

**Article 4: Transparency of adverse sustainability impacts at entity level**

**Financial adviser**

**No consideration of adverse impacts of insurance advice on sustainability factors**

NBG, in its capacity as an insurance intermediary under Law 4583/2018 providing insurance advice for the distribution of IBIPs (insurance-based investment products) and therefore in its capacity as financial adviser under Regulation (EU) 2019/2088 - SFDR, does not currently take into account any adverse impacts of insurance advice on sustainability factors, due to lack of availability of information and data.

With sustainable development at the heart of its strategy and value system, NBG is constantly expanding the integration of sustainability factors into every aspect of its business model. Closely following developments, the Bank reviews its current policies and procedures in order to respond in the best possible way to the constantly evolving regulatory requirements, market developments, and needs of its customers and stakeholders. When adequate and comprehensive information becomes available, the Bank will reassess its consideration of the principal adverse impacts on the insurance advice it provides. Thereafter, if necessary, the Bank will update the above framework, adapting appropriately the practices/policies applied in the credit process, gradually including in the field of insurance advice.

For the "Statement on principal adverse impacts of investment decisions on sustainability factors" of Ethniki Insurance visit: <https://www.ethnikiasfalistiki.gr/esg> and <https://assets.ctfassets.net/q8hnmvb13i8z/3PygDYduE9SE83WgamO7Ki/e0ccb1459a19abc26c2435b26862da3e/dilosi-sxetika-me-dismeneis-epiptoseis-ton-ependytikon-apofaseon-stous-paragontes-aeiforias-2024.pdf>