyfada
2021	Fivis, Glifada	17, Fivis str., 166 74 Glyfada
2022	Dafnis	3, M. Alexandrou & 2, M. Karaoli & Dimitriou str., 172 35 Dafni
2023	Kotzia Sq.	61, Athinas str., 105 52 Athens
2024	National Road	17th klm, Athinon - Lamias National Rd. & 4, Roupel str., 145 64 Kifissia
2025	Elefsinas	9, Heroon Politechniou & 86, Nikolaidou str., 192 00 Elefsina
2026	Leoforou Alexandras	32, Alexandras Ave. & 60, Sp.Trikoupi str., Pedion Areos, 114 73 Athens
2027	Iliou	65, Protessilaou & 30-32, Idomeneos str., 131 22 Ilion
2028	Kalamakiou	26, Possidonos Ave. & Riga Fereou str., 174 55 Alimos
2029	Main Branch	31, Panepistimiou str. , 105 64 Athens
2030	Kifissias	242, Kifisias Ave. & 2, Panagitsas str., 145 62 Kifissia
2031	Irodotou, Kolonaki	14, Irodotou str., 106 75 Athens
2032	Korai	5, Korai str., 105 64 Athens
2033	Koropiou	110, Vas. Konstantinou str., 194 00 Koropi
2034	Lachanagoras, Renti	2-4, Davaki & Pyrgou str., 183 44 Moschato
2035	N. Ionias Branch	303, Irakleiou Ave. & 1, Ifigeneias Str., 142 31 Nea Ionia
2036	Omirou, N. Smirni	70, Omirou str., 171 21 Nea Smyrni
2037	Kallitheas	167, El. Venizelou str., Davaki sq., 176 72 Kallithea
2038	Nea Smyrni Square	21, 25th Martiou str., 171 21 Nea Smyrni
2039	3rd Septemvriou, Omonia Branch	28, 3rd Septemvriou & Kapodistriou str., 104 32 Athens
2040	Pagratiou	Pagratiou sq. & 1, Frinis str., 116 34 Athens
2041	Peanias	146, Lavriou Ave., 190 02 Paiania
2042	P. Falirou	8-10, Amfitritis & 7, Proteos str., 175 61 Palaio Faliro
2043	Panormou	70-72, Panormou str., 115 23 Athens
2044	Patission	70, Patission & Kotsika str., 104 34 Athens
2045	Ano Patission	380, Patission str., 111 41 Piraeus
2046	Tsaldari, Peristeri	73, Pan. Tsaldari & Irodotou str., 121 34 Peristeri
2047	Egaleo	245, Iera Odos Ave. & Kapodistriou str., 122 41 Aigaleo
2048	Ag. Antoniou, Peristeri	33, Ethnarchou Makariou str., 121 31 Peristeri

Code	Branch Name	Address
2049	Mitropoleos	9, Mitropoleos, 105 57 Athes, 105 57 Athens
2050	Kolonaki Sq.	2, Filikis Eterias sq., 106 73 Athens
2051	Panepistimiou	20, Panepistimiou str., 106 72 Athens
2052	Makriyanni Branch	46, Sygrou Ave. & 7, Petmeza str., 117 42 Athens
2053	Filotheis	274, Kifissias Ave., 152 32 Chalandri
2054	Chalandriou	Pentelis Ave. & 3, Papagou str., 152 33 Chalandri
2055	Psichikou	334, Kifisias Ave. & 1, El. Venizelou str., 154 51 Neo Psychiko
2057	Ilission	30, Gr. Afxentiou & Oulof Palme str., 157 71 Zografou
2058	Acharnon	421, Acharnon str., 111 43 Athens
2060	Lykovrysi Branch	72, Sofokli Venizelou Ave. & Dimokratias str., 141 23 Lykovrysi
2063	Virona	19, Chimaras & Kolokotroni str., 162 32 Vyronas
2065	Petralonon	110, Trion Ierarchon & Ionon & Epakreon str., 118 51 Athens
2066	Ilioupolis	2, Kanarion sq. & Skra str., 163 45 Ilioupoli
2067	Fokionos Negri	29, Fokionos Negri str., 113 61 Athens
2068	Metropolitan Hospital	9, Ethn. Makariou & 1, El. Venizelou str., 185 47 Neo Faliro
2069	L. Athinon 80	80, Athinon Ave. & 2-4, Mirionou str., Akadimia Platonos, 104 41 Athens
2070	Harokopou	72, Charokopou & Riga Fereou str., 176 71 Kallithea
2071	Neas Filadelfias	81,Dekeleias Ave., 143 41 Nea Filadelfeia
2072	Vrilission	94, Pentelis Ave. & 2, P. Bakogianni str., 152 35 Vrilissia
2073	Zografou	116, Papagou str., 157 72 Zografou
2074	Menidiou	15, Dekelias Ave. , 136 71 Aharnes
2075	Argiroupolis	48, Alexioupoleos str., 164 52 Argyroupoli
2076	Holargou	246, Mesogeion Ave., 155 61 Holargos
2078	Pallinis	120, Marathonos Ave., 153 51 Pallini
2079	Mixalakopoulou	157, Michalakopoulou str., 115 27 Athens
2080	Ippokratous	80, Ippokratous & 4, Methonis str., 106 80 Athens
2081	Ellinikou	81, Iasonidou Ave. & 1a, Platonos str., 167 77 Elliniko
2082	Sigrou 87	87, Sygrou Ave., 117 45 Athens
2083	Ag. Stefanou	27, Helmou str., 145 65 Agios Stefanos
2084	Metamorfosis	44, G. Papandreou Ave. & Nikis str., 144 52 Metamorfosi
2085	Ag. Dimitriou	173, Ag. Dimitriou Ave., 173 43 Agios Dimitrios
2087	Tavrou	205, Pireos Ave. & Pan. Tsaldari str., 177 78 Tavros
2088	Sepolia	65, Dirrachiou & 169, Dramas str., 104 43 Athens
2089	Lofou Axiomatikon	129, Kennenty & 1, Krioneriou str., Lofos Axiomatikon, 121 36 Peristeri
2091	Gizi	91, Alexandras Ave. & Drossi str. , 114 74 Athens
2093	Neos Kosmos Branch	64-66, Helia Heliou Ave., 117 44 Athens
2094	Kessariani Branch	49-55, Ethn. Antistaseos Ave. & 26, Panioniou str., 161 21 Kaissariani
2095	Kastalias Squ., Maroussi	4-6, Dim. Ralli str., 151 24 Maroussi
2096	Nea Erythrea Branch	121, Harilaou Trikoupi str. & 175, Kifisias Ave., 146 71 Nea Erythraia
2097	Ano Liossia Branch	87, Fylis Ave., 133 41 Ano Liossia
2098	Agiou Nikolaou, Aharnon	276, Acharnon str., Kato Patissia, 112 53 Athens
2099	Ifigenia, N.Iraklio Branch	5, Ifigenias str., 144 51 Metamorfosi
2102	Ethn. Antistaseos, Piraeus	21-23, Ethn. Antistaseos Ave., 185 31 Piraeus
2103	Akti Miaouli Branch	23, Akti Miaouli str., 185 35 Piraeus
2104	Shipping Branch	137, Filonos & Filellinon str., 185 36 Piraeus
2105	Koridallou	142, Grigoriou Labraki Ave. & Dimitrakopoulou str., 181 21 Korydallos
2106	Perivolakiou, Nikea	207, Petrou Ralli str. & 14, Davaki sq., 184 54 Nikaia
2107	Papastratou, Piraeus	7, Antipliarchou P. Vlachakou & Polidefcous str., 185 45 Piraeus
2108	Pasalimaniou	95-97, Gr.Lampraki & Vassileos Georgiou A' str., 185 32 Piraeus
2115	Aspropirgou	76, Democratias Ave., 193 00 Aspropyrgos
2116	Keratsiniou	62, Salaminos str., 187 57 Keratsini
2117	Megaron	26, G. Mavroukaki str., 191 00 Megara
2118	Artemidos	3, Artemidos Ave., 190 16 Artemida
2119	Varis	35, Anagyrountos Ave., 166 72 Vari
2120	Nea Makri	137, Marathonos Ave. & Kafetzi str., 190 05 Nea Makri
2121	Kaminia Branch	39, Dodekanisou & Valtetsiou str., Kaminia, 185 40 Piraeus

Code	Branch Name	Address
2124	Aegina Branch	Dimokratias Coastal Ave. & Leonardou Lada str., 180 10 Aegina
2125	Kamatero Branch	163, Fylis Ave. & Vassileos Georgiou str., 134 51 Kamatero
2126	Kaniggos Sq. Branch	4, Tzortz str., Kaningos sq., 106 77 Athens
2129	Filolaou, Agios Artemios, Pagrati Branch	131, Filolaou & Evmenous str., 116 32 Athens
2130	Perama Branch	121, Irinis Ave., 188 63 Perama
2131	Markopoulo Branch	3, Papakonstantinou str., 190 03 Markopoulo
2135	Pefki Branch	11, Irinis Ave. & 1, Chr. Smirnis str., 151 21 Pefki
2136	Ag. Ioanni Renti Sq. Branch	4, Konstantinou Palaiologou str., Ag. I. Renti sq., 182 33 Ag. I. Rentis
2139	Moschato Branch	105, Makrigianni str., 183 45 Moschato
2140	Spetses Branch	Agora sq. (Rologiou), 180 50 Spetses
2141	Mavili Square Branch	97, Vasilissis Sofias & Timoleontos Vassou str., 115 21 Athens
2143	Agioi Anargyri Branch	31, Agion Anargyron & Kefallinias str., 135 61 Agioi Anargyroi
2144	Lavrio Branch	Kountourioti, Lavrio Port, 195 00 Lavrio
2145	Kallipoli Branch	48, Filikis Etaireias str., 185 39 Piraeus
2146	Petroupoli Branch	85, 25th Martiou str., 132 31 Petroupoli
2147	Labrini Branch	92, Ioannou Foka & 2, Ersis str., 111 46 Galatsi
2148	Haidari Branch	76, Agoniston Stratopedou Haidariou & 49, Paulou Mela str., 124 61 Haidari
2149	Karamanli, Aharnes Branch	94, Kon. Karamanli str., Lathea area, 136 78 Aharnes
2150	Agriniou	14, Ioannou Staikou & 68, Kyprou str., 301 32 Agrinio
2152	Livadia Branch	26, Filonos str., 321 31 Livadeia
2153	Venizelou, Chalkida	40, El. Venizelou str., 341 00 Chalkida
2154	Avanton, Chalkida	Kriezotou & Balaleon str., 341 00 Chalkida
2155	Thivas	90, Pindarou str., 322 00 Thiva
2156	Eretrias	58, Philosofou Menedimou str., 340 08 Eretria
2157	Nafpaktou	Psarou & Apokafkou str., 303 00 Nafpaktos
2158	Amfissas	20, Karaiskaki & Salonon str., 331 00 Amfissa
2159	Karpenissiou	2, Tsitsara str., 361 00 Karpenissi
2160	Inofita	3, Athinon ave., 320 11 Oinofyta
2161	Mesologgi Branch	53, Eleftheron Poliorkimenon str., 302 00 Mesologgi
2162	Atalanti Branch	Oileos & Avraam str., 352 00 Atalanti
2163	Lamias Branch	11, Kapodistriou & Ag. Nikolaou str., 351 00 Lamia
2165	Istiaia Branch	6A, Ioan. Strimmenou str., 342 00 Istiaia
2166	Nea Artaki Branch	66, Ethnikis Antistaseos Ave., 346 00 Nea Artaki
2167	Anavyssos Branch	Konstantinou Karamanli Ave. & Vasileos Konstantinou str., 190 13 Anavyssos
2169	Kamena Vourla Branch	27, Gerasimou Vasileiadi str., 350 08 Kamena Vourla
2176	Ano Glifada Branch	199-201, Gounari str. & 23, Iliou str., 166 74 Glyfada
2178	Rea Hospital Branch	383, Sygrou Ave., 175 64 Palaio Faliro
2179	Leto Hospital Branch	7-13, Mousson str., 115 24 Athens
2180	Amfitheas Branch	99, Amfitheas Ave. & 101, Areos str., 175 62 Palaio Faliro
2181	Drapetsona Branch	7, Idryton Dimou Drapetsonas & 2, Hatzopoulou str., 186 48 Drapetsona
2183	Melissia Branch	71, Dimokratias Ave. & Alexandrou Panagouli str., 151 27 Melissia
2185	Lenorman Branch	180, Lenorman & 1, Inous str., 104 44 Athens
2186	Rafina Branch	6, Arafinidon Alon str., 190 09 Rafina
2187	Agia Eleoussa Branch	228-230, El. Venizelou str., 176 75 Kallithea
2188	Salamina Branch	198, Ippokratous Ave. & Chiou Str., 189 00 Salamina
2193	L. Vouliagmenis 380 Branch	380, Vouliagmenis Ave. & 2, Spirou Miliou & Dodekanisou str., 173 42 Agios Dimitrios
2194	Kapandriti Branch	Athinon - G. Karaiskaki Ave. & Spyrou Oikonomou str., 190 14 Kapandriti
2200	Ag. Sofias, Thessaloniki	63, Egnatias str., 546 31 Thessaloniki
2202	Agelaki, Thessaloniki	18, Aggelaki str., 546 36 Thessaloniki
2203	Ag. Dimitriou, Thessaloniki	77, Ag. Dimitriou str., 546 33 Thessaloniki
2208	Alexandrias	30, D. Vetsopoulou str., 593 00 Alexandreia
2209	Antigonidon, Thessaloniki	17, Antigonidon str., 546 30 Thessaloniki
2210	Vas. Olgas, Thessaloniki	201, Vassilisis Olgas Ave., 546 46 Thessaloniki
2211	Vas. Irakliou, Thessaloniki	1, Vas. Irakliou str., 546 25 Thessaloniki
2212	E. Antistasseos, Thessaloniki	101-103, Ethnikis Antistasseos str., 551 34 Kalamaria

Code	Branch Name	Address
2213	Eptalofou Sq, Thessaloniki	73, El. Venizelou str., 561 21 Ampelokipoi
2215	I. Dragoumi, Thessaloniki	5, Ionos Dragoumi str., 546 25 Thessaloniki
2216	Thermis, Thessaloniki	1, An. Paramana sq., 570 01 Thermi
2218	Ionias, Thessaloniki	30, Konstantinou Karamanli str., 570 08 Ionia Thessalonikis
2220	Kalamarias	1, Metamorfoseos & Pontou str., 551 32 Kalamaria
2222	Main Branch, Thessalonikis	28, Ionos Dragoumi & Solomou str., 546 24 Thessaloniki
2223	Monastiriou, Thessaloniki	225, Monastiriou str., Menemeni, 546 28 Thessaloniki
2224	Neapolis	92-94, A. Papandreou str., 567 28 Neapoli
2225	Sikeon, Thessaloniki	2, Nikolaou Paraskeva str., 566 25 Sykies
2226	Voulgari, Thessaloniki	170, Konstantinou Karamanli Ave., 542 49 Thessaloniki
2227	Panoramatos	33, Komninon str., 552 36 Panorama
2228	Papanastasiou, Thessaloniki	20-22, Papanastasiou str., 546 39 Thessaloniki
2229	S. Stathmou, Thessaloniki	15, Monastiriou str., 546 27 Thessaloniki
2230	Salaminas, Thessaloniki	82, Vas. Olgas str., 546 43 Thessaloniki
2231	Stavroupolis	188, Lagada & 1, Gr. Labraki str., 564 36 Stavroupoli
2232	Toumbas	2, Isidorou & 71, Gr. Labraki str., 543 51 Thessaloniki
2233	Ethnikis Aminis, Thessaloniki	132, Tsimiski & Eth. Aminis str., 546 21 Thessaloniki
2234	Interbalkan Medical Center	10, Asklipiou str., 12th klm Thessaloniki - Airport Rd., Pylaia, 570 01 Thermi
2235	Dioikitiriou, Drama	41, Ipirou & Dioikitiriou str., 661 00 Drama
2237	Katouni, Thessaloniki	2, Tsimiski & Katouni str., 546 25 Thessaloniki
2238	Diagoniou, Thessaloniki	80, Tsimiski str., 546 22 Thessaloniki
2239	Charilaou, Thessaloniki	117, Al. Papanastasiou & 50, Str. Gennadiou str., 542 50 Thessaloniki
2240	Grevenon	16, Konstantinou Taliadouri str., 511 00 Grevena
2241	Verginas, Drama	22, Verginas str., 661 00 Drama
2242	Pierion, Veria Branch	202, Pierion & 1, Anagnostopoulou str., 591 00 Veroia
2243	Ag. Spiridonos, Veria	5, El. Venizelou & Tsoupeli str., 591 00 Veroia
2244	Naoussas	2, Venizelou str. & Karatasou sq., 592 00 Naoussa
2245	Omonias, Kavala	Omonias & Pavlou Mela str., 653 02 Kavala
2246	Paralias, Kavala	39, El. Venizelou str., 654 03 Kavala
2247	Chrisoupolis	134, El. Venizelou str., 642 00 Chrysoupoli
2248	Kastorias	M. Alexandrou & 1, Grammou str., 521 00 Kastoria
2249	Kilkis	10, Ag. Georgiou str., 611 00 Kilkis
2250	Karamanli, Kozani Branch	28, Konstantinou Karamanli str., 501 00 Kozani
2251	Ptolemaidas	54, 25th Martiou & St. Gonata str., 502 00 Ptolemaida
2252	Giannitson	N. Plastira & 8, Kougioumtzidi str., 581 00 Giannitsa
2253	Edessas	5, Efstratiou Stougiannaki str., 582 00 Edessa
2254	Eleftherias Sq., Katerini	7, Eleftherias sq., 601 00 Katerini
2255	M. Alexandrou, Katerini	10, M. Alexandrou str., 601 00 Katerini
2256	Serres	12, Nikolaou Plastira str., 621 21 Serres
2257	Dimarhiou, Serres	D. Solomou & 2, Tsalopoulou str., 621 22 Serres
2258	Florinas	26, N. Chassou str., 531 00 Florina
2259	Neon Moudanion	Tzavoura & Kyprou str., Omonia sq., 632 00 Nea Moudania
2260	Iraklias	El. Venizelou & Ioanni Manassi str., 624 00 Irakleia
2261	Sindou	Thessaloniki Industrial Area, 574 00 Sindos
2262	Evosmou, Thessaloniki	81, Megalou Alexandrou & Makedonomahon str., 562 24 Evosmos
2263	Papageorgiou Hospital	Papageorgiou General Hospital, Thessalonikis - Neas Efkarpias Regional Rd. , 564 29 Efkarpia
2264	Neas Politias	85, Ant. Tritsi & Ithakis str., 562 24 Evosmos
2265	Oreokastrou	Dimokratias & Possidonos Ave., 570 13 Oreokastro
2266	Neas Krinis	31, Smirnis str. & 3, Idras sq., Nea Krini, 551 32 Kalamaria
2267	Pereas	34, Ampelokipon & Kritis str., 570 19 Peraia
2268	Lagada	27, Loutron str., 572 00 Lagadas
2270	Eleftheroupolis	103, Fr. Papachristidi str., 641 00 Eleftheroupoli
2271	Koufalia Branch	37, Ethn. Antistaseos str., 571 00 Koufalia
2272	Aristotle University	Administration Building of Aristotle University, Thessaloniki, 541 24 Thessaloniki

Code	Branch Name	Address
2273	AHEPA Hospital Branch	1, Stilponos Kyriakidi str., AHEPA Hospital, 546 36 Thessaloniki
2274	Siatista Branch	22, Mitropoleos str., 503 00 Siatista
2275	Pavlos Melas Branch	10, Pavlou Mela str., 501 00 Kozani
2276	Polygyros Branch	1, Dimarchou Karagani str., 631 00 Polygyros
2278	Skydra Branch	25, Ethnikis Antistaseos & 12, Petrou Sahini str. , 585 00 Skydra
2279	Nigritas Branch	4-6, Stavrianopoulou str., 622 00 Nigrita
2280	Eleftherio Kordelio Branch	16-20, A. Papandreou & 1, M. Alexandrou & 2, Bouboulinas str., 563 34 Eleftherio-Kordelio
2281	Litochoro Branch	Eleftherias sq. & Enippeos str., 602 00 Litochoro
2282	Argos Orestiko Branch	2-4, V. Santalidi str., 522 00 Argos Orestiko
2284	Pefka Branch	66, Tritis G. Papanikolaou Ave., 570 10 Pefka
2285	Ierissos Branch	4, Akanthou str., 630 75 Ierissos
2286	Dimarchiou Thessalonikis Branch	1A, Vasileos Georgiou str., 546 40 Thessaloniki
2350	Alexandroupolis	Argadioupoleos str. & Dimokratias Ave., 681 00 Alexandroupoli
2351	Orestiadas	207, Konstantinoupoleos str., 682 00 Orestiada
2352	Thermopylon, Xanthi Branch	M. Karaoli & 2, Thermopylon str., 671 00 Xanthi
2353	Komotinis	4, Vas. Georgiou str., 691 00 Komotini
2354	Didimotichou	2, Venizelou str., 683 00 Didymoteicho
2356	Sapon, Rodopis	1, Chr. Tsitsoni str., 693 00 Sapes
2357	Dimotikis Agoras, Komotini Branc	Filikis Eterias & Filippou str., 691 00 Komotini
2358	Xanthis - Kavalas National Rd. Branch	2nd klm., Xanthis - Kavalas National Rd., 671 00 Xanthi
2359	Soufli Branch	8, Ermou str., 684 00 Soufli
2400	Artas	El. Venizelou & Vas. Pirou str., Kilkis sq., 471 00 Arta
2403	Igoumenitsas	19, Ag. Apostolon str., 461 00 Igoumenitsa
2405	Dimokratias Sq., Ioannina	Dimokratias sq. & 1, Averof str., 454 44 Ioannina
2406	Dodonis Branch	173, Dodonis ave., 452 21 Ioannina
2407	Pyrsinella, Ioannina	16, Pirsinella str. & G. Sakka str., 453 32 Ioannina
2408	Prevezas	11, El. Venizelou & Kidonion str., 481 00 Preveza
2410	Grammou, Ioannina Branch	16, Grammou Ave., 454 45 Ioannina
2411	Parga Branch	4, Souliou & Konstantinoupoleos str., 480 60 Parga
2450	Ethnikis Paleokastritsas, Corfu	30, National Road Palaiokastritsas, (sinikia Kapoukini), 491 00 Corfu
2452	Zakinthou	16, Kon. Lomvardou & Dion. Stefanou str., 291 00 Zakynthos
2453	Argostoliou	110, Antony Tritsi Ave. & Rokkou Vergoti str., 281 00 Argostoli
2454	Lefkadas	Yposminagou Ath. Katopodi & Stratou Tsegiou str., Laki Santa sq., 311 00 Lefkada
2500	Argous	17, Vas. Sofias str., 212 00 Argos
2503	Tripolis	8-10, V. Georgiou 2nd sq., 221 00 Tripoli
2504	Riga Fereou, Patra	52, Riga Feraiou & Kolokotroni str., 262 21 Patra
2505	Mezonos, Patra	173, Mezonos & Kanari str., 262 22 Patra
2507	Patra Branch	104, Mezonos str., 262 21 Patra
2508	Pirgou	3, M. Alexandrou & Themistokleous str., 271 31 Pyrgos
2509	Korinthou	6, Kolokotroni str., 201 31 Korinthos
2510	Loutrakiou	48, Poseidonos Ave., 203 00 Loutraki
2511	Spartis	124, Kon. Paleologou & Thermopilon str., 231 00 Sparti
2512	Kalamatas	1, Policharous & 43B, Aristomenous str., 241 00 Kalamata
2513	Aigiou	28, Mitropoleos str., 251 00 Aigio
2514	Skala Lakonias Branch	Georgiou Grypioti str., 230 51 Skala Lakonias
2515	Ell. Stratiotou, Patra	85, El. Stratiotou & 21, Lefkosias str., 264 41 Patra
2516	Amaliadas	Othonos-Amalias Ave. & 25th Martiou str., 272 00 Amaliada
2517	Korinthos Refineries	71st klm, Athens - Korinthos Old National Rd., 200 03 Ag. Theodori
2518	Nafpliou	Bouboulinas & 16, Polyzoidou str., 211 00 Nafplio
2519	G. Papandreou, Patra	104, G. Papandreou & Ionias str., 263 32 Patra
2522	Messini Branch	Central sq., 242 00 Messini
2523	El. Venizelou, Loutraki Branch	57, El. Venizelou & Meg. Alexandrou str., 203 00 Loutraki
2525	Astros Branch	Astros Central sq., 220 01 Astros
2526	Kiato Branch	Ethn. Antistaseos & Aratou str., 202 00 Kiato

Code	Branch Name	Address
2527	Kyparissias Branch	47, El. Venizelou str., 245 00 Kyparissia
2528	Kranidi Branch	Kyprou sq. & Ag. Anargyron str., 213 00 Kranidi
2529	Akrata Branch	Korinthos - Patra Old National Rd., Krathion, 250 06 Akrata
2530	Gastouni Branch	Christ. Aggelou & 6, Anast. Kourvissianou str., 273 00 Gastouni
2531	Krestena Branch	52, Xenofontos str., 270 55 Krestena
2532	Gytheio Branch	Arch. Theatrou & Ger. Kapsali str., 232 00 Gytheio
2533	Nomarchiako Megaro Lakonias Branch	2nd klm., Spartis - Gytheiou National Rd., 231 00 Sparti
2600	Skiathos Branch	59, Papadiamanti str., 370 02 Skiathos
2605	Karditsas	21, N. Plastira str., 431 00 Karditsa
2606	M. Alexandrou, Larissa	4, Meg. Alexandrou str., 412 22 Larissa
2608	Iroon Politechniou, Larissa	113, Heroon Politechniou str., 412 23 Larissa
2609	Larissa A'	25, Nikif. Mandilara str., 412 22 Larissa
2610	Volou	66-70, Iassonos & K. Kartali str., 382 21 Volos
2611	Trikalon	32, Asklipiou str., 421 00 Trikala
2612	N. Ionias, Volos	22, Irinis Ave., 384 46 N. Ionia Volou
2614	Agiou Georgiou, Larissa	1st klm, Larissa - Athens Old National Rd., 413 35 Larissa
2615	Kalampakas	18, Trikalon str., 422 00 Kalampaka
2616	Almyros	9, Iasonos & V. Georgiou str., 371 00 Almyros
2617	Mouzaki Branch	86, Antoni Vassileiou str., 430 60 Mouzaki
2620	Tyrnavos Branch	Kentriki Plateia, 401 00 Tyrnavos
2622	Elassona Branch	54, 6th Oktovriou str., 402 00 Elassona
2700	Kiprou Sq., Rhodes	7, Ierou Lochou & Amerikis str., 851 00 Rhodes
2701	Ethnikis Antistasseos, Rhodes	28, Ethnikis Antistaseos str., 851 00 Rhodes
2702	Chiou	14, Kanari sq. & Fistel de Koulans str., 821 00 Chios
2703	Keas	Korissia, 840 02 Kea
2704	Milou	Adamantas, 848 00 Milos
2705	Naxos Branch	Naxos-Chalkeio Prov. Rd., 843 00 Naxos
2706	Santorinis	Karterados, 847 00 Thira
2707	Ko	Marmaroto, 853 00 Kos
2708	Samou	37, Themistokli Sofouli str., 831 00 Samos
2709	Mitilinis	17, Kountourioti str., 811 00 Mytilini
2710	Sirou	12, Akti Ethnikis Antistaseos str., Ermoupoli, 841 00 Syros
2711	Limnou	122 P. Kyda str., Myrina, 814 00 Limnos
2712	Paros Branch	Manto Mavrogenous sq., 844 00 Paros
2713	Sifnou	Central Square of Apollonia, 840 03 Sifnos
2714	Mikonou	New Regional Rd. Limenos - Choras Mykonou, Drafaki, Chora, 846 00 Mykonos
2715	Karlovasiou Samou	Ippokrati Zaimi str., 832 00 Samos
2716	Kallonis Lesvou	58, P. Kountouriotou str., 811 07 Kalloni
2717	Tinos Branch	Tinos Coastal Rd., Vassileos Constantinou Coast, 842 00 Tinos
2718	Rhodes Hospital Branch	Rhodes General Hospital, Agion Apostolon area, 851 00 Rhodes
2719	Kalymnos Branch	19, Patriarchou Maximou str., 852 00 Kalymnos
2720	Hydra Branch	Hydra Coastal Rd., 180 40 Hydra
2750	Alikarnassou	Ikarou Ave. & 140, Irodotou str., 716 01 Nea Alikarnassos
2751	25th Avgoustou, Heraklio	39, 25th Avgoustou str., 712 02 Herakleio
2753	Evans, Heraklio	7, Evans str., 712 01 Herakleio
2754	Knossou	255-259, Knossou Ave. & Nathena str., 714 09 Knossos
2755	Techn. Park, Heraklio	Vassilika Vouton, 711 10 Herakleio
2756	Ag. Nikolaou, Crete	13, El. Venizelou sq., 721 00 Agios Nikolaos
2757	Rethymno	105, Kountourioti str., 741 32 Rethymno
2758	1866 Square, Chania	70, Chatzimichali Giannari str., 731 35 Chania
2761	62 Martiron Herakliou	97, 62 Martiron Ave. & 1, Dionysiou Fragiadaki str., 713 04 Herakleio
2765	Emm. Tzanakaki, Chania	54, Emm. Tzanakaki & Boniali str., 731 34 Chania
2766	VI.PE. Herakliou	Industrial Area of Heraklio, 716 01 Nea Alikarnassos
2767	Ierapetra Branch	79, Dimokratias str., 722 00 Ierapetra
2768	Tymbaki Branch	Kokkinou Pirgou Ave., 702 00 Tymbaki

Code	Branch Name	Address
2769	Kissamos Branch	134, Iroon Polytechneiou str., 734 00 Kissamos
2770	Sitia Branch	16, Konstantinou Karamanli str., 723 00 Siteia
2771	Moires Branch	56, 25th Martiou str., 704 00 Moires
2772	Arkalohori Branch	4, Ethnikis Antistasis Ave., 703 00 Arkalohori
2773	Malia Branch	135, El. Venizelou str., 700 07 Malia
8000	Athens Headquarters – 37 Cretes str.	37, Cretes str., 104 38 Athens
8004	Headquarters – 25 Panepistimiou str.	25, Panepistimiou str., 106 72 Athens
8005	Headquarters – 31 Panepistimiou str.	31, Panepistimiou str., 106 72 Athens
8008	6-10 Charilaou Trikoupi str.	6-10, Charilaou Trikoupi str., 106 79 Athens
8009	Headquarters – Amarousiou Chimaras	11, Amarousiou-Chalandriou Ave. & Chimaras str., 151 25 Maroussi
8010	Athens Headquarters – 163 Syngrou Ave.	163, Syngrou Ave., 117 21 Kallithea
8014	Kavala Headquarters – Erythrou Stavrou str.	66, Erythrou Stavrou str., 654 03 Kavala
8016	Ioannina Headquarters – Dagli & Korai str.	9, Dagli & Korai str., 454 44 Ioannina
8017	Larissa Headquarters – 3 Pavlou Mela str.	3, Pavlou Mela str., 412 22 Larissa
8021	2, Ethnikis Antistaseos Ave.	2, Ethnikis Antistaseos Ave., 713 06 Herakleio
8022	Komotini Headquarters	59, Filikis Eterias str., 691 00 Komotini
8200	167 Syngrou Ave.	167, Syngrou Ave., 171 21 Nea Smyrni
8228	T/K Psychikou - 208 Kifissias Ave.	208, Kifissias Ave., 154 51 Neo Psychiko
8509	Headquarters - 4 Papada str.	4, Papada str., 115 25 Athens
8511	Headquarters – 26 Feidippidou str.	26, Feidippidou str., 115 27 Athens
8522	Herakleio Crete Headquarters - Eleftherias Sqr.	Eleftherias Sqr. & 1, Averof str., 712 01 Herakleio
8523	Piraeus Headquarters - Filonos str.	137, Filonos & Filellinon str., 185 36 Piraeus
8524	Headquarters - 170 Alexandras Ave.	170, Alexandras Ave., 115 21 Athens
8525	Syntagmatos Sqr. – 9 Mitropoleos str.	Mitropoleos, 105 57 Athens
9000	Athens Headquarters - 4 Amerikis str.	4 Amerikis str., 105 64 Athens
9003	Athens Headquarters - Korai str.	5, Korai str., 105 64 Athens
9010	Athens Headquarters - 87 Syngrou Ave.	87, Syngrou Ave., 117 45 Athens
9014	Athens Headquarters - 18 Panepistimiou str.	18, Panepistimiou str., 105 64 Athens
9025	Athens Headquarters - 184 Michalakopoulou str.	184, Michalakopoulou & Rapsanis str., 115 27 Ampelokipoi
9029	Headquarters – 10 Stadiou str.	10, Stadiou str., 105 64 Athens
9031	Athens Headquarters -Mesogeion Ave.	Mesogeion 109-111, 115 26 Athens
9032	Piraeus Headquarters - Iroon Polytechneiou str.	37, Iroon Polytechneiou str., 185 32 Piraeus
9040	Thessaloniki Headquarters - Tsimiski & Ionos Dragoumi str.	6, Tsimiski & Ionos Dragoumi str., 546 24 Thessaloniki
9041	Headquarters - Krystalli str	7A, Krystalli str., 454 44 Ioannina
9042	Kefalari Private	23, Kolokotroni & Mykonou 2 str., 145 62 Kifissia
9057	Thessaloniki Headquarters - Monastiriou str.	185, Monastiriou str., 546 27 Thessaloniki
9062	Athens Headquarters - Kolonaki Sq.	2, Filikis Eterias sq., 106 73 Athens
9069	Headquarters - 75 Vas. Sofias Ave.	75, Vasilissis Sofias Ave., , 115 21 Athens
9070	Headquarters - 94 Vas. Sofias Ave.	94, Vasilissis Sofias Ave.& 1, Kerasountos str., 115 28 Athens
9200	Thessaloniki Headquarters - Eth. Aminis str.	5-7, Eth. Aminis str., 546 21 Thessaloniki
9207	Thessaloniki Headquarters – 13 Aristotelous str.	13, Aristotelous str., 546 24 Thessaloniki
9208	Thessaloniki - PORTO CENTER	90, 26th Oktovriou str., Porto center, 546 27 Thessaloniki
9300	Patra Headquarters	Riga Feraiou &13A, Kolokotroni str., 262 21 Patra
9310	Kavala Headquarters	Omonias & 15, Pavlou Mela str., 653 02 Kavala
9320	Herakleio Headquarters – Crete's Branch network	62, 25th Avgoustou & Koroneou str., 712 02 Herakleio

11 List of Images and Tables

Image 1- Organisational chart of Piraeus Bank (November 2016) 9
Image 2 - Economic benefits from environmental programmes in 2013-2014 18
Image 3- Breakdown of borrowers per sector of economic activity 20
Image 4- Sample of 12 cities 34
Image 5 - Electricity consumption (2015) 35
Image 6- Education via e-learning 36
Image 7 - Total travel for Piraeus Bank and the contribution of e-learning 37
Image 8 - Paper consumption in 2014-2015 39

Table 1 - Piraeus Bank Group in figures 6
Table 2 - The sample of business borrowers 20
Table 3 - Environmental aspects and environmental impacts resulting from the activities of the Bank 25
Table 4 - Applicable legal framework for the protection of the environment, in relation to the impacts resulting from the operation of the Bank (and from the financing activities of the Bank) ... 27
Table 5 - Environmental targets and environmental programmes of Piraeus Bank for 2016 31
Table 6 - Energy saving interventions implemented in 2015 33
Table 7 - Electricity Consumption 33
Table 8 - Estimated heating and cooling degree days for 12 Greek cities 34
Table 9 – Heating oil consumption indicators 35
Table 10 - Total employee travel by car 36
Table 11 - Education via e-learning 37
Table 12 - Water consumption indicators 37
Table 13- Paper consumption indicators 39
Table 14 - Consumption of ink/toner cartridges 39
Table 15 - Emission of gaseous pollutants due to diesel consumption 40
Table 16 - Emission of gaseous pollutants due to electricity consumption 41
Table 17 - Emission of gaseous pollutants due to business travel 41
Table 18 - Addition of HFCs in 2015 42
Table 19 - 2015 Overview Data 49
Table 20 - Environmental performance aggregate table 55

12 Abbreviations

AFIS	**Recycling of small batteries**
BEMS	**Building Energy Management Systems**
BMS	**Building Management System**
CD&E	**Construction, Demolition & Excavation**
CDD	**Cooling degree day**
CDP	**Carbon Disclosure Project**
CFCs	**Chlorofluorocarbons**
CRES	**Center for Renewable Energy Sources and Saving**
CRI	**Corporate Responsibility Index**
CYS	**Cyprus Organisation for Standardisation**
E/M	**Electromechanical**
EEA	**European Environment Agency**
EIA	**Environmental Impact Assessment**
EMAS	**Eco-Management and Audit Scheme**
EMC	**Environmental Management Coordinator**
EMS	**Environmental Management System**
EMT	**Environmental Management Team**
FSC	**Forest Stewardship Council**
GHG	**Greenhouse Gases**
GWP	**Global Warming Potential**
HDD	**Heating degree day**
HFCs	**Hydrofluorocarbons**
IPCC	**Intergovernmental Panel on Climate Change**
IQNet	**International Quality Certification Network**
ISO	**International Organization for Standardization**
JMD	**Joint Ministerial Decision**
LED	**Light-emitting diode**
LMU	**Local Management Unit**
MD	**Ministerial Decision**
MEECC	**Ministry of Environment, Energy & Climate Change**
MPS	**Managed Print Services**
PET	**Polyethylene terephthalate**
PIOP	**Piraeus Bank Group Cultural Foundation**
RES	**Renewable sources of energy**
TGS	**Total Grade of Significance**
VOC	**Volatile Organic Compounds**
WEEE	**Waste Electrical & Electronic Equipment**

13 Environmental Verifier's Declaration

CYPRUS CERTIFICATION COMPANY (CCC)
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ENVIRONMENTAL VERIFIER'S DECLARATION ON VERIFICATION AND VALIDATION ACTIVITIES

Cyprus Certification Company (CCC), with EMAS environmental verifier registration number **EL-V-0009 (No. 549)** accredited for the scope number **64.1 NACE**, declares to have verified the whole organization as indicated in the updated environmental statement **for the year 2015** of **PIRAEUS BANK S.A.** with registration number **GR-000098**, meet all requirements of Regulation (EC) No. 1221/2009 of the European Parliament and of the Council of 25th November 2009, on the voluntary participation by organizations in a Community eco – management and audit scheme (EMAS).

By signing this declaration, I declare that:

- the verification and validation has been carried out in full compliance with the requirements of Regulation (EC) no 1221/2009,
- the outcome of the verification and validation confirms that there is no evidence for non – compliance with applicable legal requirements relating to the environment,
- the data and information of the updated environmental statement of the organization reflect a reliable, credible and correct image of all the organizations' activities, within the scope mentioned in the environmental statement.

This document is not equivalent to EMAS registration. EMAS registration can only be granted by a Competent Body under the Regulation (EC) No. 1221/2009. This document shall not be used as a stand-alone piece of public communication.

Nicosia, 23rd August 2016

Vassos Vassiliou
Director of Certification

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