

Eurobank, by adopting the **sustainable development principles** and integrating them into its strategic planning, underlines its commitment to support economic activity, environmental and social responsibility, and ethical entrepreneurship. An integral part of Eurobank's approach to Corporate Responsibility is to foster strong relationships of trust, cooperation and mutual benefit with all its **stakeholders** through two-way communication and ongoing dialogue with them. In this way, the Bank actively informs and effectively supports its social partners, which include its Shareholders, Employees, Customers, Investment Analysts and Investors, Government and Regulatory Authorities, Business Community Organisations, Young Entrepreneurs, Suppliers, Associations and Non-Governmental Organisations, Local Communities and the Media.

Eurobank, through its **initiatives** continues to support the ten principles of Global Compact as follows:

### **Human Rights**

***Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights***

***Principle 2: Businesses should make sure that they are not complicit with in human rights abuses***

One of the most fundamental principles of Eurobank group is the respect and protection of human rights. Placing special emphasis on objectivity, transparency and fairness, the Personnel selection procedure, either for external or internal candidates, is based on predetermined criteria and certified methods. These criteria are applied in written assessments, structured interviews, psychometric methods, assessment centres and up to date methodologies. The selection procedure, applied by the Bank of Greece, is certified with the **ISO 9001** standard since 2000 and is carried out by highly specialized personnel.

The Eurobank group focuses its support on a large number of institutions and non-profit organisations that support children and vulnerable social groups. Eurobank is also cooperating with international agencies and developing major charity initiatives.

***(Corporate Responsibility Report 2018, p. 26-45, 50-59, 87-88, 93-94, 98-115)***

### **Labour Standards**

***Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining***

***Principle 4: Businesses should uphold the elimination of all forms of forced and compulsory labour***

***Principle 5: Businesses should uphold the effective abolition of child labour***

***Principle 6: Businesses should uphold the elimination of discrimination in respect of employment and occupation***

The Management's key commitment is the advancement and satisfaction of its people. In this context, and through the implementation of sophisticated selection, training, evaluation, and reward methods, special emphasis is placed on:

- Covering job positions by means of selection and evaluation systems founded on meritocracy, according to the needs and requirements of each field of work
- Providing all employees with equal training and career advancement opportunities
- Nurturing an environment of constant recognition and reward, in accordance with the principles that govern the Group

The skills of Eurobank's employees are constantly reinforced through training programmes that allow them to respond to operational needs. In 2018, **94.24%** of the Eurobank's group employees participated in training and career development initiatives.

It is also, worth mentioning that the personnel selection procedure applied by the Bank in Greece has received the **ISO 9001** certification by TÜV HELLAS and is carried out by properly trained and specialized personnel.

The Bank respects each employee's constitutional right to membership in Labour Unions. Six such unions are currently active in Eurobank, representing 89% of staff i.e. around 7,076 employees.

*(Corporate Responsibility Report 2018, p. 26-45, 87-88, 93-94, 98-115)*

#### Environment

***Principle 7: Businesses should support a precautionary approach to environmental challenges***

***Principle 8: Businesses should undertake initiatives to promote greater environmental responsibility***

***Principle 9: Businesses should encourage the development and diffusion of environmentally friendly technologies***

The Eurobank group aims at mitigating the environmental impacts that stem from its daily operation, as well as from its interaction with its Customers and Suppliers. Seeking to protect the environment, the Group has adopted an official **Environmental Policy**, whose implementation is based on an Environmental Management System developed and implemented in accordance with the **ISO 14001** Standard. The Bank remains, since 2004, the first bank in Greece, and one of the few banks in Europe, to have established an ISO 14001 and **EMAS** compliant Environmental Management System. Moreover, in 2018, Eurobank continued to manage potential environmental and social risks in its loan portfolio. The Bank launched a series of "**green**" **products** that provide entrepreneurs with various incentives and tools so as to adopt environmentally friendly business activities.

*(Corporate Responsibility Report 2018, p. 26-45, 118-127)*

#### Anti-Corruption

***Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery***

Eurobank has set up the Group Governance Division, which establishes the management, operation and control frameworks for Eurobank and its subsidiaries, ensures their proper implementation and is responsible for informing the competent supervisory authorities in accordance to the legislative provisions in force.

Transparency, credibility, social responsibility and accountability are fundamental corporate governance principles in the contemporary corporate and social environment. These principles define the framework for the achievement of the Group's objectives, govern the organization, operations, and activities of the Group, and reflect Eurobank's values, safeguarding the interests of shareholders and of all other stakeholders. The **Corporate Governance Code** describes the corporate governance principles and practices that have been adopted, in accordance with Greek law, the international best practices on corporate governance, and the Bank's contractual obligations to the Hellenic Financial Stability Fund (HFSF). Finally, in order to ensure constant and optimal implementation of the corporate governance principles throughout the scope of its business, Eurobank has set up a **Group Company Secretariat Sector**.

*(Corporate Responsibility Report 2018, p. 16-19, 26-45, 98-115, Annual Report 2018, p.42-63)*