

2024 EU-wide Transparency Exercise

Bank Name	Piraeus Financial Holdings
LEI Code	M6AD1Y1KW32H8THQ6F76
Country Code	GR

2024 EU-wide Transparency Exercise

Key Metrics

Piraeus Financial Holdings

(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	4,110	4,327	4,494	4,729	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,110	4,327	4,494	4,729	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,710	4,927	5,094	5,329	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,710	4,927	5,094	5,329	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,605	5,822	6,085	6,337	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,605	5,822	6,085	6,337	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	32,173	32,765	33,051	34,143	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	32,173	32,765	33,051	34,143	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.78%	13.21%	13.60%	13.85%	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	12.78%	13.21%	13.60%	13.85%	(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	14.64%	15.04%	15.41%	15.61%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.64%	15.04%	15.41%	15.61%	(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	17.42%	17.77%	18.41%	18.56%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.42%	17.77%	18.41%	18.56%	(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	78,640	76,506	77,627	77,354	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	5.99%	6.44%	6.56%	6.89%	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

Piraeus Financial Holdings

		(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	4,710	4,927	5,094	5,329	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	4,710	4,927	5,094	5,329	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	78,640	76,506	77,627	77,354	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	78,640	76,506	77,627	77,354	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.99%	6.44%	6.56%	6.89%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.99%	6.44%	6.56%	6.89%	[A.2]/[B.2]	

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Overview of Risk exposure amounts

Piraeus Financial Holdings

(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	27,816	28,216	28,294	29,499	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 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	27,816	28,216	28,294	29,499	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	168	220	251	249	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 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	35	31	36	37	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)	757	695	733	668	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	419	323	458	416	C 02.00 (r0520, c0010)
Of which the standardised approach	419	323	458	416	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*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	2,941	3,242	3,242	3,242	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	2,941	3,242	3,242	3,242	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	37	37	37	32	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	32,173	32,765	33,051	34,143	

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.

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P&L

Piraeus Financial Holdings

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	2,012	2,799	781	1,582
Of which debt securities income	230	317	89	196
Of which loans and advances income	1,381	1,898	510	1,036
Interest expenses	546	797	263	536
(Of which deposits expenses)	353	518	154	309
(Of which debt securities issued expenses)	96	138	49	103
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	2
Net Fee and commission income	345	468	125	285
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	20	28	-6	2
Gains or (-) losses on financial assets and liabilities held for trading, net	-19	-11	-4	-15
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-7	-1	4	6
Gains or (-) losses from hedge accounting, net	-1	-1	-7	-4
Exchange differences [gain or (-) loss], net	24	36	9	17
Net other operating income /(expenses)	55	84	-47	-19
TOTAL OPERATING INCOME, NET	1,885	2,607	592	1,318
(Administrative expenses)	497	737	173	347
(Cash contributions to resolution funds and deposit guarantee schemes)	27	20	0	1
(Depreciation)	79	106	29	58
Modification gains or (-) losses, net	13	21	3	-7
(Provisions or (-) reversal of provisions)	36	38	13	15
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-4	-11	-1	-1
(Other provisions)	40	49	14	16
Of which pending legal issues and tax litigation ¹	0	8	0	0
Of which restructuring ¹	0	5	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)	460	584	70	106
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	459	584	70	106
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	24	49	7	18
(of which Goodwill)	21	21	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-7	-15	23	10
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	767	1,078	325	777
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	575	786	233	564
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	575	786	233	564
Of which attributable to owners of the parent	577	788	233	563

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."

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Total Assets: fair value and impairment distribution
Piraeus Financial Holdings

(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	13,236				11,074				11,602				9,255				IAS 1.54 (f)	
Financial assets held for trading	1,832	653	1,179	0	800	959	202	0	1,147	938	209	0	1,108	952	156	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	282	113	0	170	287	118	0	169	293	123	0	170	289	126	0	163	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	1,571	1,340	209	23	1,383	1,321	39	22	1,155	1,067	65	23	750	727	0	23	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	46,874				49,713				50,134				52,258				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,705	0	1,705	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	13,659				13,199				12,920				12,965					
TOTAL ASSETS	79,259				76,450				77,250				76,626				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	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	1,518	0	0	-1	0	0	1,336	0	0	-1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	Annex V Part 1.31.44(a)
Financial assets at amortised cost	Debt securities	10,723	0	7	-17	0	-4	11,673	0	7	-17	0	-5	12,433	0	7	-17	0	-5	13,496	0	8	-16	0	-5			Annex V Part 1.31.44(b)	
	Loans and advances	31,623	3,362	1,749	-53	-102	-879	33,742	3,346	1,180	-48	-106	-571	33,231	3,205	1,480	-49	-104	-539	34,504	3,019	1,439	-49	-101	-520			Annex V Part 1.31.44(a)	

⁽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.

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Breakdown of liabilities

Piraeus Financial Holdings

(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	679	295	283	297	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	70,378	67,668	68,498	67,521	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	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	94	21	-18	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	206	216	189	175	IAS 37.10; IAS 1.54(l)
Tax liabilities	16	22	19	24	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	834	801	649	819	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	4	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	72,114	69,097	69,660	68,821	IAS 1.9(b); IG 6
TOTAL EQUITY	7,145	7,353	7,591	7,804	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	79,259	76,450	77,250	76,626	IAS 1.IG6

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

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Breakdown of liabilities Piraeus Financial Holdings

(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		679	295	283	297	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	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	5,571	3,590	3,625	1,050	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	2,258	1,976	2,188	2,039	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,716	1,666	1,859	1,718	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,178	1,028	2,483	2,457	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	2,353	538	574	525	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,718	1,696	1,676	1,547	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	1,047	1,105	1,064	933	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	11,678	11,609	11,327	12,525	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,148	9,071	8,954	9,765	ECB/2013/33 Annex 2.Part 2.9.1
	Households	43,009	44,286	43,400	43,647	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	32,879	34,213	33,405	33,792	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,308	2,825	3,002	3,428	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		922	939	1,116	1,008	Annex V.Part 1.37
Other financial liabilities		658	658	797	828	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		71,057	67,964	68,781	67,818	

2024 EU-wide Transparency Exercise
Market Risk
Piraeus Financial Holdings

	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	267	191	0	0	0	0						0	0	0	0								
Of which: General risk	264	189	0	0	0	0						0	0	0	0								
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0								
Equities	49	39	0	0	0	0						0	0	0	0								
Of which: General risk	9	11	0	0	0	0						0	0	0	0								
Of which: Specific risk	40	28	0	0	0	0						0	0	0	0								
Foreign exchange risk	69	56	0	0	0	0						0	0	0	0								
Commodities risk	28	29	0	0	0	0						0	0	0	0								
Total	413	316	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	290	244	0	0	0	0						0	0	0	0								
Of which: General risk	282	241	0	0	0	0						0	0	0	0								
Of which: Specific risk	1	2	0	0	0	0						0	0	0	0								
Equities	55	57	0	0	0	0						0	0	0	0								
Of which: General risk	19	18	0	0	0	0						0	0	0	0								
Of which: Specific risk	36	39	0	0	0	0						0	0	0	0								
Foreign exchange risk	68	74	0	0	0	0						0	0	0	0								
Commodities risk	35	31	0	0	0	0						0	0	0	0								
Total	448	406	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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 - Standardised Approach
Piraeus Financial Holdings

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)								
Central governments or central banks	27,290	23,711	4,962	-	26,290	22,420	4,362	-
Regional governments or local authorities	50	48	21	-	50	48	21	-
Public sector entities	790	1,446	580	-	851	1,203	338	-
Multilateral Development Banks	0	704	0	-	0	692	0	-
International Organisations	0	0	0	-	0	0	0	-
Institutions	1,634	1,724	788	-	2,033	2,128	838	-
Corporates	24,823	11,175	9,067	-	25,208	10,807	9,065	-
of which: SME	6,180	3,561	2,680	-	6,080	3,671	2,621	-
Retail	5,096	2,300	1,527	-	5,079	2,451	1,581	-
of which: SME	2,589	1,051	572	-	2,514	1,125	643	-
Secured by mortgages on immovable property	30,254	33,251	4,284	-	30,238	33,259	4,286	-
of which: SME	4,950	4,558	1,929	-	5,230	4,840	2,079	-
of which: SME	2,125	997	1,005	-	2,228	956	958	-
Exposures in default	0	58	83	1,461	0	58	88	1,461
of which: SME	0	0	0	-	0	0	0	-
Risks associated with particular high risk	0	0	0	-	0	0	0	-
Closed banks	0	0	0	-	0	0	0	-
Claims on institutions and corporates with a ST credit assessment	133	133	0	-	133	133	73	-
Claims on institutions and corporates with a BT credit assessment	0	0	0	-	0	0	0	-
Collective Investments Undertakings (CIU)	1,244	1,244	1,373	-	1,335	1,335	1,413	-
Equity	0	0	0	-	0	0	0	-
Other exposures	8,203	8,203	8,203	-	8,001	8,001	8,201	-
Standardised total ⁽⁴⁾	68,285	68,285	27,684	2,121	70,251	69,227	28,065	2,121

(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) Exposure value does not include the securitisation portion unless it is the result prior to the 2012 revision.

(3) Only the most relevant exposures are disclosed. These have been subject to the following risks: Credit risk counterparty covering up to 5% of total originator exposure or Top 10 counterparties ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)								
Central governments or central banks	12,871	14,937	4,873	-	14,233	20,300	4,873	-
Regional governments or local authorities	0	0	0	-	0	0	0	-
Public sector entities	588	1,244	580	-	344	788	338	-
Multilateral Development Banks	0	0	0	-	0	0	0	-
International Organisations	0	0	0	-	0	0	0	-
Institutions	544	836	480	-	872	1,072	550	-
Corporates	30,282	8,285	8,285	-	30,051	8,056	8,056	-
of which: SME	7,827	3,288	2,486	-	7,747	3,337	2,633	-
Retail	5,188	2,348	1,516	-	4,988	2,388	1,571	-
of which: SME	2,533	973	536	-	2,582	1,102	629	-
Secured by mortgages on immovable property	10,658	9,202	4,023	-	10,224	9,079	4,209	-
of which: SME	6,624	6,024	3,881	-	5,925	6,704	3,874	-
Exposures in default	0	911	930	1,302	0	952	952	1,302
of which: SME	0	65	65	-	0	65	65	-
Risks associated with particular high risk	0	0	0	-	0	0	0	-
Closed banks	0	0	0	-	0	0	0	-
Claims on institutions and corporates with a ST credit assessment	133	133	62	-	138	138	73	-
Claims on institutions and corporates with a BT credit assessment	0	0	0	-	0	0	0	-
Collective Investments Undertakings (CIU)	1,276	1,276	1,395	-	1,335	1,335	1,395	-
Equity	0	0	0	-	0	0	0	-
Other exposures	6,003	6,003	6,003	-	6,103	6,103	6,103	-
Standardised total ⁽⁴⁾	52,089	52,089	27,684	1,827	52,021	52,021	28,469	1,827

(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) Exposure value does not include the securitisation portion unless it is the result prior to the 2012 revision.

(3) Only the most relevant exposures are disclosed. These have been subject to the following risks: Credit risk counterparty covering up to 5% of total originator exposure or Top 10 counterparties ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)								
Central governments or central banks	12,930	12,930	83	-	9,562	9,562	100	-
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	228	141	48	-	186	117	31	-
Corporates	813	744	744	-	885	811	749	-
of which: SME	171	166	166	-	167	162	162	-
Retail	62	27	27	-	27	27	27	-
of which: SME	23	23	23	-	20	20	20	-
Secured by mortgages on immovable property	133	133	62	-	138	138	73	-
of which: SME	23	23	10	-	20	20	10	-
Exposures in default	0	0	0	121	0	0	0	121
of which: SME	0	0	0	-	0	0	0	-
Risks associated with particular high risk	0	0	0	-	0	0	0	-
Closed banks	0	0	0	-	0	0	0	-
Claims on institutions and corporates with a ST credit assessment	0	0	0	-	0	0	0	-
Claims on institutions and corporates with a BT 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	0	-	0	0	0	-
Standardised total ⁽⁴⁾	13,160	13,160	131	121	10,573	10,573	131	121

(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) Exposure value does not include the securitisation portion unless it is the result prior to the 2012 revision.

(3) Only the most relevant exposures are disclosed. These have been subject to the following risks: Credit risk counterparty covering up to 5% of total originator exposure or Top 10 counterparties ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)								
Central governments or central banks	2,360	2,360	0	-	2,371	2,371	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	24	26	15	-	28	29	15	-
Corporates	0	0	0	-	0	0	0	-
of which: SME	0	0	0	-	0	0	0	-
Retail	0	0	0	-	0	0	0	-
of which: SME	0	0	0	-	0	0	0	-
Secured by mortgages on immovable property	1	1	1	-	1	1	1	-
of which: SME	0	0	0	-	0	0	0	-
Exposures in default	0	0	0	1	0	0	0	1
of which: SME	0	0	0	-	0	0	0	-
Risks associated with particular high risk	0	0	0	-	0	0	0	-
Closed banks	0	0	0	-	0	0	0	-
Claims on institutions and corporates with a ST credit assessment	0	0	0	-	0	0	0	-
Claims on institutions and corporates with a BT 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	0	-	0	0	0	-
Standardised total ⁽⁴⁾	2,384	2,384	15	1	2,399	2,399	15	1

(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) Exposure value does not include the securitisation portion unless it is the result prior to the 2012 revision.

(3) Only the most relevant exposures are disclosed. These have been subject to the following risks: Credit risk counterparty covering up to 5% of total originator exposure or Top 10 counterparties ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)								
Central governments or central banks	0	0	0	-	0	0	0	-
Regional governments or local authorities	0	0	0	-	0	0	0	-
Public sector entities	0	0	0	-	0	0	0	-
Multilateral Development Banks	0	0	0	-	0	0	0	-
International Organisations	0	0	0	-	0	0	0	-
Institutions	221	203	43	-	175	175	26	-
Corporates	1,160	1,260	1,161	-	1,161	1,161	1,161	-
of which: SME	44	23	18	-	44	23	18	-
Retail	1	1	1	-	1	1	1	-
of which: SME	0	0	0	-	0	0	0	-
Secured by mortgages on immovable property	0	0	0	-	0	0	0	-
of which: SME	0	0	0	-	0	0	0	-
Exposures in default	48	28	28	1	48	28	28	1
of which: SME	1	1	1	-	1	1	1	-
Risks associated with particular high risk	0	0	0	-	0	0	0	-
Closed banks	0	0	0	-	0	0	0	-
Claims on institutions and corporates with a ST credit assessment	0	0	0	-	0	0	0	-
Claims on institutions and corporates with a BT 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	0	-	0	0	0	-
Standardised total ⁽⁴⁾	1,401	1,401	1,201	2	1,374	1,374	1,201	2

(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) Exposure value does not include the securitisation portion unless it is the result prior to the 2012 revision.

(3) Only the most relevant exposures are disclosed. These have been subject to the following risks: Credit risk counterparty covering up to 5% of total originator exposure or Top 10 counterparties ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY		49	49	0	0	39	39	0	0
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	200	200	0	0	507	507	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	189	287	67	0	336	296	25	25
	Corporates	34	36	26	0	31	26	23	23
	of which: SME	34	36	26	0	31	26	23	23
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	0	0	0	1	0	0	0
	Assets encumbered with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Corporates and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised total ⁽⁴⁾								

(1) Original exposure, unless Exposure value, is reported before taking into account effective financial collateral cover and factors of credit risk mitigation (such as e.g. substitution efficiency).

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	(HOLDING %)								
	Central governments or central banks	24,471	22,725	4,970		24,028	22,191	4,989	
	Regional governments or local authorities	47	44	0		40	41	0	
	Public sector entities	752	1,366	338		1,340	1,959	319	
	Multilateral Development Banks	108	703	0		208	1,122	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,212	2,267	793		2,024	2,044	868	
	Corporates	25,273	12,126	10,003		27,853	12,453	10,983	
	of which: SME	6,345	2,072	2,244		6,803	4,981	3,000	
	Retail	2,669	2,701	1,503		2,562	2,492	1,033	
	of which: SME	2,684	1,340	851		2,766	1,235	891	
	Secured by mortgages on immovable property	19,028	17,754	6,246		19,759	18,004	6,776	
	of which: SME	2,297	4,854	2,879		5,307	4,853	2,971	
	Exposures in default	1,611	821	821	1,425	1,522	824	824	1,185
Items associated with particular high risk	59	42	63		39	38	55		
Covered bonds	14	19	1		18	18	1		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	123	123	71		127	127	86		
Collective investments undertakings (CIU)	1,351	1,351	1,476		1,355	1,355	1,417		
Equity	0	0	0		0	0	0		
Other resources	3,982	3,982	4,073		3,928	4,029	4,139		
Standardised Total ⁽²⁾	80,203	66,262	24,545	1,499	83,203	69,173	24,748	1,427	

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

(2) Standardised Total does not include the securitisation portfolio until the results prior to the 2024 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GREECE	(HOLDING %)								
	Central governments or central banks	13,076	20,373	4,833		13,035	20,025	4,830	
	Regional governments or local authorities	48	48	0		48	48	0	
	Public sector entities	144	977	338		325	944	319	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	895	1,031	520		742	891	329	
	Corporates	28,793	8,845	7,841		28,607	7,794	7,433	
	of which: SME	7,833	2,444	2,546		6,479	3,803	2,833	
	Retail	2,619	2,769	1,503		2,568	2,492	1,033	
	of which: SME	2,653	1,118	639		2,738	1,399	679	
	Secured by mortgages on immovable property	19,231	9,478	4,981		19,311	9,982	4,320	
	of which: SME	3,339	5,595	4,672		5,171	5,179	3,979	
	Exposures in default	2,339	970	970	1,199	2,393	989	919	1,000
Items associated with particular high risk	59	42	63		39	38	55		
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	123	123	71		127	127	86		
Collective investments undertakings (CIU)	1,351	1,351	1,476		1,355	1,355	1,417		
Equity	0	0	0		0	0	0		
Other resources	1,645	1,645	1,555		1,615	1,620	1,520		
Standardised Total ⁽²⁾				1,499					1,399

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Other Countries	(HOLDING %)								
	Central governments or central banks	10,086	10,086	92		7,729	7,729	100	
	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	209	241	229		223	249	67	
	Corporates	879	828	759		789	863	611	
	of which: SME	166	164	145		164	175	152	
	Retail	54	51	31		56	51	31	
	of which: SME	18	18	9		19	19	9	
	Secured by mortgages on immovable property	41	42	43		42	47	22	
	of which: SME	17	17	17		22	22	19	
	Exposures in default	124	21	21	102	124	21	21	102
Items associated with particular high risk	0	0	0		0	0	0		
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	2	2	3		2	2	3		
Standardised Total ⁽²⁾				111					111

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY	(HOLDING %)								
	Central governments or central banks	2,374	2,364	0		2,364	2,361	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	32	23	0		33	28	4	
	Corporates	209	0	0		209	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
Items associated with particular high risk	0	0	0		0	0	0		
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised Total ⁽²⁾				2					2

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
IRELAND	(HOLDING %)								
	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	202	203	40		188	189	39	
	Corporates	1,392	829	829		1,395	804	804	
	of which: SME	49	22	18		43	9	7	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	0	1
Items associated with particular high risk	0	0	0		0	0	0		
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised Total ⁽²⁾				4					5

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR '000)									
GERMANY	Central governments or central banks	53	53	0		40	40	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	404	404	0		1,215	1,215	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	252	252	34		222	210	36	
	Corporates	42	38	21		64	60	38	
	of which: SME	42	38	21		64	60	38	
	Retail	1	1	1		1	1	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	7	7	3		7	6	2	
	of which: SME	1	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	1	0
	Items associated with verticible high risk	0	0	0		0	0	0	
	Covered bonds	10	10	1		10	10	1	
	Issued on institutions and corporates with a SF credit assessment	0	0	0		0	0	0	
	Collective investment undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total⁽⁴⁾				1				1	

(1) Original exposure, which Exposure value, is reported before taking into account the effect due to counterparty risk in credit risk mitigation techniques (e.g. substitute effects)

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Piraeus Financial Holdings

		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			
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

Piraeus Financial Holdings

		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

Piraeus Financial Holdings

As of 31/12/2023

(min EUR)															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Luxembourg														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Malta														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Netherlands														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Poland														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal	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	Romania	65	65	0	0	0	0	65	0	0	0	0	0	0	0

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

Piraeus Financial Holdings

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				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	Other Central and eastern Europe countries non EEA																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		13	13	0	0	0	0	13	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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 Barthelemy, 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

Piraeus Financial Holdings

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet									
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
				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	Other Central and eastern Europe countries non EEA																		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	24	24	0	0	20	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		78	78	30	0	20	0	20	0	0	0	0	0	0	0	0	0	0	23

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 Barthelemy, 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 nGAAP

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Piraeus Financial Holdings

	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⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					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⁾					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⁾				
		Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾								
in EUR																						
Cash balances at central banks and other demand deposits	12,522	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	12,321	0	7	7	7	17	4	4	7	0	13,885	0	7	7	18	5	5	5	5	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	11,133	0	0	0	0	12	0	0	0	0	11,568	0	0	0	0	0	0	0	0	0	0	
Credit institutions	772	0	0	0	0	4	0	0	0	0	1,092	0	0	0	0	4	0	0	0	0	0	
Other financial corporations	263	0	7	7	7	1	4	4	0	0	269	0	7	7	1	5	5	5	0	0	0	
Non-financial corporations	153	0	0	0	0	0	0	0	0	0	156	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	37,488	242	2,045	2,045	1,769	184	1,008	879	984	38,925	220	1,329	1,329	1,180	184	655	571	639	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	68	0	1	1	1	0	1	1	0	997	0	1	1	1	0	1	1	1	0	0	0	
Credit institutions	190	0	0	0	0	0	0	0	0	527	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	7,403	4	19	19	5	19	4	7	0	7,608	5	6	6	3	9	6	3	0	0	0	0	
Non-financial corporations	20,349	126	1,429	1,429	1,221	72	789	689	619	20,493	116	879	879	774	71	537	465	324	0	0		
of which: small and medium-sized enterprises	10,978	109	951	951	770	56	493	406	441	10,674	104	500	500	417	53	296	236	191	0	0		
of which: Loans collateralized by commercial immovable property	6,339	96	807	807	666	26	346	288	450	6,279	61	530	530	477	21	285	257	228	0	0		
Households	9,481	111	596	596	545	84	200	185	383	9,299	96	444	444	463	88	112	102	316	0	0		
of which: Loans collateralized by residential immovable property	6,149	77	298	298	262	29	37	249	249	6,109	67	254	254	235	29	26	23	223	0	0		
of which: Credit for consumption	1,771	24	140	140	132	37	85	33	33	1,651	20	67	67	62	42	37	35	21	0	0		
DEBT INSTRUMENTS other than HFT	62,330	242	2,053	2,053	1,779	181	1,012	884	984	62,354	220	1,337	1,337	1,187	181	660	576	639	0	0		
OFF-BALANCE SHEET EXPOSURES	16,066		211	211	211	16	73	73	66	15,277		199	199	199	13	69	69	69	0	0		

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 impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denominated assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily 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
Performing and non-performing exposures
Piraeus Financial Holdings

	As of 31/03/2024										As of 30/06/2024																											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collateral and financial guarantees received on non-performing exposures	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⁾					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⁾																				
		Of which defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾																									
(in € bn)																																						
Cash balances at central banks and other demand deposits	10,947	0	0	0	0	0	0	0	0	0	8,597	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	13,698	0	7	7	7	17	5	5	0	0	14,259	0	8	8	8	16	5	5	0	0	16	5	5	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	12,104	0	0	0	0	12	0	0	0	0	11,937	0	0	0	0	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	1,076	0	0	0	0	4	0	0	0	0	1,899	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	266	0	7	7	7	0	5	5	0	0	261	0	8	8	8	1	5	5	0	0	1	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	163	0	0	0	0	0	0	0	0	0	163	0	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	38,548	252	1,619	1,619	1,480	163	621	539	958	0	39,576	221	1,567	1,567	1,429	160	590	520	840	160	590	520	840	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	50	0	1	1	1	0	1	1	0	0	106	2	1	1	1	1	1	1	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	1,121	0	0	0	0	0	0	0	0	0	953	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	7,652	0	6	6	3	5	6	3	0	0	7,777	0	6	6	3	7	6	3	2	0	7	6	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	20,449	138	1,059	1,059	966	69	496	427	545	0	21,396	104	978	978	899	68	450	394	515	68	450	394	515	0	0	0	0	0	0	0	0	0	0	0	0	0		
of which: small and medium-sized enterprises	10,640	123	701	701	633	53	267	216	423	0	11,025	88	691	691	623	52	267	220	411	52	267	220	411	0	0	0	0	0	0	0	0	0	0	0	0	0		
of which: Loans collateralised by commercial immovable property	6,159	63	483	483	442	23	259	228	218	0	6,029	70	407	407	378	22	210	193	197	22	210	193	197	0	0	0	0	0	0	0	0	0	0	0	0	0		
Households	9,276	113	553	553	510	89	118	109	112	0	9,344	114	563	563	537	86	133	123	425	86	133	123	425	0	0	0	0	0	0	0	0	0	0	0	0	0		
of which: Loans collateralised by residential immovable property	6,085	74	332	332	302	25	29	23	300	0	6,080	73	350	350	319	23	31	27	315	23	31	27	315	0	0	0	0	0	0	0	0	0	0	0	0	0		
of which: Credit for consumption	1,655	19	73	73	68	44	39	38	22	0	1,703	21	83	83	78	42	46	44	24	42	46	44	24	0	0	0	0	0	0	0	0	0	0	0	0	0		
DEBT INSTRUMENTS other than HFT	63,103	252	1,606	1,606	1,457	181	625	544	968	0	62,432	221	1,574	1,574	1,446	176	584	525	840	176	584	525	840	0	0	0	0	0	0	0	0	0	0	0	0	0		
OFF-BALANCE SHEET EXPOSURES	15,400		187	187	197	12	66	66	66	0	16,762		208	208	208	14	67	67	62	14	67	67	62	0	0	0	0	0	0	0	0	0	0	0	0	0		

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) 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 decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/FRT framework (templates F 18.01 / F 19.01), 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) 2012/1651 - 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 FTR/FRT 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

Piraeus Financial Holdings

	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 ¹		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)	1,740	926	408	382	1,265	527	1,324	570	304	285	990	276
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	27	3	3	3	24	0	27	3	3	3	24	0
Non-financial corporations	1,197	709	353	344	810	363	876	406	265	260	605	143
of which: small and medium-sized enterprises	632	371	125	119	502		461	122	65	62	391	
Households	516	213	52	36	431	164	422	162	37	23	360	132
DEBT INSTRUMENTS other than HFT	1,740	926	408	382	1,265		1,324	570	304	285	990	
Loan commitments given	47	0	0	0	46	0	40	0	0	0	39	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	1,051						853					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	392						215					

⁽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

Piraeus Financial Holdings

	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)	1,234	553	280	260	929	283	1,101	500	246	228	828	263
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	26	3	2	2	24	0	2	2	2	2	0	0
Non-financial corporations	849	393	242	237	603	155	776	334	210	203	557	130
of which: small and medium-sized enterprises	429	118	55	51	371		438	131	69	64	361	
Households	359	156	35	21	303	129	322	163	34	23	271	133
DEBT INSTRUMENTS other than HFT	1,234	553	280	260	929		1,101	500	246	228	828	
Loan commitments given	11	0	0	0	4	0	45	0	0	0	38	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	788						682					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	219						323					

(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
Piraeus Financial Holdings

(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: 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: 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: 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: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	356	134	134	356	64	0	435	130	130	435	69	0	383	134	134	383	62	0	358	140	140	388	69	0
B Mining and quarrying	72	4	4	72	3	0	85	4	4	85	3	0	82	4	4	82	3	0	126	4	4	126	4	0
C Manufacturing	3,065	236	236	3,065	135	0	3,039	186	186	3,039	112	0	3,462	316	316	3,462	93	0	3,126	318	318	3,126	95	0
D Electricity, gas, steam and air conditioning supply	2,563	98	98	2,563	25	0	2,707	15	15	2,707	17	0	2,677	19	19	2,677	18	0	2,694	19	19	2,694	16	0
E Water supply	12	0	0	12	0	0	10	0	0	10	0	0	8	0	0	8	0	0	26	0	0	26	0	0
F Construction	1,325	74	74	1,325	52	0	1,299	50	50	1,299	36	0	1,275	60	60	1,275	35	0	1,285	66	66	1,285	42	0
G Wholesale and retail trade	3,082	221	221	3,082	161	0	3,039	128	128	3,039	90	0	3,162	146	146	3,162	89	0	3,297	142	142	3,296	91	0
H Transport and storage	3,383	223	223	3,383	172	0	3,493	164	164	3,493	96	0	3,625	96	96	3,625	97	0	4,060	96	96	4,060	96	0
I Accommodation and food service activities	2,646	234	234	2,646	44	0	2,697	60	60	2,697	42	0	2,747	68	68	2,747	39	0	2,788	48	48	2,725	26	0
J Information and communication	325	12	12	325	14	0	314	7	7	314	11	0	355	7	7	355	9	0	360	6	6	360	8	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	1,051	130	130	1,051	85	0	964	111	111	964	87	0	1,015	112	112	1,015	68	0	1,050	56	56	1,050	31	0
M Professional, scientific and technical activities	253	25	25	253	14	0	249	7	7	249	4	0	223	8	8	223	4	0	230	8	8	230	3	0
N Administrative and support service activities	648	7	7	648	3	0	584	5	5	584	2	0	564	5	5	564	3	0	519	5	5	519	3	0
O Public administration and defence, compulsory social security	16	1	1	16	1	0	15	0	0	15	0	0	20	0	0	20	0	0	16	0	0	16	0	0
P Education	36	2	2	36	1	0	35	1	1	35	1	0	39	1	1	39	1	0	39	1	1	39	1	0
Q Human health services and social work activities	531	19	19	531	12	0	515	17	17	515	11	0	514	15	15	514	9	0	486	13	13	486	7	0
R Arts, entertainment and recreation	20	3	3	20	3	0	19	3	3	19	3	0	15	3	3	15	3	0	21	3	3	21	3	0
S Other services	206	65	65	206	63	0	206	69	69	206	47	0	234	60	60	234	39	0	244	54	54	244	33	0
Loans and advances	20,349	1,429	1,429	20,302	662	0	20,493	879	879	20,446	608	0	20,449	1,059	1,059	20,405	965	0	21,296	978	978	21,252	917	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
Pricers Financial Holdings

(in 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	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing
			if which past due > 30days <= 90 days		if which past due > 30days <= 90 days	if which past due > 30days <= 90 days			if which past due > 30days <= 90 days		if which past due > 30days <= 90 days			if which past due > 30days <= 90 days		if which past due > 30days <= 90 days			if which past due > 30days <= 90 days	
Gross carrying amount	37,488	35,442	242	2,046	782	38,905	37,596	220	1,329	573	38,548	36,909	252	1,619	475	39,576	38,090	221	1,587	382
Of which secured	34,550	32,888	226	1,852	763	35,964	34,760	206	1,215	551	35,528	34,018	236	1,312	462	36,382	34,926	205	1,456	384
Of which secured with immovable property	14,004	12,688	160	1,318	621	13,821	12,978	156	944	477	13,878	12,702	160	976	376	13,666	12,750	161	916	277
Of which instruments with LTV higher than 60% and lower or equal to 80%	2,651	2,523		128	75	2,611	2,526		86	28	2,595	2,481		114	30	2,501	2,400		101	29
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,763	1,675		89	49	2,220	2,154		66	31	3,176	2,999		177	37	2,345	2,280		69	24
Of which instruments with LTV higher than 100%	4,420	3,188		822	414	5,440	2,872		589	326	3,166	2,806		338	221	3,172	2,214		456	154
Accumulated impairment for secured assets	979	129	7	847	259	864	124	7	569	229	657	122	9	635	259	822	118	7	694	158
Collateral																				
Of which value capped at the value of exposure	18,940	18,111	172	829	438	19,796	19,270	160	516	241	18,942	18,349	172	593	270	19,667	18,976	154	592	227
Of which immovable property	11,925	11,277	140	647	316	11,765	11,358	135	426	176	11,824	11,204	144	500	243	11,933	11,439	138	465	199
Of which value above the cap	374	40	3	325	103	291	52	2	239	141	274	47	3	227	91	240	44	3	196	44
Of which immovable property	219	30	2	187	37	186	32	2	154	69	179	30	3	138	60	128	32	2	97	17
Financial guarantees received	11,485	11,305	41	355	41	11,581	11,468	36	123	31	11,396	11,032	50	365	52	11,778	11,430	40	348	49
Accumulated partial write-off	-1,613	-152	-11	-1,461	-175	-812	-137	-4	-475	-46	-1,021	-144	-4	-877	-158	-1,036	-140	-5	-696	-161

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.