

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



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	6,527	6,939	6,848	6,896	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	6,527	6,939	6,848	6,896	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	6,527	6,939	6,848	6,896	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	6,527	6,939	6,848	6,896	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,649	8,012	8,174	8,185	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	7,649	8,012	8,174	8,185	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	44,059	43,241	44,181	45,527	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	44,059	43,241	44,181	45,527	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	14.81%	16.05%	15.50%	15.15%	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	14.81%	16.05%	15.50%	15.15%	(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	14.81%	16.05%	15.50%	15.15%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.81%	16.05%	15.50%	15.15%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,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	17.36%	18.53%	18.50%	17.98%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.36%	18.53%	18.50%	17.98%	(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	84,868	84,343	84,121	84,539	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	7.69%	8.23%	8.14%	8.16%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,527	6,939	6,848	6,896	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	6,519	6,936	6,848	6,896	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	84,868	84,343	84,121	84,539	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	84,859	84,340	84,121	84,539	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.69%	8.23%	8.14%	8.16%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.68%	8.22%	8.14%	8.16%	[A.2]/[B.2]	



Ebal Burshing Burshing 2024 EU-wide Transparency Exercise Capital Eurobank Ergadias Services and Holdings S.A.

		orain EUR. %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(WIND EUR, %) OWN FUNDS	7,649	8,012	8,174	8,185	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (met of deductions and after applying transitional adjustments)	6,527	6,939	6,848	6,896	C 01.00 (r0020,c0010)	Article 50 of CRR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,883	1,878	1,877	1,881	C 01.00 (x0030,c0010)	Atticles 26(1) points (a) and (b), 27 to 26, 26(1) point (f) and 42 of CRR
	A1.2	instruments) Retained earnings	2,083	2,317	2,323	3,104	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	-134	52	44	34	C 01.00 (x0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CFR
	A1.4	Other Reserves	3,281	3,301	3,301	2,959	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CFR
	A1.5	Funds for general banking risk	0	0	0	0	C 01.00 (x0210,c0010)	Acticies 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A1.6	Minostly interest given recognition in CET1 capital	55	0	0	0	C 01.00 (r0230,c0010)	Artische B4 of CRIPR
	A1.7		10	8	9	10	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 35 (1) point (i) of CRR
	A1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-236	-229	-253	-246	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	DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 26(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 35(1) point (e), 45 and 155 of CRR
	A1.11		0	0	0	0	C 01.00 (r0300,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A1.12		0	0	0	0	C 01.00 (r0420,c0010)	Atticles 4(122), 36(1) point (g) and 44 of CRR
	A1.13		-26	-25	-28	-27	C 01.00 (r0440,c0010)	Article 36(1) point () of CRR
	A1.14		-35	-64	-64	-63	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (ii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR.
	A.1.14.1		-35	-64	-64	-63	C 01.00 (r0460,c0010)	Articles 35(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 (+0480,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	-83	-25	-31	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 30; Articles 48(1) point (a) and 48(2) of CPR
OWN FUNDS	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	-223	C 01.00 (r0500,c0010)	Articles 4(27); 35(1) point (i); 43, 45; 47; 48(1) point (ii); 49(1) to (3) and 79 of CFR
Transitional period	A1.18	(-) Amount exceding the 17.65% threshold	-199	-198	-255	-460	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (4513,c0010)	Article 35(1), point (m) and Article 47c CRR
	A.1.18B		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 (40515,c0010)	Article 36(1), point (I) CRR
	A1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (40524,c0010)	Article 3 CRR
	A1.20	CET1 capital elements or deductions - other	-80	-78	-76	-75	C 01.00 (r0529,c0010)	
	A1.21		8	2	0	0	CA1(1.1.5 + 1.1.8 + 1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Acticion 463(1) to (3), and 484 to 487 of CRR
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	A.1.21.2		0	0	0	0	C 01.00 (r0340,c0010)	Atticles 479 and 480 of CRR
	A.1.21.3		8	2	0	0	C 01.00 (r0520,c0010)	Articles 4620 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 (r9530,c0010)	Atticle 61 of CPR
	A2.1		0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (r0720,c0010) C 01.00 (r0590,c0010) + C 01.00 (r0700,c0010) +	
	A.2.3		0	0	0	0	C 01.00 (r0744,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (19660,c0010) + C 01.00 (19680,c0010) + C 01.00 (19730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,527	6,939	6,848	6,896	C 01.00 (x0015,c0010)	Article 25 of CFFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,122	1,074	1,326	1,288	C 01.00 (H9750,c0010)	Article 71 of CFR
	A.4.1		1,122	1,074	1,326	1,288	C 01.00 (+0760,c0010) + C 01.00 (+0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 [r0910,c0010] + C 01.00 [r0920,c0010] + C 01.00 [r0930,c0010] + C 01.00 [r0940,c0010] + C 01.00 [r0950,c0010] + C 01.00 [r0955,c0010] +	
							C 01.00 (10970,c0010) + C 01.00 (10974,c0010) + C 01.00 (10978,c0010)	
	A4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (10880,c0010) + C 01.00 (10900,c0010) + C 01.00 (10960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	44,059	43,241	44,181	45,527	C 02.00 (r0010,c0010)	Articles 92(2), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.81%	16.05%	15.50%	15.15%	GA3 (3)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.81%	16.05%	15.50%	15.15%	GA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.36%	18.53%	18.50%	17.98%	GA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,519	6,936	6,848	6,896	[A.1-A.1.13-A.1.21+MN[A.2+A.1.13-A.2.2- A.2.4+MN[A.4+A.2.2-A.4.3,0],0]]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.80%	16.04%	15.50%	15.15%	[0.1)(8-8.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Marrie Control	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
/1 The fully inarted CFT1 ratio is an estimate.	a signal stant have	sed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a	of the reporting date are not taken into	annual in this colouistics.				



Overview of Risk exposure amounts

		RWAs			1
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	37,442	36,196	37,228	38,814	C02.00 (0040, c0010)-(C07.00 (0090, c0220, s001) + C07.00 (0110, c0220, s001)+ C07.00 (0130, c0220, s001) + C08.01 (0040, c0200, s001) + C08.01 (0050, c0200, s001) + C08.01 (0060, c0200, s001) + C08.01 (0040, c0200, s002) + C08.01 (0050, c0200, s00
Of which the standardised approach	37,442	36,196	37,228	38,814	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	0	0	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	0	0	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	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	373	441	449	416	C07.00 (n0090, c0220, s001) + C07.00 (n0110, c0220, s001) + C07.00 (n0130, c0220, s001) + C08.01 (n0040, c0280, s002) + C08.01 (n0050, c0280, s002) + C08.01 (n0050, c0280, s002) + C02.00 (n0480, c0010))
Credit valuation adjustment - CVA	156	184	180	196	C 02.00 (r0840, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,956	2,060	1,901	1,810	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	810	615	679	546	C 02.00 (r0520, c0010)
Of which the standardised approach	184	110	106	112	C 02.00 (r0530, c0010)
Of which IMA	626	505	572	433	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0801)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,323	3,746	3,746	3,746	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,323	3,746	3,746	3,746	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	44,059	43,241	44,181	45,527	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

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



P&I

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	3,216	4,454	1,229	2,422
Of which debt securities income	305	429	126	263
Of which loans and advances income	1,605	2,237	623	1,240
Interest expenses	1,615	2,280	658	1,290
(Of which deposits expenses)	522	752	236	472
(Of which debt securities issued expenses)	164	222	64	134
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	3	0	2
Net Fee and commission income	331	447	110	233
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	52	-10	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	15	64	65	63
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	8	18	6	5
Gains or (-) losses from hedge accounting, net	-13	2	1	-1
Exchange differences [gain or (-) loss], net	4	5	2	3
Net other operating income /(expenses)	41	39	9	24
TOTAL OPERATING INCOME, NET	2,034	2,803	754	1,460
(Administrative expenses)	536	749	196	393
(Cash contributions to resolution funds and deposit guarantee schemes)	49	33	4	4
(Depreciation)	88	120	29	60
Modification gains or (-) losses, net	7	8	0	-1
(Provisions or (-) reversal of provisions)	53	131	137	153
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-6	-9	0	3
(Other provisions)	59	140	137	150
Of which pending legal issues and tax litigation ¹	0	10	0	0
Of which restructuring ¹	0	7	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	261	369	73	145
(Financial assets at fair value through other comprehensive income)	-4	-3	1	2
(Financial assets at amortised cost)	265	373	72	143
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	31	66	4	14
(of which Goodwill)	0	0	2	2
Negative goodwill recognised in profit or loss	111	111	0	99
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	49	89	48	87
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,182	1,542	360	877
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	997	1,281	287	728
Profit or (-) loss after tax from discontinued operations	-29	-153	0	-7
PROFIT OR (-) LOSS FOR THE YEAR	969	1,128	287	721
Of which attributable to owners of the parent	980	1,140	287	721

⁽¹⁾ Information available only as of end of the yea

⁽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 30/09/2023	3			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch	hy			Fair value hierarch			,	Fair value hierarch	у		,	air value hierarch		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	11,679				10,943				10,697				10,706				IAS 1.54 (I)
Financial assets held for trading	1,301	289	1,011	0	1,241	379	861	0	1,180	358	822	0	1,104	256	848	0	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	260	128	19	113	278	137	21	120	266	132	22	111	281	141	32	108	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	3,362	3,177	181	4	3,492	3,209	272	12	3,493	3,209	272	13	3,803	3,515	272	17	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	52,341				54,825				54,550				55,634				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	57	0	57	0	20	0	20	0	36	0	36	0	12	0	12	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	-100				15				5				5				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ^t	11,575				8,967				9,129				9,712				-
TOTAL ASSETS	80,475				79,781				79,356				81,256				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23					As of 31/1	2/2023					As of 31/0	03/2024					As of 30/1	6/2024			
		Gross carry	ring amount ⁽²⁾		Acı	umulated impairmen	1t ⁽²⁾	Gr	oss carrying amour	it ⁽²⁾	Accu	ımulated impairme	nt ⁽²⁾	Gro	ss carrying amount	t ⁽²⁾	Acci	ımulated impairme	nt ⁽²⁾	Gros	s carrying amount	Ф	Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	initial recognition	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets		increase in credit risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial recognition but	Stage 3 Credit-impaired assets		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	3,324	37	0	-6	-1	0	3,433	50	0	-6	-2	0	3,438	44	0	-5	-2	0	3,744	45	0	-6	-2	0	Annex V.Part 1.31, 44(b)
comprehensive income		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		10,008	7	32	-10	0	-7	10,935	7	32	-11	0	-7	10,889	7	33	-11	0	-8	11,561	9	34	-13	-1	-8	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	36,736	5,010	2,036	-157	-333	-993	38,691	4,914	1,494	-171	-329	-751	38,565	4,944	1,259	-158	-334	-658	39,132	4,769	1,324	-163	-339	-692	Annex V.Part 1.32, 44(a)

 $^{^{\}rm (I)}$ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

^[8] 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)

(mar con)					•
		Carrying	g amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	1,201	1,004	994	985	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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	68,149	69,242	68,346	70,028	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives - Hedge accounting	425	567	451	435	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-116	-5	-23	-29	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	197	254	216	371	IAS 37.10; IAS 1.54(I)
Tax liabilities	66	58	78	88	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	868	760	1,109	763	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	2,042	1	1	2	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	72,832	71,882	71,173	72,642	IAS 1.9(b);IG 6
TOTAL EQUITY	7,643	7,899	8,183	8,614	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	80,475	79,781	79,356	81,256	IAS 1.IG6

⁽¹⁾ 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 (1
Breakdown of financial liabilitie	s by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		1,553	1,450	1,326	1,326	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Siloit positions	Debt securities	73	121	119	94	Annex V.Part 1.31
	Central banks	4,185	3,771	3,049	3,077	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	1,858	1,539	1,814	1,665	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,097	919	1,059	922	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,723	2,791	2,999	2,623	Annex V.Part 1.42(c),44(c)
Danasita	of which: Current accounts / overnight deposits	484	203	257	313	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	4,319	4,418	4,439	4,490	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,280	1,990	1,993	1,870	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	18,373	18,694	18,207	19,443	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	11,497	11,405	10,996	11,585	ECB/2013/33 Annex 2.Part 2.9.1
	Households	32,351	33,083	33,157	33,371	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	21,571	21,719	21,548	21,679	Annex V.Part 1.42(f), 44(c)
Debt securities issued		4,150	4,756	4,487	5,162	Annex V.Part 1.37, Part 2.98
Of which: Subord	inated Debt securities issued	1,258	1,296	1,571	1,584	Annex V.Part 1.37
Other financial liabilities		190	190	192	197	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		69,775	70,813	69,791	71,448	



Market Risk

Eurobank Ergasias Services and Holdings S.A.

	SA					II	М									IM						
			VaR (Memorano	fum item)	STRESSED Var (Memorandum item)	INCREMEN MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	ARGE FOR CTP		VaR (Memora	andum item)	STRESSED VaR (M	femorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE 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 (SVARAVE)	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 (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1:	2/2023					
Traded Debt Instruments Of which: General risk	3	37 37	10 10	1 1	7	2 2							7 7	1 1	5 5	2 2						
Of which: Specific risk Equities Of which: General risk	0 14	0 11	0	0	0	0							0	0	1	0						
Of which: Specific risk Foreign exchange risk	, 7 167	5 63	0 5	0 2	0 20	0							0 4	0	0 15	0 3						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	184	110	12	2	20	6	18	14	0	0	0	626	9	2	16	4		7	0	0	0	505
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	5/2024					
Traded Debt Instruments	34	21	8	2	9	3							8	1	11	3						
Of which: General risk	34	21	7	2	6	3							8	1	7	1						
Of which: Specific risk	0	0	3	1	7	2							2	1	8	3						
Equities	11	20	0	0	0	0							0	0	1	0						
Of which: General risk	5	10	0	0	0	0							0	0	1	0						
Of which: Specific risk	5	9	0	0	0	0							0	0	. 0	0						
Foreign exchange risk Commodities risk	61	71	3	1 0	11	3							2	1 0	11	4						
Total	106	112	9	2	14	5	15	23	0	0	0	572	9	1	15	4	11	6	0	0	0	433

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.

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	123			As of 31/	12/2023	
	(minSUR, Nr)	Original Esposure ^s	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	30.925	30,250	5,356		29.939	29.651	5.037	
	Regional governments or local authorities	21	19	4		20	18	4	
	Public sector entities	680	1,089	528		489	867	285	
	Multilateral Development Banks	40	795	29		34	827	26	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,543	4,480	1,793		5,841	5,797	2,231	
	Corporates	24,047	17,324	15,041		23,671	17,174	14,665	
	of which: SME	7,784	5,272	4,364		6,059	3,973	3,292	
	Retail	10,676	6,156	4,370		9,908	5,500	3,886	
Consolidated data	of which: SME	3,197	1,395	800		3,084	1,354	776	
CONSCIULIA CO COLO	Secured by mortifales on immovable property	11,449 2,365	11,375 2,316	4,189 858		11,180 1,970	11,108 1,921	4,064 687	
	of which: SME	2,365	2,310	1,216	1,239	2,200	1,921	928	1.2
	Exposures in default	674	522	783	1,239	559	515	773	1,24
	Items associated with particularly high risk	266	287	700		290	289	712	
	Covered bonds Claims on institutions and corporates with a ST credit assessment		247				200		
	Collective investments undertakings (CIU)	83	83	78		85	86	81	
	Equity	571	571	1,299		629	619	1.286	
	Other exposures	4,145	4,145	3,290		4,090	4,090	3,338	
	Standardised Total ²	90,605	78,211	37,815	1.796	89,035	77,406	36,637	1.72

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, %)	Original Exposure ¹	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	22,252	21,566	4,698		21,732	21,441	4,741	
	Regional governments or local authorities	21	19	4		20	18	4	
	Public sector entities	496	905	496		285	663	285	
	Multilateral Development Banks	0	562	0		0	610	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,156	1,110	1,028		1,269	1,240	1,109	
	Corporates	26,683	11,914	10,331		17,260	12,545	10,495	
	of which: SME	2,906	1,858	1,583		2,845	1,898	1,609	
	Retail	7,225	3,573	2,502		7,057	3,459	2,415	
GREECE	of which: SME	2,534 8,340	1,002 8,290	573 3.077		2,502 8,050	1,007 7,998	576 2.939	
OHLLOL	Secured by mortgages on immovable property	8,340 1,527	8,290 1,485	3,077		8,050 1,152	7,998 1,108	2,939	
	of which: SME	1,527 2,078	1,485	1.032	1.045	1,152	1,108	391	1.096
	Exposures in default	2,076	902 261	1,032	1,045	300	750	395	1,090
	Items associated with particularly high risk Covered bonds	256	701	391		300	200	396	
	Covered bonds Claims on institutions and corporates with a ST credit assessment						0		
	Collective investments undertakings (CIU)	26	26	26		27	27	27	
	Country Equity	230	230	500		232	232	507	
	Other exposures	3,572	3,572	2,972		3,600	3,600	2.959	
	Standardised Total	Sjinz	- Special		1.463	5,111	4,444	5,	1.521

					Standardised Ap	proach					
			As of 30/09/2	023				12/2023			
	(mtsSUR, %)	Original Esposure ⁸	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	1.273	1.273	62		1,615	1.616	75			
	Regional governments or local authorities										
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	58	29		0	53	26			
	International Organisations	0	0	0		0	0	0			
	Institutions	20	20	20		106	106	21			
	Corporates	2,343	1,891	1,553		2,416	1,934	1,764			
	of which: SME	2,294	1,848	1,510		1,088	847	676			
	Retail	2,428	1,871 286	1,354 165		2,509 383	1,933	1,398 174			
BULGARIA	of which: SME	368	286	165		383	301 2,360	174 847			
	Secured by mortstates on immovable property	2,263	528	197		2,307	2,360	178			
	of which: SME Exposures in default	184	60	70	105	163	56	65	203		
	Exposures in default Items associated with particularly high risk	232	152	228	200	243	162	243	20.7		
	Covered bands			0			0	0			
	Claims on institutions and corporates with a ST credit assessment			0			0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	5	5	5		5	5	5			
	Other exposures	300	300	212		327	327	226			
	Standardised Total ²				189				188		

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, %)	Original Exposure ^a	Esposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	3,385	3,388	0		3,230	3,233	0	
	Resional sovernments 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 Ordanisations	0	0	0		0	0	0	
	Institutions	159	158	169		163	165	170	
	Corporates	1,432	895	771		1,506	949	816	
	of which: SME	1,003	678	554		1,080	714	582	
	Retail	265 155	110	73		242	96	64	
CYPRUS	of which: SME	155 475	53 473	30 178		138 479	478	25 179	
	Secured by mortifales on immovable property of which: SME	242	4/3	170		245	243	20	
	of which: SME Exposures in default	71	240	29	10	240	263	30	70
	Items associated with particularly high risk	79	53	80		83	55	84	30
	Covered bonds					0			
	Claims on institutions and corporates with a ST credit assessment					0			
	Collective investments undertakings (CRII)	2	2	2		2	2	2	
I	Equity	234	234	584		262	262	655	
	Other exposures	53	53	44		50	50	40	
	Standardised Total ²				56				53

		(2) Total value adjustments and provisions per o	otal value adjustments and provisions per country of counterparty excludes those for excurtination exposures but includes general credit risk adjustments.									
					Standardised Ap	proach						
			As of 30/09/2	023		As of 31/12/2023						
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(minEUR, %)											
	Central sovernments or central banks	0		0			0					
	Resional sovernments or local authorities	152	152			203	203					
	Public sector entities	152	152			203	203					
	Multilateral Development Banks											
	International Organisations	1.010	1,010	143		1,306	1,306	159				
	Institutions	100	100	88		102	102	239				
	Corporates of which: SME	200	100									
	Retail			0								
	of which: SME			0								
GERMANY	Secured by mortgages on immovable property			0								
	of which: SME			0			0					
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk		0	0		0	0	0				
	Covered bands	1	1	0		3	3	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0				0						
	Standardised Total ²				1							

eba Banking Authority	2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach Eurobank Ergasias Services and Holdings S.A.								
			As of 30/09/2	019	Standardised Ap	proach	As of 31.	113/2019	
			A3 01 3070272	***			2012	2272020	
		Original Exposure ¹	Exposure Velue ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central governments or central banks	1,057	1,057	0		1,013	1,013		
	Resional sovernments or local authorities Public sector entities						0		
	Multilateral Development Banks		,			o o	0		
	International Organisations	0	0	0		0	0	0	
	Institutions	302	301	60		337	336	64	
	Corporates	146	145	131		154	154	140	
	of which: SME		5	4		0	0	0	
	Retail of which: SME					1	0		
UNITED STATES	of which: SME Secured by morbiales on immovable property	ů,	1			2	2	1	
	of which: SME								
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0		0			0	0	
ĺ	Claims on institutions and corporates with a ST credit assessment		0	0		0	0		
ĺ	Collective investments undertakings (CRII) Soulty	17	17	17		19	19	19	
ĺ	County Other exposures	1	1	1			0		
ĺ	Standardised Total ²				2				1
	Julyan vina	(*) Original exposure, unlike Exposure value, is re	mentari hadana takina into account	any effect due to coedit communica	factors or credit risk millionine buch	niques (e.e. substitution effects)			

[2] Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments	
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					Standardised Ap	proach					
			As of 30/09/2	023		As of 31/12/2023					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(minEUR, %)										
	Central sovernments or central banks	570	570	0		641	641				
	Resional sovernments or local authorities										
	Public sector entities Multilateral Development Banks		137	0			129				
	International Organisations					ů,	123				
	Institutions	149	134	27		132	117	23			
	Corporates	140	41	41		159	67	63			
	of which: SME	20	2	2		103	29	25			
	Retail	57	2	2		53	1	1			
LUXEMBOURG	of which: SME	54	0	0		52	0	0			
LUXEMBOURG	Secured by mortalisies on immovable property	0	0	0		1	1	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	1	0	0	1	3	0	0	1		
	Items associated with particularly high risk	6	5	7		7	6	9			
I	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	.0		0			0				
I	Collective investments undertakings (CRII)	54	54	50		57	57	52			
	Equity	66 32	66	66 32		70 29	70	70			
	Other exposures	32	32	32		23		29			
	Standardised Total ²								2		

					Standardised Ap	proach						
			As of 30/09/2	123		As of 31/12/2023						
	(min EUR, NJ)	Original Exposure ^s	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	375	374	30		781	780	36				
	Corporates	447	412	373		480	441	401				
	of which: SME	218	205	169		238	224	185				
	Retail	29	10	7		33	9	6				
UNITED KINGDOM	of which: SME	3	3	2		2	1	1				
OHITED REPORTED	Secured by mortalisies on immovable property	106	105	44		143	143	55				
	of which: SME	31	31	11		52	52	17				
	Exposures in default					21	21					
	Items associated with particularly high risk	27	27	40		21	21	32				
	Covered bands											
	Claims on institutions and corporates with a ST credit assessment		°	0								
E	Collective investments undertakings (CRII) Equity					11	31	31				
		19	19	19		31	31	31				
	Other exposures	10	10	10		,	,	,				
	Standardised Total ²				2				1			

					Standardised Ap	proach			
			As of 30/09/2023				As of 31.	12/2023	
		Original Esposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	(minESP, %) Central dovernments or central banks	0		0			0		
	Regional governments or local authorities			0					
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	552	552	110		576	576	105	
	Corporates	121	98	96		125	103	100	
	of which: SME	23	2	2		23	2	1	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0		0			0		
	Secured by mortilales on immovable property								
	of which: SME Exposures in default								
	Exposures in default Items associated with particularly high risk			0	U		0		U
	Items associated with particularly high risk Covered bonds	138	138	14		129	139	14	
	Claims on imititations and corporates with a ST credit assessment			0					
	Collective investments undertakings (CRII)	0	0	0		0	0	0	
	Equity		0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	4								

		(2) Total value adjustments and provisions per country of country and excitates those for securitisation exposures but includes general credit risk adjustments.								
					Standardised Ap	proach				
			As of 50/09/2023				As of 31/	12/2023		
	(minSUR, %)	Original Exposure ^s	Esposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁸	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	
ITALY	Control assessments or control belok. Control assessment or control belok. And its sale or collection. And its sale of collection	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach								
					Standardise	d Approach				
				03/2024		As of 39/96/2024				
		Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
	(min BUR, 65) Central governments or central banks	28.454	28,790	5.033		29.327	29.568	4,902		
	Regional governments or contrat panks	20,034	17	3		17	15	3		
	Public sector entities	540	830	287		693	951	287		
	Multilatoral Development Banks	34	786	24		129	842	23		
	International Organisations	0	0	0		0	0	0		
	Institutions	5,663	5,625	2,287		5,441	5,391	2,310		
	Corporates	25,071	35,049	15,556		26,153	19,155	16,809		
	of which: SME	6,195	4,286	3,556		6,465	4,484	3,743		
	Retail	9,917	5,471	3,867		10,160	5,676	3,995		
Consolidated data	of which: SME	3,013	1,338	767		3,189	1,515	874		
CONSCIDENCE GATE	Secured by mortalases on immovable property	11,290	11,218 1,932	4,118		11,393	11,321	4,162		
	of which: SME	1,979	1,932	692 917	1282	2,040 2,277	1,994	718 959	1303	
	Exposures in default	509	536	804	1,202	612	473	709	1,303	
	Items associated with particularly high risk	285	285	28		298	473 298	709		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	200				220				
	Collective investments undertakings (CIU)	77	77	77		93	93	93		
	Equity	635	635	1.327		713	713	1,514		
	Other emouses	4,035	4,036	3,348		4.147	4.147	3,434		
	Standardised Total ²	88,923	77,212	37,677	1,016	91.452	79,539	39,230	1,855	

					Standardis	ed Approach					
			As of 31/03/2024				As of 30/06/2024				
	(mis DUR, N)	Original Exposure ⁶	Exposure Value ⁴	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	19,935	20.268	4.619		19.884	20.105	4.406			
	Regional governments or local authorities	19	17	3		17	15	3			
	Public sector entities	287	577	287		287	546	287			
	Muditional Development Banks		576	0		0	552	0			
	International Organisations		0	0		0		0			
	Institutions	1,379	1,356	1,213		1,624	1,590	1,279			
	Corporates	18,768	13,446	11,435		19,638	14,345	12,482			
	of which: SME	2,871	2,075	1,759		3,055	2,199	1,883			
	Retail	6,984	3,352	2,339		7,112	3,409	2,406			
	of which: SME	2,640	981	561		2,592	1,134	654			
GREECE	Secured by mortgages on immovable property	8,035	7,984	2,942		7,290	7,940	2,926			
	of which: SME	1,142	1,100	388		1,175	1,134	403			
	Exposures in default	1,935	751	722	1,122	1,983	709	840	1,136		
	Items associated with particularly high risk	293	262	394		241	209	314			
	Covered bands	0	0	0		0	0	0			
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
1	Collective investments undertakinsis (CIU)	34	34	34		39	39	39			
1	Equity	238	238	519		242	242	528			
1	Other exposures	3,561	3,561	2,964		3,660	3,660	3,042			
1	Standardised Total ²				1,535				1.500		

					Standardise	ed Approach			
				03/2024			As of 30	/06/2024	
	(title DUR, No	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	1,545	1,547	150		1,556	1,573	203	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	48	24		0	45	23	
	International Organisations	0	0	0		0	0	0	
	Institutions	213	213	43		235	235	47	
	Corporates	2,488	1,952	1,761		2,627	2,035	1,839	
	of which: SME	1,265	963	772		1,313	224	798	
	Retail	2,605	2,010	1,453		2,707	2,094	1,514	
BULGARIA	of which: SME	395	314	182		411	333	193	
DOLOGIAN	Secured by mortsiales on immovable property	2,643	2,435	871		2,560	2,553	913	
	of which: SME	500 175	497	182		511 187	509	187	
	Exposures in default	175	63	70	108	187		70 224	113
ĺ	Items associated with particularly high risk	263	350	240		228	149	224	
	Covered bonds								
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)								
ĺ	Equity Other emocrates	315	315	231		329	329	243	
ĺ		313	315	231	196		329	263	195
	Standardicad Total ²								

					Standardise	ed Approach			
				63/2024			As of 30	06/2024	
	(minU.R. %)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Radionial covernments or bod authorities Public sector entress Hutfalliare at Development Exerts Hutfalliare at Development Exerts Internation of Oranisations Institutions Corpor piles	3,442 0 0 0 0 162 1,521	3,445 0 0 0 0 0 365	0 0 0 0 173		3,951 0 0 0 0 195 1,963	3,254 0 0 0 197 1,027	0 0 0 0 195	
CYPRUS	of which: 5540 Restall of which: 5540 Secured by mortisates on immovable preparity of which: 5560 Choosever in default them association of the particularly high mix	1,129 226 123 492 251 67 114	766 93 41 489 249 21 75	626 62 23 184 94 22 113	41	1,148 246 136 513 264 70	769 98 46 510 262 21 71	647 65 26 193 98 23 107	43
	Covered bonds Claims on institutions and consorales with a ST credit assessment Collective investments undertaktion (CIU) South Other resolute Standardised Total Standardised Total	0 0 2 275 48	0 0 2 275 48	0 0 2 686 41	56	0 0 2 345 56	0 0 2 345 56	0 0 2 860 47	50

		ovisions per country of counterparts		exposures but includes general cre	Strisk adjustments.			
				Standardis	ed Approach			
		As of 31	/63/2024			As of 30	/06/2024	
Into D.S. Ni	Original Exposure ^b	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ²
Central consecuences or enter dama. Particle of comments for the damatices of comments for the damatices Particle of comments for the damatices for the damatices Particle of comments for the damatices of comments Particle of comments for comments Particle of comments Part	0 0 0 0 0 0 1,410 118 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 120 155 0 0 0 0 0	o	0 0 0 0 0 1,265 233 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1,155 1 3 0 0 0 0 0 0 0	0 0 0 0 152 119 0 0 0 0 0 0 0 0 0	0

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach			
				03/2024			As of 30	06/2024	
	(minU.S. No	Original Exposure ⁶	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control described on the Control stack Audic control and the Control stack Audic control and the Control stack Audic control and the Control stack Interesting of Control stack Inter	1,004	1,066 0 0 0 0 0 347 264 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 22 0 0 0 0 0 0 0 0 0 0 0	٠	1,162 0 0 0 327 174 1 1 2 2 0 0 0 0 0 0 0	1,000 0 0 0 0 1356 173 0 0 0 0 0 0 0 0 0	0 0 0 0 63 219 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				1				:

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
		Original Exposure ⁶	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	American description of the control	7627 0 0 0 0 0 0 0 0 2011 1546 153 1 1 1 2 3 3 3 3 3 3 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	767 / 0 0 0 227 0 0 0 0 227 0 0 0 0 0 0 0 0 0	0 0 0 0 27 22 20 20 0 0 0 0 0 0 0 0 0 17 17 17 17 10 0 0 0	1	7333 0 0 0 88 142 47 45 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	733 0 0 116 73 22 22 1 0 0 7 7 0 0 0 7 0 0 0 7 0 0 0 0 0 0 0	0 0 0 0 15 25 26 26 16 1 1 0 0 0 0 0 0 12 15 12 12 12 12 12 12 12 12 12 12 12 12 12	1
	Standardised Total ²				2				2

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	(min DUR, No.)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	۰	0	0		0	0	0	
	Regional governments or local authorities Public sector entities		0	0		0			
	Multilateral Development Banks		0			0		0	
	International Organisations		0						
	Institutions	430	430	32		289	285	26	
	Corporates	435	414	378		442	418	383	
	of which: SME	242	223	183		252	230	189	
	Retail	40	13	10		40	10	8	
UNITED KINGDOM	of which: SME	2	1	1		3	2	1	
OHITED KINODOTT	Secured by mortslasies on immovable property	168	358	68		177	177	77	
	of which: SME		30	10		3/	5/	19	
	Exposures in default Hems associated with particularly high risk	25	25	17		79	28	43	0
	nems associated with particularly right risk Covered bonds		0	0		0			
	Claims on institutions and corporates with a ST credit assessment		0	0		0		0	
	Collective investments undertakings (CIU)		0	0		0	0	0	
	Equity	33	33	33		37	37	37	
	Other exposures	10	10	10		- 11	11	11	
	Standardised Total ²				1				1

					Standardis	ed Approach			
				/03/2024			As of 30	1/06/2024	
		Original Exposure ¹	Exposure Value ¹	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central dovernments or central banks	۰		0		211	211		
	Regional governments or local authorities Public sector entities			0					
	Public sector entities Multilateral Development Banks			0					
	International Organisations	,	0	0					
	Institutions	383	383	74		394	394	70	
	Corporates	121	93	87		126	89	84	
	of which: SME	28	2	2		43	8	6	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
TIMITOL	Secured by mortalistics on immovable property	0	0	0		0	0	0	
	of which: SME		0	0				0	
	Exposures in default		0	0					
	Items associated with particularly high risk Covered bonds	139	138	14		145	144	14	
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0						
	Collective investments undertakings (CIU)		0	0					
	Equity		0	0		0	0		
	Other exposures	0	0	0		0	0	0	
	Chandred and Trans								

		As of 31	Ingrana.										
		As of \$1009/2024 As of \$0008/2024											
(min EUR, No	Original Exposure ⁴	Exposure Value ⁴	Rhk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²					
Committee construction of control clauses. Particle control control control control clauses. Particle control contro	323 6 6 7 7 7 3 3 3 6 6 6 6 6 7 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0	20 0 0 0 44 44 2 0 0 0 0 0 0 0 0	0	342 0 0 1 196 55 5 5 0 0 0 0 0 0 0 0	342 0 0 1366 50 2 2 0 0 0 0 0 43 63 63 64 64 64 64 64 64 64 64 64 64 64 64 64	27 0 0 0 0 85 84 44 1 1 0 0 0 0 0 0 0 0 85 0 0 0 0 0 0 0 0 0 0	0					



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2023					As of 31	/12/2023		
		Origir	nal Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
0	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	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	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31	/03/2024					As of 30	/06/2024		
		Origina	al Exposure ¹	Exposure	Risk exposure amount		Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Canadidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	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	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

		Eurobank Ergasias Services and Holdings S.A. As of 31/12/2023												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance she	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Belgium													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	0 18 44 33 77 419 0	0 18 41 33 16 418 0 527	0 0 18 0 0 0 0	0 0	0 18 23 33 1 1 36 0	0 0 0 15 382 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	2 2 5 39 0 0 0	0	45
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Сургиз	247 47 76 61 81 233 33 8	0 47 76 61 81 231	0	0 0 0	0 26 4 61 30 18	0 21 72 0 51 214	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic		350			200	300							
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 110Y - more	Denmark													
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

						Euroba	nk Ergasias Services and H	oldings S.A.						
						As of 31/12/2023								
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	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-11] [11-21] [12-21] [22-37] [37-57] [57-107] [107-more Total	Fintand													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0	0 0 100 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
10 - 3M	Germany	5 155 200	0 0 0 0 0 0 0 0 0 0 0 1 51 1 53 1 53 1 5			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 51 153	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Creatia		0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece	1 101 24 333 766 2.11 2.594 6.030	747		2 9 1	0 39 1 6 138 721 4	1,357 2,687	44 123	2,000 0 16 0 0 600 800	0 0 0 29 325 130	0 0 0 500 4,500 500	19 0 0 0 0 0 242 281	18 ((((3)	4
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	ireland													
[0.3M] [3M-1V] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y] [10Y-more	Italy	142 143 42 22 116	0 9 9 141 22 141 22 2 20 5 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9			0 9 141 42 0 0	0 0 0 0 20 116 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		
Total		328	307	1		192	135	0	0	0	0	0	(25



General governments exposures by country of the counterparty

						Euroba	nk Ergasias Services and H	oldings S.A.						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance si	neet exposures	
			Total carrying amount of non-		Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)		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-1V] [1Y-2V] [2Y-3V] [3Y-5V] [5Y-10V] [10Y-more Total	Latvia	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [11-2Y] [12-2Y] [27-3Y] [33-5Y] [53-10Y [107-more Total	Lithuania	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M	Luxembourg													
[0.3M] [3M-11] [11-27] [21-27] [22-37] [37-57] [57-107] [57-more Total	Malta													
[0 - 3M [Netherlands													
[0 - 3M[Poland	0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [11-2Y] [12-2Y] [27-3Y] [33-5Y] [53-10Y] [100'-more Total	Portugal	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [11-2Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	000000000000000000000000000000000000000	0 0 0			0	0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

						Euroba	nk Ergasias Services and H	oldings S.A.						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Derivat	ives		Off balar	ice sheet	
												Off-balance si	neet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Tour goes carrying arround or non-derivative financial assets	derivative financial assets (net of short positions)		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 [Stovakia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia		0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M 13M - 1Y 14Y - 2Y	Spain		0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [11-2Y] [12Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden		0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom					·	·	·		·		·		
[0-3M] [3M-1Y] [11-2Y] [12-2Y] [2Y-3Y] [33-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenskein													
[0-3M] [3M-1Y] [11-2Y] [12Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													



General governments exposures by country of the counterparty

						Eurobai	nk Ergasias Services and H	oldings S.A.						
					_	_	As of 31/12/2023		_			_		
						Dire	ct exposures							
	(mln EUR)			On balance si	neet .				Derivat	ives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	h 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	amount
[0 · 3M[13M · 11f 12f · 27f 12f · 37f 13f · 57f 15f · 10ff 10f · 10ff 10f · 10ff 10f	Australia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada					·		·						
10 - 3M 13M - 1Y 14Y - 2Y	Hong Kong													
[0 - 3M [Japan													
[0 - 3M[u.s.	77 1883 219 477 124 6 6	124 0 0			20 64 7.4 0 4 0 0 163	50 119 85 475 120 0 0	0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M [China													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland													
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Other advanced economies non EEA		0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0		



General governments exposures by country of the counterparty

						Euroba	nk Ergasias Services and H	loldings S.A.						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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	Nominat	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Other Central and eastern Europe countries non EEA		0 0 0	0 0 0 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
[5Y - 10Y [[10Y - more Total	4		0 0	0		0 0	0		0 0	0	(0		0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0	0 0 0 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[Latin America and the Caribbean			0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0	0 0 0 0 0		0 0 0 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 [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa			0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0	0 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 (0 - 3Mf) [3M - 1Vf) [1Y - 2Vf] [2Y - 3Vf] [3Y - 5Vf] [5Y - 10Vf] [10V - more Total	Others	64 53 366 143 279 455 6	0 64 64 65 65 65 65 65 65 65 65 65 65 65 65 65	0 0 0 0 0 0		0 0 50 50 50 50 50 50 50 50 50 50 50 50	0	2 () () () () () () () () () (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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



General governments exposures by country of the counterparty

						Euroba	nk Ergasias Services and H	oldings S.A.						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M [Austria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
[0 - 3M [Bulgaria	19 33 30 22 14 422	18 38 37 20 14 420 0	0 18 0 0 0 0 0		18 20 37 0 13 25 0	0 0 20 0 395 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 6 39 0 0 0	0	112
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Сургиз	44 34 55 31 31	0 47 139 30 52 318	0 0 0 0 10		0 26 66 30 0 17	0 21 73 0 52 291	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic		35-4			200						3		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

Non-destinative financial assets by accounting porticiol Country / Region Total goes carrying amount of non-destination financial assets by accounting porticiol Total goes carrying amount of non-destination financial assets by accounting porticiol Total goes carrying amount of non-destination financial assets by accounting porticiol of which Financial assets for advantage of which Financial assets		
Assidual Maturity Country / Region Total gross carrying errors of one description Assidual Maturity Total gross carrying errors of one description Total gross carrying errors of one description Assidual Maturity Total gross carrying errors of one description Total gross carrying errors of one description Assidual Maturity Total gross carrying errors of one description Assidual Maturity Total gross carrying errors of one description Assidual Maturity Total gross carrying errors of one description Assidual Maturity Total gross carrying errors of one description Assidual Maturity Total gross carrying errors of one description Assidual Maturity Total gross carrying errors of one description Assidual Maturity Total gross carrying errors of one description Assidual Maturity Assidual Maturity Total gross carrying errors of one description Assidual Maturity Assidual Maturity Total gross carrying errors of one description Assidual Maturity Assidual Maturity Assidual Maturity Assidual Maturity Assidual Maturity Total gross carrying errors of one description Assidual Maturity Assid		
Residual Maturity Country / Region Total gross camping amount of modelmature financial assets by accounting particula Total gross camping amount of modelmature financial assets by accounting particula of about Financial assets by accounting particula Total gross camping amount of modelmature financial assets by accounting particula of about Financial assets by accounting particular of about Finan		
Residual Maturity Country / Region Teld gloss carping amount of non-demonstrating mature of conditions and the financial assets by accounting portfolio Financial control of Residual Maturity Financial c	ance sheet	1
Total gross carrying amount of non-derivative franced assects (see of above positions) Total carrying amount of non-derivative franced assects (see of above positions)	sheet exposures	
Residual Maturity		Risk weighted exposure
171 - 271	Provisions	amount
[9-Mf]		
[6-3H] [6-3H]	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3H] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[9-34]	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Vol.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	v 0	43
	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

						Euroba	nk Ergasias Services and Ho	oldings S.A.						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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	Latvia	0 0 0 14	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 14	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Uthuania	9	0 0 5 5 5 9 9			0 0 0 5 5 5 0 0	0 0 0 0 0 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0		
10 - 3M 13M - 1Y	Luxembourg													
[0 - 3M [Malta													
[0-3M] [3M-11] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0 - 3M[Poland	5 36 2 16 45 1252 0 233	5 36 2 2 2 5 16 5 45 5 125 0 230 230 230 230 230 230 230 230 230 2			5 36 0 9 28 25 0	0 0 2 7 17 101 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		27
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	757 577 579 579 579 579 579 579	0 57 57 10 10 10 10 10 10 10 10 10 10 10 10 10			0 57 0 0 0	0 0 10 11 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0		11
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania	0 3 30 10 17 7 24 0	0 3 3 0 10 1 17 24 0 8			0 3 30 10 71 4 0	0 0 0 0 0 20 20	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0		35



General governments exposures by country of the counterparty

						Euloba	As of 30/06/2024	nranika a.w.						
						Dire	ct exposures							
				On balance sh	neet .	Dile	er exposures		Derivat	tives		Off balar	ice sheet	
	(mln EUR)			On Datance Sr					Derivat	ives		On batar	ice sileet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			-
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets												amount
			of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M] [3M-1Y] [1Y-2Y]			0			0 0	0	0	0	0	0 0	0		
[2Y - 3Y [[3Y - 5Y [Stovakia		2 2	0		0 2	0	0	0	0	0	0		
[5Y - 10Y [[10Y - more Total			0 0	0		0 0	0	0	0	0	0	0		1
[0 - 3M [[3M - 1Y [(0			0 0	0		0	0	0	0		
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Stovenia	27	4 0 7			0 4 0 0 0 25	0		0	0	0	0		
		(0	(0 0	0	(0	0	0	0		
1MC-01		33	0 0			0 0	0	0	0	0	0	0		
[3M-1Y] [1Y-2Y] [2Y-3Y]	Spain	10	5 5			0 0	5 10		0	0	0	0		
[3Y - 5Y] [5Y - 10Y] [10Y - more		60	45	10		0 0	50	0	0	0	0	0		
Total 10.2MI		75	5 59	10		0 0	65		0	0	0	0		0
[3M-1Y] [1Y-2Y] [2Y-3Y]	Sweden		0 0			0 0	0	0	0	0	0	0		
[3Y - 5Y] [5Y - 10Y]	Sweden	7	7 7	0		0 0	7	0	0	0	0	0		
[10Y - more Total [0 - 3M]		16	5 16			0 0	16		0	0	0	0		0
[0-3M[[3M-1Y[[1Y-2Y[1													
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [United Kingdom													
[10Y - more Total														
[0-3M[[3M-1Y[[1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [Iceland													
[5Y - 10Y [[10Y - more Total	1													
[0-3M[[3M-1Y[
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Liechtenstein													
[5Y - 10Y [110Y - more Total														
Total [0-3M[[3M-1Y]	1													
[1Y - 2Y [[2Y - 3Y [Norway													
[3Y - 5Y [[5Y - 10Y [[10Y - more														
[10Y - more Total	1													



General governments exposures by country of the counterparty

						Eurobai	nk Ergasias Services and H	otuliiga o.n.						
						Di	As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at fair	of which: Financial assets at					Nominat	Provisions	
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[0	0		0		0	0	0	0	0	C	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [183	0 181	0		0	181	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Australia		0 0	0		0	0	0	0	0	0	0	0	
[10Y - more Total		181	0 181	0	(0 0	181	0	0	0	0	0	0	0
[0-3M[[3M-1Y[[1Y-2Y[
[2Y - 3Y [[3Y - 5Y [Canada													
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y-3Y[Hong Kong													
[3Y - 5Y] [5Y - 10Y] [10Y - more														
Total 10 - 2MI														
[3M-1Y] [1Y-2Y] [2Y-3Y]														
[3Y - 5Y] [5Y - 10Y]	Japan													
[10Y - more Total														
[0-3M[[3M-1Y[[1Y-2Y[259 85	2 72 2 259 2 81	0		114 31	33 144 50	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [u.s.	664 92	664	0	C C	4 8	660 83	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		1,165	0 0	0		0 0	970	0	0	0	0	0	0	
[0-3M[[3M-1Y[1,100	1,100			196	570							
[1Y - 2Y [[2Y - 3Y [China													
[3Y - 5Y [[5Y - 10Y [[10Y - more														
[10Y - more Total [0 - 3M [
[3M-1Y[[1Y-2Y[
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Switzerland													
f10Y - more Total														
[0-3M[3M-1Y 1Y-2Y			0 0	0		0	0	0	0	0	0	0	0	
[2Y-3Y[[3Y-5Y[Other advanced economies non EEA	2E 24	27 1 24	0		4 20	24	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total	1	24	24 0	0	0	0 24	0	0	0	0	0	0	0	
Total	1	75	75			47	28			0		0	0	13



General governments exposures by country of the counterparty

						Euroba	nk Ergasias Services and H	oldings S.A.						
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off bala	nce sheet	
					Non dodustivo financial a	ssets by accounting portfolio		Derivatives with pos	ithya fair yahya	Dorfunthuse with	n negative fair value	Off-balance s	heet exposures	
						sects by accounting portions		Deminates man pos	The fair fair	Demianes me	The guitte full func			Risk weighted exposure
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 of 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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	6 6 22 5 8 24	0 0 0 20 20 9 9	0 0 0 0		0 0 0 12 9 0 13	0 0 8 0 7	0 0 0	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0		
Total [0 - 3M] [3M - 11'] [17 - 27'] [27 - 37'] [37 - 57'] [57 - 107'] [100' - more Total	Middle East	46 C 22 55 54 33 77 6	0 0 29 59 4 14 37 79	0		33 0 0 6 0 54 14 0 15 0 65 0 05 0 153	0 24 5 0 23 14	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		49
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean	244 0 0 15 15 18 8 8 8 13 13 13	0 0 19 18 5 5 7	0		0 0 0 19 19 18 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 0 65	0 0	0 0 0 0	0	0	0		
10131 0 - 3M 13M - 17 17 - 27 17 - 27 137 - 57 157 - 107 107 - more	Africa	130 C C C 4 4 11	0 0 0 0 0 4 4 15	0		77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 155	0 0 0	0 0 0 0	0 0 0	0	0 0 0 0		51
[0 - 3M[Others	21 22 22	0 0 0 0 7 17 5 5	0 0 0		5 5 3 3	13 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0		
Total	1	26	26	0	il i	13	13	0	0	0	0	0		13

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 e94.

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



Performing and non-performing exposures

Eurobank Ergasias Services and Holdings S.A.

									Eurobank Ergasias der									
					As of 30/09/2023									As of 31/12/2023				
		Gross	s carrying amount/ Nominal ar	nount		Accumulated impairs credit risk and provis	nent, accumulated negative ch	anges in fair value due to			Gros	s carrying amount/ Nominal a	amount		Accumulated impairs credit risk and provisi	nent, accumulated negative chi	anges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ²	Collaterals and 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 ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min ELIR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ³					Of which: defaulted	Of which Stage 3 ⁶			Of which Stage 3 ^b	
Cash balances at central banks and other demand deposits	11,228	8 0	0	0					0 0	10,44	1 0		0 0		0			
Debt securities (including at amortised cost and fair value)	13,433	3 0	32	32	32	17	,		7 0	14,48	2 0	33	2 32	3	2 15	7	I	7 0
Central banks		0	0	0					0 0		0 0		0 0		0		I	0 0
General governments	9,027	7 0	0	0	0				0 0	9,91	4 0		0 0		0		I	0 0
Credit institutions	1,441	1 0	0	0	0				0 0	1,54	2 0		0 0		0 5		I	0 0
Other financial corporations	1,681	1 0	0	0	0				0 0	1,64	3 0		0 0		0 1		I	0 0
Non-financial corporations	1,284	4 0	32	32	32		,		7 0	1,38	3 0	33	2 32	3	2	7	I	7 0
Loans and advances(including at amortised cost and fair value)	43,816	6 154	2,053	2,049	2,036	491	995	95	3 961	45,14	4 109	1,512	2 1,509	1,49	4 501	758	75	J1 694
Central banks		0 0	0	0	0				0 0		0 0		0 0		0		I	0 0
General governments	20	0 0	0	0	0				0 0	1	8 0		0 0		0		I	0 0
Credit institutions	1,450	0 0	0	0	0				0 0	2,11	7 0		0 0		0 1		I	0 0
Other financial corporations	6,557	7 5	35	35	35		18	1	8 17	6,82	6 0	41	0 40	4	0	17		.7 23
Non-financial corporations	22,227	7 55	1,255	1,255	1,246	207	562	55	9 633	22,67	1 34	929	9 929	91	8 213	423	42	21 467
of which: small and medium-sized enterprises	8,475	5 53	1,038	1,038	1,031	140	500	45	8 516	8,73	9 30	738	5 735	72	8 144	346	34	14 375
of which: Loans collateralised by commercial immovable property	5,828	8 18	658	658	650	45	188	18	6 411	5,68	1 6	45	7 457	44	7 48	136	12	14 287
Households	13,562	2 94	763	759	755	274	415	41	6 311	13,51	2 75	54	3 540	53	6 280	317	31	.3 205
of which: Loans collateralised by residential immovable property	9,187	7 50	469	466	467	125	186	18	5 281	9,19	8 37	35	347	34	8 122	161	16	.0 188
of which: Credit for consumption	3,428	8 37	190	190	185	95	161	16	0 1	3,43	6 33	12	4 124	11	9 106	105	10	J1 0
DEST INSTRUMENTS other than HFT	68,477	7 154	2,085	2,082	2,069	507	1,006	1,00	0 961	70,06	7 109	1,54	4 1,541	1,52	520	765	75	JB 694
OFF-BALANCE SHEET EXPOSURES	11,415	5	74	74	75	54	26		6 20	11,65	7	53	7 57	5	6 53	26		<i>t</i> 6 20

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47a/31 of Regulation (EU) No 575/2013 (CRR)

institutions apportises the unumbative amount of expected cried takes since in milk acceptance in mining contract in the contract and acceptance in the con

For the ex-balance sheet home, accommistated impairments and accommistated impairments and accommission in a supariment for the accommission in th

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 perior



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

Part					As of 30/06/2024									As of 31/03/2024					
Probability of the probability o		jes in fair value due to				amount	ss carrying amount/ Nominal an	Gros:			anges in fair value due to				nount	carrying amount/ Nominal arr	Gross		
Cachination	Collaterals and financial guarantees received on non- performing exposures	g exposures ³	On non-performir	On performing exposures ²		Of which non-performing ¹				guarantees received on non-	ning exposures ³		On performing exposures ²		Of which non-performing ¹				
Cantal market of cent and basis and offere formed degreents of cent and forwards of cent and		Of which Stage 3 ³			Of which Stage 3 ⁸	Of which: defaulted		due 230 days and C-50 days			Of which Stage 3 ³			Of which Stage 3 ⁸	Of which: defaulted		one 250 days and 4-50 days		(min FIIR)
Control bases Contro	•			0	0	0 0	0	0	10,240	0 0	٥		0		0	0		10,251	
Descript generations 8,88 0 6 6 0 7 7 8 0 12,000 0 6 0 6 0 6 0 0 6 0 0 0 0 0 0 0 0 0	8		8	4 22	34	4 34	34	0	15,419	8 (8		3 1	3	33	33		14,439	Debt securities (including at amortised cost and fair value)
Confirmation on 1,002 0 0 0 0 0 0 0 1,775 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 ((0	0	0 0	0	0	0	0 0	0		0		0	0			Central banks
Other Transcriat Componenties 1,550 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1	r	0	a 8	0	0 0	0	0	10,606	0	٥	7 0	0		0	0	0	9,830	
Non-flar-richid Corporations 1,314 1,325 1,327 1,327 1,327 1,329 1,429	0 1	r	0	3 6	0	0 0	0	0	1,757	0	٥	0	0		0	0	. 0	1,602	
Lease and definitive Cost and fair value) 44,877 1377 1377 1379 137	0 1	r	0	3 0	0	0 0	0	0	1,623	0	٥	0	0		0	0	0	1,626	
Central bursis	8 1	r	8	7	34	4 34	34	0	1,434	8 (a	8	3	3	33	33	. 0	1,381	
Consistations 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	392 56	691	696	502	1,324	1,335	1,338	133	45,260	8 540	658	665	9 49	1,25	1,273	1,277	197	44,807	Loans and advances(including at amortised cost and fair value)
Constructions 1,560 0 0 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0	0 /	1	0	0	0	0 0	0	0	0	0 0	0		0		0	0	0		
Cherefrancial corporations 6,322 0 38 38 38 7 28 20 38 5,578 0 38 38 38 38 18 Non-fitamonial corporations 23,000 78 627 627 618 200 380 370 40 24,025 38 640 640 630 155 390 of which, small and manufacturing immensional property 6,440 380 380 370 40 114 112 240 5,528 18 441 441 441 380 of which, share collaborationally commercial immensional property 6,640 13 380 380 370 40 114 112 240 5,528 18 441 441 481 380 44 127 of which, share collaborationally synotherized immensional property 78 6,640 48 22 260 280 119 11,544 54 455 252 253 157 123	0 /	1	0	0	0	0 0	0	5 0	15	0 0	0		0		0	0		17	
Non-Manifest Compositions 2,050 74 827 818 201 312 379 462 24,055 38 849 840 840 838 155 399 67 8444, mail and ministrum level entropyrises 8,845 74 624 624 624 624 625 310 624 624 624 624 625 127 624 625 625 625 625 625 625 625 625 625 625	0 1	1	۰	1	0	0 0	0	0	1,700	0 0	0	. 0	0		0	0		1,993	
of which; small and medium-based embryories 8,644 74 624 624 618 139 304 302 307 8,660 39 642 642 639 117 316 of which; source collaborationally commercial immovable property 5,469 18 389 369 379 47 114 112 246 5,5208 18 401 401 395 44 127 Households 13,384 122 412 409 406 282 264 259 119 13,545 96 455 452 453 308 278 of which; source collaborationally presidential immovable property 9,004 66 233 230 232 137 128 129 107 8,070 45 255 255 255 253 137 123	18 15	15	18	8	34	4 34	34	0	5,978	0 18	20	7 20	8	3	38	38		6,323	
of which Learn collaboration by commercial immercial in proceeding property 5.460 18 380 380 570 47 114 112 2-42 5.520 18 401 401 391 44 127 Households 13,384 122 412 400 406 242 704 725 119 13,544 84 455 452 455 306 275 of which Learn collaboration by residential immercial property 9,094 66 233 236 232 127 128 125 147 9,070 46 256 252 250 157 120	197 400	397	399	185	838	9 849	849	39	24,025	9 402	379	382	6 20	81	827	827	74	23,090	
Monominion 13,364 122 412 469 469 202 264 269 119 13,544 84 465 452 452 358 276 of which Lans collisionalized by residential immercially properly 8,024 66 233 236 237 127 128 125 167 5,070 46 265 252 253 157 123	s14 317	314	316	117	635	2 642	642	39	8,682	2 307	302	304	6 13	61	624	624	74	8,645	
of which Laws collineralized by residential from rounding property 9,024 66 233 230 230 127 128 125 167 9,070 45 255 252 258 157 123	125 237	125	127	44	391	1 401	401	10	5,928	2 242	112	114	9 4	37	389	389	18	5,469	
	(76 146	276	278	308	452	5 452	455	94	13,541	9 115	259	2 264	6 28	40	409	412	123	13,384	
Offinite: Challet for consumption 3.556 49 120 120 116 100 90 88 1 3.615 42 134 134 133 96 104	122 135	123	123	157	253	5 252	255	45	9,070	5 107	125	7 126	2 12	23	230	233	66	9,024	
	103	107	104	96	133	4 134	134	42	3,615	8 1	88	92	6 10	110	120	120	49	3,516	
EBITINGTRUMENTS CREATION FOR THE TOTAL FOR T	700 56	70/	704	3 524	1,358	1,369	1,372	133	70,919	6 540	666	673	2 51	1,29	1,306	1,309	197	69,497	DEBT INSTRUMENTS other than HFT

(Fig. First in Section Continue Continu



Forborne exposures

			As of 30/0	09/2023		As of 31/12/2023									
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financi	al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance	changes in fair valu and provisions for	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with orbearance measures ²		al guarantees received rbearance 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		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			
(mln EUR)															
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	1,602	750	340	290	1,108	436	1,509	620	307	257	1,070	344			
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	37	22	13	13	21	9	33	23	12	12	21	11			
Non-financial corporations	982	513	201	177	711	325	933	397	168	143	708	247			
of which: small and medium-sized enterprises	738	448	165	149	527		700	341	145	127	514				
Households	582	216	126	100	375	102	543	199	127	102	340	86			
DEBT INSTRUMENTS other than HFT	1,602	750	340	290	1,108		1,509	620	307	257	1,070				
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice ³	379						340								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	383						277								

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

^{OP}For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/45-1. TS on Supervisory reporting, However, for the off-balance sheet instruments, sheet as a reasonable of the credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

On 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 (excluding loans and advances (asclading loans and advances loads) and advances of the criteria sheet for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

Eurobank Ergasias Services and Holdings S.A.

			As of 31/	03/2024		As of 30/06/2024									
	Gross carryin, exposures wi measures	g amount of th forbearance	Accumulated imp	airment, accumulated ue due to credit risk r exposures with	Collateral and financion exposures with fo		Gross carryin exposures wi measures	g amount of th forbearance	Accumulated imp	airment, accumulated ue due to credit risk r exposures with	Collateral and financia				
		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			
(min EUR) Cash balances at central banks and other demand deposits						0		0		0					
					،										
Debt securities (including at amortised cost and fair value)	0	U	U	U	0	0	U	U	U	U	U	8			
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)	1,421	592	322	273	970	295	1,405	582	314	265	970	296			
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	37	23	13	13	24	10	35	19	10	10	25	9			
Non-financial corporations	870	382	173	147	642	223	873	378	173	149	647	219			
of which: small and medium-sized enterprises	657	319	143	127	476		658	317	145	130	474				
Households	515	187	136	112	305	62	497	186	130	106	298				
						62									
DEBT INSTRUMENTS other than HFT	1,421	592	322	273	970		1,405	582	314	265	970				
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice ³	304						285								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	230						207								

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 /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) 2021/465-11 Son Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated impairment, accumulated impairments 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 (excluding ioans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading Eurobank Ergasias Services and Holdings S.A.

•			Anaf	30/09/2023					As of 5	1/12/2023					An of 2	1/03/2024			As of 30/06/2024						
	Gross carrying amount						Gross carry	ing amount	ASUL	1/12/2023			Gross carry	ingamount	ASUIS	1/03/2024			Gross carrying amount			700/2024			
(min EUR)		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹		e 1	Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes d in fair value due t to credit risk on non-performing exposures ¹		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
A Agriculture, forestry and fishing	404	110	110	404	15	0	415	107	107	415	50	0	402	102	102	402	53	0	374	108	108	374	59	0	
B Mining and quarrying	40	4	4	40	3	0	35	3	3	35	2	0	36	3	3	36	2	0	33	3	3	33	2	0	
C Manufacturing	3,953	183	183	3,953	131	0	3,929	150	150	3,929	107	0	3,685	140	140	3,685	99	0	3,903	140	140	3,903	102	0	
D Electricity, gas, steam and air conditioning supply	1,936	4	4	1,936	9	0	2,320	4	4	2,320	9	0	2,372	4	4	2,372	7	0	2,526	5	5	2,526	7	0	
E Water supply	51	1	1	51	1	0	52	0	0	52	0	0	40	0	0	40	1	0	45	1	1	45	1	0	
F Construction	941	80	80	941	59	0	996	71	71	996	50	0	923	57	57	923	44	0	939	51	51	939	40	0	
G Wholesale and retail trade	4,012	379	379	4,012	263	0	4,051	287	287	4,051	193	0	4,278	250	250	4,278	178	0	4,509	261	261	4,509	179	0	
H Transport and storage	4,288	27	27	4,282	30	0	4,282	21	21	4,277	24	0	4,453	20	20	4,453	20	0	4,524	22	22	4,524	19	0	
I Accommodation and food service activities	2,370	214	214	2,370	70	0	2,388	112	112	2,388	55	0	2,552	100	100	2,552	49	0	2,524	103	103	2,524	46	0	
J Information and communication	320	20	20	320	22	0	370	16	16	370	20	0	414	15	15	414	21	0	356	15	15	356	20	0	
K Financial and insurance activities	42	2	2	42	1	0	50	1	1	50	1	0	48	1	1	48	1	0	49	1	1	49	1	0	
L Real estate activities	1,957	70	70	1,957	44	0	2,030	49	49	2,030	33	0	2,156	50	50	2,156	28	0	2,200	53	53	2,200	30	0	
M Professional, scientific and technical activities	531	89	89	531	72	0	514	59	59	514	53	0	448	48	48	448	48	0	448	51	51	448	48	0	
N Administrative and support service activities	228	12	12	228	8	0	231	9	9	231	6	0	296	8	8	296	7	0	356	9	9	356	7	0	
O Public administration and defence, compulsory social security	5	0	0	5	0	0	9	0	0	9	0	0	8	0	0	8	0	0	1	0	0	1	0	0	
PEducation	37	8	8	37	4	0	35	6	6	35	3	0	32	5	5	32	3	0	31	5	5	31	3	0	
Q Human health services and social work activities	416	10	10	416	9	0	273	8	8	273	8	0	262	7	7	262	7	0	561	5	5	561	5	0	
R Arts, entertainment and recreation	499	11	11	499	8	0	509	8	8	509	5	0	499	4	4	499	3	0	465	4	4	465	3	0	
S Other services	197	30	30	197	21	0	182	20	20	182	15	0	184	14	14	184	13	0	184	14	14	184	13	0	
Loans and advances	22.227	1,255	1,255	22,222	770	0	22.671	929	929	22.665	636	0	23.090	827	827	23.090	583	0	24.025	849	849	24.025	584	0	

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.



2024 EU-wide Transparency Exercise
Collateral valuation - loans and advances
Eurobank Ergasias Services and Holdings S.A.

			As of 30/09/2023					As of 31/12/2023					As of 31/03/2024			As of 30/06/2024						
						Loans and advances						Loans and advances										
		Performing		Non-performing			Performing		Non-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	43,816	41,763	154	2,053	862	45,144	43,631	109	1,512	723	44,807	43,531	197	1,277	630	45,260	43,921	133	1,338	638		
	32,494	30,839	106	1,655	729	33,821	32,564	68	1,258	595	33,248	32,222	131	1,026	506	33,147	32,109	82	1,039	505		
	16,947	15,586	85	1,361	581	16,933	15,942	50	990	468	16,482	15,723	101	759	424	16,859	16,061	68	799	423		
Of which instruments with LTV higher than 60% and lower or equal to 80%	4,511	4,264		247	148	4,762	4,561		202	129	4,795	4,631		164	124	4,436	4,255		181	124		
Of which instruments with LTV higher than 80% and lower or equal to 100%	2,889	2,614		275	124	2,577	2,402		176	77	2,520	2,385		135	79	2,961	2,802		159	82		
Of which instruments with LTV higher than 100% Accumulated impairment for secured assets Collateral	3,494 946	2,921 291	15	573 665	180 192	3,172 833	2,770 296	15	402 537	146 197	2,832 756	2,565 299	19	267 457	112 179	2,870 761	2,607 313	17	263 448	107 168		
Of which value capped at the value of exposure	23,824	22,935	86	889	469	24,372	23,732	53	640	361	24,429	23,939	107	489	306	24,812	24,301	65	511	317		
Of which immovable property	15,449	14,637	77	812	416	15,527	14,947	45	580	323	15,246	14,818	91	427	271	15,625	15,175	59	450	280		
Of which value above the cap	21,837	20,254	84	1,582	864	20,915	19,732	53	1,183	660	21,561	20,489	102	1,072	462	21,734	20,728	62	1,007	471		
	12,118	10,969	79	1,149	517	12,641	11,780	46	861	413	12,754	12,012	93	743	398	12,877	12,103	54	775	406		
inancial guarantees received	4,836	4,764	9	71	32	4,724	4,670	5	54	24	4,505	4,454	10	50	11	4,383	4,331	5	52	10		
	-1,098	-4	-1	-1,094	-619	-1,127	-3	0	-1.123	-627	-988	-3	0	-985	-584	-1.033	-3	0	-1.030	-580		