

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



## **Key Metrics**

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,959	6,715	6,311	6,580	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	5,779	6,495	6,311	6,580	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,959	6,715	6,311	6,580	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	5,779	6,495	6,311	6,580	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,002	8,026	7,527	7,729	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	6,824	7,835	7,527	7,729	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	42,104	41,899	43,175	43,866	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	42,011	41,802	43,175	43,866	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	14.15%	16.03%	14.62%	15.00%	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	13.75%	15.54%	14.62%	15.00%	(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	14.15%	16.03%	14.62%	15.00%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.75%	15.54%	14.62%	15.00%	(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	16.63%	19.16%	17.43%	17.62%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.24%	18.74%	17.43%	17.62%	(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	84,719	84,686	85,385	84,952	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	7.03%	7.93%	7.39%	7.75%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,959	6,715	6,311	6,580	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	5,615	6,362	6,302	6,572	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	84,719	84,686	85,385	84,952	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	84,645	84,600	85,377	84,944	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.03%	7.93%	7.39%	7.75%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.63%	7.52%	7.38%	7.74%	[A.2]/[B.2]	



# EBA 2023 EU-wide Transparency Exercise Capital Eurobank Ergasias Services and Holdings S.A.

							COREP CODE	25011 187011
		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023		REGULATION
	A	OWN FUNDS  COMMON EQUITY TER 1 CARITAL (not of deductions and after applying	7,002	8,026	7,527	7,729	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)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	5,959	6,715	6,311	6,580	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	capital instruments engine as CE11 Capital (including share premium and net own capital instruments)	8,872	1,977	1,977	1,875	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-12,584	1,508	1,501	2,081	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-207	-142	-94	-119	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	9,933	3,279	3,281	3,281	C 01.00 (r0200,r0010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	57	68	55	55	C 01.00 (r0230,c0010)	Article 94 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	3	6	9	8	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-197	-193	-206	-222	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) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	-2	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-11	-2	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	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	-23	-23	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-19	-34	-35	-33	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 (b) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (i), 243(1) point (b) and 258 of CRR; Articles 36(1) point (b) and 279(3) of CRR; Articles 36(1) point (b) and 279(3) of CRR; Articles 36(1) point (b) (ii) and 153(6) of CRR; Articles 36(1) point (b) (iv) and 153(6) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-19	-34	-35	-33	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	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	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	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-208	-81	-85	-79	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,c0010)	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 exceding the 17.65% threshold	0	0	0	-167	C 01.00 (r0510,r0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-24	-24	-79	-82	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	345	353	8	8	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1		0	0	0	0	C 01 00 (0220 c0010)	
		Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	C 01.00 (r0240.c0010)	Anticles 403 and 480 of CRR.  Anticles 479 and 480 of CRR.
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)					,	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	345	353	8	8	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) C 01.00 (r0540,c0010) + C 01.00	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	(r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	$ \begin{array}{l} C\ 0.1.00\ (r66990,c0010) + C\ 01.00 \\ (r6700,c0010) + C\ 01.00\ (r6710,c0010) + C \\ 0.1.00\ (r67040,c0010) + C\ 01.00\ (r6744,c0010) \\ + C\ 01.00\ (r6748,c0010) \end{array} $	
	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)	5,959	6,715	6,311	6,580	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,042	1,311	1,217	1,149	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	950	1,250	1,217	1,149	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		96	90	0	0	$\begin{array}{c} \text{C1.00 } \left( (9330, 60010) + \text{C 01.00} \right. \\ \left( (9330, 60010) + \text{C 01.00} \right) \left( (9330, 60010) + \text{C} \\ \text{01.00 } \left( (9930, 60010) + \text{C 01.00} \right) \left( (9950, 60010) + \text{C} \\ \text{C 01.00} \left( (9950, 60010) + \text{C 01.00} \right) \left( (9970, 60010) + \text{C} \\ \text{01.00} \left( (9970, 60010) + \text{C 01.00} \right) \left( (9974, 60010) + \text{C} \\ \text{01.00} \left( (9970, 60010) + \text{C} \right) \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	-3	-28	0	0	C 01.00 (r0880,c0010) + C 01.00	
	В	TOTAL RISK EXPOSURE AMOUNT	42,104	41,899	43,175	43,866	(r0900,c0010) + C 01.00 (r0960,c0010) C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1			41,899	43,175	43,866	C 02.00 (+0010,c0010) C 05.01 (+0010,c0040)	Processon (AQ,3), 302, 300 (800 30 01 CA91
	B.1 C.1	Of which: Transitional adjustments included  COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	93	97 16.03%	14.62%	15.00%		
CAPITAL RATIOS (%)							CA3 (1)	
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.15%	16.03%	14.62%	15.00%	CA3 (3)	•
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	16.63%	19.16%	17.43%	17.62%	CA3 (5) [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	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,615	6,362	6,302	6,572	A.4.3.0).0)]	•
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.36%	15.22%	14.60%	14.98%	[D.1]/[B-B.1]	*
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	181	220	0	0	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)	
- I amo itemo	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-3	-28	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	93	97	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a record on the formulas stated in column "CORER CORE", please sole that this rejobs lend to difference to full			and to this sale takes			

<sup>(1)</sup>The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



#### Overview of Risk exposure amounts

		RWAs			]
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	36,158	35,538	36,636	37,199	C 02.00 (r0040, r0010) -{C 07.00 (r0090, r0220, s001) + C 07.00 (r0110, r0220, s001) + C 07.00 (r0130, r0220, s001) + C 08.01 (r0040, r0226, s001) + C 08.01 (r0050, r0256, s001) + C 08.01 (r0040, r0250, s002) + C 08.01 (r0040, r0250, s002) + C 08.01 (r0050, r0250, s002) + C 08.01 (r0040, r0250, s002) + C 08.01 (r0050, r0250, s002) + C 08.01 (r0050, r0250, r0250, s002) + C 08.01 (r0050, r0250, r0250
Of which the standardised approach	20,325	20,687	36,636	37,199	C 02.00 (r0060, 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	10,769	10,207	0	0	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	4,587	4,156	0	0	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	476	489	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	318	315	385	342	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) +
Credit valuation adjustment - CVA	118	132	105	178	C 02.00 (40640, c0010)
Settlement risk	1	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,576	1,757	1,896	1,944	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	913	833	831	879	C 02.00 (r0520, c0010)
Of which the standardised approach	284	249	228	193	C 02.00 (r0530, c0010)
Of which IMA	629	584	603	686	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (6010, 0560)*12.5+C 20.00 (6010,0+59)*12.5+MAX(C 24.00(6010, d090),C 24.00(6010, d100),C 24.00(6010, d110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,020	3,323	3,323	3,323	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,020	3,323	3,323	3,323	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (40620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (40630, c0010) + C 02.00 (40690, c0010)
Total	42,104	41,899	43,175	43,866	

<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 CVA)' and Securitisations') section.



(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,616	2,368	916	2,003
Of which debt securities income	182	258	91	194
Of which loans and advances income	983	1,411	476	1,015
Interest expenses	535	817	413	960
(Of which deposits expenses)	88	122	130	315
(Of which debt securities issued expenses)	81	118	51	106
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	2	0	1
Net Fee and commission income	323	449	105	222
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-46	-60	-3	50
Gains or (-) losses on financial assets and liabilities held for trading, net	634	692	-8	-15
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	4	17	1	6
Gains or (-) losses from hedge accounting, net	26	33	-1	-9
Exchange differences [gain or (-) loss], net	0	2	1	3
Net other operating income /(expenses)	68	127	22	32
TOTAL OPERATING INCOME, NET	2,092	2,811	620	1,331
(Administrative expenses)	533	719	176	351
(Cash contributions to resolution funds and deposit guarantee schemes)	56	74	18	34
(Depreciation)	100	124	28	58
Modification gains or (-) losses, net	3	2	3	5
(Provisions or (-) reversal of provisions)	99	161	5	26
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	4	9	-4	0
(Other provisions)	95	152	9	27
Of which pending legal issues and tax litigation <sup>1</sup>	0	-35	0	0
Of which restructuring <sup>1</sup>	0	5	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	218	304	79	164
(Financial assets at fair value through other comprehensive income)	3	4	-3	-4
(Financial assets at amortised cost)	216	301	81	168
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	4	38	1	25
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	111
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	16	18	6	21
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	325	325	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,425	1,735	323	810
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,106	1,330	252	700
Profit or (-) loss after tax from discontinued operations	0	0	-26	-27
PROFIT OR (-) LOSS FOR THE YEAR	1,106	1,330	226	673
Of which attributable to owners of the parent	1,106	1,330	237	684

U 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)		As of 30/09/20	22			As of 31	/12/2022			As of 31,	/03/2023			As of 30,	06/2023		
		Fa	ir value hierarc	hy		Fair value hierarchy				Fa	ir value hierard	:hy		Fa	ir value hierard	chy	
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	16,165				14,994				14,027				12,619				IAS 1.54 (i)
Financial assets held for trading	2,037	75	1,955	8	1,180	135	1,040	6	1,041	142	897	1	1,260	328	932	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	246	78	14	154	257	93	15	149	244	118	17	109	254	125	20	109	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	4,163	3,932	231	0	3,828	3,600	84	144	3,821	3,637	184	0	3,376	3,192	183	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	50,995				52,345				51,573				52,448				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	523	0	523	0	139	0	139	0	106	0	106	0	48	0	48	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				-163				-115				-93				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	9,309				8,880				11,181				11,610				
TOTAL ASSETS	83,438				81,460				81,877				81,521				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".

(mln	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023				
		Gross carryi	ing amount <sup>(2)</sup>		Accum	nulated impairn	nent <sup>(2)</sup>	Gros	s carrying amo	ınt <sup>(2)</sup>	Accum	nulated impairr	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accur	mulated impairr	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	nulated impairm	nent <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	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	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		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 without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	fit-impaired	
Financial assets at fair value through other	Debt securities	4,031	96	0	-8	-3	0	3,620	125	0	-8	-4	0	3,693	33	0	-7	-2	0	3,352	21	0	-7	-1	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	8,575	10	29	-11	-1	-8	9,175	6	33	-12	-1	-10	9,678	6	33	-11	0	-10	9,964	12	31	-11	-1	-6	Annex V.Part 1.31, 44(b)	
amortised cost	Loans and advances	36,097	5,595	2,360	-153	-341	-1,197	36,947	5,573	2,217	-150	-355	-1,115	36,180	5,138	2,073	-147	-337	-1,061	36,760	5,053	2,167	-154	-333	-1,059	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>(7)</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	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	2,340	1,619	1,537	1,244	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	72,955	71,584	69,958	69,294	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	634	461	453	525	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	-28	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	172	181	170	183	IAS 37.10; IAS 1.54(I)
Tax liabilities	47	45	60	73	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	810	851	828	829	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	55	1	1,885	1,948	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	77,012	74,742	74,891	74,069	IAS 1.9(b);IG 6
TOTAL EQUITY	6,426	6,718	6,986	7,452	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	83,438	81,460	81,877	81,521	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	amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		2,286	1,661	1,588	1,627	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	1	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
anort positions	Debt securities	687	419	402	143	Annex V.Part 1.31
	Central banks	11,596	8,774	8,329	7,402	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	1,449	1,525	2,248	2,015	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	793	1,052	1,145	836	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,152	1,748	2,020	1,538	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	843	305	416	230	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	5,473	5,125	4,512	4,638	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,561	2,809	2,561	2,459	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	16,706	18,090	17,096	17,340	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	13,622	13,237	11,743	11,664	ECB/2013/33 Annex 2.Part 2.9.1
	Households	32,144	32,565	31,503	32,066	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	24,605	24,455	22,352	21,925	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,193	3,552	4,055	4,099	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	955	1,259	1,262	1,244	Annex V.Part 1.37
Other financial liabilities		242	205	196	196	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		75,928	73,664	71,948	71,064	



# 2023 EU-wide Transparency Exercise Market Risk

								Eurobunik Ergi			3											
	SA			IM												IM						
			VaR (Memorani	dum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE				VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREI DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITAL FOR CTP			
(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	LAST 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)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1:	2/2022					
Traded Debt Instruments	6	4	12	2	12	3							10	2	10	2						
Of which: General risk Of which: Specific risk	6	4	12	2	11	3							10	2	10	2						
Of which: Specific risk Equities	0 7	0	2	0	8 2	1							1 1	0	3	0						
Of which: General risk	, ,	4	i	0	2	0							l i	0	l i	0						
Of which: Specific risk	4	4	ō	ō	ō	ō							0	ō	ō	ō						
Foreign exchange risk	271	236	6	2	29	7							7	1	29	6						
Commodities risk	0	0	0	0	0	0							0	0	0	0					بلسبك	
Total	284	249	15	3	32	8	3	3	0	0	0	629	13	3	31	6	3	3	0	0	0	584
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	5/2023					
Traded Debt Instruments	3	3	15	2	11	2							13	2	11	3						
Of which: General risk	3	3	15	2	10	2							11	2	7	2						
Of which: Specific risk	0	0	2	0	3	1							6	2	7	2						
Equities	7	8	1	1	1	1							2	0	3	0						
Of which: General risk	3	4	1	1	1	î							2	ő	3	ő						
Of which: Specific risk	3	4	0	0	0	0							0	0	0	0						
Foreign exchange risk	218	183	5	1	28	7							5	2	26	7						
Commodities risk	0	0	0 16	0	0 27	0 7	- 5			0				0	0 27	0	- 40	- 44	0		_	
Total	228	193	16	2	27	7	5	3	0	0	0	603	14	3	27	17	13	14	. 0	0	0	686

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 OVI template.



					Standardised Ap	proach			
			As of 30/09/	2022			As of 31;	12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min BUIL %)  Central governments or central banks	43.697	36.132	5.259		38.786	34.037	5.403	
	Regional governments or central banks Regional governments or local authorities	43,697	30,132	3,239		30,700	34,037	3,403	
	Public sector entities	739	1,567	739		529	1,065	529	
	Multilateral Development Banks	22	468	0		46	616	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,734	3,793	1,253		4,337	4,387	1,443	
	Corporates	7,902	5,804	5,077		7,983	5,964	5,224	
	of which: SME	5,029	3,548	2,872		5,013	3,590	2,909	
	Retail	3,657	2,640	1,882		3,856	2,705	1,922	
Consolidated data	of which: SME	928	548	313		1,010	597	341	
CONSONIGENCE GENE	Secured by mortoages on immovable property	3,966	3,941	1,403		4,029	4,005	1,436	
	of which: SME	580 625	573 295	213 338	323	603 602	596 286	221 339	307
	Exposures in default	625 387	295 269	3.38 403	323	602 380	286 266	339	307
	Items associated with particularly high risk Covered bonds	387	332	403		361	360	43	
	Claims on institutions and corporates with a ST credit assessment	332	332	41		301	300	43	
	Collective investments undertakings (CIU)	19	19	14		19	19	14	
	Equity	212	212	531		252	252	630	
	Other exposures	4,367	4,367	3,612		4,282	4,282	3,526	
	Standardised Total <sup>2</sup>	69,687	59,863	20,559	471	65,487	58,268	20,913	465

10 Operand encourses unaffile Encourar value à recontrel labore Labor les incurses au reflect de la to codi convenire fination con ciné enthéticité labor les de la Conferencia fination con ciné enthéticité laboration de la collaboration conferencia de la Conferencia fination con ciné enthéticité laboration de la collaboration conferencia de la Conferencia fination conferencia de la collaboration conferencia de la collaboration conferencia de la Conferencia de conferencia de la collaboration conferencia de la Conferencia del Conferencia de la Conferencia del Conferencia del

		Jacks of the Association and the Association of the Association and the Association an										
					Standardised A	pproach						
			As of 30/09	2022			As of 31;	12/2022				
		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, %)	34.227	27.355	4,900			25.266	5.019				
	Central governments or central banks Regional governments or local authorities	34,227	27,355	4,900		29,335 26	25,2bb 24	5,019				
	Regional governments or local authorities  Public sector entities	706	1.534	706		497	1,033	497				
	Multilateral Development Banks	,	447	700		437	570	***				
	International Organisations	, i	1	0		ů	370	0				
	Institutions	719	696	677		887	863	854				
	Corporates	1,021	901	838		1,127	1,015	950				
	of which: SME	364	341	278		370	357	292				
	Retail	932	613	437		1,063	631	448				
GREECE	of which: SME	207	126	72		243	144	82				
GREECE	Secured by mortgages on immovable property	1,563	1,562	553		1,435	1,434	507				
	of which: SME	17	17	6		10	9	3				
	Exposures in default	243	103	112	138	218	100	108	116			
	Items associated with particularly high risk	0	0	0		1	1	1				
	Covered bonds	66	66	13		66	66	13				
	Claims on institutions and corporates with a ST credit assessment	0	U	0		0						
	Collective investments undertakings (CIU) Equity	164	164	411		157	157	393				
	Other exposures	3.752	3.752	3.135		3.633	3,633					
	Standardised Total	3,732	3,134	3,233	167		3,003	3,040	152			

(ii) Orional exocurs, unifixe Exocure value, is recorted bufore taking into account any effect due to credit conversion factors or could risk relixation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.

		(2) Total value augustinists and provision	.,,,,,,,,,,,,.		.,				
					Standardised A	proach			
			As of 30/09/	2022			As of 31,	12/2022	
		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	1.213	1.334	^		1.038	1.180		
	Central governments or central banks Regional governments or local authorities	1,213	1,334			1,030	1,100		
	Public sector entities					0			
	Multilateral Development Banks	i o	0	0		ō	ō	i i	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	104	27		6	95	24	
	Corporates	2,145	1,617	1,326		2,255	1,684	1,379	
	of which: SME	2,074	1,553	1,262		2,204	1,639	1,335	
	Retail	1,559	1,136	810		1,604	1,169	832	
BULGARIA	of which: SME	371	237	135		388	248	142	
DOEGS II GE 1	Secured by mortoages on immovable property	1,897	1,888	674		1,993	1,984	708	
1	of which: SME	491 203	486 81	182	118	507 199	503 74	188 82	
	Exposures in default	203	81	91 218	118	199	153	230	
	Items associated with particularly high risk Covered bonds	221	143	210		222	133	230	
	Claims on institutions and corporates with a ST credit assessment	i i	0	0		0			
	Collective investments undertakings (CIU)	i i	i o	ő		ŏ	ŏ	l ő	
1	Equity		0	o o		o o	ō	i i	
	Other evangures	271	271	204		314	314	222	
1	Standardised Total <sup>2</sup>				173				181

		(2) Total value adjustments and provision	is per country of counterparty	excludes those for securitisation	exposures but includes general	credit risk adjustments.			
					Standardised A	pproach			
			As of 30/09	/2022			As of 31	/12/2022	
		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 a provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	4,444	3,845			4,449	3,847		
	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		92	103		93	93	103	
	Institutions Corporates	1,560	1,013	858		1,440	977		
	of which: SME	1,195	1,013			1,078	765		
	Retail	370	201	132		407	220		
	of which: SME	225	106			256	122	70	
CYPRUS	Secured by mortgages on immovable property	153	152			176	175		
	of which: SME	34	33	11		50	49	17	
	Exposures in default	39	13	13	24	53	27	34	
	Items associated with particularly high risk	99	67	100		85	55	82	
	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)								
	Equity	48	48	120		95	95	236	
	Other exposures	53	53	40		93	99	42	
	Standardised Total <sup>2</sup>				51				

		(4) тове высе верештения вис ротемия рег соотву от соотвернеу высовае нисе по высичными вырования состойными выполняющего высовае учения степ. на верештения.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31	/12/2022			
		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>		
	(mh BJR, %)										
I	Central governments or central banks Regional governments or local authorities	1,236	1,236	141		1,347	1,346	143			
	Public sector entities	, a	i i	0		ů		0			
	Multilateral Development Banks	22	22	ō		46	46	o o			
	International Organisations	0	0	0		0	0	0			
	Institutions	495	495	123		751	750	195			
	Corporates	1,380	803	716		1,398	853				
	of which: SME	729	329	273		695	312	259			
	Retail of which: SME	16	8	4		16	7	4			
Other Countries	of which; site Secured by mortgages on immovable property	19	10	1		133	120	47			
	of which: SME	3	3	i		4	3	1			
	Exposures in default	31	22	32	10	30	20	29	11		
	Items associated with particularly high risk	12	10	16		12	10	16			
	Covered bonds	135	135	15		294	294	29			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	9	0	0		0	0	0			
1	Eoulty		0	0		0	0	0 87			
1	Other exposures Standardised Total <sup>2</sup>	3		3	12	8/	8/	87			
	Standardised Total										

"Détaind assours utilise Docume value, in recorded before takins into account any effect due to credit convenion factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitazion exposures but reducins general credit risk adjustments.

# 2023 EU-wide Transparency Exercise Creft Risk - Standardised Approach Eurobank Ergesias Services and Holdings S.A.

	Europaink Ergasias Services and Holdings S.A.	·									
					Standardised Ap	pproach					
			As of 30/09/	2022			As of 31;	/12/2022			
		Original Exposure <sup>s</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	580	606	218		696	717	240			
	Regional governments or local authorities	0		. 0		.0		0			
	Public sector entities Multilateral Development Banks	32	32	32		32	32	32			
	International Organisations	0	ō	0		ō	ō	0			
	Institutions	0	0	0		0	0	0			
	Corporates of which: SME	1,145 489	866 341	787 262		1,122 476	835 336	758 258			
	Retail	738	656	481		733	650	476			
SERBIA	of which: SME	91	62	35		94	64				
JENDIA	Secured by mortoages on immovable property of which: SME	176 25	176 25	64		173 24	173 24				
	of which: SME Exposures in default	104	73	86	31	102	66	85	35		
	Items associated with particularly high risk	32	25	38		37	25	38			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	9	0	0		0	0	0			
ĺ	Equity	ŏ	0	ő		ŏ	ŏ	0			
1	Other exposures	151	151	93		156	156	92			
L	Standardised Total <sup>2</sup>				50				54		

		<ol> <li>intervalve apparatus and provisions per country or counterparty exclusion colors for securities out notices general criest risk apparatures.</li> </ol>										
					Standardised A	pproach						
			As of 30/09	2022			As of 31,	/12/2022				
		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>			
UNITED STATES	Control of control of the Control of Control	1,665 00 0 0 0 220 188 5 2 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,065	0 0 0 0 45 122 4 1 1 0 0 0 0 0	0	1,038 0 0 0 185 185 1 1 1 0 0 0 0	1,038 0 0 0 185 154 1 1 0 0 0 0	0 0 0 0 38	0			
	Other exposures Standardised Total <sup>2</sup>	2		2	0	2	2	2	1			



		Standardised Approach									
			As of 31,	03/2023			As of 30/	06/2023			
	(min PID %).	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 and provisions		
	Central governments or central banks	38.116	33,646	5,397		36,100	32.454	5,284			
	Regional governments or local authorities	24	23	5		22	21	5			
	Public sector entities	528	1,054	527		629	1,113	528			
	Multilateral Development Banks	45	650	0		46	641	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	4,855	4,917	1,576		4,489	4,534	1,663			
	Corporates	23,278	17,155	15,141		23,902	17,206	14,826			
	of which: SME	7,736	5,435	4,499		7,838	5,257	4,307			
	Retail	10,110	5,686	3,997		10,608	6,069	4,303			
Consolidated data	of which: SME	3,380	1,501	858		3,207	1,413	811 4.165			
	Secured by mortoages on immovable property of which: SMF	11,031 2.135	10,961	4,020 768		11,409 2,351	11,338 2,305	4,165 849			
	or which: SME Exposures in default	2,133	1,107	1,206	1.305	2,551	1,173	1.281	1.303		
	Exposures in default Items associated with particularly high risk	2,493 822	515	773	1,303	691	1,173	746	1,303		
	Covered bonds	293	293	29		285	285	28			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	74	74	69		80	80	75			
	Equity	421	421	840		561	561	1,174			
	Other exposures	4,137	4,137	3,440		4,216	4,216	3,463			
	Standardised Total <sup>2</sup>	96,229	80,639	37,020	1,865	95,631	80,187	37,542	1,867		

(1) Opport opposes, within Exposure usin, a separated before being any assured any office of the top contract any office of the contract and of the contract and office of the contract and of the contract and office of the contract and of the con

					Standardisc				
					Standardisc	a Approacn			
			As of 31,	03/2023			As of 30,	06/2023	
	(mb Fili MA)	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>3</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	Central governments or central banks	29.012	24,730	4,977		26,978	23,165	4,790	
	Regional governments or local authorities	24	22	4		22	21	4	
	Public sector entities	495	1,022	495		496	980	496	
	Multilateral Development Banks	0	605	0		0	595	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	904	883	841		1,058	1,024	954	
	Corporates	16,110	11,829	10,525		16,484	11,985	10,345	
	of which: SME	2,947	2,009	1,719		2,864	1,884	1,610	
	Retail	7,282	3,587	2,503		7,169	3,530	2,464	
GREECE	of which: SME	2,615 8.397	1,052	602		2,538 8.466	1,029	589 3.126	
OILLUL	Secured by mortgages on immovable property	8,397 1,526	8,350 1.487	3,087 546		8,466 1,586	8,418 1.548	3,126 574	
	of which: SME	1,526 2.117	1,487	1.004	1.105	1,586 2,191	1,548	1,076	1.10
	Exposures in default	2,117 408	934 255	1,004	1,105	2,191	993	1,076	1,10
	Items associated with particularly high risk Covered hands	408	433	302		200	243	303	
	Covered bonds Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)	22	22	22		24	74	24	
	Equity	212	212	477		236	236	520	
	Other emeasures	3.546	3,546	2.991		3,648	3,648	3.039	
	Standardised Total <sup>2</sup>			2,111	1.538	3/11	9,010	9,447	1.52

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit construction fectors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general credit risk adjustments.

		(a) rose veste espatimenta el	a provisions per country or co	uniterparty encourses transition as	<ol> <li>(з) нов чаме врзителя вто роченоть рег силлеу от соштерату ексиона точе то насительного корошила оси пошения очест тем втранения.</li> </ol>											
					Standardise	d Approach										
			As of 31,	/03/2023			As of 30,	06/2023								
		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 BJR, %) Central governments or central banks	1.425	1.580	29		1,180	1.333	92								
	Regional governments or local authorities	1,423	1,300			1,100	1,000	0								
	Public sector entities	ō	i i	i i		i i	ō	i o								
	Multilateral Development Banks	0	0	0		0	0	0								
	International Organisations	0	0	0		0	0	0								
	Institutions	6	92	23		97	195	52								
	Corporates	2,420	1,856	1,524		2,483	1,855	1,522								
	of which: SME	2,370	1,808	1,477		2,437	1,813	1,480								
	Retail	1,670	1,225	873		2,402	1,798	1,302								
BULGARIA	of which: SME	400	255	146		416	271	157								
DOLOS II LE C	Secured by mortgages on immovable property	2,090	2,081	741		2,199	2,190	780								
	of which: SME	518 195	513 69	192 77	122	533 193	529 73	197	115							
	Exposures in default  Items associated with particularly high risk	250	150	225	122	254	145	217	115							
ı	Items associated with particularly high risk Covered bonds	250	150	223		234	145	217								
	Claims on institutions and corporates with a ST credit assessment	0		0		0		o o								
ı	Collective investments undertakings (CIU)	ı ő		0		ů		l ő								
	Equity	5	5	5		5	5	5								
ı	Other exposures	307	307	234		285	285	205								
	Standardised Total <sup>3</sup>				187				193							

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to need convenient here no readst risk intigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of coordeparty encludes those for securitisation exposures but includes general needs risk adjustments.

		(2) Total value adjustments ar	nd provisions per country of co-	interparty excludes those for se	curbiation exposures but indu	des general credit risk adjustme	AS.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
		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 as provisions <sup>2</sup>
	(min BJR. %) Central governments or central banks	3,931	3,572	0		3,800	3,800	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0		0	
	Multilateral Development Banks		0	0		0		0	
	International Organisations	105	104	115				106	
	Institutions	105	1,017	115 867		1,536	915	763	
	Corporates of which: SME	1,073	801	650		1,080	692		
	or which: SME Retail	390	209	136		284	107	71	
	of which: SME	241	115	66		159	55		
CYPRUS	Secured by mortgages on immovable property	184	182	63		367	364	127	
	of which: SME	50	49	17		179	176		
	Procures in default	64	36	46	27	83	34	36	
	Items associated with particularly high risk	102	61	91		86	50	74	
	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)	2	2	2		2	2	2	
	Equity	104	104	258		220	220		
	Other exposures	49	49	41		57	57	47	
	Standardised Total <sup>2</sup>				52				

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 31,	03/2023			As of 30	/06/2023		
		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 BJR, %)									
	Central governments or central banks Regional governments or local authorities	1,503	1,502	167		1,535	1,539	173		
	Public sector entities	0	0	0		0		0		
	Multilateral Development Banks	45	45	ō		46	46	0		
	International Organisations	0	0	0		0		0		
	Institutions	1,164	1,164	282		733	732	207		
	Corporates	1,438	907	826		1,435	833	728		
		669	288	238		735	328	261		
	Retail	13	5	3		14	3	2		
Other Countries	of which: SME Secured by mortgages on immovable property	10 116	3 104	39		11 122	110	. 1		
	Secured by mortgages on immovable property of which: SME	116	104	39		122	110	41		
	Exposures in default	31	19	19	12	34	27	25	8	
	Items associated with particularly high risk	10	10	15		6	6	9		
	Covered bonds	293	293	29		146	146	15		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0		
	Collective investments undertakings (CIU)	0	0	0		0		0		
	Equity	0	0	0		0		0		
	Other exposures	76	76	76		74	74	74		
	Standardised Total <sup>2</sup>				26				22	

26 (C) Original exposure, until an Exposure value, is reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those in rescurrination exposures but includes general credit nik adjustments.



# 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Eurobank Ergasias Services and Holdings S.A.

					Standardise	d Approach					
			As of 31,	03/2023			As of 30	06/2023			
	(min RIE %).	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	Comit of governments or comit of suchas despinated governments or local arthritism Public sector entities such as consistent international Consistents International Consistents Consistents Government Go	699 0 0 22 22 20 0 0 1 1 1,125 2 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	705 0 0 22 0 0 1 1 857 345 633 633 63 168 223 49 16 0 0 0 0	223 0 0 0 0 0 778 246 464 36 60 8 60 24 0 0 0		765 0 33 0 0 5 1,149 467 690 78 175 24 91 25 0 0 0 0 0 0 0 0 0 0	777 0 32 0 0 0 5 863 348 613 52 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2288 0 0 0 1 1 783 267 450 30 63 9 61 26 0 0 0 0 5 5 5 5	40		
	Standardised Total <sup>2</sup>	117	117	30	57		107	30	59		

(1) Original exposure, untile Exposure value, is reported before taking into account any effect due to credit convenien factors or credit risk intigration tuchniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Cripinal E  Control dovernments or control basis  Resistant convernments or bord authorities  Resistant convernments or bord authorities  Resistant Special Control Control  Resistant Special Control  Resistant	ıl Exposure <sup>1</sup>	As of 31/	03/2023	Standardise	i Approach	As of 30/	05/2022	
(nih R.B., %) Central covernments or central banks Resional covernments or local authorities Public sector entities	il Exposure <sup>1</sup>		03/2023			As of 30/	06/2022	
(oh R.B., %) Central covernments or central banks Resional covernments or local authorities Public sector entities	il Exposure <sup>1</sup>						00/2023	
Central overnments or central banks Resional overnments or local authorities Public sector entitles  Public sector entitles		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>
International Oreanizations Intelligibles Composite Statistics Composite Statistics Stat	1,024 0 0 0 0 183 161 5 1 0 0 0 0 0	1,023 0 0 0 183 180 5 1 1 0 0 0 0 0	0 0 0 0 37 145 4 1 1 0 0 0 0 0	٥	1,025 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,025 0 0 0 3004 144 5 1 1 0 0 0 0 0 0	0 0 0 0 0 2 129 4 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

#### 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Eurobank Ergasias Services and Holdings S.A.

							IRB Ap	proach					
				As of	30/09/2022					As of 3	1/12/2022		
		Original E	exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)	Or which: Value*   Of which: provisions   Of which: Or which: orbital:   Or which: O									Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0		0	0	0		0	0	0
	Institutions	0	0	0	0		0	0	0		0	0	0
	Corporates - Of Which: Specialised Lending	19,693 6.490	1,238 178	17,284 5,772	10,997 4.282	16	812 136	17,333 5.631	1,160 164	14,839 4,698	10,402 3.442	14	743 128
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	4,336	1/8 957	3,705	4,282 2.517	16	572	3,531	164	3,067	2,477	14	534
	Retail	12.911	937 873	11,200	4.443	408	682	12.974	825	11.262	4.050	387	692
	Retail - Secured on real estate property	7,373	570	7,270	2.736	358	364	7.378	568	7.268	2,313	307	403
	Retail - Secured on real estate property - Of Which: SME	1,508	242	1.406	390		137	1,536	241	1.427	376	135	148
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si	5,865	328	5,865	2.346	223	227	5.842	327	5,840	1.937	205	255
	Retail - Qualifying Revolving	2,208	69	1.758	607	5	86	2.185	53	1.773	615	3	72
	Retail - Other Retail	3,330	234	2,172	1,100	45	232	3,412	204	2,221	1,122	45	216
	Retail - Other Retail - Of Which: SME	1,996	104	838	334	4	97	2,092	93	901	354	7	98
	Retail - Other Retail - Of Which: non-SME	1,334	130	1,334	766	41	135	1,320	111	1,320	768	38	119
	Equity	226	0	226	476	0		237	0	237	489		
	Other non credit-obligation assets				0						0		4
	IRB Total <sup>2</sup>				15,917						14,941		

10 Opinior Incorporare, reliar Exposer value, a supporte debe l'altre più inscruert en princi con ex condicernent indices or coult nis miligiatire inchinques (», q. admittation efficielle.

10 MB Talla desse en develue in inscrutation production disse he securitation en directation del la disse reconstruire del l'admitte de l'acceptant de l'acceptan

		as or last quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e 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	19,693	1,238	17,284	10,997	16	812	17,333	1,160	14,839	10,402	14	743
	Corporates - Of Which: Specialised Lending	6,490	178	5,772	4,282	0	136	5,631	164	4,698	3,442	0	128
	Corporates - Of Which: SME Retail	4,336 12.911	957 873	3,705 11.200	2,517 4,443	16 408	572 682	3,531 12,974	889 825	3,067 11.262	2,477 4.050	14	534 692
	Retail - Secured on real estate property	7,373	8/3 570	7,270	4,943 2.736	4US 3SR	982 364	7.378	825 568	7.268	4,050 2.313	387	403
	Retail - Secured on real estate property - Of Which: SME	1,508	242	1,406	2,730 390	135	137	1,536	241	1.427	2,313	135	148
GREECE	Retail - Secured on real estate property - Of Which: non-Si		378	5,865	2.346	723	727	5.842	327	5.840	1.937	205	255
	Retail - Qualifying Revolving	2,208	69	1.758	607	5	86	2.185	53	1 773	615	3	72
	Retail - Other Retail	3,330	234	2,172	1.100	45	232	3,412	204	2,221	1.122	45	216
	Retail - Other Retail - Of Which: SME	1,996	104	838	334	4	97	2.092	93	901	354	7	98
	Retail - Other Retail - Of Which: non-SME	1,334	130	1,334	766	41	135	1,320	111	1,320	768	38	119
	Equity	41	0	41	85	0	0	55	0	55	113	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		ı
			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 exposur	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		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	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
BULGARIA		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DOLGARIA		Retail - Secured on real estate property - Of Which: non-Sf	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	5	0	5	10	0	0
	Other non IRB Total	credit-obligation assets												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022	l l	
		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			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 Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0			0	0	0	0				
	Retail - Secured on real estate property		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	0	0	ů
CYPRUS	Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	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	16	0	0	3	0	3	7	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	0/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposun	amount	Value adjustment:
	(min EUR, %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions 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			
	Corporates - Of Which: SME		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	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
Other Countries	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	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	1	0	0
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		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 exposur	e 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 Institutions	0	0	0	0	0	0 0	0	0	0 0	0	0	0
	Corporates	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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
SERBIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SERBER	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	0	0		0		0	0	0	0	0	0	0
	Retail - Other Retail	0	0			0	0	0	0	0			0
	Retail - Other Retail - Of Which: SME		0		0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME		0	o o	n n	0	0	0	0	0	n n	0	0
	Equity	ō	0	ō	0	0	ō	0	0	ō	ō	0	ō
	Other non credit-obligation assets										-		
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e 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 Retail	0	0	0	0	0		0	0		0	0	0
	Retail - Secured on real estate property		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
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si		0	0		0		0	0		0		
	Retail - Qualifying Revolving		0			0		0	0		0	0	0
	Retail - Other Retail	0	0	0	0	0	ů	0	0	o o	0	0	0
	Retail - Other Retail - Of Which: SME					0					0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	ů	0	0	o o	0	0	, i
	Equity	23	0	23	43	ő	ŏ	16	0	16	30		ő
	Other non credit-obligation assets												
	IRB Total												

# 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	31/03/2023					As of	80/06/2023		
		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 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 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	ő	ő	ő	ő	ő	o	ő	ő	ő	ő	ő	ō
	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SY	0		0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0			0		0	0		0	0	0	0
	Retail - Other Retail	ő	ő	ő	ő	ő	o	ő	ő	ő	ő	ő	o o
	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	
	Other non credit-obligation assets				0						0		1
	IR8 Total <sup>2</sup>				0						0		

		as of last quarter											
							IRB Ap	proach					
				As of	31/03/2023					As of	80/06/2023		
		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 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
	Corporates - Of Which: SME	ő	ő	ő	ő	ő	ő	ő	ő	ő	o o	ő	ő
	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
GREECE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GKEECE	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0		0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0		ň		0	0	0	0	0		0
	Equity	ő	ő	l ő	ō	1 0	ő	ő	ő	ő	ō		ŏ
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2023					As of 3	0/06/2023		
		Oi	Original Exp	oosure¹	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments
	(min EUR, %)			Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value		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	
	Retail - Secured on real estate property		0	0		0	0	0	0	0		0	0	0
BULGARIA	Retail - Secured on real estate		0	0	0	0	0	0	0	0	0	0	0	0
DOLO: IIID I	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 Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0
		,	0	0		0	0	0	0	0	0	U	0	
	Retail - Other Retail - Of White		U	0	0	U	0	0		0	0	U	0	0
	Retail - Other Retail - Of White	n: non-SME	U	0	0	U	0	0		0	0	U	0	0
	Equity Other non credit-obligation assets		0	U	- 0	0	0	0			- 0	0	0	0
			_											
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		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 exposur	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 Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	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	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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
CIFROS	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 Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	o o	0	0	0	0	0	0		0	0	0	0
	Other non credit-obligation assets		Ů	ŭ		ŭ	Ů	- i	Ü	ŭ		Ů	, i
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustment
	(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 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
	Corporates - Of Which: SME	0	0	ů	n	0	0	0	0	0	0	0	0
	Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	0
	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	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	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 Total												



# 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		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	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	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
SERBIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SERDIA	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
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proacn					
				As of	31/03/2023					As of	30/06/2023		
		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 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	0	0	0	0
	Corporates - Of Which: SME	0	0		0						0		0
	Retail	0			0	0	0		0	0	0	0	0
	Retail - Secured on real estate property	ő	ő	ŏ	ő	ő	ő	ő	ő	ő	ő	ő	ő
LINUTED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	50	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-obligation assets	0		0	U	0	0		0	0	0	0	0
	IRB Total	_	-										
	IRB Total				and the state of the latest terms to								



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

						Euroban	k Ergasias Services and H							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
					Non-derivative financial as	ssets by accounting portfoli		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 [	Austria													
[ 0 - 3M [	Belgium													
[ 0 - 3M [	Bulgaria	21 44 33 30 20 0	0	0 0 17 0 0 0	(	2( 4. 4. 2: 3. 3. 4. 1. 1. 1.	8 0 167 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 4 8 0 0 0	(	0
Total [0 - 3M   [ 0 - 3M   [ 1 3M - 1 Y   [ 1 1 Y - 2 Y   [ 1 2 Y - 3 Y   [ 3 Y - 5 Y   [ 15 Y - 10 Y   [ 10 Y - more Total	Cyprus	33 94 44 75 85 188 85 52	0 30 4 94 6 46 7 77 8 8 8 187 8 8	0 0 0 0 0	(	2( 2) 3. 6 9- 9-	0 10 93 5 21 4 73 7 0 4 93	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   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Czech Republic													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Denmark													
Total	Estonia													



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

						Eurobani	Ergasias Services and H	loldings S.A.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive 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   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   Total	Finland													
[ 0 - 3M [	France	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 - 3M [	Germany	0	0 0 0 0 0	0 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 0 0 0 0	0 0 0 0 0		
[ 0 - 3M     13M - 1Y     11 - 2Y     12 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Croatia													
[ 0 - 3M   [ 3M - 1Y	Greece	72 102 177 363 952 934 2,843	43 102 176 362 939 750 2,648 <b>5,020</b>	18 22 1 3 11 7 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 80 3 1 29 234 626	50 1 174 358 911 692 2,213 4,398	0 0 106 0 0 35 107 248	0 2.006 0 0 600 800 3.406	0 0 0 0 572 165 <b>738</b>	0 0 0 0 4,500 5,000	19 0 0 0 0 0 242 261	19 () () () () () () ()	5
107 - more	Hungary													
[ 3M - 1Y [	Ireland													
10Y - more	Italy													
[ 0 - 3M [   13M - 117   13M - 117   117 - 217   127 - 317   137 - 517   157 - 107   107 - more	Latvia													



General governments exposures by country of the counterparty

						Ediobani	ergasias services and r							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance si	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)	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	Risk weighted exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3m] [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y ] [ 5Y - 10Y	Luxembourg													
[ 3M - 1Y [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Malta													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Netherlands													
Total	Poland													
10 - 3m   1	Portugal													
Total	Romania													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y ] [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Slovakia													
Total   Tota	Slovenia													



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

						Eurobani	Ergasias Services and H	Holdings S.A.						
							As of 31/12/2022	!						
						Direc	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets 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)	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	Risk weighted exposure amount
[0-3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y]	Spain													
Total  [ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
Total	Iceland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Liechtenstein													
Total	Norway													
[ 0 - 3M [	Australia													
Total   Tota	Canada													
10 - 3M     10 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     110Y - more	Hong Kong													



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

						Eurobani	Ergasias Services and F							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets 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	Japan													
[ 0 - 3M	u.s.	0 5 5 256 165 615 0 0	0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 85 75 4 0 0	0 5 171 87 611 0 0	0 0 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 [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	20 29 42 10 40 27 4	20 29 42 10 39 27 4 172	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	20 29 42 10 31 19 4 157	0 8 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		105
[ 0 - 3M [	Middle East									·		J		
Total	Latin America and the Caribbean													



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

Eurobank Ergasias Services and Holdings S.A.

						Eurobarii	Ergasias Services and r	Tolulings S.A.						
							As of 31/12/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
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	Risk weighted exposure amount
[ 0 - 3M [	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	22 20 144 515 411 325 10	22 22 20 4 144 155 154 155 154 155 155 155 155 1	0 0 0 0 6 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	22 20 0 144 234 0 219 231 100	0 0 281 190 95 0	0 0 0 0		0 0 0 0 0				1

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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

#### (5) Residual countries not reported separately in the Transparency exercise

Regions:

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Custa and New, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Rahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Vincent and Tobago, Uniquay, Venezuela, Artiqua And Tobago, Uniqua, Venezuela, Art

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

- (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.



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

						Eurobari	k Ergasias Services and F							
							As of 30/06/2023							
						Dire	ct 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	sets 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	Exposure amount
[ 0 - 3M [	Austria													
[ 0 - 3M [	Belgium													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	Bulgaria	0 6 55 33 22 27 0 0	276 0	0 0 17 0 0 0	0 0 0	( ( 33 34 7 35 ( 116	0 0 0 15 241 0	000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 7 0 0 0		30
Total [0 - 3M [	Cyprus	99 64 18 29 29 29 7	95 0 46 137 29 239	0 0 0 0 0	0 0 0	( ) 22 66 25 16 ( )	95 0 21 74 0 223 7		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Czech Republic	33	35.							·		J		
[ 0 - 3M [	Denmark													
Total	Estonia													



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

						Eurobani	Ergasias Services and H	loldings S.A.						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Deriva <u>tives with</u>	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
,		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 [	Finland													
[ 0 - 3M [	France	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 0 103 0	0 0 0 0 103 0 103	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 99 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [ 13M - 1Y [ 13Y - 2Y [ 12Y - 2Y [ 12Y - 3Y [ 13Y - 5Y [ 15Y - 10Y [ 10Y - more ] Total	Germany	44 55	0 5 0 0 46 50	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 46 50 0	0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Croatia	100		·			2	·	J	·		J		
[ 0 - 3M [	Greece	41 222 355 188 922 1,777 2,055	2,022	15 15 1 5 5 8 4 4	0 0 0 0 0	25 41 1 0 137 639 4	0 167 347 135 781 1,127 2,015	0 0 28 0 0 29 101 158	0 2.015 0 0 1,100 8000 3.915	0 0 0 0 537 153	0 0 0 0 4,500 500	19 0 0 0 0 0 242 261	18 ( ( ( ( 33	4
[ 0 - 3M	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M [	Italy													
[ 0 - 3M [	Latvia													



General governments exposures by country of the counterparty

						Eurobani	Ergasias Services and H	Holdings S.A.						
							As of 30/06/2023							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											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   [ 3M - 1Y   [ 1 1Y - 2Y   [ 1 2Y - 3Y	Lithuania													
Total  [ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Maita													
Total	Netherlands													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Poland													
Total	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Słovakia													
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   Total	Slovenia													



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

						Eurobani	Ergasias Services and H	Holdings S.A.						
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	<b>Derivatives with</b>	negative fair value	Off-balance si	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)	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	Risk weighted exposure amount
[ 0 - 3M [   [ 3M - 1Y [   [ 1Y - 2Y [   [ 2Y - 3Y [   [ 3Y - 5Y [   [ 1Y - 10Y [ ] ] ] ] ] ] ] ]	Spain													
Total  [ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
Total	Iceland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Liechtenstein													
Total	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   Total	Hong Kong													



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

						Eurobani	Ergasias Services and F							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets 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	Japan													
[ 0 - 3M	u.s.	0 127 256 48 594 0 0 1,025	0	0 0 0 0 0	000000000000000000000000000000000000000	0 40 118 0 4 0 0	0 87 138 48 590 0 0	0 0 0 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 [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	0 0 0 19 27 2	0 0 0 19 27 0	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 11 20 0 31	0 0 0 8 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		101
[ 0 - 3M [	Middle East	10	40	·		31	13	Ū				J		101
Total	Latin America and the Caribbean													



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

Furnhank Froasias Services and Holdings S A

						Eurobani	Ergasias Services and I	Holdings S.A.						
							As of 30/06/2023	:						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives witi	negative fair value			
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	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[ 0 - 3M [	Others	9- 32-2 43: 23:34-45: 1.547	0 0 0 0 4 93 4 22 431 3 232 457 8 8 8 8 7 1.545	0 9 0 2 0 0		0 70 70 231 203 156 151 191 8 8 59	0 14 93 226 76 266 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 conomic 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. (S) Residual countries not reported separatively 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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Custa and New, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Rahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Vincent and Tobago, Uniquay, Venezuela, Artiqua And Tobago, Uniqua, Venezuela, Art

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

- (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.

					As of 30/09/2022									As of 31/12/2022				
		Gross ca	arrying amount/ Nominal a	amount			pairment, accumulated no lit risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and		Gross carn	ying amount/ Nomina	I amount			airment, accumulated ne lit risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days	o	f which non-performing	r	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>2</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	1	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>2</sup>	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>s</sup>			Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>s</sup>			Of which Stage 3 <sup>s</sup>	
Cash balances at central banks and other demand deposits	15,664	. 0	0	0	0	0	0	0	0	14,490	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	12,742	. 0	29	29	29	24	8	8	0	12,960		33	33	33	24	10	10	0
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
General governments	9,09	0	0	0	0	12	0	0	0	8,872	0	0	0	0	12	0		0
Credit institutions	1,00	. 0	0	0	0	5	0	0	0	1,242	0	0	0	0	5	0		0
Other financial corporations	1,53	0	0	0	0	1	0	0	0	1,620	0	0	0	0	1	0		0
Non-financial corporations	1,11	0	29	29	29	6	8	8	0	1,225	0	33	33	33	7	10	10	0
Loans and advances(including at amortised cost and fair value)	44,117	166	2,407	2,403	2,360	493	1,204	1,197	1,080	44,795	218	2,257	2,254	2,217	505	1,121	1,115	1,028
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	21	0	2	2	2	0	1	1	0	26	0	1	1	1	0	1	1	0
Credit institutions	851	0	0	0	0	1	0	0	0	1,205	0	0	0	0	0	0	6	0
Other financial corporations	6,701	0	52	52	43	7	26	26	26	6,893	0	52	52	44	3	26	26	26
Non-financial corporations	22,84	. 53	1,503	1,503	1,472	235	746	741	714	23,026	93	1,399	1,399	1,374	235	675	671	688
of which: small and medium-sized enterprises	9,590	53	1,236	1,236	1,220	166	612	610	590	9,478	70	1,177	1,177	1,162	171	557	556	594
of which: Loans collateralised by commercial immovable property	5,655	16	732	732	705	56	233	230	450	6,207	45	751	751	728	57	216	213	478
Households	13,683	114	851	847	844	251	431	429	340	13,645	125	805	802	799	266	420	418	314
of which: Loans collateralised by residential immovable property	9,27	56	435	432	431	112	132	131	301	9,298	69	436	433	432	127	155	153	280
of which: Credit for consumption	3,35	46	281	281	280	84	205	205	2	3,362	44	256	256	256	85	186	186	2
DEBT INSTRUMENTS other than HFT	72,523	166	2,436	2,432	2,389	517	1,211	1,205	1,080	72,245	218	2,290	2,287	2,250	529	1,132	1,125	1,028
OFF-BALANCE SHEET EXPOSURES	9,805		54	54	54	57	29	29	16	10,712		53	53	53	60	30	30	12

The the definition of constructions construct all assets to MAIDS (W2)) of the factorise (TS 100 S 100



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

					As of 31/03/2023								As of 30/06/2023				
		Gross car	rying amount/ Nomina	d amount		Accumulated imp	pairment, accumulated negative changes in t fit risk and provisions <sup>4</sup>	Collaterals and		Gross co	arrying amount/ Nomina	il amount		Accumulated im value due to cre	pairment, accumulated no dit risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	r .	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	e e	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>2</sup>	financial guarantees received on non- performing exposures
(min FIB)		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>		Of which Stage	e -		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>1</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	13,642			0	0	0	0	0	12,170	0			0	٥	0	0	0
Debt securities (including at amortised cost and fair value)	13,467		33	33	33	20	10	10	13,404		31	31	31	18	6	6	0
Central banks		0						0	0	0					0		0
General governments	9,126	5 0		0		8	0	0	9,13	6 0			0	7	0		0
Credit institutions	1,256	0	0	0	0	5	0	0	1,30	5 0			0	9	0		0
Other financial corporations	1,776	5 0				1	0	0	1,68	0			0	1	0		0
Non-financial corporations	1,306	5 0	33	33	33	6	10	10	1,28	2 0	31	. 31	31	6	6	6	0
Loans and advances(including at amortised cost and fair value)	43,443	226	2,108	2,104	2,073	484	1,067	061 98	44,02	207	2,198	2,195	2,167	487	1,066	1,059	1,029
Central banks		0				0	0	0		0					0		0
General governments	23	0	0	0		0	0	0	2	0			0		0		0
Credit institutions	1,571			0	0	1	0	0	1,61				0	1	0		0
Other financial corporations	6,748	0	53	53	45	5	26	26 2	6,74	5 5	44	44	44	6	24	24	20
Non-financial corporations	22,203	73	1,294	1,294	1,271	224	615	611 65	22,14	75	1,354	1,354	1,332	211	607	603	686
of which: small and medium-sized enterprises	9,099	72	1,138	1,138	1,125	165	550	549 57	8,70	1 66	1,117	1,117	1,104	144	542	541	552
									1								
of which: Loans collateralised by commercial immovable property	5,783	3 20	695	695	674	53	199	196 44	5,90	9 33	688	688	668	45	194	190	441
Households	12,896	153	760	757	757	253	425	424 30	3 13,49	127	795	796	791	265	434	432	323
of which: Leans collateralised by residential immovable property	9,126	95	435	432	433	121	163	161 27	9,17	B 77	464	461	462	125	171	170	291
of which: Credit for consumption	2,806	38	207	207	207	77	176	176	1 3,35	5 36	213	213	207	90	174	173	1
DEBT INSTRUMENTS other than HFT	70,552	226	2,141	2,137	2,106	504	1,077	070 98	69,609	207	2,229	2,226	2,198	506	1,072	1,066	1,029
						304	1,0//	90			2,229	2,226	2,198	500	1,072	1,000	1,029
OFF-BALANCE SHEET EXPOSURES	10,363		52	52	52	57	29	29 1	11,25	5	63	62	62	62	27	27	20



#### Forborne exposures

			As of 30/						As of 31/:			
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated in accumulated ch value due to ch provisions for forbearance me	nanges in fair edit risk and exposures with		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	o	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)	2,221	913	406	320	1,583	548	2,012	873	401	321	1,409	512
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	35	21	13	12	20	10	37	22	13	12	22	9
Non-financial corporations	1,161	602	235	195	855	389	1,100	584	231	193	795	377
of which: small and medium-sized enterprises	897	485	184	161	652		868	509	194	167	621	
Households	1,025	289	158	114	708	150	875	267	158	116	592	126
DEBT INSTRUMENTS other than HFT	2,221	913	406	320	1,583		2,012	873	401	321	1,409	
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 $^{\it 3}$	540						482					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	409						423					

<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>10</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 F 18.00 / F 19.00), 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 operally recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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

			As of 31/	03/2023					As of 30/	06/2023		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearance	xposures with		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with
(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	o	0	o	0	0	o	0	0	o	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)	1,772	813	380	313	1,249	479	1,630	788	358	308	1,122	453
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	22	13	13	24	10	38	22	12	11	23	10
Non-financial corporations	1,042	544	221	186	762	349	968	523	204	181	698	331
of which: small and medium-sized enterprises	845	479	188	161	611		738	464	173	157	521	
Households	692	246	146	114	464	120	624	243	142	116	401	111
DEBT INSTRUMENTS other than HFT	1,772	813	380	313	1,249		1,630	788	358	308	1,122	
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 ${}^{\mathfrak{F}}$	426						400					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	381						378					

<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>(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 F 18.00 / F 19.00), 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 compliments are enverally reported with a positive sign.

commitments are generally reported with a positive sign.

(3) 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.



2023 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 3	0/09/2022					AS OF 31	/12/2022					AS OF 32	1/03/2023					As of 30	/06/2023		
	Gross carr	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>2</sup>	negative
A Agriculture, forestry and fishing	409	31	31	409	19	0	417	30	30	417	20	0	426	31	31	426	20	0	381	125	125	381	20	0
B Mining and guarrying	57	5	5	57	3	0	49	4	4	49	2	0	43	4	4	43	2	0	40	4	4	40	3	0
C Manufacturing	4.218	184	184	4.218	149	0	4.368	196	196	4.368	139	0	4.057	196	196	4.057	145	0	4.041	190	190	4.041	138	0
D Electricity, gas, steam and air conditioning supply	1,334	2	2	1,334	4	0	1,659	2	2	1,659	5	0	1,700	2	2	1,700	5	0	1,841	2	2	1,841	6	0
E Water supply	46	2	2	46	1	0	50	1	1	50	1	0	61	1	1	61	1	0	55	1	1	55	1	0
F Construction	1.189	136	136	1.189	92	0	1.041	112	112	1.041	70	0	953	110	110	953	69	0	957	103	103	957	66	0
G Wholesale and retail trade	4.594	448	448	4.594	310	0	4.630	413	413	4.630	282	0	4.350	409	409	4.350	276	0	4.177	402	402	4.177	276	0
H Transport and storage	4,087	102	102	4,081	96	0	4,065	90	90	4,059	92	0	3,953	30	30	3,947	31	0	4,086	29	29	4,081	31	0
I Accommodation and food service activities	2,392	266	266	2,392	82	0	2,427	257	257	2,427	83	0	2,391	242	242	2,391	78	0	2,314	224	224	2,314	74	0
3 Information and communication	307	14	14	307	19	0	333	10	10	333	17	0	308	9	9	308	18	0	275	20	20	275	20	0
K Financial and insurance activities	10	2	2	10	1	0	10	2	2	10	1	0	10	2	2	10	1	0	42	2	2	42	1	0
L Real estate activities	1,682	103	103	1,678	56	0	1,820	88	88	1,820	54	0	1,794	65	65	1,794	47	0	1,909	73	73	1,909	43	0
M Professional, scientific and technical activities	953	119	119	953	83	0	692	114	114	692	84	0	686	114	114	686	85	0	600	100	100	600	80	0
N Administrative and support service activities	309	20	20	309	14	0	274	18	18	274	12	0	273	18	18	273	14	0	263	15	15	263	11	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	3	0	0	3	0	0	4	0	0	4	0	0
P Education	39	7	7	39	4	0	40	7	7	40	4	0	39	7	7	39	4	0	39	8	8	39	4	0
Q Human health services and social work activities	406	10	10	406	8	0	401	9	9	401	9	0	427	10	10	427	8	0	420	10	10	420	9	0
R Arts, entertainment and recreation	575	9	9	575	9	0	528	9	9	528	6	0	529	9	9	529	7	0	499	11	11	499	8	0
S Other services	234	41	41	234	30	0	221	36	36	221	28	0	200	34	34	200	27	0	200	35	35	200	27	0
Loans and advances	22.841	1 503	1 503	22.921	991	0	23.026	1 300	1 399	23.021	011		22 203	1 294	1 294	22 197	940	0	22 144	1 354	1 354	22 139	919	0

<sup>(1)</sup> The Rems' 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 what is reported according to the FINREP framework (template F (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.



2023 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Eurobank Ergasias Services and Holdings S.A.

			As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023		
	Loans and advance	tes				Loans and advance	es				Loans and advanc	es				Loans and advance	es			
		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	44,117	41,710	166	2,407	837	44,795	42,538	218	2,257	830	43,443	41,335	226	2,108	843	44,027	41,829	207	2,198	953
	33,339	31,564	102	1,775	686	33,596	31,889	157	1,708	671	33,126	31,472	165	1,654	695	33,152	31,413	155	1,739	793
Of which secured with immovable property	16,902	15,534	88	1,369	526	17,657	16,228	136	1,430	560	17,015	15,638	141	1,377	582	17,171	15,775	137	1,396	621
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,992	3,776		216	79	4,013	3,777		236	69	4,019	3,797		223	108	4,200	3,942		258	157
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,130	2,882		248	97	3,092	2,834		258	108	3,029	2,771		259	121	3,199	2,916		283	138
Of which instruments with LTV higher than 100%	4,621	3,913		708	244	4,352	3,694		658	252	3,949	3,353		596	202	3,457	2,874		583	189
Accumulated impairment for secured assets Collateral	970	292	6	677	182	971	302	13	669	185	958	297	18	661	195	967	294	16	673	201
Of which value capped at the value of exposure	24,114	23,102	86	1,012	473	23,949	22,983	135	966	456	23,380	22,459	138	921	473	23,890	22,943	134	947	519
Of which immovable property	15,503	14,604	78	898	394	15,866	14,982	123	884	405	15,331	14,483	127	848	426	15,651	14,794	124	857	455
Of which value above the cap	22,935	21,513	84	1,423	564	22,389	20,927	142	1,462	613	21,116	19,750	141	1,365	584	23,327	21,685	124	1,642	848
Of which immovable property	11,671	10,690	73	981	369	13,238	12,096	135	1,152	417	12,386	11,318	132	1,068	396	12,795	11,655	111	1,140	463
Financial guarantees received	5,352	5,283	4	68	18	5,471	5,409	6	61	18	5,179	5,115	9	64	20	5,036	4,954	8	82	39
Accumulated partial write-off	-938	-4	-1	-934	-147	-1,007	-4	-1	-1,003	-382	-991	-4	-1	-988	-376	-1,030	-4	-1	-1,026	-408

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.