

2023 EU-wide Stress Test

Bank Name	PIRAEUS FINANCIAL HOLDINGS S.A.
LEI Code	M6AD1Y1KW32H8THQ6F76
Country Code	GR



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	1,353	1,449	1,394	1,348	1,165	1,233	1,197
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	356	31	31	31	17	23	23
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-732	-367	-289	-272	-1,026	-419	-367
Profit or (-) loss for the year	948	518	551	527	-512	145	226
Coverage ratio: non-performing exposure (%)	54.84%	45.64%	40.14%	37.37%	50.00%	42.54%	38.63%
Common Equity Tier 1 capital	4,064	3,914	4,276	4,582	2,578	2,734	2,938
Total Risk exposure amount (all transitional adjustments included)	31,178	31,228	31,766	32,198	30,871	31,331	32,213
Common Equity Tier 1 ratio, %	13.04%	12.53%	13.46%	14.23%	8.35%	8.73%	9.12%
Fully loaded Common Equity Tier 1 ratio, %	11.54%	12.55%	13.48%	14.25%	8.36%	8.74%	9.13%
Tier 1 capital	4,664	4,514	4,876	5,182	3,178	3,334	3,538
Total leverage ratio exposures	74,823	74,823	74,823	74,823	74,823	74,823	74,823
Leverage ratio, %	6.23%	6.03%	6.52%	6.93%	4.25%	4.46%	4.73%
Fully loaded leverage ratio, %	5.58%	6.08%	6.56%	6.97%	4.28%	4.49%	4.76%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	11.55%	12.55%	13.48%	14.25%	8.36%	8.74%	9.13%

IFRS 9 transitional arrangements?	Yes (static and dynamic)



2023 EU-wide Stress Test: Credit risk IRB PIRAEUS FINANCIAL HOLDINGS S.A.

									Actual							
									31/12/2022*							
			Exposi	ure values			Risk expo	ure amounts					T T			
			-IRB		-IRB		-IRB		IRB				Stock of	Stock of	Stock of	Coverage
			rind		TAD		TAD		IKB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				exposure	exposure	exposure	expo
	(min EU	R, %)														
	Central banks Central governments	9	1	0 0	0	0		0					0 0	0		-
	Institutions			0 0	0	0		0	-				0 0	0		5 -
	Corporates) (0 0	0	0		0)		0 0	0		-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME) (0 0	0	0		0))	0 0	0) -) -
	Retail) (0 0	0	0		0		0			0 0	0		-
TRAEUS FINANCIAL HOLDINGS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	9	1	0 0	0	0		0					0 0			-
S.A.	Retail - Secured on real estate property - Of Which; non-SME			0 0	0	0)	0 0			0 -
J.A.	Retail - Qualifying Revolving) (0	0	0		0)	0	0		-
	Retail - Other Retail Retail - Other Retail - Of Which: SME	- 5) !	0 0	0	0	-	0		0)	0 0	0) -) -
	Retail - Other Retail - Of Which: non-SME			0 0	0	0		0					0 0			i
	Equity) (0		0							0 0	0		-
	Securitisation Other non-credit obligation assets	-		0		0							0 0			1-
	IRB TOTAL	o o		0	0	ő		0					il ö	ŏ		i
·																
									Actual							
									31/12/2022*							
			-IRB	ure values	-IRB		Risk expo: IRB	ure amounts					Stock of	Stock of	Stock of	
		A	rIRB	F-	-IRB	A-	-IRB	F-	IRB	Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Covera St
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exp
	(min EU	R, %)														
	Central banks Central governments	9		0 0	0	0		0		0			0 0	0		-
	Institutions)	0 0	0	0		0)	0 0			1 -
	Corporates	() (0 0	0	0		0))	0 0	0		-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	9) 1	0 0	0	0		0					0 0	0		-
	Retail			0 0	0	0)	0 0			0 -
	Retail - Secured on real estate property) (0 0	0	0		0))	0 0	0		-
GREECE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	9	1	0 0	0	0		0	9	0			0 0	0		-
	Retail - Qualifying Revolving	· ·		0 0	0	0		0	Ò				0 0	0		· -
	Retail - Other Retail) (0	0	0		0					0	0		-
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	9	1	0 0	0	0		0		0			0 0	0		-
	Equity			0		0			,				0 0			5 -
	Securitisation															
	Other non-credit obligation assets IRB TOTAL			0		0							0 0	0		
	AND TOTAL		·1				,				'	'			· ·	
									Actual							
									31/12/2022*							
			Exposi	ure values			Risk expo	ure amounts								
		A	-IRB	F-	-IRB	A-	-IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Covera
										exposure	exposure	exposure	Stage 1	Stage 2	Stage 3	Sta exp
	(min EU	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				exposure	exposure	exposure	
	Central banks			0 0	0	0		0					0 0	0		-
	Central governments) (0 0	0	0		0		C			0 0	0		-
	Institutions Corporates		1 -	0 0	0	0	1	0	-	1 0	1		0 0	0		-
	Corporates - Of Which: Specialised Lending	· ·	5	0 0	0	0	Ċ	0		0	5		0 0	0		-
	Corporates - Of Which: SME Retail			0 0	0	0		0			1		0 0	0		-
			1 -	0 0	0	0	1	0		1 0	1		0 0	0		1
				0 0	0	0		0					0 0	0		-
CHINA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0		0		0					0 0	0		-
CHINA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME) 1								01) -
CHINA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0		0 0	0	0		0	,		1	1	0 0			n -
CHINA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	0		0 0	0	0	(0		0			0 0	0) -) -
CHINA	Retail - Socured on real estate property - Of Which: SME Retail - Socured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Other Netail - Of Which: SME Retail - Other Retail - Of Which: SME	(0 0 0 0 0 0	0 0	0 0 0	(0			0 0	0) -) -
CHINA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	0		0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	6			0			0 0 0 0 0 0 0 0	0 0) -) -) -
CHINA	Retail - Source for neel estate property - Of Whish: SHE Retail - Source for neel estate property - Of Whish: non-SHE Retail - Qualifying Retorking Retail - Source for Retail - Of Whish: non-SHE Retail - Other Retail - Of Whish: Non-SHE Retail - Other Retail - Of Whish: Non-SHE Retail - Other Retail - Of Whish: Non-SHE			0 0 0	0 0 0	0 0 0 0	() () () () () () () () () ()			0000			0 0 0	000000000000000000000000000000000000000		0 - 0 - 0 - 0 -

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk IRB PIRAEUS FINANCIAL HOLDINGS S.A.

	i											Baseline Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
																					1	
	(min EUR. %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUK, %) Central banks Central governments		0	0	0	0	0			0	0	0	0	0	-					0	0	-
	Institutions	è	0	0	0	0	0			ő	0	· ·	0	0				i i		0	0	
	Corporates Corporates - Of Which: Specialised Lending	-	0	0	0	0	0		- 0	0	0	0	0	0						0	0	
	Corporates - Of Which: SME Retail		0	0	0	0	0			0	0		0	0						0	0	
PIRAEUS FINANCIAL HOLDINGS	Retail - Secured on real estate property	-	0	0	0	0	0			0	0	· ·	0	0				Ó		0	ő	
S.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	-		0	0	0	0	0	-	-				0	0	
5	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0			0	0	0	0	0						0	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	,		0	0	0	0	0		9	0 0			0	0	
	Equity Securitisation	Ò	0	0	0	0	ő	-	,	ő	0		0	0	-	Ò	o d	5	Ò	ő	ő	
	Other non-credit obligation assets		0	0	0	0	0			0	0	0	0	0						0	0	
	IRB TOTAL			0	0	0	0	l		0	0		0	0	l		1 0	1 .			0	-
	ı											Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
		exposure	exposure	exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	(min EUR, %) Central banks					0					0			0								
	Central governments Institutions		0	0	0	0	0			0	0		0	0						0	0	
	Corporates		0	0	0	0	0	-		0	0	0	0	0	-					0	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	-	(0	0	0	0	0	-					0	0	
	Retail Retail - Secured on real estate property		0	0	0	0	0		,	0	0		0	0						0		
GREECE	Retail - Secured on real estate property - Of Which; SME		0	0	0	0	0			0	0		0	0		·) (i i	0	0	
GREECE	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0	0	0			0	0	0	0	0)		0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	0			0	0	0	0	0						0	0	
	Retail - Other Retail - Of Which: non-SME	Ċ	0	0	0	0	0		Ċ	o o	0	· ·	0	0		Ċ		i i	ì	0	0	
	Equity Securitisation		0		0	0	0	-			0		0	0	-) (0		
	Other non-credit obligation assets IRB TOTAL		0	0	0	0	0			0	0	0	0	0							0	
	IND TOTAL	•						I.									'	'				
												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
		exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks				0	0	0			0	0		0	0						0		
	Central governments Institutions		0	0	0	0	0			0	0		0	0			0 0			0	0	
	Corporates	Č	0	0	0	0	0		Ċ	ő	0		0	0		·		5		0	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0			0	0		0	0						0	0	
	Retail Retail - Secured on real estate property		0	0	0	0	0	l:	-	0	0	0	0	0		-				0	0	
CHINA	Retail - Secured on real estate property - Of Which: SME		0		0	0					0	0	0	0	-					0	0	
5-12-10-1	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0			0	0	0	0	0						0	0	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	<u> </u>		0	0	- 0	0	0	<u> </u>					0	0	
	Retail - Other Retail - Of Which: non-SME Equity	Ġ	0	0	0	0	0		Ġ	0	0	,	0	0		Ì				0	0	
	Securitisation		0	0	0	0	0			0	0		0	0			, ,	,		0	0	
	Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	0			0	0	0	0	0		0			0	0	0	-
	e already reflect the restated distribution arrore IEDS Q stance as of 1 January 2023 as nor Math	-	-		-							-				-	-		-			

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk IRB PIRAEUS FINANCIAL HOLDINGS S.A.

	•																					
					31/12/2023				1			Adverse Scenari 31/12/2024	•						31/12/2025			
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	0	0	0	0	0	0		0	0	0		0	0	-	0		0 0	0	0	0	-
	Institutions	0	0	0	0	0	0	-	0	0	0		0	0		0		0 0	0	0	0	
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0		0	0	0		0 0	0	-	0		0 0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0		0	0	,	0		0 0	0	0	0	-
PIRAEUS FINANCIAL HOLDINGS	Retail - Secured on real estate property	0	0	0	0	0	0		0	0	0		0	0		0	Č	0 0	0	0	0	
S.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	į.	0	0	0		0 0	0		0		0 0	0	0	0	-
J.A.	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0		0	0	0		0	0		0		0 0	0	0	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0		0	0	0		0	0		0		0 0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0		0	0		0		0 0	0	0	0	
	Securitisation Other non-credit obligation assets	0	0	0	0	0			0	0	0			0		0		0 0				-
	IRB TOTAL	Ō	0	0	0	0	0		0	0	0		0	0		0		0	Ö	0	0	-
	•											Adverse Scenari	n .									
					31/12/2023							31/12/2024	•						31/12/2025			
					Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0	0		0	0		0	(0 0	0	0	0	
	Central governments Institutions	0	0	0	0	0	0		0	0	0		0 0	0		0		0 0	0	0	0	
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0		0	0		0		0 0	0	0	0	
	Corporates - Of Which: SME Retail	0	0	o o	ō	0	0	-	o o	0	0		o o	0	-	0		0 0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0		0	0	0		0	0		0		0 0	0	0	0	-
GREECE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0		0	0	0		0	0		0		0 0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0		0	0		0	(0 0	0	0	0	-
	Retail - Other Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0		0 0	0		0		0 0	0	0	0	
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0		0	0	0		0	0		0		0 0	0	0	0	-
	Securitisation Other non-credit obligation assets																					
	IRB TOTAL	0	0	0	0	0	0		0	0	0		0	0		0	0	0 0	0	0	0	
					31/12/2023							Adverse Scenari 31/12/2024	•						31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio - Stage 3
		exposure	exposure	exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	(min EUR, %) Control banks	0	0	0	0	0	0		0	0	0		0	0		0		0 0	0	0	0	-
	Central governments Institutions	0	0	0	0	0	0		0	0	0		0	0		0		0 0	0	0	0	
	Corporates	0	0	0	0	0	0		0	0	0		0	0		0		0 0	0	0	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	ļ:	0	0	0	-	0 0	0	-	0		0 0	0	0	0	į –
	Retail Retail - Secured on real estate property	0	0	0	0	0	0		0	0	0		0	0		0		0 0	0	0	0	-
CHINA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0		0	0		0		0 0	0	0	0	-
GHINA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0	0	0	0	0	<u> </u>	0	0	0	-	0 0	0		0		0 0	0	0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0		0	0		0		0 0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0		0	0	0		0	0		0		0 0	0	0	0	-
	Equity Securitisation	0	0	0	0	0			0	0	0		0	0		0	-	0		0	0	
	Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	0		0	0	0		0	0		0		0 0	0	0	0	ŧ. —
	THE TOTAL																					

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk STA PIRAEUS FINANCIAL HOLDINGS S.A.

							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	8.960	0	96		0	0	0	0	0	0	0.009
	Central governments	22.603	0	4.723	0	21.836	0	0	33	0	0	66.299
	Regional governments or local authorities	58	2	11		56	2	5	0	0	4	69.769
	Public sector entities	1.335		575	0	1.257	72	9	0	0	3	28,909
	Multilateral Development Banks	708			0	618	87	9	- 1	1	2	17,049
	International Organisations	0			0	0	0	0	0		0	0.009
	Institutions	1.759		786		1,487	14	5	0		0	0.009
	Corporates	10.330	229	7,600			493	719	21	15	554	
	of which: SME	2.887	169				257	473		13	371	
	Retail	2,377	129				619	344			264	
PIRAEUS FINANCIAL HOLDINGS S.A.	of which: SME	994	59	418		954	235	150	7	22	116	
	Secured by mortgages on immovable property	9,659	1,141			7,021	2,915	1,342	7	53	510	
	of which: SME	4,304	650		676		1,242	652	2	34	254	
	Items associated with particularly high risk	71	10	101	15	35	35	15	0	1	7	48,499
	Covered bonds	2		0	0	2	0	0	0		0	0.009
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	104		50		0	0	0	0	0	0	0.009
	Equity	1,123	33	1,235	33	0	0	0	0	0	0	0.009
	Securitisation											
	Other exposures	6,177	0	4,366		0	0	0	0	0	0	0.009
	Standardised Total	65,266	1.544	25,099	1.610	46,337	4.237	2.447	76	125	1.342	54,84%

							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	662		5	0	0	0	0	0	0	0	0.00%
	Central governments	20.130		4.720	0	19.364	0		33		0	66.29%
	Regional governments or local authorities	58		11	2	56	2	5	0		- 4	69.76%
	Public sector entities	1.335		575		1.257	72	9	0			28,90%
	Multilateral Development Banks	0		0	0	0	0		0		0	0.00%
	International Organisations	0		0	0	0	0	0	0		0	0.00%
	Institutions	594		461		590	7	0	0	0		0.00%
	Corporates	7.847	182	5,432	197	9.218	395	590	16	12	458	77,64%
	of which: SME	2.813	149	1.964	170	3.413	244	396	8	10	305	76.98%
005505	Retail	2,333	111	1,354	118	2,030	605	290	13		225	77.43%
GREECE	of which: SME	962	49	400	49	922		116	7	21	91	77.80%
	Secured by mortgages on immovable property	9.359	958		992	6.792	2.841	974	6	51	310	31.84%
	of which: SME	4,247	585		610	3,146	1,223	503	2	34	155	30.69%
	Items associated with particularly high risk	71	10	101	15	35	35	15	0	1		48.49%
	Covered bonds	2		0		2			0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0		0	0.00%
	Collective investments undertakings (CIU)	104		50		0	0	0	0	0		0.00%
	Equity	1,105	33	1,217	33	0	0	0	0	0		0.00%
	Securitisation											
	Other exposures	6,165		4,356	0	0	0	0	0		0	0.00%
	Standardised Total	49,765	1,296	22,282	1,357	39,343	3,957	1,882	68	116	1,006	53.44%

							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0		0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0		0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0		0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	0		0	0	0	0	0	0	0	0	0.00%
	Corporates	1,504	2	1,455	2	1,442	62	3	1	0	2	62.39%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Retail	0		0	0	0	0	0	0	0	0	0.00%
CHINA	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0		0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0		0	0	0	0	0	0	0	0	0.00%
	Standardised Total	1,504	2	1,455	2	1,442	62	3	1	0	2	62.39%



2023 EU-wide Stress Test: Credit risk STA PIRAEUS FINANCIAL HOLDINGS S.A.

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	0	0	0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	- 0	0.
	Central governments	21,763	2	71	23		28	40.00%	21,703	4	129	23	0	51	40.00%	21,644	6	186	23	0	75	40.
	Regional governments or local authorities	56	2	5	0		4	68.10%	56	2	6	0	0	4	66.87%	56	2	6	0	0	4	65.
	Public sector entities	1,247	70	21	0		3	14,51%	1.245	63	30		0	3	11.21%	1,240	59	38	0			9.6
	Multilateral Development Banks	613	80	21			3	13.38%	611	72	31	1	0	4	12.64%	607	68	39	1		5	12.3
	International Organisations	0	0	0	0		0	0.00%					0	0	0.00%		0		0			0.0
	Institutions	1,458	29	20	- 4		5	23.89%	1.441	32	34	4	0	9	27,04%	1,425	34	47	- 4		13	28.3
	Corporates	11,519	678	970	55	- 11	626	64,56%	11.233	705	1,229	40	9	693	56.39%	10.994	751	1,422	39	8	738	51.9
	of which: SME	3,347	280	582	25	7	403	69.35%	3.224	277	705	17	5	435	61.56%	3,120	298	790	16	5	454	57.4
	Retail	1,999	528	505	19	24	317	62.71%	1,930	480	623	16	19	353	56.69%	1,866	460	707	16	16	380	53.6
AEUS FINANCIAL HOLDINGS S.A.	of which: SME	915	212	212	6	9	135	63.69%	894	200	246	- 6	8	144	58.53%	871	192	276	6	7	152	55.0
	Secured by mortgages on immovable property	7,244	2,276	1,758	19	32	552	31.42%	7,209		2,166	10	21	586	27.03%	7,105	1,740	2,433	10	17	603	24.8
	of which: SME	3,270	903	907	16	14	286	31.51%	3,166	721	1,192		7	312	26.16%	3,087	639	1,354		5	324	23.9
	Items associated with particularly high risk	35	35	15	0		7	48.42%	35	35	15	0	0	7	48.35%	35	35	15	0	0		48.2
	Covered bonds	2	0	0	0		0	0.03%	2		0	0	0	0	0.03%	2	0		0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0		0	0.00%	0		0	0	0	0	0.00%		0		0	0	0	0.0
	Collective investments undertakings (CIU)	0	0	0	0		0	0.00%	0		0	0	0	0	0.00%		0		0	0	0	0.0
	Equity	0	0	0	0		0	0.00%	0		0	0	0	0	0.00%		0		0	0	0	0.0
	Securitisation																					
	Other exposures	0	0	0	0		0	0.00%	0	0	0	0	0	0	0.00%		0	0	0	0		0.0
	Standardised Total	45,936	3,701	3,385	122	68	1.545	45.64%	45,464	3.297	4.261	95	50	1,710	40.14%	44,972	3,156	4,893	93	41	1,829	37.37

												Baseline Scenario	0									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0	0	0	0.00%	0	0		0	0		0.00%	0	0			0		0.00%
	Central governments	19,303	2	59	19	0	23	40.00%	19,254	4	107	19	0	43	40.00%	19,204	5	15	19	0	6	40.00%
	Regional governments or local authorities	56	2	5	0		- 4	68.10%	56	2			0		66.87%	56	2			0		65.75%
	Public sector entities	1.247	70	21				14,51%	1,245	63	30	0	0		11,21%	1,240	59	3				9,60%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%	0	0			0		0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%	0	0			0		0.00%
	Institutions	575	15	7	1			14.56%	566	17	14	1	. 0		13.46%	558	18	2		0		13.19%
	Corporates	8,831	565	807	49	- 11	523	64.83%	8.581	585	1.037	34	9	583	56,24%	8,378	623	1.20	33	7	623	51.76% 54.91% 52.32%
	of which: SME	3,283	272	499	24	7	336	67.44%	3,161		621	16	5	367	59.12%	3,058	293	70	16	5	386	54.91%
	Retail	1,959	518	448	18	24	276	61.66%	1,889	472	564	1 15	19	312	55.35%	1,826	453	64	15	15	331	
GREECE	of which: SME	884	205	176	- 6	9	109	61.95%	863	194	200	S .	8	117	56.38%	841	188	23	5	7	125	52.76%
	Secured by mortgages on immovable property	7,003	2,223	1,380	18	31	351	25.46%	6,966		1,779	9	21	383	21.55%	6,865	1,704	2,03	9	17	401	19.63% 18.71%
	of which: SME	3,226	891	756	16	14	187	24.68%	3,121	713	1,039	7	7	213	20.46%	3,043	632	1,19	7	5	22	18.71%
	Items associated with particularly high risk	35	35	15	0			48.42%	35	35	15		0		48.35%	35	35			0		48.28%
	Covered bonds	2						0.03%	2			0	0		0.03%	2						0.03%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%	0	0			0		0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%	0	0			0		0.00%
	Equity	0	0		0	0		0.00%	0			0	0		0.00%	0				0		0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%	0	0					0.00%
	Standardised Total	39,010	3,430	2,742	106	66	1,189	43.38%	38,592	3,038	3,551	79	48	1,338	37.67%	38,163	2,899	4,119	77	40	1,439	34.94%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Central governments	0	0	0	0			0.00%	0	0		0		0	0.00%	0	0		0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0			0.00%	0	0		0		0	0.00%	0	0		0	0	0	0.00%
	Public sector entities	0	0	0	0			0.00%	0	0		0		0	0.00%	0	0		0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0			0.00%	0	0		0		0	0.00%	0	0		0	0	0	0.00%
	International Organisations	0	0	0	0			0.00%	0	0		0		0	0.00%	0	0		0	0	0	0.00%
	Institutions	0	0	0	0			0.00%	0	0		0		0	0.00%	0	0		0	0	0	0.00%
	Corporates	1,466	34	7	0		2	32.50%	1,468	29	11			3	26.18%	1,467	27	1	0	0	3	23.22%
	of which: SME	0	0	0	0			0.00%	0	0		0		0	0.00%	0	0		0	0	0	0.00%
	Retail	0	0	0	0			0.03%	0	0		0		0	0.03%	0	0		0	0	0	0.03%
CHINA	of which: SME	0	0	0	0			0.00%	0	0		0		0	0.00%	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0			0.00%	0	0		0		0	0.00%	0	0		0	0	0	0.00%
	of which: SME	0	0	0	0			0.00%	0	0		0		0	0.00%	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0			0.00%	0	0		0		0	0.00%	0	0		0	0	0	0.00%
	Covered bonds	0	0	0	0			0.00%	0	0		0		0	0.00%	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0			0.00%	0	0		0		0	0.00%	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0			0.00%	0	0		0		0	0.00%	0	0		0	0	0	0.00%
	Equity	0	0	0	0			0.00%	0	0		0		0	0.00%	0	0		0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00% 23.22%
	Standardised Total	1,466	34	7	0		2	32.50%	1,468	29	11			3	26.18%	1,467	27	13	0	0	3	23.22%



2023 EU-wide Stress Test: Credit risk STA PIRAEUS FINANCIAL HOLDINGS S.A.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	0	0	0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	- 0	0
	Central governments	21,676	5	155	58	0	62	40.00%	21,526	10	300	45	0	120	40.00%	21,411	14	412	41	0	165	40
	Regional governments or local authorities	56	2	- 6	0		- 4	66.34%	55		6	0	0	4	63.80%	55	2	7	0	0	4	62
	Public sector entities	1.217	96	25	1		3	12,71%	1.150		47		0	4	8,46%	1.165	113	60	0			7.
	Multilateral Development Banks	588	101	26	2		3	13,45%	530	135	48	1	1	6	12,45%	535	118	61	1		7	12
	International Organisations	0	0		0			0.00%	0				0	0	0.00%				0			0.
	Institutions	1,430	47	29	10		10	34,39%	1.362		59		0	20	34.20%	1,359	67	80	7		29	35.
	Corporates	11,058	965	1.144	95	22	749	65,43%	10.019	1.584	1,563	67	36	867	55,45%	9,973	1.248	1.946	61	22	965	49.5
	of which: SME	3,198	354	656	30	13	455	69,29%	2.850	545	813	27	17	497	61.13%	2,812	426	970	25	10	537	55.
	Retail	1,874	559	599	46	49	396	66.16%	1,623		815	27	36	479	58.83%	1,511	529	992	23	23	539	54.
AEUS FINANCIAL HOLDINGS S.A.	of which: SME	815	233	290	21	22	176	60.73%	676		398	17	17	213	53.51%	624	217	498	14	13	246	49.2
	Secured by mortgages on immovable property	6,492	2,784	2,003	29	56	766	38.26%	5,695		2,627	18	44	824	31.37%	5,851	2,281	3,146	17	32	875	27.8
	of which: SME	3,012	1,043	1,024	18	28	358	34.92%	2,576	1,163	1,340	14	21	390	29.13%	2,584	845	1,650	12	14	427	25.8
	Items associated with particularly high risk	35	35	15	0	0	7	48.42%	35	35	15	0	0	7	48.35%	35	35	15	0	0		48.2
	Covered bonds	2	0	0	0	0	0	0.03%	2	0	0	0	0	0	0.03%	2	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.0
	Collective investments undertakinos (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.0
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		0		0	0	0	0.0
	Securitisation																					4
	Other exposures	0	0	0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Standardised Total	44,426	4,594	4,002	240	129	2.001	50.00%	41.998	5.543	5.480	167	117	2.331	42,54%	41.897	4,407	6.717	150	78	2,595	38.63

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0) (0.00%	0	0	0	0	0	ſ	0.00%
	Central governments	19,231	- 4	128	48	0	51	40.00%	19,107	8	248	37		99	40.00%	19,011	11	341	34	0	136	40.00%
	Regional governments or local authorities	56	2	6	0	0	4	66.34%	55	2	6	0	0	9	4 63.80%	55	2	7	0	0		62.14%
	Public sector entities	1,217	96	25			3	12,71%	1.150	140	47	0) 4	8,46%	1.165	113	60				7,48%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	r	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	e	0.00%
	Institutions	562	25	9	2	0	2	17.25%	527		23	1	0	1	15.22%	529	36	32	1	0		15.03%
	Corporates	8,446	809	949	73	20	615	64,77%	7.564		1,287	52	33	706	55.07%	7,572	1.023	1.609	48	19	785	49.04%
	of which: SME	3,139	342	572	29	12	384	67.14%	2,799		725	26	17	7 425	58.67%	2,759	415	879	24	10	464	52.82%
	Retail	1,835			45	49	354	65.36%	1,587		755	26	35	436	57.82%	1,476	519	930	22	23	495	53.28%
GREECE	of which: SME	785	226		21	21	149	58.66%	648		360	17	16	185	51.43%	597	210	458	13	13	217	47.36%
	Secured by mortgages on immovable property	6,267	2,716		27	56	469	28.87%	5,492		2,233	17	43	529	5 23.51%	5,640	2,225	2,741	16	31	574	20.95%
	of which: SME	2,972	1,028	872	17	27	248	28.40%	2,542	1,146	1,184	14	21	1 280	23.67%	2,549	833	1,491	12	14	316	21.22%
	Items associated with particularly high risk	35	35	15	0	0	7	48.42%	35	35	15	0	0	1 7	7 48.35%	35	35	15	0	0		48.28%
	Covered bonds	2		0	0			0.03%	2	0		0) (0.03%	2	0					0.03%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0.00%	0	0		0			0.00%	0	0	0		0	e e	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0		0	0) (0.00%	0	0	0	0	0		0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0		0	0) (0.00%	0	0	0	0	0		0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%		0		0	0) (0.00%	0	0	- 0	0	0		0.00%
	Standardised Total	37,650	4,235	3,297	196	125	1,505	45.63%	35,519	5,048	4,615	134	112	1,788	38.75%	35,484	3,964	5,733	122	73	2,015	35.15%

												Adverse Scenar	io									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0			0.00%)	0	0 0		0.00%			0	0	0		0.00%
	Central governments	0	0	0	0			0.00%)	0	0 0		0.00%		1	0	0	0		0.00%
	Regional governments or local authorities	0	0	0	0			0.00%)	0	0 0		0.00%		1	0	0	0		0.00%
	Public sector entities	0	0	0	0			0.00%)	0	0 0		0.00%		1	0	0	0		0.00%
	Multilateral Development Banks	0	0	0	0			0.00%)	0	0 0		0.00%		1	0	0	0		0.00%
	International Organisations	0	0	0	0			0.00%)	0	0 0		0.00%		1	0	0	0		0.00%
	Institutions	0	0	0	0			0.00%			0	0	0 0		0.00%		0	0	0	0 0		0.00%
	Corporates	1,452	43	12	1		3	28.79%	1,452	36	3 1	19	1 (4 23.94%	1,45	1 3	3	3	0 0		5 22.15%
	of which: SME	0	0	0	0			0.00%			0	0	0 0		0.00%		0	0	0	0 0		0.00%
	Retail	0	0	0	0			0.03%			0	0	0 0		0.03%		0	0	0	0 0		0.03%
CHINA	of which: SME	0	0	0	0			0.00%			0	0	0 0		0.00%		0	0	0	0 0		0.00%
	Secured by mortgages on immovable property	0	0	0	0			0.00%			0	0	0 0		0.00%		0	0	0	0 0		0.00%
	of which: SME	0	0	0	0			0.00%			0	0	0 0		0.00%		0	0	0	0 0		0.00%
	Items associated with particularly high risk	0	0	0	0			0.00%			0	0	0 0		0.00%		0	0	0	0 0		0.00%
	Covered bonds	0	0	0	0			0.00%			0	0	0 0		0.00%			0	0	0 0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0			0.00%			0	0	0 0		0.00%			0	0	0 0		0.00%
	Collective investments undertakings (CIU)	0		0	0			0.00%)	0	0 0		0.00%			0	0	0		0.00%
	Equity	0	0	0	0			0.00%)	0	0 0)	0.00%)	0	0	0		0.00%
	Securitisation																					
	Other exposures	0	0	0	0			0.00%)	0	0 0)	0.00%)	0	0	0		0.00%
	Standardised Total	1,452	43	12	1	0	3	28.79%	1,452	38	1	.9			4 23.94%	1,451	3	3 2	3	0		5 22.15%



2023 EU-wide Stress Test: Credit risk COVID-19 IRB PIRAEUS FINANCIAL HOLDINGS S.A.

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRS		A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														4
	Corporates	٥	٥		0	0	0	0		٥		0	0		1
	Composition - Of Which: Spacialised Lending	0	0	0	0	0	0	0		0		0	0		1 -
	Corporates - Of Which: SME				0	0						0	0		1 -
070.45110	Retail			0	0	0	0	0	0			0	0		1 -
PIRAEUS	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0		1 -
FINANCIAL	Retail - Secured on real estate property - Of Which: SME	٥	0	0	0	0	0	0	0	0		0	0		
	Retail - Secured on real estate property - Of Which: non-			0	0	0	0	0	0			0	0		1 -
HOLDINGS S.A.	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		1 -
	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		
	Retail - Other Retail - Of Which: non-SME				0	0	0		0			0	0		4-
	touty														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL				0	0	0		0			0	0		

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio
	(min ELIR, %)	A-IRB	F-IRB	A-188	FIRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0			0	0	0		0		0	0			
	Corposites - Of Which: Specialised Lending														
	Corposition - Of Which: SME														
	Retail	٥	0		0	0	0		0	0	0	0			
	Retail - Secured on real estate property														
GREECE	Retail - Secured on real estate property - Of Which: SME														
GREECE	Retail - Secured on real estate property - Of Which: non-				0	0	0		0						
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TERTOTAL	0							0						d.

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-DEB	FIRE	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0			0	0	0	0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0			0	0	0	0	0		
	Retail - Secured on real estate property														
CHINA	Retail - Secured on real estate property - Of Which: SME														
CHINA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0			0	0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL				0	0	0		0				0		

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

anananin	_														PIRAEUS FIN	NANCIAL HO	OLDINGS S.	A.													
																	- Baseline Scenar	rio													
			Stage 1		Stage 2	31/12	/2023 Stage 3						Stage 1		Stage 2	31/1:	2/2024 Stage 3						Stage 1		Stage 2	31/1	2/2025 Stage 3				
	(min BJR,	Stage 1 exposure	exposure, of	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which ovaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks Central governments	76)	Invoms		amount		amount						amount		amount		amount		,				amount		amount		amount				
	Institutions Corporates Corporate		0 0	0 1	0	0	0	0	0	0			0				0	0		0					0	0	0	0		0 -	
	Corporates - Of Which: SME		0 0			0	0											0							0					0	
PIRAE FINANO	TAI Rutal - Secured on real estate property - Of Which: SM	ŧ.																													
HOLDING	S. S. A. Retail - Qualifying Revolving	0-																													
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Other non-credit obligation assets IRB TOTAL		0 0	0 0				0	0	0		•					0	0		•					0	0				0 -	
						31/12	/2023								<u> </u>		- Baseline Scenar 2/2024	rio								31/1	2/2025				
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		Stage 3	Stock of provisions for	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2		Stage 3	Stock of	Stock of	Stock of	loverage Ratio -
	(min EUR,	Stage 1 exposure %)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments																														
	Institutions Corporates		0 0	0 1		0			0									0							0	0				0 -	
	Corporates - Of Which: Socialised Lending Corporates - Of Which: SME																														
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: St		0 0	0	٥	۰	۰	۰	0	0				-					۰	0		-		•		0	۰	0	۰	0 -	
GREE	Rotal - Secured on real estate process - Of Which: no Retail - Qualifying Revolving	n-	0 0	0 0	0	0	٥	٥	0									٥		0					0					0 -	
	Retail - Other Retail Rutail - Other Ratail - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME Equity																														
	Securitisation Other non-credit oblication assets																														
	IRB TOTAL		0 0	0 0		0	0	٥	0	0	-				0				0		-) o						0	0 -	
															1		ı - Baseline Scenar	rio													
			Stage 1	1	Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1:	2/2024 Stage 3	Stock of	Stock of	Stock of			Stage 1	ı	Stage 2	31/1	2/2025 Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	overage Ratio - Stage 3 exposure
	(min BUR, Central banks	%)	amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
	Central covernments Institutions																														
	Corporates Corporates - Of Which: Sectialised Lending Corporates - Of Which: SME		0 0			٥	0	٥	0	0							0						-	0		0				0 -	
	Corponates - Of Which: 1995 Retail Retail - Secured on real estate property		0 0	0 0	0	0	0		0	0		0	0		0	٥	0	0	0	0				0	0	0	0		0	0 -	
CHIN		ić n		0	6					0								0							0	0					
	Retail - Oualifying Revolving Retail - Other Retail		1 '				- i						·		Ť	Ů		Ĭ						ľ	Ů		Ů				
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

AMMANININA															PIRAEUS FI	NANCIAL HO	OLDINGS S.	A.													
																Public guarantees	s - Adverse Scenar	rio													
						31/12	/2023										2/2024									31/1	2/2025				
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min BUR. %)	exposure	which guaranteed	exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure stage 1	which guaranteed	exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks		Invoms		amount		amount						amount		amount		amount						amount		amount		amount				
	Central governments Institutions																														
	Corporates Corporates - Of Whide Socialised Landon		0 0			0			0			0					0	0								0			0	0	-
PTP 4 E1 10	Corcorates - Of Which: SME Retail		0 0			0	٥		0	0		0	0			۰								0	0	٥	0		0	0	-
PIRAEUS FINANCIAL	Retail - Secured on real estate property Rutal - Secured on real estate property - Of Which: SME																														
HOLDINGS S.A.	Rutal - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving				-																										
1102511105 5.71	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME Equity																														
	Securitisation Other non-credit obligation assets																														
	IRB TOTAL		0 0			0	0		0	0		0		0		٥		0					٥		0	0				0	
						31/12	/2022										s - Adverse Scenar 12/2024	10								91/11	2/2025				
			Stage 1	T	Stage 2	24/11	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	2	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	24,2	Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
	(min BJR, %)		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
	Central banks Central governments																														
	Institutions																														
	Corporates - Of Which: Socialised Lending Corporates - Of Which: SME																	·						·						Ů	
	Retail		0 0			0	٥		0	0		0	0			0		0	0			0	0	0	0	0	0	0	0	0	-
GREECE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														
	Rutal - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving		0				٥	٥	0	0			0	•		۰		0				٥	٥	0	0	0	0		0	٥	
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME Poulty																														
	Securitisation Other non-credit obligation assets																														
	IRB TOTAL		0 0			0	0	0	0	0		0		0		0	0	0				0	0	0	0	0			0	0	
						91/11	/2023										s - Adverse Scenar 12/2024	rio .								91/1	2/2025				
			Stage 1	T	Stage 2	24/11	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	2	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	24,2	Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min BJR, %)		guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure
	Central banks Central governments																														
	Institutions Corporates		0	1		0			0	0		0	0					0						0	0	0	0			0	
	Corporates - Of Which: Soscialised Lending		1 "				0	-	U	0															0	0				0	
	Corporates - Of Which: SME Retail		0 0		0	0	0	0	0	0		0	0			0		0	0			0	0	0	0	0	0	0	0	0	
CHINA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														
CHINA	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving		0 0			0	0	0	0	0		0					0	0		0			0		0	0			0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rotal - Other Rotal - Of Which: non-SME																														
	Security Sec																														

EBA SUPERING SALVENCE

2023 EU-wide Stress Test: Credit risk COVID-19 STA PIRAEUS FINANCIAL HOLDINGS S.A.

							Public guara	ntees - Actual					
							31/1	2/2022					
	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks												
	Central governments Renignal agreements or local authorities												-
	Central dovernments Repland governments or local authorities Public sector entities Multilateral Development Banks												
	Multilateral Development Banks International Grosnisations												
	Institutions												
DIDAFUC	Corporates of which: 'Corr	554 534	141		480 297	36	29 24	- 4	3	0	0		2% 2%
PIRAEUS	Retail	156	5	97	69	22	23	- 3	2	0	0	0	7%
FINANCIAL	of which: SHE Secured by mortnance on immersials armostly	156			59 54	32	23 7	3	2	0			
HOLDINGS S.A.	of which: non-SVE	25			23		, 0			0		0	
	Sterns associated with particularly high risk Covered bonds												-
	Color on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Collective investments undertakings (CIU) Equity												
	Securitisation												
	Other exocures Standardized Total	1,130	156	782	613	76	70	,		0			
	January Inc.	1,120	156		613			•					
								ntees - Actual					
								2/2022					
		Exposure values	Risk exposure	Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for State 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	(min EUR, %)				guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central banks Central governments												
	Renional aggregate or local authorities												
	Public sector potition Multilateral Development Sanks												
	International Organisations												
	Institutions	554			480				,				
	Corporates of which: SPE	534	141			36	29 24		3	0			
	Retail	156	5	97	69	22	23	,					
GREECE	of which: SAE Secured by mortospes on immovable property	156 90	5	97			23			0		0	
	of which: non-SME	25	4	25									
	Stems associated with particularly high risk												
	Claims on institutions and corporates with a ST credit assessment												
	Collection investments undertakings (CIII)												
	Equity Securitization												
	Other evocuses												
	Standardised Total	1,130	156	782	613	76	59	7		0			3%
							Public guara	ntees - Actual					
							31/1	2/2022					
		Ecposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks									exposure	exposure	exposure	
	Central governments												
	Senional novernments or local authorities Public sector entities												
	Multilateral Development Banks												
	International Organisations Institutions												
	Corocratus	0	0		0	0	0	0	0	0	0		
	of which: SIE	0			0	0	0	0		0		0	
CHINA	Alabah OP		0			0	0			0			
	Secured by mortososs on immovable property	0	0			0	0	0	0	0			
	of which: non-SME Eterns associated with particularly high risk			· ·					·				
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Coulty												
	Securitization Other emouses												
	Standardised Total	0	0	0		0	0		0	0			

2023 EU-wide Stress Test: Credit risk COVID-19 STA PIRAEUS FINANCIAL HOLDINGS S.A.

																Public guarantees	- Baseline Scenar	rio													
						31/1	2/2023									31/1	2/2024									31/1	12/2025				
			Stage 1 exposure, o		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		Stage 3	Stock of		Stock of	Coverage Batio
		Stage	which	2000	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed		provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed		Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
		EUR, %)	guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranceed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central banks Central covernments																														
	Regional governments or local authorities Public sector entities	_	_	_	_	-																					-				
	Multilatural Development Banks International Organisations																														
	International Organisations Institutions	_	_		-	1																									-
PIRAEUS	Concorates of which that		593	470	40 3	12	9		0		1.83%	589	457	38	33	18	34			0	2.02%	584	463	33	29	24	5 25		0	_	2.12
	Retail		99	70	27 11		5		0		3,33%	100	71	23	16	10			0	0	2,68%	100	71	20	14	12	1 5				2.39
FINANCIAL	of which SHE Serviced by mortnesses on immovable property		79	64	9 (0		0.31%	80	64			2	1				0.29%	80	64		5	-					0.29
HOLDINGS S.A.	of which non-SME Zierns associated with particularly Noh risk																														
	Terms associated with particularly right risk Claims on institutions and corporates with a ST credit assessment																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	_	_	_	_	-																					-				
	Equity																														
	Securitisation Other excosures Standardised Total	_	_	_	_	-																					-				
	Standardised Total		771	504	20 2	20	35	0	0		2,31%	769	602	- 60	52	30					2.15%	763	595	66	49	40	31	0	0		2.09
												_				Public guarantees	- Baseline Scenar	rio													
						31/1	2/2023									31/12	2/2024									31/1	12/2025				
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		Stage 3	Stock of	Stock of		Coverage Ratio -		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Stage				Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for	provisions for Stage 2	provisions for	Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3
		EUR, %)	guaranteec	4 exposure	guaranteed		guaranteed	exposure	exposure	exposure	exposure	шрован	guaranteed	exposure	guaranteed	шровач	guaranteed	exposure	exposure	exposure	exposure	asponse	guaranteed	exposure	guaranteed	епропин	guaranteed	exposure	exposure	exposure	exposure
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	International Organisations																														
	Institutions Corporates		593	470	41 X	12	9		0		1.83%	589	467	38	31	18	34				2.02%	584	463	37	29	24	4 25			1	2.12%
	of which: 1945		90								3.33%	-									2.68%										
GREECE	Retail of which: SHE		99	70	2/ 1	1	3		0	,	3.33%	100	/1	- 23	15	10				0	2.00%	100	/1			-	,		0	0	2.36%
	Secured by mortoaces on immovable property of which non-SMS		.70	64	9 1	4	,				0.31%		64			2	,				0.29%	80	64		- 5		2 2				0.299
	Items associated with particularly high risk																														
	Covered bonds Claims on institutions and corporates with a ST credit assessment			+	+	-																					-				
	Collective investments undertakings (CIII) Equity																														
	Securitisation	_	_		-	1																									
	Other arrows		771		x 9		15																								
	STREETWING TOTAL		7/1	504	25 2	2					2.31%	769	602	- 60	52		•			- 1	2.15%	763	595	64	49	40	31 31		0,	- 1	2.091
																Public guarantees		rio													
						31/1	2/2023									31/12	2/2024									31/1	12/2025				
		Stage	Stage 1 exposure, o which	of Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of	Stock of	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which		Stage 3 exposure, of which	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
		екрози	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2		Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed		provisions for Stage 2		Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1	Stage 2		Stage 3 exposure
	Control banks	EUR, %)						exposure	exposure	exposure								exposure	exposure	exposure								exposure	exposure	exposure	
	Central governments Regional powersments or local authorities																														
	Public sector entities																														
	Multilateral Development Sanks International Organisations				_																										_
	Institutions																														
	Concorates of which: SME			0		-	-		0	-			0					-						-	0		-		0	۰	
CHINA	Retail of which OAF		0	0	0 0								0			0		-		0		0							0	0	
CHINA	Secured by mortgages on immovable property		0	0																									0		
	of which non-SME Items associated with particularly Noh risk																														_
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
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	Standardised Total		0	0	0 0	1 .				1	11-				1 0						-						1 .	1 0	0		

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Note	DIDAFIIC	Corporates	56	450		53	15	12	٥		0	2.00%	510	404	106		29	23	۰		- 1	2.25%	526	417	- 6	65		30	۰		1	230
Property of the property of		Retail	2	- 60	X	22	9	7	0	0	0	3,03%	83	55	32	23	16	13			0	2.12%	82	58	30	21	22	16				1.91
Part		Carsead by mortoanas on immousble renouts	75	61	12	10	1	1	0	0	0	0.34%	67	54	19	15	3	2	0	0	0	0.31%	70	56	14	- 11	4	4	0	0	0	0.30
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Marke 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Multilateral Development Banks																														
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SECRE Secretary Secretary		Corporates	56	450	63	51	15	12				2.00%	510	404	106		29	23			1	2.25%	526	417		65	35	30			1	2.301
Margin M		Retail	9	5 66	30	22	9	7	0	0	0	3.03%	53	55	32	23	15	13	0	0	0	2.12%	82	53	31	21	22	16	0	0	0	1.911
Properties Pro	GREECE	of which: SAC Secured by mortospes on immovable property	7	61	1	10	- 1	1		0	0	0.34%	67	54	19	15	3	2		0		0.31%	70	56	14	- 11	4	4		0		0.321
Part		of which: non-SME																														
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The column The		Standardised Total	72	576	100	82	25	29	0	0	- 1	2.31%	659	516	158	123	50	35		0	-	2.09%	678	531	121	98	64	49		0		2.031
HALE SERVICE S																	Public guarantees	- Adverse Scenari	lo .													
Part							31/12	/2023									31/12										31/12					
Part				Stage 1		Stage 2			Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
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CHIN Street to engine an internal accessor at the control of the	CUTTAL	Retail								0	0		0					0		0	0		0				0	0		0	0	
For a control of the	CHINA	Secured by mortogoes on immovable property							0	0																				0		
Composition		of which: non-GME			H =	H =																										
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		Standardized Total							0	0													0			1 0				0	0	



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	5,271						
Exposure values	SEC-ERBA	502						
	SEC-IAA	0						
	Total	5,774						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	747	805	904	1,024	850	1,048	1,335
REA	SEC-ERBA	100	108	117	127	108	124	144
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	848	913	1,020	1,151	958	1,172	1,480
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual	Baseline scenario			Adverse scenario			
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Risk exposure amount for credit risk	27,556	28,023	28,561	28,993	27,667	28,126	29,008	
Risk exposure amount for securitisations and re-securitisations	848	913	1,020	1,151	958	1,172	1,480	
Risk exposure amount other credit risk	26,709	27,110	27,541	27,842	26,709	26,954	27,528	
Risk exposure amount for market risk	227	227	227	227	227	227	227	
Risk exposure amount for operational risk	2,941	2,941	2,941	2,941	2,941	2,941	2,941	
Other risk exposure amounts	37	37	37	37	37	37	37	
Total risk exposure amount	30,761	31,228	31,766	32,198	30,871	31,331	32,213	
Total Risk exposure amount (transitional)	31,178	31,228	31,766	32,198	30,871	31,331	32,213	
Total Risk exposure amount (fully loaded)	30,723	31,190	31,728	32,160	30,833	31,292	32,174	



		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		5,557	5,407	5,769	6,075	4,071	4,227	4,431
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		4,064	3,914	4,276	4,582	2,578	2,734	2,938
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		4,718	4,718	4,718	4,718	4,718	4,718	4,718
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		800	1,162	1,548	1,916	340	479	667
A.1.3	Accumulated other comprehensive income		-33	-33	-33	-33	-111	-111	-111
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	-82	-82	-82
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-16	-16	-16	-16	-11	-11	-11
A.1.3.3	Other OCI contributions		-17	-17	-17	-17	-17	-17	-17
A.1.4	Other Reserves		469	416	364	311	416	364	311
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		4	4	4	4	4	4	4
A.1.7	Adjustments to CET1 due to prudential filters		-19	-19	-19	-19	-19	-19	-19
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-4	-4	-4	-4	-4	-4	-4
A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
A.1.7.3	Other adjustments		-15	-15	-15	-15	-15	-15	-15
A.1.8	(-) Intangible assets (including Goodwill)		-217	-217	-217	-217	-217	-217	-217
A.1.8.1	of which: Goodwill (-)		-43	-43	-43	-43	-43	-43	-43
A.1.8.2	of which: Software assets (-)		-170	-170	-170	-170	-170	-170	-170
A.1.8.3	of which: Other intangible assets (-)		-4	-4	-4	-4	-4	-4	-4
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-2	-1	0	0	-221	-159	-62
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		-10	-10	-10	-10	-10	-10	-10
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-58	-50	-46	-41	-33	-24	-19
	A.1.14.1	of which: from securitisation positions (-)		-58	-50	-46	-41	-33	-24	-19
	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	0	0	C
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-1,866	-1,835	-1,804	-1,778	-1,978	-1,965	-1,948
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	C
	A.1.18	(-) Amount exceeding the 17.65% threshold		-99	-75	-51	-31	-165	-155	-141
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		0	-5	-36	-97	-4	-30	-95
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	O
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	O
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-33	-33	-33	-33	-33	-33	-33
	A.1.20	CET1 capital elements or deductions - other		-108	-108	-108	-108	-108	-108	-108
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-1,669	-1,669	-1,669	-1,669	-1,669	-1,669	-1,669
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	1,669	1,669	1,669	1,669	1,669	1,669	1,669	1,669
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	O
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	C
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	O
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	O
	A.1.22	Transitional adjustments		520	0	0	0	0	0	C
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		417	0	0	0	0	0	C
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		417	0	0	0	0	0	O
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	O
	A.1.22.2	Other transitional adjustments to CET1 Capital		103	0	0	0	0	0	O
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	O
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	O



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		102	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		600	600	600	600	600	600	600
	A.2.1	Additional Tier 1 Capital instruments		600	600	600	600	600	600	600
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,664	4,514	4,876	5,182	3,178	3,334	3,538
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		893	893	893	893	893	893	893
	A.4.1	Tier 2 Capital instruments		893	893	893	893	893	893	893
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		30,761	31,228	31,766	32,198	30,871	31,331	32,213
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		38	38	38	38	38	38	38
	B.2	Adjustments due to IFRS 9 transitional arrangements		417	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		13.04%	12.53%	13.46%	14.23%	8.35%	8.73%	9.12%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		14.96%	14.45%	15.35%	16.09%	10.29%	10.64%	10.98%
	C.3	Total Capital ratio		17.82%	17.31%	18.16%	18.87%	13.19%	13.49%	13.76%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		3,544	3,914	4,276	4,582	2,578	2,734	2,938
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		4,144	4,514	4,876	5,182	3,178	3,334	3,538
	D.3	TOTAL CAPITAL (fully loaded)		5,038	5,407	5,769	6,075	4,071	4,227	4,431



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		11.54%	12.55%	13.48%	14.25%	8.36%	8.74%	9.13%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		13.49%	14.47%	15.37%	16.11%	10.31%	10.65%	11.00%
	E.3	Total Capital ratio		16.40%	17.34%	18.18%	18.89%	13.20%	13.51%	13.77%
	H.1	Total leverage ratio exposures (transitional)		74,823	74,823	74823	74823	74823	74823	74823
Loverness ratios (94)	H.2	Total leverage ratio exposures (fully loaded)		74,303	74,303	74303	74303	74303	74303	74303
Leverage ratios (%)	Н.3	Leverage ratio (transitional)		6.23%	6.03%	6.52%	6.93%	4.25%	4.46%	4.73%
	H.4	Leverage ratio (fully loaded)		5.58%	6.08%	6.56%	6.97%	4.28%	4.49%	4.76%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transitional combined buffer	P.3	O-SII buffer		0.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.25%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
	R.1	Pillar 2 capital requirement		3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
	R.1.1	of which: CET1		1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%
	R.1.2	of which: AT1		0.56%	0.56%	0.56%	0.56%	0.56%	0.56%	0.56%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
	R.2.1	of which: CET1		6.19%	6.19%	6.19%	6.19%	6.19%	6.19%	6.19%
	R.3	Overall capital requirement (applicable requirement the baseline scenario according to EBA/GL/2018/03)		14.25%	14.50%	14.50%	14.50%	14.50%	14.50%	14.50%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.44%	9.69%	9.69%	9.69%	9.69%	9.69%	9.69%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		3,544						
Memorandum items	5.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			3,914	4,276	4,582	2,578	2,734	2,938
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		30,723						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			31,228	31,766	32,198	30,871	31,331	32,213
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		11.55%	12.55%	13.48%	14.25%	8.36%	8.74%	9.13%



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	1,353	1,449	1,394	1,348	1,165	1,233	1,197
Interest income	1,691	2,472	2,470	2,341	3,006	3,021	2,792
Interest expense	-339	-1,023	-1,076	-993	-1,840	-1,789	-1,594
Dividend income	2	2	2	2	1	1	1
Net fee and commission income	421	415	420	421	260	296	328
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	356	31	31	31	17	23	23
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-97		
Other operating income not listed above, net	172	38	38	38	24	29	29
Total operating income, net	2,303	1,934	1,884	1,838	1,370	1,582	1,579
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-732	-367	-289	-272	-1,026	-419	-367
Other income and expenses not listed above, net	-534	-827	-805	-812	-1,075	-956	-890
Profit or (-) loss before tax from continuing operations	1,037	741	789	754	-731	207	322
Tax expenses or (-) income related to profit or loss from continuing operations	-140	-223	-238	-228	219	-62	-97
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	51						
Profit or (-) loss for the year	948	518	551	527	-512	145	226
Amount of dividends paid and minority interests after MDA-related adjustments	-2	155	165	158	-53	5	38
Attributable to owners of the parent net of estimated dividends	949	362	386	369	-459	139	188
Memo row: Impact of one-off adjustments		90	90	90	33	33	33
Total post-tax MDA-related adjustment		0	0	0	53	38	30
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		518	551	527	-512	145	226



2023 EU-wide Stress Test: Major capital measures and realised losses

	(mln EUR)
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0