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Πρώτοι Εμείς - Leading Ahead
Newsletter for the employees of the NBG Group
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The latest issue of Leading Ahead was prepared and published at a critical time for Greece. Against the backdrop of temporary uncertainty, and seeking to reduce the hardship created for many in society at large, NBG continues to support households and the wider community by planning and granting the Solidarity Card to beneficiaries, and providing financing for the agricultural sector through the “Contract Farming” loan product.

At the Bank’s National Meeting of Branch Managers, the new Chair of the Board Ms. Louka Katseli stressed the need for the continuous development and adaptation of our corporate culture to the demands of the times. Backing this up, the new CEO Mr. Leonidas Fragkiadakis in his remarks at the same event noted that NBG is the key player in the Greek banking sector and economy.

The Bank and its subsidiaries succeeded in gaining significant awards and distinctions. For example, the industry magazine Global Custodian awarded NBG and its Serbian subsidiary Vojvodjanska Banka a.d. a distinction; leading international industry journal Capital Finance International awarded the Group’s domestic subsidiary NBG Securities a distinction; and Hellenic Logistics (PAEGAE) S.A. gained the “top performer” award at the Transport & Logistics Awards 2015.

NBG, ever striving to provide cutting-edge products and services, has moved ahead with new actions in recent months: it issued its new Contactless Debit MasterCard; it has launched the new i-bank Mobile Banking application for mobile devices; it reformulated its Business Continuity Plan; it has extended its innovative go4more reward program; it has reconfigured its Branch Processes via the CRM platform, and it now has a certified and accredited IT Security Management and IT Services system.

You can also read about how NBG supports and encourages innovative entrepreneurship by means of the NBG Business Seeds program and gives prizes for pioneering ideas by its own staff via the 1st round of the i-dea Innovation Competition.

This issue of Leading Ahead also features the Bank’s E-Learning program, its support for the 4th Athens Half-Marathon, events organized by the NBG Historical Archive, and new editions published by the NBG Cultural Foundation.

Here at the Internal Communication team we wish you all a good summer!

Internal Communication
Group HR Strategy Division
On Thursday, 7 May 2015, the Chair of the Board of NBG, Ms. Louka Katseli, held a press conference at the premises of the NBG Historical Archive at the Diomidis Building in Athens. She presented four new exhibitions organized by the NBG-HA in collaboration with visual artists and the Athens Center for Engraving (open to the public from 9 May to 4 June).

During her presentation, Ms. Katseli stated the following:

“With the passing of time and the accumulation of experience that it gained, the Historical Archive has identified needs of society that it is in a position to serve. Accordingly, it has set up exhibition spaces for the general public, which are also suited to learning and educational purposes.

“The NBG-HA has also organized learning programs for school and university students, followed by over 4,000 students per year.

“It also imparts its knowledge and expertise to students who can arrange to do their 6-month practical training, as part of their degree course, at its facilities.

“Equally – or even more – important is the fact that our Historical Archive, besides launching all the activities that I have just outlined to you, performs yet another significant task: It is in constant dialogue with the community in which it operates.

“It engages in joint projects and provides its expertise at diverse levels: in the field of science and academic research, in the field of the arts, and in the field of social concerns.

“It endeavors to attract, wherever possible, all social levels of the population, including minorities or those from abroad who, for whatever reason, find themselves in our country for a time.

“As you visit its premises, you will have an opportunity to form a good picture of the kind of activities that the NBG Historical Archive undertakes and promotes.”
Election of the Chair of NBG’s Board to the Board of Patrons of the European Association for Banking History

On 14 and 15 May, the annual meeting of the European Association for Banking History (EABH) was held in Prague.

During the course of the two-day meeting a number of events were held: a conference on the History of Inflation. Inflation in History; a workshop entitled Inflation. Money. Output; the AGM of the members of the EABH, and the meeting of the Academic Council which is responsible for overseeing the scientific program of the EABH.

The AGM, during the course of its proceedings, elected Ms. Louka Katseli, Chair of NBG, to the Board of Patrons of the EABH.
The customary Annual Meeting of NBG Branch Managers was held on 9 May 2015 at the Alexandra Trianti Hall in the Athens Concert Hall. The Branch Managers of all Greek branches, the General and Division Managers, as well as the Bank’s senior management were present at the Meeting.

The event started with the speech of L. Katseli, Chair of the Board, who highlighted the key strategic pillars underpinning the role of NBG, not only as a trusted and profitable banking institution, but also as a catalyst for the country’s reconstruction and the protection of social cohesion. The Chair noted the need for continuous development and adjustment of corporate culture to modern standards and priorities, as these change constantly, through creative and fruitful dialogue.

D. Dimopoulos, Deputy CEO, gave a short speech in which he stressed the importance of the continuous efforts of the Branch Network, NBG’s main source of income, as well as the benefit generated by collaboration between Retail and Corporate Banking, which serves to enhance the Bank’s performance and ensure its role as an indisputable force for growth and stability in the country. G. Arvanitis, President of SYETE, also addressed the meeting.

Then, N. Tzakou, General Manager Retail Banking, and P. Georgiou, Assistant General Manager of Branch Network presented the key developments and the principal components of the successful business path pursued in 2014, with special regard to human resource development and the support of the Branches, while also stressing the vital contribution of the projects implemented by the Bank’s Divisions to ensure ongoing and effective operations in the Branch Network.

Then turning to the year ahead, the presentation focused on Retail Banking actions aimed at enhancing its growth dynamic, with an emphasis on the targets that have been set and the implementation of an overall strategy for the management of customer relationships.

The main session of the Meeting was concluded with the speech of CEO L. Fragkiadakis, who stated that "NBG is the driving force of the banking sector, the engine of the economy". "Together", he noted, "we can address the challenges, building on the sources of our strength to support the Bank’s vision with dedication and responsibility towards customers, staff, shareholders and society in general". He concluded by expressing his belief that NBG will ride through the crisis so as to continue its leading role in the economy, fostering innovation and growth.

The Branch Network Divisions were awarded prizes for the Branches’ contribution to the achievement of NBG targets.
The Meeting continued with the award ceremony of the 1st i-dea innovation competition for NBG personnel who, inspired by their creativity, proposed cutting-edge solutions for customer service enhancement, the development of new services and the improvement and speeding-up of the procedures.

The i-dea innovation competition for NBG personnel was completed on Saturday, 9 May 2015 with the award ceremony hosted by the Annual Branch Network Meeting, at which the CEO of NBG presented the prizes to the winners. All candidates shortlisted for the final phase were present at the ceremony and were awarded a distinction. The 5 winning business innovation ideas won a free trip.

The i-dea innovation competition was launched in October 2014 with a view to promoting and rewarding cutting-edge ideas by NBG personnel that aim at enhancing customer service and/or developing services and products, improving and speeding up procedures and, in general, promoting innovation in NBG (relevant announcement No 1475/3.10.2014 on the Internal Communication page).

The 219 ideas submitted to the competition from 6.10.2014 to 31.10.2014 were evaluated by the relevant NBG Units on the basis of the following criteria: innovation, customer and bank benefit, and feasibility of implementation.

On 6.3.2015 all 12 proposals that entered the final phase of the competition were presented by the participants themselves to the Final Evaluation Committee, comprised of the Managers of the relevant Divisions and the competent General Managers.

All the finalists received positive comments on behalf of the Committee for their proposals as well as their full and well substantiated documentation.

The event closed with the award of prizes to the Branch Network Divisions in recognition of the Branches’ contribution to the achievement of NBG targets and the admirable efforts of the Branch Network staff.
The Bank **congratulates the winners and especially the personnel participating in the i-dea competition** which will be organized on an annual basis aiming at promoting and rewarding the pioneering ideas of NBG staff.

In addition, implementation of the winning ideas will start soon, with the participation of the candidates in the relevant project teams.
For many years, NBG has pursued a successful path in Custody services and remains committed to providing high-quality and reliable services. In a dynamic ongoing environment, NBG Group Securities Services Division (GSS) includes in its customer base a wide range of Greek and foreign institutional investors, meeting the needs of Greek and international capital markets. In addition, with a view to developing first-class custodian services at Group level, GSS is responsible for coordinating and monitoring its subsidiaries in SEE with regard to their custodian services, so as to pass on its know-how, support their business and operations, and enable them to offer similar products and services. An example of this cooperation is the case of Vojvodjanska Banka a.d. in Serbia, which has repeatedly gained distinctions for its quality services.

Target 2 Securities (T2S), the biggest project yet implemented by the ECB with a view to creating a single European securities settlement platform, is undoubtedly a great challenge for the institutions who conduct their business in post-trading activities. Given that the Bank of Greece, in its capacity as Central Securities Depository for notes issued by the Hellenic Republic, migrated to T2S in June 2015 (Migration Wave1), GSS has already made technical adjustments and procedures for the new operations.

In addition, taking into consideration the situation for the local agents in the T2S platform and in order to respond effectively to the new environment, GSS is updating the services required for management of financial instruments and the capability to provide these irrespective of any other custodian services.

The current dynamic of GSS is reflected in its active participation in the NeMa conference, the top annual conference in Europe in the field of post-trading activities that was held for the first time in Athens earlier this year. NBG, demonstrating its intention to participate and support important events that draw international interest, was co-sponsor of the two day NeMa Conference 2015. Within the framework of the co-sponsorship, NBG ran an exhibition stand in the event space, where expert NBG staff in custody operations provided information to participants about the services offered, while an expert from SEE participated in a panel. The conference was attended by officers of the Group subsidiaries Vojvodjanska Banka a.d. and NBG Bank Malta.

International distinctions have become a tradition for GSS, as it has been singled out for distinction over the past few years by the annual survey of Global Custodian, the key global journal in the field of post-trading activities, based on clients’ reviews.

This year, and for sixth consecutive time, the award was received by George Armelinios, GSS Manager, during the award ceremony which was held in London in March.
According to leading industry journal *Global Custodian* and its Survey results for “2014 Agent Banks in Frontier Markets Survey”, Vojvodjanska Banka a.d. was ranked top in Serbia by professional clients for the quality of the custodian services it provided in 2014.

Professional clients ranked Vojvodjanska Banka a.d. top of the class for the quality of:

- Settlements
- Asset servicing
- Relationship & client service
- Technology
- Ancillary services
- Value delivered

This is the third year in a row that Vojvodjanska Banka a.d. succeeded in taking the top positions among the country’s custody providers participating in *Global Custodian*’s survey, setting a high benchmark for the domestic market.

By achieving top scores over and over the bank has set something of a new tradition. This excellent performance is the result of the know-how and professionalism of its employees who are dedicated to delivering their best, forging excellent relations with clients, providing quality customer-focused services, and excellent cooperation with other departments within the Bank.

A key contribution in achieving this result was made by the implementation of the state-of-the-art WEALTH portfolio management platform which assists in the provision of efficient and integrated custodian services. This has enabled staff to speed up the provision of services without sacrificing quality.

Efficiency in processing client requests has reached first-class levels. The market and customer demands are constantly evolving and diversifying, while the processing of requests steadily becomes more sophisticated.

The key to success lay in the following approach: each new request is a challenge to gain more experience and knowledge in finding better solutions. In pursuing this success, Vojvodjanska banka a.d. was not alone. NBG’s Group Securities Services Division provided valuable back-up with expert advice and direct support.

In the light of this “new tradition” of front-runner, Vojvodjanska Banka a.d. will persist in its efforts to stay at the top of the league as custodian services provider in the years ahead.
As part of its effort to modernize and expand its service and product offering, NBG in February 2015 launched its new debit cards: Debit MasterCard and Debit MasterCard Business with built-in contactless transaction technology.

Thanks to the contactless transaction technology our customers can carry out secure transactions with convenience and speed in all transactions for any amount. The Cardholder holds the Card in front of a contactless reader and the transaction is completed within a few seconds by typing the PIN. For purchases of value less than €25 the Cardholder doesn’t even need to enter his PIN or sign.

Over the coming months, the new Debit MasterCard card will replace ETHNOCASH PLUS and ETHNOCASH PLUS Business Maestro, though they also include a number of new potential, such as:

- **Contactless transactions** at thousands of businesses equipped with the special readers
- **Wide acceptance** at millions of businesses overseas displaying the MasterCard logo and at thousands of e-shops
- **Additional transaction options** for payment of fixed obligations (payment of standing orders, phone and mail orders, pre-approvals etc.)
- **Participation in the go4more total reward program** (for retail customers of Debit MasterCard)

With these new debit cards, NBG’s strategic targets are enhanced as we seek to change the way customers do their shopping by promoting wider use of cards for purchases. Similarly, by launching this new system the Bank intends to shift turnover away from ATMs to EFT/POS, enhance liquidity by keeping the available balance in deposit accounts, without withdrawal of cash, and gradually reduce operating costs for the maintenance, refilling and security of ATMs.
To effectively confront the fallout from the Humanitarian Crisis, our Bank designed, implemented and supported the issuance of the "Solidarity Card" for the benefit of those entitled to it. This action is part of the Bank's business strategy to implement initiatives and actions that support households as well as society more generally.

The Solidarity Card is intended for circa 150,000 people entitled to a food benefit, provided in the context of the Humanitarian Crisis Relief Program (Law 4320/2015).

To qualify as a beneficiary of the Solidarity Card, the customer should submit an application form either to the Citizens’ Service Centre (KEP) or on-line via the web page of the Ministry of Labor, Social Security and Social Solidarity during the period 20 April through 30 May 2015. The application needs then to be approved by the Ministry.

The Solidarity Card is a modern and safe means for making purchases for people entitled to a food benefit. It bears the name of the holder and is equipped with the latest “chip & pin” technology, and issued in cooperation with MasterCard.

It can be used only in Greece and exclusively for buying food from food stores such as supermarkets, greengrocers, fish markets, butchers, and bakeries equipped with POS terminals accepting cards from all Banks.

The Solidarity Card can also be used via NBG ATMs for the following transactions:
- Account balance info
- Account balance and activity (last 7 transactions)
- Change of PIN

Once the review of the application has been completed, the beneficiaries will be able to collect their cards from the Citizen Service Center (KEP) where they made their application, while the PIN will be posted to their home address.

The card will be credited with the amount of the food benefit they are entitled to each month and throughout the validity term of the program of the food benefit. By supporting this action, NBG has once again given tangible evidence of its social role, standing by the public in times of hardship and giving a positive signal for the times ahead.
NBG’s "i-bank Innovation & Technology" Competition, organized for the 5th consecutive year, was completed with the award ceremony for the 10 winning proposals. The participation in the competition, organized in the framework of "NBG Business Seeds" to boost and support innovative entrepreneurship, was once again high.

This year’s participations in NBG’s increasingly popular competition "i-bank Innovation & Technology" totaled 783, including both individuals and teams who submitted 422 very interesting proposals. Note that 65% of the participants were 18-35 years old. The majority of the participants focused on e-Commerce while Environment and Culture were the next most popular topic areas.

The 10 winners of the 5th “i-bank Innovation and Technology” competition were as follows:

- The first prize of €20,000 was awarded to the “Goodvidio” team for an application that identifies and uses the best video content from social platforms in order to enhance the online shopping experience.
- The second prize of €10,000 was awarded to the “Tomo TECH Studio” team for the creation of dynamic and innovative cloud-based software for comparing three different MRI (magnetic resonance imaging) medical scans.
- The third prize of €6,000 was awarded to the "BLOODE" team for the creation of a social e-service designed to meet blood and blood transfusion needs.
- The fourth prize of €4,000 was awarded to the "nimbata" team for providing business solutions to business activities in the field of telephone communication and calls’ metadata analysis.

The six cash prizes of €1,500 were awarded as follows:

1. To the "Botilia.gr" team for an electronic platform for selecting and selling the best wines produced by small wineries.
2. To the "Acropolis Rock" team for the creation of a smart e-guide for museums, archaeological and cultural sites.
3. To the "Geomiso" team for creating the First Greek Software for Isogeometric Analysis.
4. To the "Care Across" team for creating an online network aiming at providing information and support to cancer patients, in turn supporting cancer research.
5. To the "Classfund" team for an online platform for equity crowd-funding.
6. To the "giaola.gr" team for creating an internet platform for searching, finding and rating professionals who offer everyday services.

The competition was coordinated by officers of the Retail Segments Division. Various NBG Divisions also contributed to the organization of the competition: NBG Group Marketing & Communications Division, IT Operations & Infrastructure Division, Legal Services Division, ex NBG Group Compliance Division, Procurement Division, e-Business & Alternative Channels Division.

The 6th i-bank Innovation & Technology Competition has already kicked off – send in your proposals to the competition’s webpage: www.nbg.gr/en/i-bank/i-bank-competition
Recognizing the dynamic and growth potential of the agricultural sector – a key pillar of the Greek economy and an engine in the country’s drive emerge successfully from the current crisis – NBG is putting its full support behind related efforts.

Accordingly, NBG has entered dynamically the arena of the Contract Farming program, by preparing a special financing program that aims at supporting and modernizing the entire production and trade cycle of buyers and suppliers of agricultural and livestock products.

The said program is supervised by the Small Business Loans Division (SBLD), along with the Group’s other Credit Divisions, to finance domestic producers/suppliers of large trading and manufacturing businesses to help cover the production cost of their produce within the production period.

The key pillars of this program are:

- Setting up of manufacturers/traders of agricultural and livestock products (Buyers) by the relevant Credit Corporate Division.
- Development of a framework for collaboration following negotiation between the SBLD and the Buyer, and signing of relevant agreement.
- Evaluation by the SBLD of the producers/farmers proposed by the Buyer, with whom the Buyer has a long-term business relationship and has concluded a contract to buy their products.
- Issuance of the Ethnocash Plus AGROKARTA for disbursement of the approved credit limit for each farmer, the use of which is allowed exclusively with established NBG-partnered companies that provide agricultural supplies or fuel.
- Payment of the funding is carried out automatically by the Buyer, returning the value of the purchased products to the supplier’s account held with NBG.

Regarding the program, it should also be noted that:

- For the convenience of the farmers subject to the program, NBG, via the competent Card & Consumer Loan Division, is developing an extensive network of partner traders in agricultural supplies and fuel, where POS terminals are installed and the use of Ethnocash Plus AGROKARTA is available.
- Within the framework of the program and in cooperation with the Investment Products & Deposits Division, the Bank intends to open special deposit accounts via which the farmers will be able to collect agricultural subsidies as well as compensations by the relevant agencies (e.g., OPEKEPE, ELGA).

The benefits of this financing program for the farmers are particularly significant given that:

- the necessary liquidity is guaranteed so that the farmer can better plan the production cycle
- production costs are reduced, as it is possible to negotiate the cost of buying agricultural inputs (mass purchases of all required supplies for the year)
- the farmer can use his cash supply in order to improve his productivity (e.g., expansion of activities, improvement of installations)
- financing is provided under favorable terms.
Respectively, the benefits for the company buying the farmer’s produce are many:

- the expected production under the contract is secured
- it enables better planning of inventories and improved quality of the final products,
- during the growing season the working capital requirements are decreased

Within the framework of NBG's new financing program, which was launched on a pilot basis in the summer of 2014, more than 1,000 farmers have joined the program, while 20 partner companies have set up related agreements.

The companies include the following:
- KARAGIORGOS COTTON INDUSTRY S.A.
- VITOM S.A.
- IMATHIA COTTON S.A.
- EKKOKISTIRIA SOFADON S.A.
- KYKNOS GREEK CANNING COMPANY S.A.
- AGRINO S.A. ΠΙΣΤΙΟΛΑΣ Α.ΒΕ.Ε. (AGRINO)
- ZEWS KIWI S.A.
- INTERCOMM FOODS S.A.
- K.S. COTTON S.A.
- KRONOS S.A.
- FAMILY FARM ΚΤΙΝΟΤΡΟΦΙΚΗ ΜΑΝΕΣΙΑΣ S.A.
- MISSIRIAN S.A.
- ORIZOMILI ΑΝΑΓΕΝΝΗΣΗΣ S.A.
- SIARKOS S.A.
- HELLENIC FARMING S.A.

NBG is a key player in the productive and social recovery of the country, providing support to innovative and export-oriented SMEs that are active in the primary and other sectors of the economy.

Business Analysis Division

NBG’s new go4more reward program has been expanded to offer its retail customers the opportunity to redeem their bonus points on a selection of the Bank’s bancassurance products.

The process is simple and fast for the customer, both with regard to collecting bonus points when purchasing and renewing bancassurance products as well as when redeeming the points so as to pay for all or part of insurance premiums.

Points can be redeemed only for initial purchase of the following products:
- "Preventive Healthcare for all"
- "Hospital Care"
- "Vehicle Insurance"

By making use of NBG’s program go4more for bancassurance products, the cost for the customer of taking out an insurance product is significantly reduced.

The redemption of points can be done at all NBG Branches, via the support application for bancassurance products, while the customer buys the said products, without further procedures.

This new option enriches the available ways in which the customer can redeem the points he has collected from his total transactions, and helps him meet real everyday insurance needs.
In February 2015, NBG launched and offered to its retail customers its new, fully upgraded i-bank Mobile Banking app for mobile devices using the Android operating system. Continuing our drive to innovate in the sphere of Mobile Banking (remember: NBG was the first bank to launch an i-phone app in Greece in 2009), in May 2015 we also launched a new mobile app for mobile devices using the iOS operating system.

These apps for both operating systems have an attractive and friendly User Interface, support new functions, with a wide range of transactions covering more than 95% of the transaction volume of the Bank’s electronic delivery channels.

During the first month of the launch of the new app, downloads reached more than 33,000 on smartphones and tablets using Android. The highly positive response of our customers to the innovation, speed and modern interface that the new i-bank Mobile Banking provides, is reflected by the three awards that we won at the annual Apps Awards 2015, Mobile Excellence Awards 2015.

The key competitive advantage of the new app is the fact that it enables users to draw on their already acquired experience of such platforms, through its highly secure and easy-to-use interface, while also offering a wide range of transactions (figure 2).

Users can carry out transactions with a minimum of fuss and without special guidance. The app uses the main principles of the Android and iOS operating platforms, thus making it intuitive for most smartphone and tablet users - all in all, a really positive experience.

Key advantages of the new app:
- **Upgraded functionality and harmonization with the transactions and options available in i-bank Internet Banking, including:**
  - Fund transfers to domestic and international banks
  - Change of PIN
  - Option to assign "friendly names" to accounts (figure 3)
  - Display and use saved templates from the i-bank Internet Banking application
  - Access to details of time deposit accounts and loans (balance, activity, installment schedule etc.)
  - Share trading services and information on the client’s portfolio and transaction status
  - Activity information and data of Debit MasterCard
  - User Journal
  - Location of the nearest NBG Branch or ATM (figure 6).
A wide range of available transactions: Cards (payment of credit cards issued by NBG or other banks, load/unload/activity of your Virtual Prepaid Card), payment of public utility bills/dues, energy, water supply, telephone networks, insurance companies, contributions to pension funds and other.

Finally, to ensure maximum transaction security, when the customer wants to perform money transactions, the device has to be matched with the user by registering the device at the time the app is installed on it.

If you have not yet download our new i-bank Mobile Banking app, it’s time to do it now!

If you own a device using the iPhoneTM or iPod touch® operating systems, please scan the QR code below and select "Get/Install" to automatically download the app from App Store.

If you own a device using the Android operating system, please scan the QR code below and select "Install" to automatically download the app from Google Play Store.

Our Bank is a leader in e-banking applications, continuously upgrading its electronic banking services and thereby providing customers with state-of-the-art solutions for quick and efficient customer service.
This Regulation was issued on 14.5.2015 setting out the general framework of rules that govern the granting of a Mobile Phone Device/Connection, Data Card, Laptop and Tablet.

Subject to the said Regulation, NBG grants such devices to senior executives and other members of staff depending on their specific tasks with a view to meeting the needs for continuous, effective and immediate communication with the Management, among themselves and the units they work for and supervise.

The Regulation for Granting of Electronic Means of Communication and Storage:

- sets out a single methodology for the supply and use of Electronic Communication and Storage Media to staff as well as the central management of these devices and connections
- ensures the rational use and granting of these devices and connections
- achieves streamlining of expenses regarding granting of electronic media

To best implement the Regulation, specific divisions of the Bank (as per the responsibilities assigned them under their charters) are responsible for the following:

- **Group HR Strategy Division**
  Monitoring the granting of electronic media and submitting proposals, whenever necessary, in collaboration with the Procurement Division regarding the job positions/roles that warrant the granting of electronic communication media, and the respective ceilings on expenses.

- **NBG Group Human Resources Division**
  Provision of data vis-à-vis those officers whose job position falls within the scope of the said Regulation as well as possible changes/ transfers/ retirements, and ensuring the payment of expenses via their accounts in the event of overreaching of their limits

- **Group IT Operations and Infrastructure Division**
  Setting the technical specifications and the evaluation criteria for the Electronic Storage Devices.

- **Procurement Division**
  Completion of the procurement process regarding the appropriate communication and storage media in line with the technical specifications and respective evaluation criteria that have been set.

Submitting reports, on a 3-month basis, on the users of the electronic media, and the six-monthly limits on related expenses and any overreach of the company's mobile phone and/or data card connections.
The Business Continuity Plan (BCP) was designed and developed in line with the requirements of Law 3606/17.08.2007 on Markets in Financial Instruments (MiFID), the relevant provisions of the Central Bank of Greece and with a view to ensuring NBG's business continuity under all circumstances.

The BCP was implemented in 2010 pursuant to international standards and aims at the organized and immediate addressing and management of all sudden and unexpected changes in operating conditions at the Bank's Units that could lead to crisis.

The Head of Business Processes Division has been assigned the role of General Coordinator and the task of supervising and implementing the BCP in the Bank’s units and selected subsidiaries. This project is supported by Central Planning and Recovery Teams comprised of executives from selected Units.

In addition, a permanent "BCP Team" was set up in the Business Processes Division in 2010. The said team has developed the Central Plan as well as individual plans for 21 Units and 4 subsidiaries on the basis of the criticality of their operations.

Moreover, the team coordinates the annual controls with a view to ongoing verification that the Plan responds to the NBG Group's size and complexity.

Recently, analysis of business impacts enabled the update of critical business continuity operations, systems, and other infrastructure and resources required.

The analysis identified and recorded the following:

- the time limits for recovery and "acceptable" interruption of crucial operations
- the cross-impacts between Central Services and the Subsidiaries
- the prioritization of critical operations and their back-up systems.

We note that all competent Officers have successfully completed the relevant CBCI training program, and that they have the appropriate competences and the necessary professional training.

Following completion of the said actions, NBG is ranked on the global map of companies with a demonstrable Business Continuity capability.

Immediate targets:

- Update of the relevant Policy that came into force in 2006
- Update of the Central BCP and the Crisis Management Plan
- Additional information and awareness actions to enhance vigilance of staff

Last, to ensure business continuity and thus the protection of the interests of customers, shareholders and employees, as well as the good name of the Bank, its brand and activities that generate value, it is essential that the staff as a whole is actively involved in, and aware of, business continuity issues.
The **Customer Management System (CMS)** is the IT platform underlying the Bank’s customer-focused business operations.

The improvements and alterations to CMS since its launch in 1999 have aimed at supporting the frontline and ancillary procedures performed in the branch network with a view to providing the best possible customer service. In particular, in recent years a broad set of changes in the procedures is related to the Bank's regulatory compliance.

Accordingly, it was deemed expedient to collect, homogenize and update the procedures in a single reference document.

In this light, the "**Manual for CMS Procedures**" was prepared (published with Circular 4/15.1.2015) and is a very useful tool, mainly for the branch network staff but also for the Central Services that use these procedures for business purposes.

Officers from the following Divisions contributed to the preparation of the Manual: **Business Processes, Branch Network Strategy, Business Analysis, Investment Products & Deposits, Group Compliance & Corporate Governance, and Group Compliance Monitoring.**

The main aims of the Manual are:
- Full and detailed presentation of the applicable institutional and operational framework
- Detailed presentation of the relevant operations performed in the branch network and their standardization
- Link-up of the customer procedures to Products and other banking operations

The Project included the following actions:
- Identification, review and comparative analysis of all institutional documents regarding CMS (156 in total)
- Update and merger of related issues
- Cancellation of 37 institutional documents and 6 data lists
- Detailed listing and standardization of procedures in branch network
- Full graphic depiction of the relevant procedures in the Aris Designer business architecture tool.

Of course, the simplification and standardization of procedures performed in the branch network as well as the publication of a well-structured guide helps enhance the performance and efficiency of the staff’s work.

This endeavor will be followed up by further thematic sections, with a view to enhancing the Bank's strategic target of a customer-oriented business model.
The development and certification of the integrated system that includes Information Security Management (ISMS) & IT Services Management (ITSM) in accordance with ISO 27001:2013 & ISO 20000-1:2011 was successfully completed pursuant to the initiative of N. Christodoulou, CIO of NBG Group, with the coordination of the Group IT Governance Division.

ISMS ensures that all necessary measures and actions are taken with a view to achieving a high level of information security and availability, as well as compliance with all applicable legislative and regulatory requirements. The standard condenses best practices in a system that enables the management, monitoring, review and optimization of Information security, while identifying and evaluating risks that may impact the Bank’s smooth operations.

ITSM is oriented to business processes, unlike the traditional approaches that tend to be limited to the technology. It provides a thorough, recognized and tested management system that enables planning, development, management, supervision and review of IT Services in the extensive and complex IT environment of the NBG Group, with its wide range of services and large number of domestic and international customers and suppliers.

Key factors in bringing the project to a successful conclusion were the following:

- The selection, at the outset of the project, of a clear, comprehensible and defined target, i.e. the ISO/IEC 27001:2013 certification and ISO/IEC 20000:2011 re-certification
- Full commitment to the target and continuous support for and review of the project by senior management
- Targeted training of the staff involved in the respective systems
- Weighted management of anticipated resistance to change.

Particularly important is the know-how that NBG has gained in management of issues related to IT Services & IT Security management.

With the implementation and certification of this integrated System NBG has reaffirmed its commitment to the following principles:

- Incorporation and control of implementation of the Bank's security policies in the services offered, and assurance of compliance of the said services with the legislative and regulatory requirements, as determined by the competent supervisory authorities and bodies
- High quality of IT service management, which means:
  - Full attainment of customer service specifications and targets as well as contractual obligations
  - Reliability and availability of the services offered
  - Swift response to customer requests within agreed deadlines
- Design, implementation, monitoring, review, maintenance and continuous improvement of the system, thus ensuring the enhancement and effectiveness of management of the services and maximization of customer satisfaction, by means of internal controls, periodic reviews of services, measuring of customer satisfaction, and periodic controls by third parties.
**NBG announces the launch of webinars**

As part of its drive to ensure that it uses the latest learning techniques, NBG organized for the **first time** a series of live webinars. This innovation was arranged and supervised by the Communications Technical Support team of the **Group IT Systems Development & Operations Support Division**.

The advantage of this particular training method is the fact that participants can “attend” the webinars from their workstations, while the trainer presents the material from a specially designed “classroom” in the **Group HR Development Division**.

The whole process left participants with very positive impressions. Here are some of their comments:

- "It was a unique experience for me."
- "Great: it felt almost as if we were sitting next to each other – a truly pioneering program"
- "Time was used effectively. We didn’t need to do any travel to participate”
- "It was a great experience, and I had the chance to participate for the first time in a seminar carried out in a hi-tech way"
- "Impressive and effective”

The benefits of this method are obvious, i.e. saving time and minimizing costs. To date, 7 webinars with 81 participants (Regional Managers and Heads of Branch Networks) have been conducted.

**Go Digital**

Following a suggestion by the e-Business & Alternative Channels Division, NBG developed and launched at the beginning of the year a new webinar titled "Go Digital".

The seminar aims at developing the digital skills of the participants, so that they can more effectively respond to the demands of the modern digital world. With a view to enhancing the training process and fostering a pleasant learning experience, NBG incorporated modern presentation and motivation techniques, such as:

- Practical exercises
- Interactive tools
- Collection of points for every action performed
- Gaining ascending levels and awards
- Recognition of the learning effort

All the above techniques were applied **for the first time** in a webinar. In light of the extremely positive feedback given by the participants, we are considering adopting this method for future e-learning courses.

**E-learning Subdivision staff who assist with the webinars. From left to right:**

N. Kyriazis, K. Tsioderis and N. Papadopoulos.
NBG, as official sponsor of the Hellenic Athletics Federation (SEGAS), supported the 4th Athens Half Marathon held on 3 May 2015 in which thousands of runners participated. NBG was also the official sponsor of the 5k race, thereby supporting one of the most important events of the Federation, and a herald of the Athens Authentic Marathon.

Within the framework of the accompanying events, the Bank had its own stand at the Half Marathon Expo - Sponsors Expo, located in the Zappeion Building. Many runners with their families and friends, young kids and supporters of the Athens Half Marathon visited NBG’s stand, took photos for their social networks with our “i-run” team mascot, and had the opportunity to win souvenirs of the event by taking part in the “i-stretch” game.

NBG will continue to support the actions and the work of SEGAS, recognizing the importance of sports and the principle of fair play as key pillars of positive culture in general.

Looking forward to seeing you next November in the Athens Authentic Marathon!

i-run.
A single team,
Setting the pace!

NBG, which boasts the longest track record in the Greek banking arena, inspired all the runners with the principles of fair play, endurance and dedication in achieving their personal goals in a race which is a great celebration for the city of Athens.

More than 300 NBG employees, their friends and relatives, participated in the 3k, 5k and 21k races, and ran through the center of Athens sporting the colors of the "i-run" team, sending out a positive message that shows the importance of physical exercise and fitness for our health.
For the third consecutive year, this Easter, NBG working alongside SKAI, successfully completed a series of events aiming at the collection of Easter gifts for children of deprived families living in Athens municipalities as well as children in care homes supported by “The Smile of the Child”, “The Arc of the World” and the “Together for Children” charities.

What is particularly notable, however, about this social action is the voluntary participation of NBG’s staff who took part in all events, giving tangible proof of their concern, awareness and compassion for the less fortunate members of our society.

At the 12 events held, people's response to our call was beyond our expectations, as no less than 2,100 boxes containing clothes, shoes, toys and Easter candles were collected.

People of all ages, as well as various businesses, responded to our campaign and showed their care and support and awareness for these children.

The success of the “Together for Children” action, an initiative that appears to be evolving into an institution, is based on the touching and ever increasing response of everyone involved, as well as the strong level of commitment and awareness shown by the Bank’s people, thereby encouraging us to continue spreading of smiles on thousands of children's faces.

NBG’s contribution to society at large over the years has been largely built on the work of its staff, whose decisive and multifaceted participation in such actions have forged NBG into one of the most socially responsible financial institutions in Greece.
Each year, the NBG Historical Archive (NBG/HA) participates in International Museum Day, a particularly important event that enables us to enhance public awareness of the rare and rich collection that the NBG/HA holds. The NBG/HA is responsible for safekeeping, managing and showcasing cultural goods, and at the same time preserves and promotes our cultural heritage and the means whereby we can reconstruct and understand the past.

For 2015, the International Council of Museums-ICOM chose the theme of "Museums for a Sustainable Society". Museums are an important means for enhancing public awareness and can propose and highlight ways in which we as a society can be less consumerist, and more aware and open to cooperation.

This year, for the first time in the eight years that the NBG/HA participates in the International Museum Day celebrations, we decided to split the events into two phases:

A. On Saturday 9 May, in collaboration with artists and the Athens Engraving Art Center Pandolfini-Siaterli, the NBG/HA opened four exhibitions that lasted until 4 June. These exhibitions were:

Exhibition of various items from the Aspiotis-ELKA collection
NBG/HA presented some of the unique items of the Aspiotis-ELKA collection.

A group exhibition by 11 contemporary artists
Artworks and installations inspired by the Aspiotis-ELKA collection included exhibits by: Elena Akyla, Paky Vlassopoulou, Alexia Karavela, Leto Kattou, Chrysanthi Koumianaki, Irene Bahlitzanaki, Kosmas Nikolau, Vasilis Papageorgiou, Costas Roussakis, Christina Sgouromiti, and Alexandra Tsitsinda.

Two exhibitions organized by the Athens Engraving Art Center:

- “Engraving Vocabularies”
  This was a series of works by established artists (Alecos Fasianos, Panagiotis Tetsis, Vaso Katraki and others). The exhibition was organized in conjunction with the Athens Engraving Art Center. The works were selected in line with the engraving techniques the artist employed for the creation of his or her works.

- “From the Archive”
  This exhibition included artworks by women engravers: Anastasia Konstantakou, Dimitra Siaterli, Magda Tammam, and Florance Christakis. These four artists created works that were inspired by various exhibits in the NBG/HA collection, commenting on today’s social conditions.
B. NBG/HA celebrates International Museum Day

On the occasion of this year’s European Night of Museums – International Museum Day, NBG/HA participated once again this year, hosting a number of events that were held on Saturday 23 May in the Diomidis Building, from 6 pm through to midnight. These events were organized in cooperation with KETHEA-NOSTOS-EXANTAS Therapy Center for Dependent Individuals. Through their work and activities these organizations seek to raise awareness among various groups of our community.

All the events had a common aim: to motivate, inform and enhance awareness among various social groups related to the activities of each these bodies (i.e. the Bank together with researchers and schools that participate in learning programs run by the Archive, as well as students doing their practical study work at the Archive, and young people and their families that are participating in KETHEA programs). Besides the exhibitions already described above, the events included art installations, guided tours, art workshops, theater and musical performances.

Through the contact and dialogue fostered with the different social groups, the local community, and the city, the NBG/HA becomes a focal point for artistic and social creativity, revealing ways in which art can be linked to social concerns and problems.
Hellenic Logistics (PAEGAE) S.A. Wins “Top Performer” Award at Transport & Logistics Awards 2015

NBG Group subsidiary Hellenic Logistics (PAEGAE) S.A. won the “Top Performer” award at the Transport & Logistics Awards 2015, which took place this year for the second time. Hellenic Logistics gained the distinction from the award committee, which was comprised of figures from the academic community as well as the Logistics sector, under the 3rd Party Logistics services category, Best Collaboration, attaining top performance for its pioneering storage and management system for loan files.

The system is used for storing and retrieving the physical records of the Bank’s housing loans, with specially designed shelving and semiautomatic collection mechanisms. Launched in January 2014, the system joins the storage and computing equipment in a pioneering application, using RF technology at every stage of its operation, from receiving to sending, thereby ensuring zero error, maximum precision in storage, and rapid turnaround in performing file retrieval compared with all other systems.

The Transport & Logistics Awards were launched in 2014 with a view to highlighting and awarding good practices, new initiatives and pioneering projects in the sphere of supply chain operations, transport and removals. The Awards are aimed both at business users of supply chain services (industry, organized retailers and wholesalers, etc.) and 3rd party logistics providers, freight transport providers, passenger transport providers, and logistics equipment and systems providers.

The Awards were organized by the Supply Chain Institute jointly with Boussias Communications. The Award ceremony took place on Monday 25 May at the Balux Prive, Glyfada, and was attended by 300 representatives of the firms participating in the competition and other players in the wider logistics market.

NBG Securities

Hellenic Logistics (PAEGAE) S.A. Wins “Top Performer” Award at Transport & Logistics Awards 2015

NBG Securities succeeded in winning another international distinction – as the best securities and derivatives brokerage in Greece – according to industry journal Capital Finance International (cfi.co). The Awards Program that framed the particular distinction aims at front-staging companies from all over the world that play a role in bringing economies together, apply best practices, and can serve as a source of inspiration for all.

The distinction amounts to international recognition of the endeavors of NBG Securities, which focus on providing investment services adjusted to the needs of all its clientele.

The specialist personnel at NBG Securities, coupled with the strong capital base of the firm, a wide range of products and services, cutting-edge IT systems and the NBG branch network in Greece and abroad, are a benchmark for the provision of integrated and state-of-the-art investment services in the country.
What is the meaning of success for HR departments? Being awarded from one of the most important institutions in the world; being chosen one of the best companies to work for; being represented at C-level?

All of these answers are really prestigious and shows the value that the company gives to its employees from different angles. It is important to note that great successes can only be made through achieving outstanding projects, sustaining them and making improvements according to the results. All of these steps must be taken considering the goals of the company and the expectations of employees, in cooperation with concerned departments.

Career Architecture was launched in 2012 following such steps and still continues to serve employees in this structure. With Career Architecture, Finansbank is awarded with **ATD Excellence in Practice Award** (The Association for Talent Development, the world’s largest association dedicated to those who develop talent in organizations under the category of “Organizational Learning and Development” and a citation under the category of “Career Development”. This year Finansbank is the only company who wins this award from Turkey.

**What is Career Architecture?**
"Career Architecture" designed according to the philosophy suggesting that every employee can create his/her career steps on his/her own; is a process through which an employee can observe career paths transparently, shape his/her own career and invest in himself/herself.

Considering that more than 71% of the employees consist of Gen-Y; the youth surveys analyzed every year show that Gen-Y attaches particular importance to learning-development and career. And the Career Architecture process, designed within this scope, supports career expectations of Gen-Y and on the other hand, contributes to strategic benefit of Finansbank. In this way, the career architecture process meets expectations of the organization and employees at the same time. Employees embrace the projects that fulfil their expectations and this has a great word-of-mouth effect.

As a result of Gen-Y’s expectations on learning-development and career, Finansbank was announced as university students’ favorite company in finance sector in 2015, ranking 11th among all companies in Turkey. Also, Finans Up (Finansbank’s career club that aims to develop future executives and makes them feel part of this “alumni network” throughout their career) was announced as “the well-known company event at universities in Turkey” according to the results of “Best Employers of the Year” survey made among university students by Realta Consultancy in 2014 and also in 2015.

These results are the success of all employees who put Career Architecture in practice, who embrace it and shape their career through it. We would like to thank our employees for bringing these successes to Finansbank!
The close association of urban planning with the notion of utopia has been pointed out and analyzed by scholars in the field. This study carries out a more systematic and multi-angled investigation of this relationship so as to identify the shared characteristics of utopianism and urban planning through time.

The main part of the study is divided into four parts. The first is devoted to a general overview of the utopian concept. The author examines the templates of the ideal society, as these have been formulated by various thinkers of various periods, whether in the form of imaginary tales or as specific proposed programs for reforms, so as to trace their common ideological motifs. Against these utopian templates, usually marked by a kind of abstract rationalism and termed by some commentators as “unsentimental”, are juxtaposed as “sentimental” versions of social utopianism a kind of faith in justice for the downtrodden of the world, for the coming of a just and free society, propounded by diverse religious sects and popular uprisings. Kontaratos also looks at the various trends in political philosophy and literature that have explored positively or negatively the notion of utopia.

In the second part of the book, Kontaratos examines the pro-urban and anti-urban proclivities that accompanied the development of cities and city-planning concepts, as these have appeared both in texts by theorists of utopia and in the spatial planning of communities that were purposely founded and developed along deliberately utopian lines. The next two parts of the study explore and trace the utopian ethos in urban-planning theory and practice, as formulated in treatises, declarations, plans for ideal cities, and preplanned residential complexes.

To place these documents within their cultural context, the study also provides a historical overview, thorough in its treatment, which further touches on works that are more generally related to the specific subject. Thus, the two parts can be read as a kind of utopian history of urban planning. Accordingly, part three examines the city-planning proposals and practical applications of Antiquity, the Middle Ages, “exotic” civilizations, and the early modern era up to the Industrial Revolution, while part four focuses on the utopian obsession of modern city planning and the criticism that has been levelled at it by less conformist modernist thinkers as well as by postmodernist thinkers.
The Foreigner. Two essays on exile
by Richard Sennett
Translated into Greek by Panagiotis Soultanis
Edited by Yorgos Diamandis
Athens, MIET, 2015
145 pp. with 2 b/w illustrations

Nikos Dragoumis, painter, 1874-1933
Texts by Markos F. Dragoumis, Philippos S. Dragoumis, Nikos P. Paisios
Athens, MIET, 2015
221 pp. with 220 color and 42 b/w illustrations

Kosmas Xenakis, 1925-1984
Texts by D. Kapsalis, D. Kokkinidis, S. Kontaratos, S. Moschonas, K. Xenakis, A. Xydis
Edited by G. Hadjimichalis, D. Kapsalis
Research & documentation of works: S. Moschonas
Athens, MIET, 2015
383 pp. with 413 color and 72 b/w illustrations

Sensibility and history. History and psychology.
by Lucien Febvre
Translated into Greek by Maria Stefanopoulou
Postscript by Rika Benveniste
Demosthenes Kokkinidis studied in the Athens School of Fine Arts from 1952 to 1957. He then spent two months on Mount Athos (1958), where he studied Byzantine illuminated manuscripts in the monasteries’ collections. Thereafter he gained a two-year scholarship from the Italian government (1958).

From 1959 to 1961 he was head of the art department of the newly founded National Organization for Greek Handicrafts. During the 1960s, alongside his painting activity, he also worked on design in a professional capacity, designing objects for the local and international market. He has held 23 solo exhibitions, 14 of which in Athens.