

Bank Name	Eurobank Ergasias Services and Holdings S.A.
LEI Code	JEUVK5RWVJEN8W0C9M24
Country Code	GR



**Key Metrics** 

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,205	5,436	5,069	5,973	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,805	5,118	4,896	5,795	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,205	5,436	5,069	5,973	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	4,805	5,118	4,896	5,795	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	6,221	6,386	6,083	6,999	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,853	6,152	5,933	6,837	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	41,848	39,789	40,479	41,681	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	41,678	39,619	40,394	41,590	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.44%	13.66%	12.52%	14.33%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.53%	12.92%	12.12%	13.93%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.44%	13.66%	12.52%	14.33%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.53%	12.92%	12.12%	13.93%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	14.86%	16.05%	15.03%	16.79%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.04%	15.53%	14.69%	16.44%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	64,051	66,397	66,555	82,116	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.13%	8.19%	7.62%	7.27%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,205	5,436	5,069	5,973	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	4,720	5,044	4,823	5,659	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	64,051	66,397	66,555	82,116	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	63,947	66,362	66,509	82,053	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.13%	8.19%	7.62%	7.27%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.38%	7.60%	7.25%	6.90%	[A.2]/[B.2]	



# EBA 2022 EU-wide Transparency Exercise Capital Eurobank Ergasias Services and Holdings S.A.

		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS	6,221	6,386	6,083	6,999	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,205	5,436	5,069	5,973	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,871	8,871	8,871	8,871	C 0s.00 (r0030,c00s0)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-12,290	-13,374	-13,373	-12,584	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3		171	109	-38	-153	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4		8,502	9,932	9,933	9,933	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5		0	0	0	0	C 0s.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	57	58	55	C 0s.00 (r0230,c00s0)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	13	2	1	5	C 01.00 (r0250,r0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-202	-191	-210	-191	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of appropriated DTI is	-1	0	0	0	(10340,20010) C 01.00 (10370,20010)	CLIX  Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs  (-) IRB shortfall of credit risk adjustments to expected losses	-2	-2	-32	-28	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 150 of CRR
	A.1.11		0	0	-32	0	C 01 00 (+0390 +0010)	
		(-) Defined benefit pension fund assets						Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14		0	-16	-19	-18	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (ii), (iii), 243(1) point (iii), 244(1) point (iii) and 259 of CRR; Articles 36(1) point k) (iii) and 279(3) of CRR; Articles 36(1) point k) (iv) and 153(4) of CRR and Articles 36(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	-16	-19	-18	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.</li> </ul>	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16		-322	-310	-332	-207	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,r0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	-14	-16	0	C 0s.00 (r0510,c0010)	Article 48 of CBR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,r0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), coint (n) and Article 132c(2) CRR
Transitional period	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01 00 (40515 40010)	Article 36(1), point (I) CRR
	A.1.19			0	0			
	-	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0			0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-20	-20	-20	-24	C 01.00 (r0529,c0010)	•
	A.1.21	Transitional adjustments	485	392	246	314	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 05.00 (r0220,c0050)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	485	392	246	314	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1		0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 05.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0700,c0010) + C 05.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,205	5,436	5,069	5,973	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,015	950	1,014	1,026	C 01.00 (r0750,c0010)	Article 71 of CSR
	A.4.1		950	950	950	950	C 0s.00 (r0760,c00s0) + C 0s.00 (r0890,c00s0)	
	A4.2		99	84	87	93	C 61.00 (+9910,c0010) + C 01.00 (+9920,c0010) + C 01.00 (+9930,c0010) + C 01.00 (+9940,c0010) + C 01.00 (+9930,c0010) + C + C 1.00 (+9930,c0010) + C 01.00 (+9930,c0010) (+9930,c0010) + C 01.00 (+9934,c0011) + C 01.00 (+9930,c0010)	
	A.4.3	Tier 2 transitional adjustments	-34	-84	-23	-17	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	41,848	39,789	40,479	41,681	C 02:00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	170	170	85	90	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.44%	13.66%	12.52%	14.33%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.44%	13.66%	12.52%	14.33%	CA3 (3)	
Transidonal period	C.3	TOTAL CAPITAL RATIO (transitional period)	14.86%	16.05%	15.03%	16.79%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,720	5,044	4,823	5,659	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E						A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0),0)) [D.1]/[B-B.1]	_
Fully loaded <sup>1</sup>	-	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.33%	12.73%	11.94%	13.61%		•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	401	318	173	178	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-34	-84	-23	-17	C 05.01 (r0440,c0030)	
	E	Adjustments included in RWAs due to IFRS 9 transitional arrangements	170	170	85	90	C 05.01 (r0440,c0040)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particularity behavior. In this Pillar 3 disclosure



## Overview of Risk exposure amounts

		RW	As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	36,095	33,870	34,400	35,569	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s002) + C 08.01 (r0050, c0280, s001) + C 08.01 (r0060, c0280, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	19,834	20,113	20,040	20,228	C 02.00 (r0050, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	10,065	8,745	9,399	10,289	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	5,644	4,588	4,496	4,574	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	552	423	465	478	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	423	368	365	308	C 77.00 (10090, c0220, 5001) + C 07.00 (10110, c0220, 5001) + C 07.00 (10130, c0220, 5001) + C 08.01 (10040, c026, 5001) + C 08.01 (10050, c026, 5001) + C 08.01 (10060, c0260, 5001) + C 08.01 (10040, c0260, 5001) + C 08.01 (10040, c0260, 5001) + C 08.01 (10040, c0260, 5002) + C 08.01 (10050, c0260, 5002) + C 08.01 (10050, c0260, 5002) + C 08.01 (10060, 50020, 5002) + C 08.01 (10060, 50020, 5002) + C 08.01 (10060, 50020, 50020, 5002) + C 08.01 (10060, 50020, 50020, 5002) + C 08.01 (10060, 50020, 50020, 50020, 5002) + C 08.01 (10060, 50020, 50020, 50020, 5002) + C 08.01 (10060, 50020
Credit valuation adjustment - CVA	111	105	110	91	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,106	1,505	1,593	1,656	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,084	921	990	1,036	C 02.00 (r0520, c0010)
Of which the standardised approach	363	300	273	275	C 02.00 (r0530, c0010)
Of which IMA	721	620	718	761	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0310, c8601)*12.5+C 20.00 (r0310, c950)*12.5+MAV(C 24.00(r0310, c0990),C 24.00(r0310, c3100),C 24.00(r0310, c3110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,030	3,020	3,020	3,020	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,030	3,020	3,020	3,020	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	41,848	39,789	40,479	41,681	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



D&I

Less	(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Company   Comp	Interest income	1,456	1,933	502	1,034
Second segments	Of which debt securities income	111	151	48	115
Of which deposits openines    Fig.   156   15   15   15   15   15   15   1	Of which loans and advances income	1,009	1,336	338	624
Comment subsect anymans    Sill   Comment subsect anymans    Comment subsect and proposition of monance   Comment subsect and proposition   Comment subsect and production   Comment subsect and pro	Interest expenses	457	612	162	334
Comment and the complex (source (source)		78	106	26	55
Section comments recommend recommend (1)   1   0   0   0   0   0   0   0   0   0	(Of which debt securities issued expenses)	58	83	23	49
See Fig. 20   1985	(Expenses on share capital repayable on demand)	0	0	0	0
Gain or C   Joses on Perceyation of Fauncial seads and labellites relating rest   12   13   14   15   15   15   15   15   15   15	Dividend income	1	1	0	0
Same or C) loose on the execution of formacial assets and labellates not in executed in fire value through profit or loss, and of non financial assets and labellates not in executing, net  12  130		253	358	98	207
Game or C  Joseph Inherital acuts and labilities of fair what Prough profit or loss, red   10		61	96	12	-57
Since or C) Issees and make accounting and the Problem of the Pr	Gains or (-) losses on financial assets and liabilities held for trading, net	-17	-36	213	605
Simple of Content Product Of C		10	8	4	4
Subtrage differences (gam or c) loss, net (later dependence)		5	8	10	21
1		7	20	1	0
1,301   1,500   703   1,500   703   1,500   703   1,500   703   1,500   703   1,500   703   1,500	Net other operating income /(expenses)	71	124	24	372
Cost contributions to modellot funds and deposit guarantee schemes)   58		1,391	1,900	703	1,853
Despiration   88   116   32	(Administrative expenses)	506	687	175	352
Depresation   88   116   32	(Cash contributions to resolution funds and deposit quarantee schemes)	58	75	18	37
Modification pairs or (c) towers of (c) reversal of provisions)   18   18   18   0   0		88	116	32	67
Provisions or C) reversal of provisions   16   36   50   50		18	18	0	0
Primer commitments to resolution funds and deposit guarantee schemes)		16	36	50	86
Commitments and guarantiese given   .5		0	0	0	0
Other provisions)  Of Which pending legal issues and tax litigation <sup>1</sup> Of Which pending legal issues and tax litigation <sup>1</sup> Of Which pending legal issues and tax litigation <sup>1</sup> Of Which pending legal issues and tax litigation <sup>1</sup> Of Which pending legal issues and tax litigation <sup>1</sup> Of Which pending legal issues and tax litigation <sup>1</sup> Of Which pending legal issues and tax litigation <sup>1</sup> Of Which pending legal issues and tax litigation <sup>1</sup> Of Which pending legal issues and tax litigation <sup>1</sup> Of Which pending legal issues and tax litigation <sup>1</sup> Of Which issues the fund for general banking risks, nett <sup>2</sup> (Impairment or (a) excessal of impairment or financial assets not measured at fair value through profit or loss)  (Impairment or (c) reversal of impairment or imperiments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (c) reversal of impairment of imperiment or investments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (c) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (c) reversal of impairment of imperiment or investments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (c) loss of investments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (c) loss of investments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (c) loss of investments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (c) loss of investments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (c) loss of impairment of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (c) reversal of impairment of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)  (I		-5	-18	3	5
Of which pending legal issues and tax it ligation 1 0 3 0 0 1 1 0 0 1 1 0 0 1 1 1 0 0 1 1 1 0 0 1 1 1 0 0 1 1 1 0 0 1 1 1 0 0 1 1 1 0 0 1 1 1 0 0 1 1 1 0 0 1 1 1 0 0 1 1 1 1 0 0 1 1 1 1 0 0 1 1 1 1 0 0 1		22	54	47	81
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Inpariment or (-) reversal of impairment or innancial assets not measured at fair value through profit or loss)  414  530  80  (Inpariment or (-) reversal of impairment or innancial assets at fair value through other comprehensive income)  (Inpariment or (-) reversal of impairment or investments in subsidances, joint ventures and associates and on non-financial assets)  15  17  1  1  1  1  1  1  1  1  1  1  1  1  1	Of which pending legal issues and tax litigation <sup>1</sup>	0	3	0	0
(Impairment or (*) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Financial assets at all value through other comprehensive income)  (Financial assets at all value through other comprehensive income)  (Impairment or (*) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (*) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (*) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (*) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (*) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (*) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (*) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (*) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)  (Impairment or (*) reversal of impairment of investments in subsidiaries, joint ventures and associates and a	Of which restructuring <sup>1</sup>	0	-1	0	0
(Financial assets at fair value through other comprehensive income) -1 2 11 (Financial assets at annotised cost) -1 5 529 -70 (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) -1 1 -1 1 -1 1 -1 1 -1 1 -1 1 -1 1 -1	(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>			_	0
(Financial assets at amortised cost)  (Inpatiment or () reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  15  17  1  1  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or () loss of investments in subsidaries, joint ventures and associates  14  26  10  PROFIT OR () LOSS BEFORE TAX FROM CONTINUING OPERATIONS  277  483  355  FROFIT OR () LOSS AFIRE TAX FROM CONTINUING OPERATIONS  269  PROFIT OR () LOSS AFIRE TAX FROM CONTINUING OPERATIONS  0	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	414	530	80	133
(Impairment or (r) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  (of which Goodwill)  Negative goodwill recognised in profit or loss  0  0  0  0  0  0  0  0  0  0  0  0	(Financial assets at fair value through other comprehensive income)	-1	2	11	0
(of which Goodwill)  Negative goodwill recognised in profit or loss  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of linvestments in subsidiaries, joint ventures and associates  14  26  10  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  137  483  355  Profit or (-) loss affer tax From desortinued operations  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Financial assets at amortised cost)	415	529	70	133
Negative goodwill recognised in profit or loss         0         0         0         0           Share of key profit or () loss of investments in subsidiaries, joint ventures and associates         14         26         10           Profit or () loss of from non-current seases and disposal groups described as held for sale not qualifying as discontinued operations         0         0         0           PROFIT OR () LOSS BEFORE TAX FROM CONTINUINUR OPERATIONS         327         483         355           PROFIT OR () LOSS AFTER TAX FROM CONTINUING OPERATIONS         216         327         269           Profit or () loss after tax from discontinued operations         0         0         0         0	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	15	17	1	2
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  14 26 10  Profit or (-) loss from non-current assets and disposal groups described as held for sale not qualifying as discontinued operations 0 0 0 0  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 327 483 355  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 216 327 259  Profit or (-) loss after tax from discontinued operations 0 0 0 0	(of which Goodwill)	0	0	0	0
Profit or (·) loss from non-current assets and disposal groups dassified as held for sale not qualifying as discontinued operations  9 0 0 0  9ROFIT OR (·) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  927 483 355  935 483 355  935 69  Profit or (·) LOSS AFTER TAX FROM CONTINUING OPERATIONS  10 0 0  1	Negative goodwill recognised in profit or loss	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS         327         483         355           PROFIT OR (-) LOSS AFIRE TAX FROM CONTINUING OPERATIONS         216         327         269           PROFIT or (-) LOSS AFIRE TAX FROM CONTINUING OPERATIONS         0         0           0         0         0	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	14	26	10	14
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS         216         327         269           Profit or (-) Loss after tax from discontinued operations         0         0         0	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations				0
Profit: or (-) loss after tax from discontinued operations 0 0 0	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	327			1,190
There of ( ) has all a with the associations	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	216	327	269	940
DDOST OD / LOSS FOR THE VERD	Profit or (-) loss after tax from discontinued operations	0	0	0	0
209 321 209	PROFIT OR (-) LOSS FOR THE YEAR	216	327	269	940
Of which attributable to owners of the parent         216         328         270           "Information subble only as of early of the warr         328         270		216	328	270	941

<sup>(</sup>i) Information available only as of end of the year

(2) For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(min EUR)	ı	As of 30/09/20	21			As of 31	/12/2021			As of 31,	/03/2022			As of 30,	06/2022		
		Fi	air value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	11,288				13,515				13,064				14,456				IAS 1.54 (i)
Financial assets held for trading	2,092	150	1,942	0	1,956	119	1,836	0	1,528	117	1,410	1	1,671	94	1,569	8	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	166	76	16	74	164	78	16	71	236	76	16	145	241	75	14	151	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	5,724	5,420	304	0	6,510	6,213	297	0	5,040	4,799	241	0	4,600	4,358	242	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	42,921				46,120				47,936				49,567				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	103	0	103	0	112	0	112	0	89	0	89	0	302	0	302	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>t</sup>	11,081				9,475				9,327				9,342				
TOTAL ASSETS	73,374				77,852				77,221				80,180				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		ı	s of 30/09/20	21					As of 31	/12/2021					As of 31	./03/2022					As of 30,	06/2022			
		Gross carryi	ing amount <sup>(2)</sup>		Accun	nulated impairn	nent <sup>(2)</sup>	Gross	s carrying amo	ınt <sup>(2)</sup>	Accum	nulated impairn	nent <sup>(2)</sup>	Gros	s carrying amou	ınt <sup>(2)</sup>	Accui	mulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withour significant increase in credit risk sinco initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	5,692	7	0	-9	-1	0	6,468	9	0	-11	-1	0	4,999	0	22	-9	0	-10	4,556	10	0	-8	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	4,044	0	0	-5	0	0	4,672	0	0	-6	0	0	6,901	0	27	-11	0	-6	7,941	7	28	-11	-1	-7	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	32,382	5,651	2,865	-195	-343	-1,510	35,089	5,461	2,732	-171	-311	-1,384	34,827	5,343	2,701	-169	-305	-1,414	35,118	5,728	2,452	-148	-335	-1,244	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



## **Breakdown of liabilities**

Eurobank Ergasias Services and Holdings S.A.

#### (mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	1,729	1,521	1,573	2,037	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	64,206	68,603	67,934	70,138	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	760	916	765	545	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	238	202	168	173	IAS 37.10; IAS 1.54(I)
Tax liabilities	36	41	45	54	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	842	826	883	1,007	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	92	109	96	64	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	67,904	72,217	71,464	74,019	IAS 1.9(b);IG 6
TOTAL EQUITY	5,470	5,635	5,757	6,161	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	73,374	77,852	77,221	80,180	IAS 1.IG6

<sup>(1)</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## Breakdown of liabilities

Eurobank Ergasias Services and Holdings S.A.

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		2,393	2,394	1,817	1,818	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Snort positions	Debt securities	97	43	521	764	Annex V.Part 1.31
	Central banks	8,745	11,663	11,633	11,604	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,498	1,411	1,461	1,466	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	800	750	803	809	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,356	889	993	1,171	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	108	65	191	273	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	5,094	5,358	5,348	5,406	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,851	3,232	3,651	3,572	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	14,880	15,679	14,649	15,467	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	11,752	12,828	12,126	12,804	ECB/2013/33 Annex 2.Part 2.9.1
	Households	29,852	30,803	31,012	31,682	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	21,086	22,669	23,103	24,064	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,535	2,552	2,596	3,100	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	963	948	963	948	Annex V.Part 1.37
Other financial liabilities		246	248	241	240	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		66,696	71,040	70,272	72,720	



# 2022 EU-wide Transparency Exercise Market Risk

Eurobank Ergasias Services and Holdings S.A.

-																						
	SA					I	М									IM						
			VaR (Memorai	ndum item)	STRESSED VaR (	Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP			VaR (Memori	andum item)	STRESSED VaR (/	Aemorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	/2021					
Traded Debt Instruments Of which: General risk	5	5 5	7	2	25 25	9							7 6	2	19 17	5						
Of which: Specific risk Equities	0	3	3 1	0	2	0							0	0	0	0						
Of which: General risk Of which: Specific risk	2 2	1 1	1 0	0	2	0							0	0	0	0						
Foreign exchange risk Commodities risk	354 0	292	3	1 0	32 0	10 0							2	1	23 0	3						
Total	363	300	9	2	42	14	7	5	0	0	0	721	8	2	32	6	8	10	0	0	0	620
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/06	/2022					
Traded Debt Instruments	5	4	8	3	30	10							8	2	26	5						
Of which: General risk	5	4	8	2	18	5							7	1	11	3						
Of which: Specific risk	0	0	2	1	22	8							3	1	23	4						
Equities	2	7	1	0	1	0							1	0	2	1						
Of which: General risk	1	4	1	0	1	0							1	0	2	1						
Of which: Specific risk	1 265	4 263	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	265	263	0 0	1 0	0	0							1 0	0	25	0						
Total	273	275	ğ	3	37	12	11	10	0	0	0	718	10	3	38	ğ	13	11	0	0	0	761

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



					Standardisc	ed Approach								
		As of 30/09/2021 As of 31/12/2021												
	(rein EUR. %).)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions					
	Central governments or central banks	35,334	29,181	5,144		41,880	34,438	5,346						
	Regional governments or local authorities	35	28	6		33	29	6						
	Public sector entities	708	1,748	708		743	1,766	743						
	Multilateral Development Banks	75	275	0		23	332	0						
	International Organisations		5.258				4.910							
	Institutions	5,177 6.926	5,258	1,125 4.443		4,822 7,379	4,910 5.441	1,137 4.838						
	of which: SME	4,428	3,067	2,536		4,690	3,343	2,771						
	Retail	3,440	2,490	1,782		3,497	2,541	1.819						
	of which: SMF	809	481	275		829	495	283						
Consolidated data	Secured by mortgages on immovable property	3,712	3,692	1,321		3,896	3,873	1,385						
	of which: SMF	495	489	184		532	526	196						
	Exposures in default	1,784	840	877	934	719	310	344	397					
	Items associated with particularly high risk	367	223	334		383	246	369						
	Covered bonds	375	374	67		371	370	66						
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	20	20	15		20	20	15						
	Equity	202 4.461	202	506 3.736		231 4,403	231	577 3.661						
	Other exposures		4,461				4,403							
	Standardised Total <sup>2</sup>	62,616	53,806	20,064	1,063	68,401	58,912	20,306	521					

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	17,423	19,935	4,851		19,240	23,362	4,869	
	Regional governments or local authorities	34	27	5		33	29	6	
	Public sector entities	708	1,748	708		706	1,729	706	
	Multilateral Development Banks	0	201	0		0	309	0	
	International Organisations								
	Institutions	500 977	500 861	514 810		562 1.029	568 919	613 865	
	Corporates	279	861 256	206		1,029	919 294	865 240	
	of which: SME Retail	1.093	769	558		1,022	715	516	
	of which: SMF	186	111	64		191	113	65	
GREECE	Secured by mortgages on immovable property	1,772	1.771	627		1.726	1.724	611	
	of which: SME	7	7	2		10	9	3	
	Exposures in default	1,319	575	587	741	335	114	122	219
	Items associated with particularly high risk	2	2	3		2	2	3	
	Covered bonds	68	68	34		68	68	34	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	. 0				. 0		.0	
	Equity	202 3.865	202 3.865	506 3.254		199 3.771	199 3.771	498 3.179	
	Other exposures	3,865	3,885	3,254	790	3,7/1	3,7/1	3,1/9	249
	Standardised Total <sup>2</sup>								249

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30/	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	12.072	3.327	110		15.855	4,192	120	
	Regional governments or local authorities			0		0			
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	75	75	0		23	23	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	774	774	171		725	725	150	
	Corporates	1,316	745	677		1,275	736	667	
	of which: SME	625	244	207		613	269	228	
	Retail	20	17	10		14	9	6	
Other Countries	of which: SME	15	13	8		10	7	4	
Other Countries	Secured by mortoages on immovable property	151	139	53		162	149	55	
	of which: SME		2	1 84		19	18	5	
	Exposures in default	101 12	83	84	18	8	11	17	5
	Items associated with particularly high risk Covered bonds	12 219	218	17		113	112	1/	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	219	210	23		113	112	12	
	Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)	0		0		0			
	Collective investments undertakings (CIU) Equity			0		0			
	Other exposures	123	123	123		109	109	109	
	Timer principles				22	102			30

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central reversionants or central shaeks Applicate Government or boda sharbities Public sector entities Public sector entities Publicated Development Banks Enternational Operated Constitution Entitletions Central Constitution Of central Constituti	1,240 1 0 0 38 2,027 1,980 1,374	1,286 1 0 0 0 134 1,528 1,484	0 1 0 0 36 1,772 1,229 713		1,261 1 0 0 1 11 2,019 1,965 1,338	1,325 1 0 0 0 110 1,555 1,507 948	0 1 0 0 28 1,296 1,249	
BULGARIA	of which: DES Secured by mortivates on immovable encentry Secured by mortivates on immovable encentry Encentry of the Control	297 1,475 414 228 211 0 0 0 0 260	190 1,469 410 110 112 0 0 0 0	108 527 155 123 168 0 0 0	113	308 1,631 432 221 209 0 0 0 0 272	197 1,623 427 100 126 0 0 0 0	113 582 163 112 189 0 0 0 0	117
	Standardised Total <sup>2</sup>				146				156

		(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuations adjustments (AVAs) and other own funds eductions related to the exposures, for includes general countries as departments.									
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31,	/12/2021			
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>		
	Central governments or central banks	2,850	2,850	0		3,446	3,446				
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	52	51	62		52	51	61			
	Corporates	1,434	929	811		1,519	988	856			
	of which: SME	1,068 357	731	613		1,179 355	820	687			
	Retail	357 226	190 107	123		355 215	191 106	125			
CYPRUS	of which: SME Secured by mortgages on immovable property	226 128	107	61		139	106	50			
	of which: SME	120	27	40		34	33	50			
	Exposures in default	49	19	19	29	43	16	16			
	Items associated with particularly high risk	82	56	84		95	63	95			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		32	32	80			
	Other exposures	57	57	42		60	60	44			
	Standardised Total <sup>2</sup>				49						



		Standardised Approach										
			As of 30,	09/2021		As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR, %)	423	458	149		660	695	323				
	Central governments or central banks Regional governments or local authorities	423	438	149		000	093	323				
	Public sector entities	0	0	0		37	37	37				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	28	28	6								
	Corporates	707 331	538 236	488 186		913 455	676 305	614 243				
	of which: SME Retail	562	494	361		734	652	478				
	of which: SME	77	50	29		92	61	35				
SERBIA	Secured by mortgages on immovable property	117	117	42		173	173					
	of which: SME	14	14	5		27	26	10				
	Exposures in default	85	52	62	33	111	78	91	32			
	Items associated with particularly high risk	51	35	52		57	37	55				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0					
	Collective investments undertakings (CIU) Equity	0				0						
	Other exposures	115	115	77		152	152	97				
	Standardised Total <sup>2</sup>	117		,,	46	132	132		48			
	Chrismal exposure, until Deposition values, is recorded before taking into account any effect due to credit convention factors or credit risk missation techniques (e.g., substitution effects).											

		(2) Your substitutions and profession (set of profession per country and count									
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31	/12/2021			
	4177 10	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
UNITED STATES	Carlot of commence of carlot bank.  And of commence of carlot bank.  Palide section of the carlot bank.  Palide section of the carlot bank.  Carlot of the carlot bank.  Secured by mortuness on insmoothly areas?  I will be carlot of the carlot bank.  Secured by mortuness on insmoothly areas?  I will be carlot of the carlot bank.  Secured by mortuness on insmoothly areas?  Carlot of the carlot bank.  Secured by mortuness on insmoothly areas?  Carlot of the carlot bank.  Carlot of the carlot of carlot of carlot of the carlot of	138 0 0 0 225 84 2 2 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	138 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 48 89 2 1 1 0 0 0 0	0	17S 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	175 0 0 0 228 180 2 2 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 46 97 2 1 1 0 0 0 0	0		
	Other exposures Standardised Total <sup>2</sup>	3	3	3	0	3	3	3	0		

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31,	/12/2021			
	(min Fill) %).)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 7	Control commentation control basis in Control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		

		exposures, but includes gene	exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach						
			As of 30,	/09/2021			As of 31	/12/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>			
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0				
	Multilateral Development Banks International Organisations			0		0						
	Institutions	0	0	ō		ō	ō	0				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
Country of	Retail of which: SME			0		0						
Counterpart 8	Secured by mortgages on immovable property	i i		0		0	i i	0				
Counterpart o	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds			0		0	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0						
	Equity		i o	o o		o o	i i	, o				
	Other exposures			0		ō		0				
	Standardised Total <sup>2</sup>											

		(2) rota valual adjustments and provisions per coursy or counterparty exocution moves for securements exposures, accisional valual adjustments (xiv.eq) and criter over turns inductions nesses to the exposures, the fundading periods conditions and criter over turns inductions nesses to the exposures, the fundading period criter and critical exposures are critical exposures are critical exposures.								
					Standardisc	d Approach				
			As of 30	/09/2021			As of 31	/12/2021		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(rin EUR, %)  Central governments or central banks  Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities Multilateral Develonment Banks International Oroanisations	0	0	0		0	0	0		
	Institutions Corporates of which: SME	0	0	0		0	0	0		
Country of Counterpart 9	Retail of which: SME Secured by mortgages on immovable property	0		0		0	0	0		
Counterpart 3	of which: SME Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0 0		0	0	0 0		
	Equity Other exposures	0	0	0		0	0	0		
	Standardised Total <sup>2</sup>									

					Standardised Approach									
			As of 30	/09/2021			As of 31	/12/2021						
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
Country of Counterpart 10	Central governments or central subside a regional government or relat at Medificat subside a regional government or bocal attentions of the regional government and the re	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0					



		Standardised Approach									
			As of 31,	03/2022			As of 30,	06/2022			
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments am provisions		
	Central governments or central banks	40,665	33,206	5,208		41,378	33,900	5,329			
	Regional governments or local authorities	31	27	. 6		29 742	26	. 6			
	Public sector entities	743	1,691 348	743		742	1,666	742			
	Multilateral Development Banks International Organisations	22	348	0		22	430	0			
	International Organisations Tockhulions	4,368	4,450	1.199		3,728	3,786	1,158			
	Corporates	7,573	5,622	4,974		7,733	5,668	4,990			
	of which: SME	4,867	3,442	2,821		4,980	3,504	2,867			
	Retail	3,639	2,663	1,907		3,604	2,611	1,868			
Consolidated data	of which: SME	857	506	289		866	515	296			
Consolidated data	Secured by mortoages on immovable property	3,797	3,773	1,350		3,962	3,937	1,410			
	of which: SME	504	498	186		559	552	206			
	Exposures in default	712	306	342	399	693	291	321	39		
	Items associated with particularly high risk	383	266	399		418	275	413			
	Covered bonds	354	354	43		344	343	42			
	Claims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU)	20	20	15		19	10	14			
	Equity	218	218	546		212	212	530			
	Other exposures	4,229	4,229	3,537		4,364	4.364	3.613			
	Standardised Total <sup>2</sup>	66,754	57,174	20,269	537	67,247	57,529	20,436	54		

		calculated as of last quarter										
					Standardise	d Approach						
			As of 31,	/03/2022			As of 30,	(06/2022				
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	Central governments or central banks	18.335	22.398	4,781		19.220	23,218	4.947				
	Regional governments or local authorities	31	27	5		29	25	5				
	Public sector entities	706	1,655	706		706	1,630	706				
	Multilateral Development Banks	0	326	0		0	409	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	651	650	618		687	664	644				
	Corporates	1,007	905	849		1,062	959	892				
	of which: SME	314	305	250		374	362	295				
	Retail	1,011	699	504		980	661	475				
GREECE	of which: SME	190	113	64		201	122	71				
ORECE	Secured by mortgages on immovable property of which: SME	1,659	1,658	584		1,585	1,584	560				
	or which: SME Exposures in default	10 333	113	122	219	333	110	117	221			
	Items associated with particularly high risk	333	***	***		333	110		***			
	Covered bonds	66	- 66	13		66	66	13				
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0				
1	Collective investments undertakings (CIU)		ō	i o		o o	ō	i o				
	Equity	193	193	483		169	169	423				
	Other exposures	3,629	3,629	3,062		3,738	3,738	3,130				
	Standardised Total <sup>2</sup>				250				252			

		exposures, but includes owners			Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other Countries	Contra de novemente et contra la selación Fable caster cellos Fable Fa	15,788 0 0 22 0 22 0 0 0 0 0 0 0 0 0 0 0 0 0	4,154 0 0 0 22 0 388 728 276 8 6 1277 4 4 11 121 120 0 0	136 0 0 0 0 130 663 224 5 3 50 1 1 1 7 1 7 1 1 1 0 0 0 0 0 0 0 0 0 0		15,518 0 0 22 376 1,341 686 12 9 46 2 2 1 3 147 0 0	3,914 0 0 22 276 754 288 6 6 4 4 2 0 111 147	138 0 0 0 0 99 693 218 4 3 20 1 0 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16	
	Standardised Total <sup>2</sup>				26		·		11

		exposures, but includes gener		rimpacy excess order for se	arramor esponare, mastare	resultation adjustments (AsiAs) i	and delet destributes reducted	is remaind to the	
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	1,184	1,263	0		814	909	0	
	Regional governments or local authorities Public sector entities	â	1	1			1	1	
	Multilateral Development Banks	ů	0	0		ů	0	0	
	International Organisations	ō	ō	i i		ō	ō	ō	
	Institutions	3	103	27		4	102	26	
	Corporates	2,075	1,606	1,314		2,111	1,614	1,323	
	of which: SME	2,022	1,559	1,267		2,045	1,557	1,265	
	Retail	1,491	1,090	780		1,491	1,079	769	
BUI GARTA	of which: SME	331	212	121		349	223	127	
BULGARIA	Secured by mortgages on immovable property	1,611	1,604	573		1,819	1,811	647	
	of which: SME	428	424	159		481	476	179	
	Exposures in default	215	95	109	117	205	86	96	116
	Items associated with particularly high risk	198	133	199		226	135	203	
	Covered bonds	0	0				U	0	
	Claims on institutions and corporates with a ST credit assessment	0					0		
	Collective investments undertakinos (CIU) Equity	0				ů	0	0	
	Other exposures	253	253	189		270	270	203	
	Charles Control	155	133	107	161		270	203	160

		(2) Total value adjustments are exposures, but includes general		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs) i	and other own funds reductio	ns related to the	
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	/06/2022	
	(min EUR, 16)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
CYPRUS	Control control and the Control Contro	3,237 0 0 0 0 0 1,568 1,193 361 1220 138 27 39 101 0 0 0 2,55 5	3,236 0 0 0 9 1,043 844 193 103 127 12 12 15 88 0 0 0	0 0 0 0 99 907 708 127 59 9 13 10 0 0 0 6 127 127 127 127 127 127 127 127 127 127	25	3,528 0 0 0 0 58 1,591 1,228 205 159 37 107 0 0 0 43	3,531 6 6 7 5 1,035 851 188 99 155 153 34 12 2 7 7 6 6 6 6 6 7 7 7 7 7 7 7 7 7 7 7	0 0 0 67 900	24
	Standardised Total <sup>2</sup>	3.		-	49		-		50



Country of Counterpart 7

# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Eurobank Ergasias Services and Holdings S.A.

Control conversionals or control basis   Control conversionals   Control conversionals   Control conversionals   Control conversionals   Control conversionals   Control conversional   Control c										
Complete Companies   Compani						Standardisc	d Approach			
Control conversionals or control basis   Control conversionals   Control conversionals   Control conversionals   Control conversionals   Control conversionals   Control conversional   Control c				As of 31	/03/2022			As of 30,	06/2022	
Complete overworked as country tabulars   SST   SST		C1100 W)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	SERBIA	Control documentation of control bander  Martines of commentation of treal authorities  Martiness of control authorities of control authorities  Martiness of control authorities of control authorities  Martiness of control authorities of control authorities  Control to institutions and control authorities of the Control authorities  Control to institutions and control authorities of the Control authorities  Control to institutions and control authorities of authorities  Martiness of control authorities of authori	0 0 0 15.5 9188 4444 72.5 26 117 57 0 0	0 356 0 155 6866 294 642 661 177 25 81 40 0 0	0 356 0 3 3 618 226 471 35 61 9 95 60 0	34	0 36 0 0 19 975 459 237 24 111 5 0 0	0 36 0 19 715 319 653 88 199 23 78 39 0 0	0 356 0 4 4 641 245 479 33 60 8 91 58 0 0	

		(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	is related to the	
					Standardise	d Approach			
			As of 31)	03/2022			As of 30,	06/2022	
	C100 41	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments am provisions <sup>2</sup>
UNITED STATES  UNITED COMPANY  COMPANY	outstee suitch: DME suitch: DM	653 0 0 0 243 142 2 2 2 0 1 1 0 0 0 0 0	652 0 0 0 0 243 142 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 49 127 1 1 0 0 0 0	0	971 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	971 0 0 0 0 213 114 5 1 1 0 0 0 0 0	0 0 0 0 43 119 4 1 0 0 0 0	

exposures, but includes gener	d credit risk adjustments.						
			Standardise	d Approach			
	As of 31,	03/2022			As of 30/	06/2022	
Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0	0	0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0			0		0		

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convenient and contract or credit risk mitigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty variousles those for excertisation exposures, distinctive valuation adjustments (AVA) and other own funds valuation related to the

		(2) Total value adjustments ar exposures, but includes gener		unterparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
		esponent, con mostes gene	a Otok Inkasjasinina.		Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	Come of commencing an extension of the Come of the Com	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
	Other exposures Standardised Total <sup>2</sup>	· ·	,		0				0

		exposures, but includes gene							
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 9	Central coveraments for central shashed  Sectional coveraments for central shashed  Sectional coveraments and  Sectional coveraments  Sectional  Sectional coveraments  Sectional	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	۰
	Other exposures  Strandardiced Total <sup>2</sup>	U	U	0	0	0	0	U	

					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Central governments or central sealors  applicate governments or board arthrition  stagistical governments  stagistical g	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

# 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Eurobank Ergasias Services and Holdings S.A.

							IRB Ap	proach					
				As of 3	0/09/2021					As of 3	31/12/2021		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	15,370 3,915	1,860	13,824 3,759	10,415 2,865	43	1,193	15,180 4.259	1,300	13,686 4.029	9,052 3.017	14	813 122
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	4,629	199 1.502	4,021	2,865 3.095	43	131 905	4,259	1.007	3,452	3,017 2,275	14	569
	Corporates - Ur Which: SME Retail	14.021	1,502	12.488	3,095 5,486	43 858	1.394	12.624	779	3,452	4.456	397	593
	Retail - Secured on real estate property	8,488	1,481	8 386	3,820	771	912	7.290	516	7.187	2,793	340	320
	Retail - Secured on real estate property - Of Which: SME	2.086	684	1,984	711	390	348	1.537	228	1,435	397	131	128
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sh	6.402	797	6.402	3.109	381	564	5,753	288	5,752	2.396	209	192
	Retail - Qualifying Revolving	2.195	84	1,770	605	9	115	2.197	62	1.787	617	7	79
	Retail - Other Retail	3.338	386	2,332	1.061	78	367	3.137	201	2.137	1.046	50	194
	Retail - Other Retail - Of Which: SME	1,979	183	973	368	14	179	1,893	110	893	368	10	100
	Retail - Other Retail - Of Which: non-SME	1,359	203	1,359	693	64	188	1,244	91	1,244	679	40	94
	Equity	243	0	243	552	0		198	0	198	423	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				16.453						13.932		

(1) Original reposess, urbits Expesser value, is reported before their part to the coefficient or coefficient indicates or coefficient indigenates between select, as reported before their part to the coefficient indicates or coefficient indigenates between (e.g., authorized wirelfmich).

(1) BR Tatic dates not selectable the Securitation position unless the security parts to their Securities or Coefficient indicates the Securitation position unless the security parts to their securities.

(2) BR Tatic dates not selectable the Securitation position unless the securities of the Management of Securities or Securit

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	15.370	1.860	13.824	10.415	43	1.193	15.180	1.300	13.686	9.052	14	813
	Corporates - Of Which: Specialised Lending	3.915	199	3,759	2.865	0	1,193	4,259	184	4.029	3,017	0	122
	Corporates - Of Which: SME	4,629	1.502	4.021	3.095	43	905	4.057	1.007	3,452	2.275	14	569
	Retail	14,021	1,951	12,488	5,486	858	1,394	12,624	779	11,111	4,456	397	593
	Retail - Secured on real estate property	8,488	1,481	8,386	3,820	771	912	7,290	516	7,187	2,793	340	320
GREECE	Retail - Secured on real estate property - Of Which: SME	2,086	684	1,984	711	390	348	1,537	228	1,435	397	131	128
GKLLCL	Retail - Secured on real estate property - Of Which: non-Sh	6,402	797	6,402	3,109	381	564	5,753	288	5,752	2,396	209	192
	Retail - Qualifying Revolving	2,195	84	1,770	605	9	115	2,197	62	1,787	617	7	79
	Retail - Other Retail - Other Retail - Of Which: SMF	3,338 1.979	386 183	2,332 973	1,061 368	78 14	367 179	3,137 1.893	201 110	2,137 893	1,046	50 10	194
		1,979	203	1,359	368 693	14 64	188	1,893	91	1,244	368 679	40	94
	Retail - Other Retail - Of Which: non-SME Equity	1,359	203	1,359	125	64	188	1,299	91	1,299	101	40	94
	Other non credit-obligation assets		Ů	33	12.7	Ü	Ů				101	Ů	Ů
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0		0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
	Retail	Corporates * Or Wildi: SHE	0		0	0	0	0		0	0	0		0
	Poecan	Retail - Secured on real estate property		0	0	0	0	0		0	0			0
		Retail - Secured on real estate property - Of Which: SME		0	0		0	0		0		o o		0
Other Countries		Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail	0	0	0	0	0	0		0	0	0	0	
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		4	0	4	10	0	0	1	0	1	4	0	0
	Other non	credit-obligation assets												
	<b>IRB</b> Total													

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending			0		0	0		0	0			0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	ů .	0	0
BULGARIA	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0		0	0	0	0	0
	Retail - Qualifying Revolving	ō	0	ō	ō	ō	ō	0	ō	ō	ō	0	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	5	0	5	9	0	0	6	0	6	11	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min ELR <sub>v.</sub> %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
CYPRUS	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-Sh	0	0	0 0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non-credit-obligation assets	0 43	0	0 43	0 118	0	0	0 8	0	0 8	0 17	0	0
	IRB Total												

## 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail			0		0		0	0	0			0
				0		0			0				
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SERBIA	Retail - Secured on real estate property - Of Which: non-Sh				0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	0	0	0		0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SMF	0	0	0		0		0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	ů .	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										-		
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Origina	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: S		0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: n	on-St 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	31	0	31	59	0	0	21	0	21	40	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	• 4.50		Of which: defaulted	provisions		Of which: defaulted	· unoc		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart 7		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	• 50.00		Of which: defaulted	provisions		Of which: defaulted	· ince		Of which: defaulted	provisions
	Central ba	inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Retail	copolitics - or final, and	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	ō	0	ō	ō	ō	ō	0	ō	ō	ō	0	ō
		Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity			0	0	0	0	0	0	0	0	0		0
		credit-obligation assets												
	<b>IRB Total</b>													

		_												
								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central government	ients	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates  Corporates - Of Which:	Constituted London	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which:			0	0	0	0	0	0	0	0	0	0	0
	Retail	J. 1.	0	0	0	0	0	0	0	0	0	0	0	ŏ
	Retail - Secured on re	al estate property	ō	ō	0	0	0	ō	0	0	ō	ō	ō	ō
		ecured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	
Country of Counterpart 9	Retail - S	ecured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Re	volving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0
		ther Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		ther Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets													
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)	Of which: Of which: provisions Of which: provisions defaulted defaulted defaulted											provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0		0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	ů	0	
	Retail	corporates of Wilds. She	0	0	0	0	0	0	0	0	0	, i	0	0
		Retail - Secured on real estate property	0	ō	ō	0	ō	ō	0	ō	ō	ō	0	ō
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0			0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	<b>IRB</b> Total													

Credit Risk - IRB Approach

								IRB Ap	proach					
					As of :	31/03/2022					As of 3	30/06/2022		
			Original		Exposure Value <sup>1</sup>	Risk exposure		Value adjustments and	Original I		Exposure Value <sup>1</sup>	Risk exposure		Value adjustment and
		(min EUR, %)	Of which: Of which: provisions Of which: Of wh											provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporati		16,083 4,401	1,298	14,318 4,135	9,673 3.115	17	804	18,099	1,268 184	15,919 4,742	10,531 3.589	16	810
		Corporates - Of Which: Specialised Lending	4,401	179	4,135 3,600		17	133	5,116 4,308	977				138
	Retail	Corporates - Of Which: SME	12.670	999 786	3,600	2,474 4.358	380	550 618	4,308 12.831	9//	3,680 11.187	2,547 4.431	16 409	561 646
	Retail	Retail - Secured on real estate property	7.287	786 518	7.182	4,358 2.678	380	328	7.322	843 543	7.222	4,431 2.705	409 350	339
		Retail - Secured on real estate property - Of Which: SME	1.532	225	1.428	390	125	128	1,527	238	1,427	399	133	134
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	5,755	292	5,754	2.288	205	200	5,796	305	5,795	2.306	217	204
		Retail - Qualifying Revolving	2,196	64	1,776	616	7	82	2,186	66	1,771	619	8	80
		Retail - Other Retail	3,188	205	2,158	1.064	44	208	3,323	234	2.194	1.107	51	227
		Retail - Other Retail - Of Which: SME	1,926	107	896	357	3	108	2,015	113	887	358	4	108
		Retail - Other Retail - Of Which: non-SME	1,262	98	1,262	707	41	101	1,308	121	1,308	749	48	119
	Equity		217	0	217	465	0		225	0	225	478	0	
	Other nor	r credit-obligation assets				0						0		
	IRR Total	2				14.496						15,441		

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0		0	17	804	0			0	16	
	Corporates  Corporates - Of Which: Specialised Lending	16,083 4,401	1,298	14,318 4.135	9,673 3.115	1/	133	18,099 5,116	1,268 184	15,919 4.742	10,531	16	810 138
	Corporates - Of Which: SME	4,201	999	3,600	2,474	17	550	4,308	977	3,680	2,547	16	561
	Retail	12.670	786	11.116	4,358	380	618	12.831	843	11.187	4.431	409	646
	Retail - Secured on real estate property	7.287	518	7.182	2,678	329	328	7.322	543	7.222	2.705	350	339
	Retail - Secured on real estate property - Of Which: SME	1.532	225	1.428	390	125	128	1.527	238	1.427	399	133	134
GREECE	Retail - Secured on real estate property - Of Which: non-Si		292	5,754	2,288	205	200	5,796	305	5,795	2,306	217	204
	Retail - Qualifying Revolving	2,196	64	1,776	616	7	82	2,186	66	1,771	619	8	80
	Retail - Other Retail	3,188	205	2,158	1,064	44	208	3,323	234	2,194	1,107	51	227
	Retail - Other Retail - Of Which: SME	1,926	107	896	357	3	108	2,015	113	887	358	4	108
	Retail - Other Retail - Of Which: non-SME	1,262	98	1,262	707	41	101	1,308	121	1,308	749	48	119
	Equity	46	0	46	98	0	0	45	0	45	96	0	0
	Other non credit-obligation assets												
	IRB Total												

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Institutio		0	0	0	0	0	0	0	0	0 0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Other nor	credit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0			0	0			0		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0
	Retail		0	0		0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	ō	ō	ō	ō	ō	ō	0	ō	0	ō	ō
BULGARIA	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	- 6	0	- 6	11	0	0	- 6	0	- 6	11		0
	Other non credit-obligation assets IRB Total											-	_

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
CYPRUS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CIPKUS	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	8	0	8	17	0	0	- 8	0	- 8	17	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

Eurobank Ergasias Services and Holdings S.A.

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending		0	0		0	0	0		0	0		0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0		0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ō	0	ō	0	ō	ō	ō	0	ō	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SERBIA	Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-oblication assets		0	0	0	0	0	0	0	0	0		0
	IRB Total					-	1					-	_
	IKB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Origina	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Or Which: SME Retail		0					0		0	0		0
	Retail - Secured on real estate property		0	0				0		0	0		0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SI	. 0	0		0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: no		0	0	0			0			0		0
	Retail - Qualifying Revolving	0	0		0	0		0	0	0	0	0	0
	Retail - Other Retail		0		0			0			0		0
	Retail - Other Retail - Of Which: SME		0	o o	0			0			0		0
	Retail - Other Retail - Of Which: non-SME		0	ŏ	0		0	0			0	o o	0
	Equity	21	0	21	41	0		22	0	22	42		0
	Other non credit-obligation assets		Ů		**	Ů		**					
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)			Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0				0			0	0	
	Corporates		0	0					0			0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0			0			0	0	0
	Retail		0	0	0				0			0		0
	Retail - Secured on real estate property		0	0	0		0		0	0		0		0
	Retail - Secured on real estate property - O	/ Which: CME	0	0					0	0		0		0
Country of Counterpart 7	Retail - Secured on real estate property - O		0	0	0				0	0		0		0
	Retail - Qualifying Revolving	THIRD INTO	0	0	0	0	0	0	0	0	0	0	0	o o
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		o	0	ō	ė .	0	l ö	0	0	ō	o		0
	Retail - Other Retail - Of Which: non-SME		0	0	ō	0	0	ō	ō	0	ō	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets													
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	d central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0	0	0	0	0
	orates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	orates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0	0	0	0	0
Reta	ill - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
C	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
Reta	all - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Reta	ill - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0

(1) Drighted exposure, unified Exposure value, a reported before taking into account any effect due to rest) convention factors or credit risk mitigation factorityses (u.g., substitution effects).



General governments exposures by country of the counterparty

						Europani	Ergasias Services and H							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio	'	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Austria													
10 - 3M	Belgium													
10 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     11Y - more   Total	Bulgaria	102 0 2 2 1 4 6 6 32 0 2 2 2 2	102 0 21 47 66 32 0	0 0 0 1 1 1		102 0 0 1 21 1 47 47 31 0 3	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 3 2 0 0 0	( ( ( (	
To - 3M	Cyprus	20 88 93 143 233 212	20 85 91 36 143 232	000000000000000000000000000000000000000		263	0 85 90 10 74 84	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total   Tota	Czech Republic		3.2				333	·						
To - 3M	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

						Eurobank	Ergasias Services and H	loldings S.A.						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
					Non devicative financial a	reate by accounting nextfelia		Dowlandings with ma	sitivo fair valvo	Dowlandings with	magnitus fair value	Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Finland													
[ 0 - 3M [	France	100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 100 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0		
[ 0 - 3M [	Germany	5.5	51 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		51 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M   [ 3M - 1Y	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Greece	77 533 51 18 699 555 5,3,24 5,3,24	5 55 4 183 6 696 5 558	0 1 0 1 2 5 5		76 477 5 0 3 0 8 456 1,126 2	51 180 687 103	0 0 314 0 0 406 383 1,103	0 0 4,600	3 0 0 0 0 0 0	19 0 0 0 0 0 0	19 0 0 0 0 0 242 261	1: 	6
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary					,		,						
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland													
[ 0 - 3M [	Italy	490	0 0 0 9 5 5 495 0 0 0 5	0 0 0 0 0		0 0 0 9 0 495 0 0 0 504	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		35
[ 0 - 3M   [ 3M - 1Y	Latvia													



General governments exposures by country of the counterparty

						Eurobank	Ergasias Services and F	Holdings S.A.						
							As of 31/12/2021	<u>l</u>						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
			positions	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M	Malta													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal													
[ 0 - 3M [	Romania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

						Eurobani	Ergasias Services and F	Holdings S.A.						
							As of 31/12/2021	<u>l</u>						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non devicative financial a	ssets by accounting portfolic		Derivatives with pos	ikiya fair yalya	Doniumtivos with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative infancial as	ssets by accounting portions		Delivatives with pos	ilive iaii value	Derivatives with	negative ian value			Risk weighted exposure amount
		derivative infancial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[ 0 - 3M [	Sweden													
[ 0 - 3M [ [ 3M - 1Y [ f 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total [ 0 - 3M ]	United Kingdom													
To - 3M	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

						Eurobani	Ergasias Services and F							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.	0 27 8 8 63 63 0 175	0 27 0 0 6 5 86 3 63 0 0 0	(		0 277 0 0 86 66 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
To - 3M	Other advanced economies non EEA													
Total   Tota	Other Central and eastern Europe countries non EEA	28 21 23 38 39 47 7	28 21 3 38 0 20 33 7 7 7 7 7			28 21 38 30 20 33 47 7 7	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	109
Total	Middle East	194	193		U	193	U	Ü	J	U	· ·	· ·	U	109
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 5Y - 10Y [       [ 10Y - more       [ Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

Eurobank Ergasias Services and Holdings S.A.

						Lui Obaili	Ergasias Services and r	lolulings S.A.						
							As of 31/12/2021	L						
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					No. of the Control of	ssets by accounting portfolic		Derivatives with po	alah sa fada sa dara		h negative fair value	Off-balance s	heet exposures	
					Non-derivative mancial as	ssets by accounting portrollo		Derivatives with po	strive fair value	Derivatives with	n negative rair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	kisk weighted exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 5Y - 10Y   [ 10Y - more Total	Africa													
[ 0 - 3M [	Others	188 26 55 137 325 347 18	188 26 5 65 65 7 137 346 18 18 1,104	0 0 0 0		188 26 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	(	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

						Eurobank	Ergasias Services and H							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Austria													
Total	Belgium													
10 - 3M	Bulgaria	0 21 82 83 37 37 9	0 21 0 82 37 0	0 0 17 0 0		0 20 0 0 65 37 36 0 0 158	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2 3 0 0 0 0 0		
10 - 3M     3M - 1Y     11 - 2Y     12 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Cyprus	13 0 9 95 46 169 193 8 8	13 0 5 96 46 168 193	000000000000000000000000000000000000000		8 0 0 0 25 9 9 9 226	5 0 96 21 75 94 8	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
Total   Tota	Czech Republic	3.0	3.5											
To - 3M	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

						Eurobank	Ergasias Services and H	loldings S.A.						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
					No. de	,			dalon follonolon	B	and the following	Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Finland													
[ 0 - 3M [	France	99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 9 0 9 <b>9</b>		0	0 0 0 0 0	0 0 0 0	0 0 0 0		
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   Total	Germany		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M   [ 3M - 1Y	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Greece	34) 322 17/ 36, 51 1,011 3,000 5,773	5 174 1 360 9 516 5 706	1 1 1 7 7		285 275 0 3 1 1 0 369 844	173 359 481 638	0 0 195 0 0 26 121 342	0 2,000 0 0 600 863 3,463	0 0 0 0 0 227 230 <b>457</b>	0 0 0 0 4,000 1,000	19 0 0 0 0 0 242 261	1: 	5
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland													
[ 0 - 3M [	Italy		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[ 0 - 3M   [ 3M - 1Y	Latvia													



General governments exposures by country of the counterparty

						Eurobank	Ergasias Services and H	Holdings S.A.						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(				Non-derivative financial a	ssets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M   [ 3M - 1Y	Malta													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal													
[ 0 - 3M [	Romania	3 55 50	0 0 0 3 3 3 3 3 5 5 2 9 9	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M] [3M - 1Y] [11Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													



General governments exposures by country of the counterparty

						Eurobank	Ergasias Services and F	Holdings S.A.						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain													
[ 0 - 3M [	Sweden													
To - 3M	United Kingdom													
To - 3M	Iceland													
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [ ] [ 3M - 1Y [ ] [ 1Y - 2Y [ ] [ 2Y - 3Y [ ] [ 3Y - 5Y [ ] [ 5Y - 10Y [ ] [ 10Y - more	Canada													
To - 3M	Hong Kong													



General governments exposures by country of the counterparty

						Eurobank	Ergasias Services and H	loldings S.A.						
							As of 30/06/2022		_				_	
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	2 22 100 177 666	0 29 100 177 665 0 0	000000000000000000000000000000000000000		0 29 43 125 4 0 0	661 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M   [ 3M - 1Y	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
Total   Tota	Other Central and eastern Europe countries non EEA	2 3 3 5 5 2 2 2	4 200 38 35 50 27 5 178	0 0 0 0		3 20 38 35 42 20 5	8	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		114
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Middle East													
Total   Tota	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

Eurobank Ergasias Services and Holdings S.A.

							Eurobani	Ergasias Services and F	loidings S.A.						
								As of 30/06/2022	2						
							Dire	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
						Non devicative financial a	ssets by accounting portfolic		Derivatives with po	sitivo foir volvo	Donivativas viiti	h negative fair value	Off-balance sl	heet exposures	
						Non-derivative ilitariciai as	ssets by accounting portions		Denvauves with po-	stive fall value	Delivatives with	i negative ian value			Risk weighted
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	kisk weighted exposure amount
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
•	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	44 46 66 333 508 24 11 1,2,11	0 46 69 69 8 337 3 507 240 10	000		0 0 46 0 69 0 251 0 234 0 166 0 107	0	0 0 0 0	000000000000000000000000000000000000000	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0

## Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
  (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

#### Performing and non-performing exposures Eurobank Ergasias Services and Holdings S.A.

<sup>&</sup>lt;sup>7</sup> For the definition of non-performing secosures please refer to Article 47a(3) of Reculation (EU) No 575/2003 (CRR).
<sup>2</sup> Institutions report here the cumulative amount of expected credit losses since initial recomition for financial instruments.

Institutions records here the cumulative amount of executed cordst tosiss since initial recording for institutions record in the company of the contractive and the company of the company

The fact of the fact, committed to the fact, committed implication for the fact, committed implication

<sup>(</sup>First Name 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial ecognition are not included in the impairment stages, as it was the case in previous periods.

Performing and non-performing exposures Eurobank Ergasias Services and Holdings S.A.

					As of 31/03/2022									As of 30/06/2022				
		Gross c	arrying amount/ Nominal amou	unt		Accumulated imp	airment, accumulated no it risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and		Gross ca	errying amount/ Nomina	l amount		Accumulated imp	sairment, accumulated no lit risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and
		Of which performing but past due > 30 days	Of wh	ich non-performing	y.	On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	,	On performing exposures <sup>2</sup>	On non-perfore	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days	or	which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	12,620	0	0	0		0	0		0	13,956		0	0	0		0		0
Debt securities (including at amortised cost and fair value)	11,950		50	0	50	20	16	16	0	12,542		28	0	28	20	7	,	0
Central banks		0	0	0		0	0		0		0	0	0	0	0	0		
General governments	8,66	1 0	22	0	22	8	10	10	0	8,963	0	0	0	0	9	0		0
Credit institutions	1,033	2 0	0	0	0	6	0	0	0	979	0	0	0	0	s	0		0
Other financial corporations	1,100	6 0	0	0	0	1	0	0	0	1,448	0	0	0	0	1	0		0
Non-financial corporations	1,15	1 0	27	0	27	6	6	6	0	1,157	2 0	28	0	28	6	7	1	0
Loans and advances(including at amortised cost and fair value)	42,959	227	2,767	2,763	2,701	474	1,435	1,414	1,136	43,365	171	2,501	2,497	2,452	483	1,251	1,244	1,093
Central banks		0	0	0	0	0	0	0	0		0	0	0	a	0	0		0
General governments	33	3 0	2	2	2	1	1	1	0	30	0	2	2	2	1	1	1	0
Credit institutions	1,05	4 0	0	0	0	0	0	0	0	774		0	0	a	0	0		۰
Other financial corporations	7,151	5 0	56	56	48	7	27	27	28	6,830	0	54	54	45	5	26	26	28
Non-financial corporations	21,23	7 81	1,840	1,840	1,792	229	957	937	787	22,106	3 59	1,539	1,539	1,507	234	751	746	727
of which: small and medium-sized enterprises	9,56	4 79	1,511	1,511	1,479	162	781	764	663	9,652	2 58	1,264	1,264	1,247	164	611	605	601
of which: Loans collateralised by commercial immovable property	5,691	8 31	888	888	859	57	350	347	515	5,665	26	753	753	726	57	244	240	458
Households	13,481	0 147	869	865	860	236	450	448	321	13,623	111	906	902	898	242	473	471	338
of which: Loans collateralised by residential immovable property	9,12	3 79	406	402	400	103	119	117	286	9,165	55	417	413	411	104	117	116	298
of which: Credit for consumption	3,280	2 47	358	358	356	83	261	261	1	3,377	2 46	363	363	361	83	269	269	1
DEBT INSTRUMENTS other than HFT	67,529	227	2,816	2,763	2,750	494	1,452	1,430	1,136	69,863	171	2,529	2,497	2,480	503	1,258	1,251	1,093
OFF-BALANCE SHEET EXPOSURES	7,810		76	76	75	55	31	31	17	8,907		59	59	59	58	29	29	16

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the security appears appeared and because are self-securities of formal and institution shaded to beginned and positions for a final and institution for a final and institution of the securities and institution of the security and institution of the security and institution of the securities and institu

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first sporting according to the FIEED framework (templates F1.820 fr F1.920), which follows a sign convention based on a code/didd convention, as applied in from N, Per 1 perappris 22 and 11 of Regulation (EU) 2012/51 - 175 or Supervisory reporting, Prosessor, for the off-based in the convention of the first indication of the first



#### Forborne exposures

			As of 30/	09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated i accumulated o value due to o provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,203	962	562	426	2,214	480	2,964	1,038	480	378	2,120	587
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	39	31	17	17	19	14	33	26	13	13	17	13
Non-financial corporations	1,471	614	335	275	990	315	1,400	690	281	238	998	414
of which: small and medium-sized enterprises	1,179	524	274	226	783		1,144	586	233	204	808	
Households	1,693	317	210	134	1,205	151	1,530	323	186	126	1,105	160
DEBT INSTRUMENTS other than HFT	3,203	962	562	426	2,214		2,964	1,038	480	378	2,120	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^{\it 3}$	698						676					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	422						409					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>&</sup>lt;sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(</sup>i) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



#### Forborne exposures

Eurobank Ergasias Services and Holdings S.A.

			As of 31/	03/2022					As of 30/	06/2022		
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with		ying amount of with forbearance	Accumulated in accumulated ci value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearance	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,677	991	471	377	1,873	529	2,435	905	410	321	1,751	530
Central banks	0	0	0	0	0	C	0	0	0	0	0	0
General governments	0	0	0	0	0	C	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	C	0	0	0	0	0	0
Other financial corporations	33	24	14	14	17	10	32	21	12	11	18	10
Non-financial corporations	1,297	640	272	231	904	358	1,185	567	219	179	884	366
of which: small and medium-sized enterprises	1,061	546	218	192	754		946	472	178	153	699	
Households	1,347	327	184	132	952	161	1,218	316	179	130	849	154
DEBT INSTRUMENTS other than HFT	2,677	991	471	377	1,873		2,435	905	410	321	1,751	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^{\it 3}$	629						571					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	456						424					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



# 2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Eurobank Ergasias Services and Holdings S.A.

			As of 30	0/09/2021					As of 3	1/12/2021					As of 3	1/03/2022					As of 30	/06/2022		
	Gross carry	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carry	ying amount				Accumulated	Gross carr	rying amount				Accumulated
		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on
(min EUR)			defaulted			non-performing exposures <sup>1</sup>			defaulted			non-performing exposures <sup>1</sup>			defaulted			non-performing exposures <sup>1</sup>			defaulted			non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	361	32	32	361	25	0	401	31	31	401	25	0	367	30	30	367	21	0	376	30	30	376	18	0
B Mining and guarrying	189	12	12	189	10	0	75	11	- 11	75	8	0	74	- 11	11	74	9	0	65	5	5	65	3	0
C Manufacturing	3,609	273	273	3,609	198	0	3,992	242	242	3,992	178	0	4,005	253	253	4,005	182	0	4,353	186	186	4,353	142	0
D Electricity, gas, steam and air conditioning supply	708	0	0	708	5	0	806	0	0	806	5	0	930	0	0	930	5	0	853	3	3	853	2	0
E Water supply	61	2	2	61	2	0	64	1	1	64	1	0	61	1	1	61	1	0	66	1	1	66	1	0
F Construction	1,079	198	195	1,079	111	0	1,139	173	173	1,139	106	0	1,161	173	173	1,161	107	0	1,178	140	140	1,178	91	0
G Wholesale and retail trade	4.543	675	675	4.528	452	15	4.525	614	614	4.511	408	15	4.637	620	620	4.621	416	15	4.723	459	459	4.723	315	0
H Transport and storage	3.314	136	136	3,304	111	0	3,408	125	125	3,398	101	0	3.537	115	115	3.528	107	0	3.976	109	109	3.969	102	0
I Accommodation and food service activities	2,397	201	201	2,397	105	0	2,447	296	296	2,447	92	0	2,465	262	262	2,465	80	0	2,440	274	274	2,440	83	0
J Information and communication	237	27	27	237	27	0	268	18	18	268	20	0	298	18	18	298	22	0	295	15	15	295	20	0
K Financial and insurance activities	10	2	2	10	2	0	14	2	2	14	1	0	13	2	2	13	1	0	13	2	2	13	1	0
L Real estate activities	1.423	171	171	1.402	75	18	1.476	137	137	1.473	67	0	1.525	133	133	1.521	67	0	1.540	106	106	1.536	53	0
M Professional, scientific and technical activities	673	143	143	673	98	0	682	128	128	682	83	0	665	127	127	665	84	0	685	121	121	685	84	0
N Administrative and support service activities	252	19	19	252	16	0	238	20	20	238	14	0	223	19	19	223	15	0	275	17	17	275	15	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
P Education	44	7	7	44	3	0	42	7	7	42	3	0	41	7	7	41	4	0	47	7	7	42	3	0
Q Human health services and social work activities	430	14	14	430	12	0	421	11	11	421	11	0	420	11	11	420	8	0	408	10	10	408	8	0
R Arts, entertainment and recreation	668	16	16	668	12	0	656	16	16	656	12	0	570	15	15	570	11	0	572	12	12	572	11	0
S Other services	256	48	48	256	35	0	251	45	45	251	31	0	243	43	43	243	32	0	249	42	42	249	32	0
Loans and advances	20.253	1.978	1.975	20,208	1,297	32	20.908	1.879	1.879	20.880	1.167	15	21.237	1.840	1.840	21.209	1.172	15	22 108	1.539	1.539	22.098	985	0

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Eurobank Ergasias Services and Holdings S.A.

			As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022		
	Loans and advance	ces	A301 31/03/12021			Loans and advanc	es	23 01 31/11/12/12			Loans and advance	es	23 01 32/03/2022			Loans and advanc	es	A3 01 307 007 2022		
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	40,988	38,052	236	2,936	778	43,364	40,571	145	2,793	979	42,959	40,192	227	2,767	927	43,365	40,864	171	2,501	859
Of which secured	32,305	30,188	172	2,117	627	33,783	31,716	94	2,067	807	33,277	31,279	154	1,998	729	33,043	31,262	109	1,781	696
Of which secured with immovable property	16,143	14,597	147	1,546	471	16,565	15,064	81	1,501	605	16,719	15,235	139	1,485	580	16,772	15,402	95	1,370	537
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,457	3,309		148	47	3,926	3,736		190	93	3,752	3,560		192	93	3,950	3,751		199	96
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,290	3,037		253	120	3,168	2,865		302	156	3,196	2,905		290	139	3,287	3,012		275	109
Of which instruments with LTV higher than 100%	5,069	4,085		984	215	4,719	3,821		898	266	4,780	3,886		894	257	4,603	3,883		719	235
Accumulated impairment for secured assets	1,181	321	11	860	170	1,115	280	5	835	187	1,106	272	8	833	179	946	283	6	663	170
Collateral																				
Of which value capped at the value of exposure	21,917	20,801	146	1,116	428	22,595	21,481	79	1,114	581	23,052	21,988	133	1,064	513	23,624	22,602	95	1,022	497
Of which immovable property	14,435	13,441	130	994	355	14,908	13,927	72	982	487	15,231	14,262	126	970	460	15,452	14,548	87	905	418
Of which value above the cap	19,602	18,219	136	1,383	468	20,283	18,595	84	1,688	748	20,556	19,165	137	1,391	496	21,825	20,443	106	1,381	550
Of which immovable property	10,200	9,364	120	836	297	11,052	10,093	75	958	390	11,192	10,272	125	920	360	11,465	10,527	85	938	376
	3,506	3,416	4	90	9	5,125	5,056	4	69	12	5,454	5,382	6	72	17	5,461	5,390	3	71	17
Accumulated partial write-off	-1,055	-11	-1	-1,044	-130	-851	-11	-1	-840	-129	-845	-11	-1	-834	-128	-824	-4	-1	-820	-128

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loars and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.