



2024 EU-wide Transparency Exercise

Bank Name	Eurobank Ergasias Services and Holdings S.A.
LEI Code	JEUVK5RWWJEN8W0C9M24
Country Code	GR

2024 EU-wide Transparency Exercise

Key Metrics

Eurobank Ergasias Services and Holdings S.A.

(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
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,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

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Leverage ratio

Eurobank Ergasias Services and Holdings S.A.

		(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
A.1	Tier 1 capital - transitional definition	6,527	6,939	6,848	6,896	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	6,519	6,936	6,848	6,896	C 47.00 (r0310,c0010)	
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)	
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]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	7,649	8,012	8,174	8,185	C01.00 (0101,0103)	Article 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	6,927	6,939	6,848	6,896	C01.00 (0101,0103)	Article 42 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own-capital instruments)	1,883	1,878	1,877	1,881	C01.00 (0101,0103)	Article 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,083	2,317	2,393	3,104	C01.00 (0101,0103)	Article 36(1) point (c), 36(2) and 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-134	52	44	34	C01.00 (0101,0103)	Article 41(10), 36(1) point (e) and 38(1) point (j) of CRR
	A.1.4	Other Reserves	3,261	3,361	3,501	2,959	C01.00 (0101,0103)	Article 41(17) and 36(1) point (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0101,0103)	Article 41(1), 36(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	55	0	0	0	C01.00 (0101,0103)	Article 44 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	10	8	9	10	C01.00 (0101,0103)	Article 32 to 35 and 38(1) point (k) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-236	-229	-253	-246	C01.00 (0101,0103) + C 01.00 (0101,0103)	Article 41(1), 36(1) point (b) and 37 of CRR, Article 41(1), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C01.00 (0101,0103)	Article 36(1) point (c) and 38 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0101,0103)	Article 36(1) point (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0101,0103)	Article 41(10), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0101,0103)	Article 41(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-26	-25	-28	-27	C01.00 (0101,0103)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-35	-64	-64	-63	C01.00 (0101,0103) + C 01.00 (0101,0103) + C 01.00 (0101,0103) + C 01.00 (0101,0103)	Article 42(6), 36(1) point (h) (i) and 80 to 91 of CRR, Article 36(1) point (h) (i), 34(2) point (b), 244(1) point (b) and 250 of CRR, Article 36(1) point (h) (i) and 79(2) of CRR, Article 36(1) point (h) (i) and 131(b) of CRR and Article 36(1) point (i) (i) and 122(a) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-35	-64	-64	-63	C01.00 (0101,0103)	Article 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 250 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	C01.00 (0101,0103)	Article 42(7), 36(1) point (h) (i) and 46, 49 (2) and (2) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	83	25	21	0	C01.00 (0101,0103)	Article 36(1) point (c) and 38 of CRR, Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	-223	C01.00 (0101,0103)	Article 42(7), 36(1) point (h) (i), 45, 46, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-199	-198	-255	-460	C01.00 (0101,0103)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C01.00 (0101,0103)	Article 36(1) point (h) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0101,0103)	Article 36(1) point (h) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0101,0103)	Article 36(1) point (h) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0101,0103)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-80	-78	-76	-75	C01.00 (0101,0103)	-
	A.1.21	Transitional adjustments	8	2	0	0	NAI (S.1.1.6 + L.1.1.9 + L.1.1.9)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0101,0103)	Article 48(1) to (3), and 68 to 69 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0101,0103)	Article 47 and 48 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	8	2	0	0	C01.00 (0101,0103)	Article 48 to 47, 47 and 48 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0101,0103)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C01.00 (0101,0103) + C 01.00 (0101,0103)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0101,0103)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0101,0103) + C 01.00 (0101,0103) + C 01.00 (0101,0103) + C 01.00 (0101,0103) + C 01.00 (0101,0103)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0101,0103)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,527	6,938	6,848	6,896	C01.00 (0101,0103)	Article 43 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,122	1,074	1,326	1,388	C01.00 (0101,0103)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	1,122	1,074	1,326	1,388	C01.00 (0101,0103) + C 01.00 (0101,0103)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0101,0103) + C 01.00 (0101,0103) + C 01.00 (0101,0103) + C 01.00 (0101,0103) + C 01.00 (0101,0103) + C 01.00 (0101,0103)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0101,0103) + C 01.00 (0101,0103) + C 01.00 (0101,0103)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	44,059	43,241	44,181	45,527	C01.00 (0101,0103)	Article 92(b), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.01 (0101,0103)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.81%	16.05%	15.50%	15.15%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.81%	16.05%	15.50%	15.15%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.36%	18.53%	18.50%	17.98%	CA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,519	6,938	6,848	6,896	A.1.A.12.A.1.21.MNA.2.A.1.12.A.2.1.A.4.MNA.4.A.2.1.A.3.10.10	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.80%	16.04%	15.50%	15.15%	(R.1)(5)(4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0101,0103)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0101,0103)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0101,0103)	-
	F	Adjustments included in RWs due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0101,0103)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts
Eurobank Ergasias Services and Holdings S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	37,442	36,196	37,228	38,814	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
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	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	156	184	180	196	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, 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, c0001)*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.

2024 EU-wide Transparency Exercise

P&L

Eurobank Ergasias Services and Holdings S.A.

(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 subsidiaries, 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 subsidiaries, 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 year

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

2024 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Eurobank Ergasias Services and Holdings S.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
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)(i); IFRS 9. Appendix A	
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)(ii); 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(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	52,341				54,825				54,550				55,634				IFRS 7.8(c); 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 ¹	11,579				8,967				9,129				9,712					
TOTAL ASSETS	80,478				79,781				79,356				81,256				IAS 1.8(a), XI 6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	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 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 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				
Financial assets at fair value through other comprehensive income	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	48	0	-6	-2	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(b)
Financial assets at amortised cost	Debt securities	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)
	Loans and advances	38,736	5,010	2,036	-157	-333	-893	38,691	4,914	1,494	-171	-329	-761	38,565	4,944	1,259	-108	-334	-658	39,132	4,769	1,324	-160	-339	-692	Annex V Part 1.32, 44(b)

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

⁽²⁾ 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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Eurobank Ergasias Services and Holdings S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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(l)
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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Eurobank Ergasias Services and Holdings S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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
	Debt securities	73	121	119	94	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	484	203	257	313	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
TOTAL FINANCIAL LIABILITIES		69,775	70,813	69,791	71,448	

2024 EU-wide Transparency Exercise
Market Risk
Eurobank Ergasias Services and Holdings S.A.

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)																						
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023									
Traded Debt Instruments	3	37	10	1	7	2							7	1	5	2						
Of which: General risk	3	37	10	1	7	2							7	1	5	2						
Of which: Specific risk	0	0	3	1	5	2							2	1	4	1						
Equities	14	11	0	0	0	0							0	0	1	0						
Of which: General risk	7	5	0	0	0	0							0	0	1	0						
Of which: Specific risk	7	5	0	0	0	0							0	0	0	0						
Foreign exchange risk	157	63	5	2	20	6							4	1	15	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	15	7	0	0	0	505
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024									
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	61	71	3	1	11	3							2	1	11	4						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	106	112	9	2	14	6	15	23	0	0	0	572	9	1	15	4	11	8	0	0	0	433

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Eurobank Ergasias Services and Holdings S.A.

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Eurobank Ergasias Services and Holdings S.A.

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Eurobank Ergasias Services and Holdings S.A.

As of 31/12/2023

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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						
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	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
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	64	64	0	0	50	14	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		82	82	0	0	73	9	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		366	366	0	0	308	277	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		143	143	0	0	106	37	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		276	276	0	0	183	92	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	451	450	0	0	297	243	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1,380	1,378	0	0	707	672	0	0	0	0	0	0	0	0	0	0	193

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Eurobank Ergasias Services and Holdings S.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		20	20	0	0	0	12	8	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	20	20	0	0	0	13	7	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	49	49	0	0	0	33	16	0	0	0	0	0	0	0	0	0	49
[0 - 3M]	Middle East	9	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	29	0	0	0	0	24	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		59	59	0	0	0	54	5	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		34	34	0	0	0	34	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		37	37	0	0	0	34	23	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	79	79	0	0	0	65	14	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	218	218	0	0	0	193	69	0	0	0	0	0	0	0	0	0	12
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		19	19	0	0	0	19	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		18	18	0	0	0	18	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	86	86	0	0	0	86	21	0	0	0	0	0	0	0	0	0	
[10Y - more]	7	7	0	0	0	7	0	0	0	0	0	0	0	0	0	0	
Total	136	136	0	0	0	136	66	0	0	0	0	0	0	0	0	0	51
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		9	9	0	0	0	9	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	15	15	0	0	0	15	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0	
Total	39	39	0	0	0	39	0	0	0	0	0	0	0	0	0	0	4
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		17	17	0	0	0	5	13	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	3	3	0	0	0	3	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	26	26	0	0	0	13	13	0	0	0	0	0	0	0	0	0	13

Notes and definitions:

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 e4.

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Eurobank Ergasias Services and Holdings S.A.

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				Collaterals and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾						Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾				
mil EUR																						
Cash balances at central banks and other demand deposits	11,228	0	0	0	0	0	0	0	0	0	10,441	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	13,433	0	32	32	17	7	7	0	0	14,482	0	32	32	19	7	7	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	9,027	0	0	0	6	0	0	0	0	9,934	0	0	0	7	0	0	0	0	0	0		
Credit institutions	1,441	0	0	0	0	0	0	0	0	1,542	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	1,681	0	0	0	0	0	0	0	0	1,643	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	1,284	0	32	32	0	7	7	0	0	1,383	0	32	32	0	7	7	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	43,816	154	2,053	2,049	2,036	490	999	993	961	45,144	109	1,512	1,509	1,484	501	758	751	684	684	684		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	26	0	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0	0		
Credit institutions	1,450	0	0	0	0	0	0	0	0	2,117	0	0	0	1	0	0	0	0	0	0		
Other financial corporations	6,557	5	33	35	35	18	18	17	17	6,826	0	40	40	40	17	17	0	0	0	23		
Non-financial corporations	22,227	95	1,255	1,255	1,246	207	562	559	633	22,671	34	929	929	919	213	423	421	467	467	467		
of which: small and medium-sized enterprises	8,473	93	1,038	1,038	1,031	143	500	498	516	8,739	30	735	735	729	144	346	346	346	346	375		
of which: Loans collateralized by commercial immovable property	5,828	18	653	653	650	41	183	188	411	5,681	4	457	457	447	48	138	134	287	287	287		
Households	13,062	94	763	759	756	274	419	416	311	13,512	76	543	543	536	280	317	311	305	305	305		
of which: Loans collateralized by residential immovable property	9,187	50	469	466	467	123	186	185	283	9,198	37	350	347	348	122	161	160	160	160	188		
of which: Credit for consumption	3,428	37	190	185	185	95	161	160	1	3,436	33	124	124	119	106	105	101	101	101	0		
DEBT INSTRUMENTS other than HFT	66,477	154	2,085	2,082	2,069	507	1,004	1,000	961	70,067	109	1,544	1,541	1,524	520	765	758	684	684	684		
OFF-BALANCE SHEET EXPOSURES	11,415	74	74	74	74	54	28	28	28	11,667	57	57	57	64	53	28	28	28	28	28		

¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴⁾ 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 denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Eurobank Ergasias Services and Holdings S.A.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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		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	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

⁽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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Forborne exposures

Eurobank Ergasias Services and Holdings S.A.

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 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)	1,421	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	69
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 ²	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Eurobank Ergasias Services and Holdings S.A.

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		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 ²	Gross carrying amount		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 ²	Gross carrying amount		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 ²	Gross carrying amount		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 ²
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	188	188	3,953	131	0	3,929	188	188	3,929	107	0	3,895	149	149	3,895	99	0	3,903	149	149	3,903	102	0
D Electricity, gas, steam and air conditioning supply	1,936	4	4	1,936	9	0	2,000	4	4	2,000	9	0	2,372	4	4	2,372	7	0	2,526	5	5	2,526	7	0
E Water supply	33	1	1	33	1	0	32	1	1	32	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	4,288	30	0	4,352	21	21	4,372	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	95	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	1,667	70	70	1,667	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	89	89	514	53	0	448	48	48	448	46	0	448	51	51	448	48	0
N Administrative and support service activities	228	12	12	228	8	0	211	0	0	211	6	0	206	8	8	206	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
P Education	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	192	20	20	192	15	0	184	14	14	184	13	0	184	14	14	184	13	0
Loans and advances	22,227	1,265	1,265	22,222	770	0	22,873	939	939	22,865	639	0	23,090	827	827	23,090	593	0	24,025	849	849	24,025	684	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

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

(mln EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024				
	Loans and advances		Performing	Non-performing	Of which past due > 30days <= 90 days	Loans and advances		Performing	Non-performing	Of which past due > 30days <= 90 days	Loans and advances		Performing	Non-performing	Of which past due > 30days <= 90 days	Loans and advances		Performing	Non-performing	Of which past due > 30days <= 90 days
	Performing	Of which past due > 30days <= 90 days				Performing	Of which past due > 30days <= 90 days				Performing	Of which past due > 30days <= 90 days				Performing	Of which past due > 30days <= 90 days			
Gross carrying amount	43,838	41,763	354	2,053	862	46,144	43,631	199	1,512	723	44,807	43,531	197	1,277	630	45,266	43,921	333	1,338	638
Of which secured	32,494	30,839	306	1,655	729	33,821	32,064	88	1,258	595	33,248	32,222	131	1,028	596	33,147	32,109	82	1,039	595
Of which secured with immovable property	18,047	15,988	85	1,361	581	18,933	15,942	50	990	468	18,462	15,723	101	759	424	18,839	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	134	4,458	4,255		181	124
Of which instruments with LTV higher than 80% and lower or equal to 100%	2,089	2,014		275	124	2,077	2,462		176	77	3,028	2,385		135	79	2,961	2,802		159	62
Of which instruments with LTV higher than 100%	3,424	2,921		573	191	3,172	2,776		482	146	3,822	2,565		367	112	2,876	2,607		261	107
Accumulated impairment for secured assets	848	291	15	655	192	813	296	15	517	189	756	296	10	487	179	761	313	17	448	168
Collateral																				
Of which value capped at the value of exposure	23,624	22,005	86	889	489	24,372	22,732	53	940	361	24,420	23,009	107	489	306	24,812	24,301	65	511	317
Of which immovable property	15,440	14,637	77	812	416	15,527	14,947	45	680	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	20,935	19,792	53	1,183	660	21,561	20,489	102	1,072	462	21,734	20,728	62	1,007	471
Of which immovable property	12,118	10,869	70	1,149	537	12,641	11,760	46	861	413	12,754	12,012	63	740	398	12,877	12,109	54	775	406
Financial guarantees received	4,836	4,764	9	71	32	4,724	4,670	5	54	24	4,595	4,454	10	30	11	4,383	4,331	5	52	19
Accumulated partial write-off	-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

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