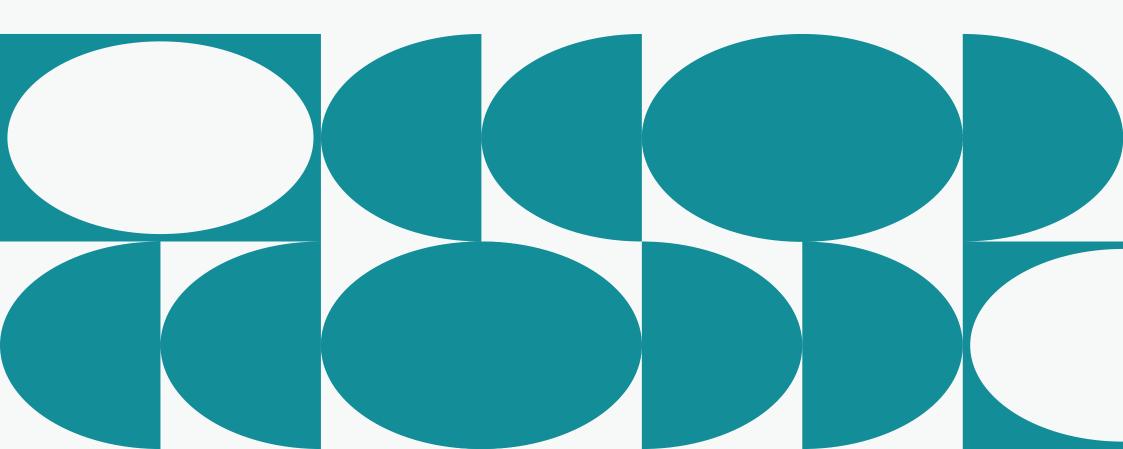


## **ESG Databook 2024**

(version October 2025)

**Note:** Only change versus initial (July 2025) version is the addition of the table in the upper left corner of page 13 ('training hours by gender and compensation level')





Field	Area	Metric	Notes	Unit	2023	2024	% Delta (2024-2023)
I. Carbon F	ootprint						
	I. a. Emissio	ns Measurement					
		Scope 1 emissions, of which	1, 2	tCO₂e	1,791	1,623	-9%
		Stationary Combustion, of which		tCO₂e	976	867	-11%
		Gas Fuels (Natural Gas)		tCO₂e	346	550	59%
		Liquid Fuels (Heating Oil / Gas Oil)		tCO₂e	630	317	-50%
		Mobile Combustion, of which		tCO₂e	502	452	-10%
		• Diesel		tCO₂e	143	126	-12%
		Petrol		tCO₂e	357	324	-9%
		• LPG		tCO₂e	2.00	1.71	-14%
		• CNG		tCO₂e	0.20	0.00	-100%
		Fugitive Emissions	3, 4	tCO₂e	313	304	-3%
		Percentage data coverage (out of eligible for measurement)	5	%	100%	100%	0%
		Scope 2 emissions - location based	6, 7	tCO₂e	19,761	11,015	-44%
		Scope 2 emissions - market based	6, 8	tCO₂e	2	131	6,431%
		Percentage data coverage (out of eligible for measurement)	9	%	100%	100%	0%



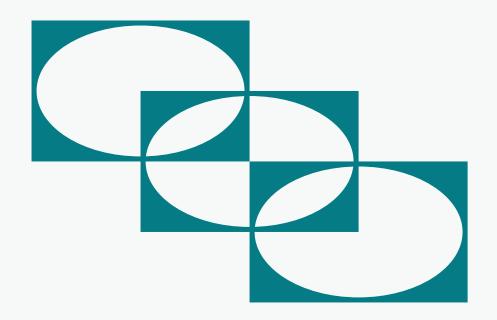
Field	Area	Metric	Notes	Unit	2023	2024	% Delta (2024-2023)
. Carbon F	ootprint						
	I. a. Emissio	ns Measurement					
		Scope 3 emissions, of which	10, 11	tCO₂e	16,162,335	26,189,274	62%
		Scope 3, non financed, of which		tCO₂e	58,335	44,960	-23%
		Cat. 1 Purchased goods & services	12	tCO₂e	45,373	32,338	-29%
		Cat. 3 Fuel and energy related activities	13	tCO₂e	295	285	-4%
		Cat. 4 Upstream transportation and distribution	14	tCO₂e	1,709	1,514	-11%
		Cat. 5 Waste generated in operations	13	tCO₂e	10	-	n/a
		Cat. 6 Business travel	13, 15	tCO₂e	6,142	6,182	1%
		Cat. 7 Employee commuting	13, 15	tCO₂e	4,806	4,641	-3%
		Scope 3, financed (Cat. 15), of which	17, 18	ktCO₂e	16,104	26,144	62%
		Business loans & Unlisted Equities		ktCO₂e	10,209	17,754	74%
		Project Finance		ktCO₂e	1,426	3,111	118%
		Commercial Real Estate		ktCO₂e	97	91	-6%
		Mortgages		ktCO₂e	191	200	5%
		Corporate Bonds & Listed Equities		ktCO₂e	685	1,735	153%
		Sovereign Debt		ktCO₂e	3,492	3,250	-7%
		Motor Vehicle Loans		ktCO₂e	4	5	16%
		Percentage data coverage (out of eligible for financed emissions)		%	95.8%	96.0%	0%
		Average PCAF data quality score of Financed emissions		numeric, on a 1-5 scale (1 highest)	2.6	2.5	-4%
	I. b. Emissio	ons Intensities - Non financed emissions					
		Scope 1 Intensity on Bank's headcount		tCO₂e/employee	0.27	0.25	-8%
		Scope 2 Intensity (market-based) on Bank's headcount		tCO₂e/employee	0.00	0.02	n/a
		Scope 3 excl. Cat.15 Intensity on Bank's net core income		tCO₂e/€m	24.00	16.31	-32%
	I. c. Emissio	ons Intensities - Financed emissions (economic, per Euro financed	or invested)				
		Scope 3, Cat.15 Financed emissions		ktCO <sub>2</sub> e	16,104	26,144	62%
		Exposure measured for Financed emissions		€m	40,962	49,587	21%
		Scope 3, Cat. 15 - intensity (over exposure measured)		ktCO₂e/€m	0.39	0.53	34%
		Percentage data coverage (out of eligible for measurement)		%	95.8%	96.0%	0%



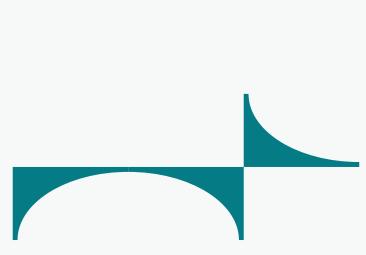
Field	Area	Metric	Notes	Unit	2023	2024	% Delta (2024-2023)
II. Energy							
	II. a. Energy	Consumption					
		Total energy consumption, of which	19	MWh	46,096	49,113	7%
		Renewable, of which	20	MWh	40,106	43,136	8%
		Self-generated		MWh	253	208	-18%
		Non-renewable, of which		MWh	5,990	5,977	0%
		Nuclear		MWh	0	0	n/a
	II. b. Energy	Intensity					
		Energy intensity	21, 22	MWh/employee	7	8	8%
		Percentage data coverage (out of eligible for measurement)	23	%	100%	100%	0%
III. Water N	/lanagement						
		Water withdrawal		Million cubic meters	0.05	0.06	11%
		Water discharge		Million cubic meters	0	0	n/a
		Total net freshwater consumption		Million cubic meters	0.05	0.06	11%
		Water intensity		Cubic meters/employee	7.99	9.03	13%
		Percentage data coverage (out of eligible for measurement)	24	%	100%	100%	0%
IV. Additio	nal Sustainabi	ility Indicators					
	IV. a. Sustaina	ability related financings					
		RES Exposures - PE Corporate, of which		€bn	1.98	2.33	18%
		• Solar		€bn	0.71	0.82	16%
		• Wind		€bn	0.92	1.01	10%
		• Hydro		€bn	0.05	0.06	9%
		Other or combined technologies		€bn	0.29	0.44	51%
		Sustainability-Linked Loans		€bn	0.04	0.93	2,066%
		RRF contracted loans, of which		€bn	0.92	1.44	57%
		• under RRF Green Pillar		€bn	0.47	0.77	65%
		Electric / Hybrid Vehicle Loans		€m	27	39	44%
		Small Business 'green' photovoltaic loans		€m	76	71	-7%
		Mortgages with collateral real estate with actual EPC class A-C		€m	79	141	78%
		Home retrofit loans		€m	45	36	-20%

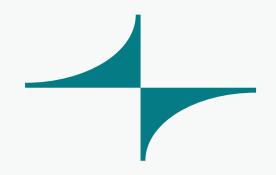


Field	Area	Metric	Notes	Unit	2023	2024	% Delta (2024-2023)			
IV. Addition	IV. Additional Sustainability Indicators									
	IV. b. Sustainability related operations									
		Percentage of company carfleet electric or hybrid		%	52%	72%	38%			
		Buildings with solar panels - number of sites			3	3	0%			
		Buildings with solar panels - capacity installed		MW	0.204	0.204	0%			
V. EU Taxor	nomy KPIs									
	V. Green As	set Ratio KPIs (Stock)	25							
		GAR - Turnover		%	1.80%	1.93%	7%			
		GAR - Capex		%	3.40%	3.07%	-10%			



Field	Area	Category	Notes	Metric	Unit	Reference pathway / Approach (for Scope 1&2)	Baseline Year	Value of metric in Baseline year	Target Year	Target value of metric in Target year	% Reduction (Target - Baseline)	Value of metric in 2023	Value of metric in 2024	Reduction achieved (2024 vs. Baseline)
I. NBG	's C&E T	argets & progress achiev	ved											
T	Targets, Financed Emissions													
		Power Generation		Physical Intensity of Financed Emissions	kgCO₂e/MWh	IEA NZE 2050	2022	169	2030	120	29%	148	120	29%
		Oil & Gas	28	Absolute Financed Emissions, indexed (2022:100)	-	IEA NZE 2050	2022	100	2030	70	30%	83	73	27%
		Cement		Physical Intensity of Financed Emissions	tCO₂e/t cementitious	IEA NZE 2050	2022	0.71	2030	0.52	27%	0.64	0.68	4%
		Aluminium		Physical Intensity of Financed Emissions	tCO₂e/t aluminium	MPP	2022	11.2	2030	3.9	65%	10.9	11.3	-1%
		Commercial Real Estate		Physical Intensity of Financed Emissions	kgCO₂e/sqm	CRREM Greek 1.5° scenario (v.2.02)	2022	57	2030	30	47%	56	57	0%
		Residential Real Estate		Physical Intensity of Financed Emissions	kgCO₂e/sqm	CRREM Greek 1.5° scenario (v.2.02)	2022	38	2030	16	58%	37	37	3%
T	argets, O	wn Emissions	29, 30											
		Scope 1		Absolute emissions	tCO₂e	SBTi Absolute Contraction	2021	2,381	2030	1,381	42%	1,791	1,623	32%
		Scope 2 - market based		Absolute emissions	tCO₂e	SBTi Absolute Contraction	2021	224	2030	0	100%	2	131	42%

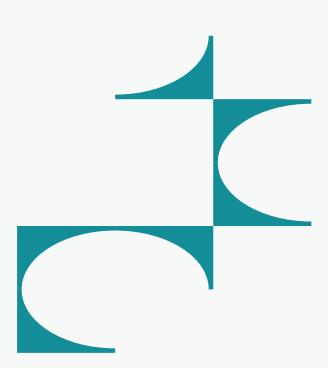




## **C&E Exclusion List**

NBG's Risk Appetite Framework incorporates a dedicated Climate & Environmental exclusion list, containing activities considered to bear negative C&E impact, including interalia indicatively the following:

- No new investments in new coal mines or expansion of existing coal-mines;
- 🖰 Clients with coal-fired electricity generation related revenues, unless there is a diversification strategy with transition plan to sustainable fuels and engagement to a credible time-bound exit plan from coal-fired electricity generation;
- Activities related to deforestation or the burning of natural ecosystems for the purposes of land clearance;
- Activities related to drift net fishing in the marine environment using nets in excess of 2.5 km in length;
- Any transaction located in and with negative impact on UNESCO World Heritage Sites, unless the required environmental permits are approved;
- Tany transaction located in and with negative impact on Wetlands registered by the Ramsar Convention, unless the required environmental permits are approved;
- Name and transaction located in and with negative impact on protected areas designated as part of Natura 2000 in accordance with EU Directive 92/43/EWG, or any locally designated protected areas (protectedplanet.net as most comprehensive global database on protected areas), unless the required environmental permits are approved.



## Notes:

- 1. Measured according to GHG Protocol's "A Corporate Accounting and Reporting Standard" and using the operational control approach.
- 2. Emission factors sourced from the 2023 NIR of Greece by the Ministry of Environment and Energy, complementing the methodology outlined in the National Climate Law.
- 3. For the calculation of emissions from refrigerants in 2023, we use the 100-year time horizon global warming potential (GWP) included in the IPCC Fifth Assessment Report, 2014 (AR5), and in 2024 the 100-year time horizon GWP included in the IPCC Sixth Assessment Report, 2020 (AR6).
- 4. Fugitive emissions of 2023 and 2024 are restated vs. previously disclosed, following source data remediation.
- 5. Coverage is calculated over the entire bank operations relevant to Scope 1 (buildings for stationary combustion, vehicles for mobile combustion, and refrigerants for fugitive emissions), for which data is available.
- 6 Scope 2 emissions measurement follows the location-based and market-based methods in adherence with GHG Protocol's "Scope 2 Guidance" and CDP's "Technical Note: Accounting of Scope 2 emissions".
- Emission factors for 2023 sourced from the European Residuals Mix for Greece. For 2024, from the National Climate Law database (supporting the submissions of carbon footprint reports to the Natural Environment and Climate Change Agency supervised by the Greek Ministry of Environment and Energy).
- 8. Emission factors sourced from the 2023 Energy Mix Report by the Greek Renewable Energy Sources Operator & Guarantees of Origin (DAPEEP S.A.) and from Residual Energy Mix.
- 9. Coverage is calculated over the entire bank energy consumption that is eligible for measurement.
- 10. Following GHG Protocol's methodology "Corporate Value Chain (Scope 3) Accounting and Reporting Standard" and the "Technical Guidance for Calculating Scope 3 Emissions" supplement.
- 11. Conversion rates for the calculation of Scope 3 emissions based on GHG Protocol methodology. Calculations take into consideration CO<sub>2</sub>, CH<sub>4</sub> and N<sub>2</sub>O.
- 12. Emission factors used for Category 1 sourced from: a) UK's Department for Environment Food & Rural Affairs (DEFRA) and b) PCAF emission factor database at sectoral level.
- 13. Emission factors used for Category 3, Category 5, Category 6, and Category 7 sourced from UK's DEFRA.
- 14. Emission factors used for Category 4 sourced from: a) UK's DEFRA and b) PCAF emission factor database at sectoral level.
- 15. According to GHG Protocol, business travel includes emissions from the transportation of employees for business-related activities and from hotel stays for business purposes.
- 16. Employee commuting incorporates the outcome of an employee commuting survey conducted in 2024.
- 17. All figures are Gross no removals, no carbon credits, no avoided emissions.
- 18. Absolute financed emissions measured in CO2 equivalents. They include Greenhouse gases, as these are included in clients' Scope 1 and 2 disclosed emissions, and as in the relevant sectoral emission factors, where no disclosures are available.
- 19. Conversion of underlying fuel volumes to energy based on conversion factors by UK's DEFRA.
- 20. Purchased electricity from Renewable Energy Sources (RES) based on Guarantees of Origin (GOs) received from electricity providers.
- 21. Types of energy included in the intensity ratio: electricity, thermal energy (natural gas, heating oil/gas oil), energy from transportation fuels (diesel, petrol, LPG, CNG).
- 22. Energy intensity calculated by dividing the total energy consumption originating from head offices and branches (excluding consumption in off-site ATMs and Kiosks) with the total active employees in head offices and branches at year-end.
- 23. Eligible for measurement: NBG's head offices and branch network (excl. off-site ATMs and Kiosks).
- 24. Coverage is calculated over the entire water consumption of the Bank (equal to water withdrawal in our case), which is the eligible consumption for measurement.
- 25. GAR KPIs are shown at NBG Group-level.
- 26. Financed emissions targets relate to (have been set considering and are monitored against) clients' Scope 1 & Scope 2 market-based emissions.
- 27. Underlying absolute financed emissions are measured in CO<sub>2</sub> equivalents. They include Greenhouse gases, as these are included in clients' Scope 1 and 2 disclosed emissions, and as in the relevant sectoral emission factors, where no disclosures are available.
- 28. Per market practice, it has been an NBG design choice to set the target for this sector on absolute financed emissions (as opposed to physical emission intensity).
- 29. Set per SBTi's Absolute Contraction Approach, assuming Net-Zero by 2040, and each year reducing by 4.7% in the case of Scope 1, and by 11.1% in the case of Scope 2 market based.
- 30. In line with SBTi requirements, allowing base year up to two years prior to submission, 2021 was selected as the baseline for setting Scope 1 and Scope 2 targets. At the time this analysis was initiated (4Q.2022) this was the latest full year for which data was available





Total NBG employees									
	2023		2024						
Men	Women	Total	Men	Women	Total				
3,047	3,586	6,633	2,976	3,538	6,514				

Women by position		
	2023	2024
Percentage of women in total management <sup>1</sup>	45%	46%
Percentage of women in senior management (within two levels of executive management) <sup>2</sup>	32%	33%
Percentage of women in junior management <sup>3</sup>	49%	50%
Percentage of women IT/Engineering	36%	36%
Percentage of women in management in revenue generating functions	46%	48%

<sup>&</sup>lt;sup>3</sup> Junior management positions refer to Head of Subdivisions of Head office.

New hires 2023									
		<30 years old 30-50 years old >50 yea							
	Men	Men Women Total			Women	Total	Men	Women	Total
Number of new employee hires	Number of new employee hires 37 32 69 47 48 95 3 4 7								

New hires 2024										
		<30 years old	d	30	30-50 years old			>50 years old		
	Men	Men Women Total			Women	Total	Men	Women	Total	
Number of new employee hires	Number of new employee hires 37 45 82 79 63 142 4 2 6									



<sup>&</sup>lt;sup>1</sup>Total managerial positions refer to senior, middle and junior managerial positions. <sup>2</sup> Senior management positions refer to the General and Assistant General Managers, Senior Managers and Managers.

Employee turnover 2023												
<30 years old 30-50 years old >50 years old								Total				
	Men Women Total Men Women Total Men Women						Women	Total	Men	Women	Total	
Total rate of voluntary employee turnover	12.09%	10.00%	11.05%	3.15%	2.48%	2.77%	12.09%	8.21%	10.10%	6.40%	4.38%	5.31%
Total rate of involuntary employee turnover	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.09%	0.10%	0.03%	0.03%	0.03%
Total rate of employee turnover	12.09%	10.00%	11.05%	3.15%	2.48%	2.77%	12.19%	8.30%	10.20%	6.43%	4.41%	5.34%

Employee turnover 2024												
<30 years old 30-50 years old >50 years old Total							Total					
Men Women Total Men Women Total Men Women Total Men Women							Total					
Total rate of voluntary employee turnover	12.36%	5.71%	8.76%	2.07%	1.71%	1.87%	20.87%	11.70%	15.99%	8.74%	5.06%	6.74%
Total rate of involuntary employee turnover	0.00%	0.00%	0.00%	0.00%	0.04%	0.02%	0.10%	0.00%	0.05%	0.03%	0.03%	0.03%
Total rate of employee turnover	12.36%	5.71%	8.76%	2.07%	1.75%	1.89%	20.97%	11.70%	16.04%	8.77%	5.09%	6.77%

Employee's unionization								
	2023	2024						
% of employees covered by Collective Labour Agreements	100%	100%						
% of employees - members of unions	82%	81%						

Employees working remotely						
	2023 2024					
	Men	Women	Total	Men	Women	Total
% of eligible employees	77%	81%	79%	74%	80%	77%

Training data						
	2023	2024				
Number of employees' participations in in-house training courses	28,025	49,864				
Number of employees' participations in outsourced seminars	7,200	8,109				
Number of employees' total participations in training courses	35,225	57,973				
Training man-hours (participations by hours)	184,609	222,206				
Average amount spent per FTE on training (Euro)	310	315				



Average training hours by gender and compensation level						
	2023 2024					
Employee Category	Men	Women	Total	Men	Women	Total
Average training hours (top 10%)	17.28	22.23	19.19	27.42	34.72	30.43
Average training hours (bottom 90%)	28.15	29.30	28.79	33.41	35.40	34.52

Average annual training hours by category and gender <sup>1</sup>						
	2023 2024					
Employee Category	Men	Women	Total	Men	Women	Total
Employees without supervision responsibilities	26.75	28.30	27.61	34.15	35.39	34.77
Employees with supervision responsibilities	26.75	30.45	28.60	37.76	42.11	39.94
General Managers and Assistant General Managers <sup>2</sup>	20.74	30.50	23.74	23.70	25.00	24.35
Total	26.70	28.79	27.83	31.87	34.17	33.02

<sup>&</sup>lt;sup>1</sup> Breakdown of calculation: Total training hours (man-hours), by employee category/Total number of employees, by corresponding category.

<sup>&</sup>lt;sup>2</sup> Chair and Executive members of the BoD are included.

Employees' evaluation					
	2023	2024			
Number of employees that participated in regular performance and career development reviews	6,161	6,160			
Percentage of employees that participated in regular performance and career development reviews <sup>1</sup>	93%	95%			

<sup>&</sup>lt;sup>1</sup> All employees are evaluated, except those who do not meet the eligibility criteria based on tenure or actual days worked during the year. This explains why the percentage is below 100%.

Maternity/Paternity leave					
	20	23	20:	24	
	Maternity <sup>1</sup> Paternity <sup>2</sup>		Maternity <sup>1</sup>	Paternity <sup>2</sup>	
Employees who used Maternity/Paternity leave	106	87	77	84	

<sup>&</sup>lt;sup>1</sup> Each mother is entitled to 134 consecutive calendar days (19.1 weeks).

Parental leave <sup>1</sup>							
		2023			2024		
	Men	Women	Total	Men	Women	Total	
Total number of employees that were entitled to parental leave, by gender	84	76	160	82	67	149	
Total number of employees that took parental leave, by gender <sup>2</sup>	18	87	105	21	86	107	
Return to work rate of employees that took parental leave	100%	100%	100%	100%	100%	100%	
Retention rate of employees that took parental leave	93%	97%	96%	100%	99%	99%	

<sup>1</sup> After the end of maternity leave, mothers are entitled to choose between a reduced work schedule (by 2 hours for the first 2 years and 1 hour for the next 2 years) or a cumulative leave of equal time (6 + 3 months, respectively). The 9-month (38.6 weeks) cumulative leave rises to 12-month leave in case of multiple pregnancies. Fathers are also entitled to the said reduced work schedule or cumulative leave (38.6 weeks), if the mother waives this benefit.

 $<sup>^{\</sup>rm 2}$  Includes employees that were entitled to parental leave from previous years.



<sup>&</sup>lt;sup>2</sup> Each father is entitled to 14 business days.

The total leave for mothers arises to 57.7 weeks (19.1+38.6).

The total leave for fathers arises to 41.1 weeks (2.5+38.6) only if mothers do not use the the 38.6 leave.

Absentee rate					
	2023	2024			
Absentee rate <sup>1</sup>	0.90%	0.94%			

<sup>&</sup>lt;sup>1</sup> [Number of absentee days in the accounting period / Total days scheduled to be worked in the accounting period] x 100.

Employee satisfaction survey						
2023 2024						
Employee engagement	73%	71%				
Proud to work for NBG	76%	73%				
NBG Participants	69%	70%				

Customer satisfaction				
	2023	2024		
% of satisfied customers <sup>1</sup>	89%	88%		
Data coverage <sup>2</sup>	96%	96%		

<sup>&</sup>lt;sup>1</sup>Satisfied customers are Mass and Premium Customers with overall positive experience with NBG. <sup>2</sup>Data coverage refers to the ratio of the Bank's Mass & Premium Customers to the total active customers of the Bank.

NBG Customer experience					
	20	23	2024		
	Mass & Premium Customers	Business Customers	Mass & Premium Customers	<b>Business Customers</b>	
Overall positive experience with NBG	89%	84%	88%	87%	
Branch experience	86%	85%	83%	87%	
Internet Banking experience	97%	94%	94%	94%	
Mobile Banking experience	96%	92%	94%	93%	
Contact center experience	89%	80%	85%	80%	
ATM Service experience	92%	86%	88%	83%	
APS Service experience	92%	84%	87%	86%	





Gender diversity of BoD					
2023 2024					
	Men	Women	Men	Women	
BoD Executive directors	1	1	1	1	
Non-executive directors	2	0	2	0	
Independent non-executive directors	6	3	5	3	

BoD data		
	2023	2024
Average board meeting attendance (% of meetings of Board of Directors/Supervisory Board)	98%	99%
Number of non-executive/independent directors with 4 or less other mandates	11	10
Average tenure of Board members in years	4.4	5.5
Number of independent or non-executive members with industry experience	9	10

CEO pay ratio				
	2023	2024		
CEO pay ratio¹	14.4	16.4		

<sup>&</sup>lt;sup>1</sup>CEO compensation divided by the median employee compensation.

Ratio of basic salary of women to men by employee level			
	2023	2024	
Employees without supervision responsibilities	0.98	0.98	
Employees with supervision responsibilities	0.88	0.88	
General Managers and Assistant General Managers	0.89	0.89	
Total	0.90	0.90	

Breaches		
	2023	2024
Total number of information security breaches	0	0
Corruption or bribery breaches	0	0
Discrimination or harassment breaches	0	0



