



FINANCIAL RESULTS 2020

Annual Financial Statements

from **1.1.2020** to **31.12.2020**

according to the International Financial Reporting Standards (IFRs)

EPWCF is:

- an effective and of vital significance Body of the **constructions sector**
- a dynamic vehicle for the development of the **Greek Economy**

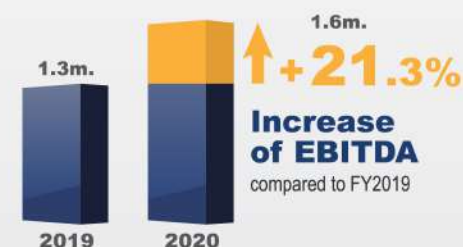
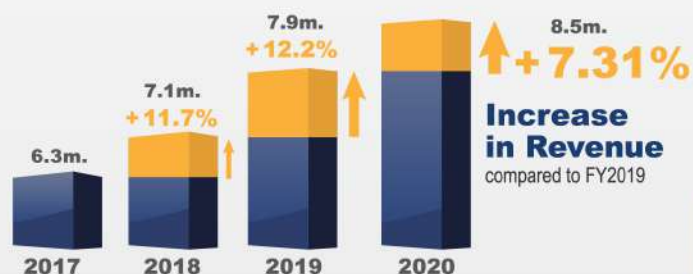
ISSUE of new performance guarantee letters

Increase by **3%**

Strengthening of the Balance Sheet

with new capital as well as against future risks, by making the required provisions

Expense containment on the same level on a comparable basis



Measures for the support of debtors - members from Covid-19

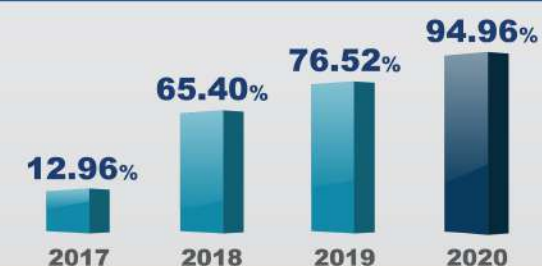
- **Decrease** of commissions' amount for performance guarantee letters by **30%** (for the 3 months 1/7/2020 – 30/9/2020)
- **Expansion** of specialized contributive benefits

EQUITY



Equity increased by 16.9%

DIGITAL ISSUE OF GUARANTEES



94.96% of guarantee letters has been issued via the digital applications