



# GENERAL

## GRI Content Index

GRI STANDARD	DISCLOSURE	DISCLOSURE TITLE	PAGE NUMBER(S) AND/OR URL(S)
ORGANIZATIONAL PROFILE			
GRI 102: GENERAL DISCLOSURES 2016	GRI 102-1	Name of the organization	Please refer to page 79, Note 1 of the 2017 Annual Report  How do we create value: Our products, services and business model, Page 16
	GRI 102-2	Activities, brands, products, and services	How do we create value: Our products, services and business model, Page 16 <a href="https://www.hellenicbank.com/portalserver/hb-en-portal/en/about-us">https://www.hellenicbank.com/portalserver/hb-en-portal/en/about-us</a> <a href="https://www.hellenicbank.com/portalserver/hb-en-portal/en/personal-banking/insure">https://www.hellenicbank.com/portalserver/hb-en-portal/en/personal-banking/insure</a> <a href="https://www.hellenicbank.com/portalserver/hb-en-portal/en/business-banking/insure">https://www.hellenicbank.com/portalserver/hb-en-portal/en/business-banking/insure</a>
	GRI 102-3	Location of headquarters	Please refer to page 188 of the 2017 Annual Report
	GRI 102-4	Location of operations	Please refer to page 28 of the 2017 Annual Report
	GRI 102-5	Ownership and legal form	How do we create value: Our products, services and business model, Page 16  Group Audited Financial Results for the year ended 31 December 2017 Presentation, Slide 48
	GRI 102-6	Markets served	How do we create value: Our products, services and business model, Page 16  Annual Report 2017, Page 12  Group Audited Financial Results for the year ended 31 December 2017 Presentation, Slide 24
	GRI 102-7	Scale of the organization	How do we create value: Our products, services and business model, Page 16  Hellenic Bank Group Annual Financial Report 2017 for detailed financial information
	GRI 102-8	Information on employees and other workers	Employee Management and Engagement, Pages 27-31 Labour Management/Labour Rights, Pages 32-33
	GRI 102-9	Supply chain	Our products, services and business model, Page 16 Economic Performance and Financial Resilience, Pages 45-46  Annual Report 2017, Page 38

GRI 102-10	Significant changes to the organization and its supply chain	Governance and Risk Culture, Pages 50-53
GRI 102-11	Precautionary Principle or approach	Environmental/Social criteria into Investment, Pages 42-43
GRI 102-12	External initiatives	Internal Environmental Management/Impacts, Pages 37-41 Customer satisfaction, Pages 47-49
GRI 102-13	Membership of associations	CARO (Cyprus Advertising Regulation Organization), CAA (Cyprus Advertisers' Association), Cyprus Employers and Industrialists Federation (OEB), Cyprus Chamber of Commerce and Industry (KEBE), Cyprus Association of Public Listed Companies, CSR Cyprus, Association of Cyprus Banks
<b>STRATEGY</b>		
GRI 102-14	Statement from senior decision-maker	CEO Message, Pages 6-7
GRI 102-15	Key impacts, risks, and opportunities	Governance and Risk Culture, Risk Management, Pages 50-53 Please refer to Hellenic Bank Group Annual Financial Report 2017, Management report, Pages 28-33
<b>ETHICS AND INTEGRITY</b>		
GRI 102-16	Values, principles, standards, and norms of behavior	<a href="https://www.hellenicbank.com/portalserver/hb-portal/en/about-us/who-we-are/overview/vision--values">https://www.hellenicbank.com/portalserver/hb-portal/en/about-us/who-we-are/overview/vision--values</a> <a href="https://www.hellenicbank.com/portalserver/hb-portal/en/about-us/who-we-are/overview/vision--values/principles-and-codes-of-ethics">https://www.hellenicbank.com/portalserver/hb-portal/en/about-us/who-we-are/overview/vision--values/principles-and-codes-of-ethics</a> Annual Report 2017, Page 38 Vision and Mission of Hellenic Bank, Values, Page 14
GRI 102-17	Mechanisms for advice and concerns about ethics	Governance and Risk Culture, Pages 50-53 Compliance and anti-corruption, Page 54
<b>GOVERNANCE</b>		
GRI 102-18	Governance structure	Governance and Risk Culture, Pages 50-53
GRI 102-19	Delegating authority	Governance and Risk Culture, Pages 50-53

GRI 102-20	Executive-level responsibility for economic, environmental, and social topics	Governance and Risk Culture, CSR Governance, Page 52
GRI 102-21	Consulting stakeholders on economic, environmental, and social topics	Governance and Risk Culture, CSR Governance, Page 52 Communicating and understanding our stakeholders, Page 22-24
GRI 102-22	Composition of the highest governance body and its committees	<a href="https://www.hellenicbank.com/portalserver/hb-en-portal/en/about-us/investor-relations/management-team/corporate-governance">https://www.hellenicbank.com/portalserver/hb-en-portal/en/about-us/investor-relations/management-team/corporate-governance</a> Governance and Risk Culture, CSR Governance, Page 50-53
GRI 102-23	Chair of the highest governance body	Governance and Risk Culture, Pages 50-53
GRI 102-24	Nominating and selecting the highest governance body	2017 Annual Report, Page 38 Governance and Risk Culture, Pages 50-53
GRI 102-26	Role of highest governance body in setting purpose, values, and strategy	Economic Performance & Financial Resilience, Pages 45-46 2017 Annual Report, Page 36
GRI 102-30	Effectiveness of risk management processes	Governance and Risk Culture, Pages 50-53
GRI 102-29	Identifying and managing economic, environmental, and social impacts	Economic Performance & Financial Resilience, Pages 45-46
GRI 102-31	Review of economic, environmental, and social topics	Governance and Risk Culture, Risk Management, Page 53
GRI 102-32	Highest governance body's role in sustainability reporting	Governance and Risk Culture, CSR Governance, Page 52
GRI 102-35	Remuneration policies	Governance and Risk Culture, Pages 50-53 2017 Annual Report, Page 40
<b>STAKEHOLDER ENGAGEMENT</b>		
GRI 102-40	List of stakeholder groups	Communicating and understanding our Stakeholders, Pages 22-24
GRI 102-41	Collective bargaining agreements	Employee Management and Engagement, Pages 27-31 Labour Management/Labour Rights, Pages 32-35

GRI 102-42	Identifying and selecting stakeholders	Materiality Process and Results, Pages 19-21 Communicating and understanding our Stakeholders, Pages 22-24
GRI 102-43	Approach to stakeholder engagement	Communicating and understanding our Stakeholders, Pages 22-24
GRI 102-44	Key topics and concerns raised	Materiality Process and Results, Pages 19-21
<b>REPORTING PRACTICE</b>		
GRI 102-45	Entities included in the consolidated financial statements	Hellenic Bank Group Annual Financial Report 2017, note 21 and 22 How do we create value, Page 16
GRI 102-46	Defining report content and topic Boundaries	Materiality Process and Results, Pages 19-21
GRI 102-47	List of material topics	Materiality Process and Results, Pages 19-21
GRI 102-48	Restatements of information	This is our first Report
GRI 102-49	Changes in reporting	This is our first Report
GRI 102-50	Reporting period	2017
GRI 102-51	Date of most recent report	This is our first Report
GRI 102-52	Reporting cycle	Annual
GRI 102-53	Contact point for questions regarding the report	<a href="mailto:csr@hellenicbank.com">csr@hellenicbank.com</a>
GRI 102-54	Claims of reporting in accordance with the GRI Standards	About this report, Page 5
GRI 102-55	GRI content index	The GRI Content Index is a separate document and is available on our website
GRI 102-56	External assurance	No

## MATERIAL TOPIC: GOVERNANCE AND RISK CULTURE

GRI 103:  
MANAGEMENT  
APPROACH 2016

GRI 103-1	Explanation of the material topic and its Boundary	Boundary: Internal Governance and Risk Culture, Pages 50-53
GRI 103-2	The management approach and its components	Governance and Risk Culture, Pages 50-53
GRI 103-3	Evaluation of the management approach	Governance and Risk Culture, Pages 50-53

GRI 102: GENERAL  
DISCLOSURES 2016

GRI 102-18	Governance structure	Refer to GRI 102: General Disclosures 2016 (in GRI Content Index)
GRI 102-19	Delegating authority	Refer to GRI 102: General Disclosures 2016 (in GRI Content Index)
GRI 102-20	Executive-level responsibility for economic, environmental, and social topics	Refer to GRI 102: General Disclosures 2016 (in GRI Content Index)
GRI 102-21	Consulting stakeholders on economic, environmental, and social topics	Refer to GRI 102: General Disclosures 2016 (in GRI Content Index)
GRI 102-22	Composition of the highest governance body and its committees	Refer to GRI 102: General Disclosures 2016 (in GRI Content Index)
GRI 102-23	Chair of the highest governance body	Refer to GRI 102: General Disclosures 2016 (in GRI Content Index)
GRI 102-24	Nominating and selecting the highest governance body	Refer to GRI 102: General Disclosures 2016 (in GRI Content Index)
GRI 102-30	Effectiveness of risk management processes	Refer to GRI 102: General Disclosures 2016 (in GRI Content Index)

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## V

## ECONOMIC

GRI STANDARD	DISCLOSURE	DISCLOSURE TITLE	PAGE NUMBER(S) AND/OR URL(S)
<b>MATERIAL TOPIC: ECONOMIC PERFORMANCE &amp; FINANCIAL RESILIENCE</b>			
GRI 103: MANAGEMENT APPROACH 2016	GRI 103-1	Explanation of the material topic and its Boundary	Boundary: Internal, external Economic Performance & Financial Resilience, Pages 45-46
	GRI 103-2	The management approach and its components	Economic Performance & Financial Resilience, Pages 45-46
	GRI 103-3	Evaluation of the management approach	Economic Performance & Financial Resilience, Pages 45-46
GRI 201: ECONOMIC PERFORMANCE 2016	GRI 201-1	Direct economic value generated and distributed	Economic Performance & Financial Resilience, Pages 45-46
	GRI 201-3	Defined benefit plan obligations and other retirement plans	Economic Performance & Financial Resilience, Pages 45-46
GRI 206 ANTI-COMPETITIVE BEHAVIOR 2016	GRI 206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Please refer to note 30 of the 2017 Annual Report (Page 138)
<b>MATERIAL TOPIC: ANTI-CORRUPTION</b>			
GRI 103: MANAGEMENT APPROACH 2016	GRI 103-1	Explanation of the material topic and its Boundary	Boundary: Internal, external Compliance and Anti-Corruption, Page 54
	GRI 103-2	The management approach and its components	Compliance and Anti-Corruption, Page 54
	GRI 103-3	Evaluation of the management approach	Compliance and Anti-Corruption, Page 54
GRI 205 ANTI-CORRUPTION 2016	GRI 205-1	Operations assessed for risks related to corruption	Compliance and Anti-Corruption, Page 54
	GRI 205-3	Confirmed incidents of corruption and actions taken	Compliance and Anti-Corruption, Page 54

# V

## SOCIAL

### GRI STANDARD      DISCLOSURE      DISCLOSURE TITLE      PAGE NUMBER(S) AND/OR URL(S)

#### MATERIAL TOPIC: LABOUR PRACTICES/LABOUR RIGHTS

GRI 103: MANAGEMENT APPROACH 2016	GRI 103-1	Explanation of the material topic and its Boundary	Boundary: Internal Labour Practices/Labour Rights, Pages 32-33
	GRI 103-2	The management approach and its components	Labour Practices/Labour Rights, Pages 32-33
	GRI 103-3	Evaluation of the management approach	Labour Practices/Labour Rights, Pages 32-33
GRI 402: LABOR/MANAGEMENT RELATIONS 2016	GRI 402-1	Minimum notice periods regarding operational changes	Labour Practices/Labour Rights, Pages 32-33
	GRI 403-1	Workers representation in formal joint management-worker health and safety committees	Labour Practices/Labour Rights, Pages 32-33
GRI 401: EMPLOYMENT 2016	GRI 401-1	New employee hires and employee turnover	Employee Management and Engagement, Pages 27-31
	GRI 401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Labour Practices/Labour Rights, Pages 32-33
	GRI 401-3	Parental leave	Labour Practices/Labour Rights, Pages 32-33
GRI 412: HUMAN RIGHTS ASSESSMENT 2016	GRI 412-1	Operations that have been subject to human rights reviews or impact assessments	Labour Practices/Labour Rights, Page 33 Environmental/Social criteria into Investment, Pages 42-43

#### MATERIAL TOPIC: TRAINING AND EDUCATION

GRI 103: MANAGEMENT APPROACH 2016	GRI 103-1	Explanation of the material topic and its Boundary	Boundary: Internal Training and Education, Page 34
	GRI 103-2	The management approach and its components	Training and Education, Page 34

	GRI 103-3	Evaluation of the management approach	Training and Education, Page 34
GRI 404: TRAINING AND EDUCATION 2016	GRI 404-1	Average hours of training per year per employee	Training and Education, Page 34
	GRI 404-2	Programs for upgrading employee skills and transition assistance programs	Training and Education, Page 34
	GRI 404-3	Percentage of employees receiving regular performance and career development reviews	Employee Management and Engagement, Pages 27-31
<b>MATERIAL TOPIC: EMPLOYEE MANAGEMENT AND ENGAGEMENT</b>			
GRI 103: MANAGEMENT APPROACH 2016	GRI 103-1	Explanation of the material topic and its Boundary	Boundary: Internal Employee Management and Engagement, Pages 27-31
	GRI 103-2	The management approach and its components	Employee Management and Engagement, Pages 27-31
	GRI 103-3	Evaluation of the management approach	Employee Management and Engagement, Pages 27-31
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY 2016	GRI 405-1	Diversity of governance bodies and employees	Employee Management and Engagement, Pages 27-31 Labour Practices/Labour Rights, Pages 32-33
	GRI 405-2	Ratio of basic salary and remuneration of women to men	Employee Management and Engagement, Pages 27-31
	GRI 407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Employee Management and Engagement, Pages 27-31 Labour Practices/Labour Rights, Pages 32-33
<b>MATERIAL TOPIC: COMPLIANCE</b>			
GRI 103: MANAGEMENT APPROACH 2016	GRI 103-1	Explanation of the material topic and its Boundary	Boundary: Internal, external Compliance and Anti-Corruption, Compliance, Page 54
	GRI 103-2	The management approach and its components	Compliance and Anti-Corruption, Compliance, Page 54
	GRI 103-3	Evaluation of the management approach	Compliance and Anti-Corruption, Compliance, Page 54
GRI 419: SOCIOECONOMIC COMPLIANCE 2016	GRI 419-1	Non-compliance with laws and regulations in the social and economic area	Please refer to note 30 of the 2017 Annual Report (Page 138)



## MATERIAL TOPIC: CUSTOMER SATISFACTION

## GRI 103: MANAGEMENT APPROACH 2016

GRI 103-1	Explanation of the material topic and its Boundary	Boundary: Internal, external Customer Satisfaction, Pages 47-49
GRI 103-2	The management approach and its components	Customer Satisfaction, Pages 47-49

## GRI 417: MARKETING AND LABELLING 2016

GRI 417-1	Requirements for product and service information and labeling	Consumer Protection and Responsible Marketing, Page 57
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## MATERIAL TOPIC: CONSUMER PROTECTION AND RESPONSIBLE MARKETING

## GRI 103: MANAGEMENT APPROACH 2016

GRI 103-1	Explanation of the material topic and its Boundary	Boundary: Internal, external Consumer Protection and Responsible Marketing, Page 57
GRI 103-2	The management approach and its components	Consumer Protection and Responsible Marketing, Page 57
GRI 103-3	Evaluation of the management approach	Consumer Protection and Responsible Marketing, Page 57

## GRI 206 ANTI-COMPETITIVE BEHAVIOR 2016

GRI 206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Refer to GRI 206-1 in Economic Performance & Financial Resilience (in GRI Content Index)
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## GRI 417: MARKETING AND LABELLING 2016

GRI 417-1	Requirements for product and service information and labeling	Refer to GRI 417-1 in Customer Satisfaction (in GRI Content Index)
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## GRI 419: SOCIOECONOMIC COMPLIANCE 2016

GRI 419-1	Non-compliance with laws and regulations in the social and economic area	Refer to GRI 419-1 in Compliance (in GRI Content Index)
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## MATERIAL TOPIC: CUSTOMER PRIVACY/DATA SECURITY

## GRI 103: MANAGEMENT APPROACH 2016

GRI 103-1	Explanation of the material topic and its Boundary	Boundary: Internal, external Customer Privacy/Data Security, Page 57
GRI 103-2	The management approach and its components	Customer Privacy/Data Security, Page 57
GRI 103-3	Evaluation of the management approach	Customer Privacy/Data Security, Page 57

## GRI 418: CUSTOMER PRIVACY 2016

GRI 418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Customer Privacy/Data Security, Page 57
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MATERIAL TOPIC: COMMUNITY INVESTMENT AND IMPACT ON SOCIETY

GRI 103: MANAGEMENT APPROACH 2016

GRI 103-1	Explanation of the material topic and its Boundary	Boundary: external, Community Investment and Impact on Society, Page 58
GRI 103-2	The management approach and its components	Community Investment and Impact on Society, Page 58
GRI 103-3	Evaluation of the management approach	Community Investment and Impact on Society, Page 58

GRI 203: INDIRECT ECONOMIC IMPACTS 2016

GRI 203-1	Infrastructure investments and services supported	Refer to GRI 102: General Disclosures 2016 (in GRI Content Index)
GRI 203-2	Significant indirect economic impacts	Refer to GRI 102: General Disclosures 2016 (in GRI Content Index)





# ENVIRONMENT

GRI STANDARD	DISCLOSURE	DISCLOSURE TITLE	PAGE NUMBER(S) AND/OR URL(S)
MATERIAL TOPIC: INTERNAL ENVIRONMENTAL MANAGEMENT/IMPACTS			
GRI 103: MANAGEMENT APPROACH 2016	GRI 103-1	Explanation of the material topic and its Boundary	Boundary: Internal, external Internal Environmental Management/Impacts, Pages 37-41
	GRI 103-2	The management approach and its components	Internal Environmental Management/Impacts, Pages 37-41
	GRI 103-3	Evaluation of the management approach	Internal Environmental Management/Impacts, Pages 37-41
GRI 302: ENERGY 2016	GRI 302-1	Energy consumption within the organization	Internal Environmental Management/Impacts, Energy Management, Page 37-41
	GRI 302-3	Energy intensity	Internal Environmental Management/Impacts, Energy Management, Page 37-41
	GRI 302-4	Reduction of energy consumption	Internal Environmental Management/Impacts, Energy Management, Page 37-41
GRI 305: EMISSIONS 2016	GRI 305-2	Energy indirect (Scope 2) GHG emissions	Internal Environmental Management/Impacts, Energy Management, Page 37-41
MATERIAL TOPIC: ENVIRONMENTAL/SOCIAL CRITERIA INTO INVESTMENT			
GRI 103: MANAGEMENT APPROACH 2016	GRI 103-1	Explanation of the material topic and its Boundary	Boundary: Internal, external Environmental/Social criteria into Investment, Pages 42-43
	GRI 103-2	The management approach and its components	Environmental/Social criteria into Investment, Pages 42-43 Internal Environmental Management/Impacts, Pages 37-41
	GRI 103-3	Evaluation of the management approach	Environmental/Social criteria into Investment, Pages 42-43 Internal Environmental Management/Impacts, Pages 37-41
G4 SECTOR DISCLOSURES, FS7 FINANCIAL SERVICES		Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Internal Environmental Management/Impacts, Pages 37-41

GRI 412: HUMAN RIGHTS ASSESSMENT 2016

FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Internal Environmental Management/Impacts, Pages 37-41
GRI 412-1	Operations that have been subject to human rights reviews or impact assessments	Labour Practices/Labour Rights, Pages 33 Environmental/Social criteria into Investment, Pages 42-43
GRI 412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Environmental/Social criteria into investments, Pages 42-43

