



## 2020 EU-wide Transparency Exercise

<b>Bank Name</b>	Eurobank Ergasias Services and Holdings S.A.
<b>LEI Code</b>	JEUVK5RWVJEN8W0C9M24
<b>Country Code</b>	GR

## 2020 EU-wide Transparency Exercise

### Key Metrics

Eurobank Ergasias Services and Holdings S.A.

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period	6,562	5,602	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,895	4,725	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	6,562	5,602	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	5,895	4,725	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	7,583	6,656	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,951	5,779	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>				
Total risk-weighted assets	42,940	42,208	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	42,711	41,949	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.28%	13.27%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.80%	11.26%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.28%	13.27%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.80%	11.26%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.66%	15.77%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.27%	13.78%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratio</b>				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	70,511	68,691	C 47.00 (r300,c010)	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	9.31%	8.16%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2020 EU-wide Transparency Exercise

### Leverage ratio

Eurobank Ergasias Services and Holdings S.A.

(mln EUR, %)

		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,562	5,602	C 47.00 (r320,c010)	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	5,795	4,613	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	70,511	68,691	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	69,243	68,732	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.3%	8.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.4%	6.7%	C 47.00 (r330,c010)	

## 2020 EU-wide Transparency Exercise

### Capital

Eurobank Ergasias Services and Holdings S.A.

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>7,583</b>	<b>6,656</b>	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>6,562</b>	<b>5,602</b>	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,908	8,908	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-11,052	-12,218	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	192	253	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	8,497	8,501	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	36	40	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-382	-388	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1	-1	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2	-2	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-388	-443	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	-20	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-13	-16	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	767	989	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	767	989	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>6,562</b>	<b>5,602</b>	C 01.00 (r015,c010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,021</b>	<b>1,054</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	950	950	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	106	104	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	-36	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	42,940	42,208	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	228	258	C 05.01 (r010,c040)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.28%</b>	<b>13.27%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.28%</b>	<b>13.27%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>17.66%</b>	<b>15.77%</b>	CA3 {5}	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>5,795</b>	<b>4,613</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>13.57%</b>	<b>11.00%</b>	[D.1]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	667	877	C 05.01 (r440,c010)	
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c020)	
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	-36	0	C 05.01 (r440,c030)	
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	228	258	C 05.01 (r440,c040)	

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

## 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Eurobank Ergasias Services and Holdings S.A.

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	36,964	36,229	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	19,425	19,022	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	9,763	9,516	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	7,326	7,226	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	450	465	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	653	439	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	124	86	C 02.00 (R640, c010)
Settlement risk	1	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	988	998	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,133	1,379	C 02.00 (R520, c010)
Of which the standardised approach	279	311	C 02.00 (R530, c010)
Of which IMA	854	1,067	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	3,077	3,077	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,077	3,077	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
<b>Total</b>	<b>42,940</b>	<b>42,208</b>	

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

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



## 2020 EU-wide Transparency Exercise

### P&L

Eurobank Ergasias Services and Holdings S.A.

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	513	1,021
Of which debt securities income	47	98
Of which loans and advances income	351	706
Interest expenses	173	332
(Of which deposits expenses)	46	88
(Of which debt securities issued expenses)	25	48
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	1
Net Fee and commission income	73	140
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	15	54
Gains or (-) losses on financial assets and liabilities held for trading, net	-5	5
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-10	-7
Gains or (-) losses from hedge accounting, net	-1	2
Exchange differences [gain or (-) loss], net	5	1
Net other operating income /(expenses)	17	269
<b>TOTAL OPERATING INCOME, NET</b>	<b>434</b>	<b>1,154</b>
(Administrative expenses)	194	381
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0
(Depreciation)	26	53
Modification gains or (-) losses, net	-26	-36
(Provisions or (-) reversal of provisions)	6	19
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0
(Commitments and guarantees given)	-1	4
(Other provisions)	6	15
Of which pending legal issues and tax litigation <sup>1</sup>	0	0
Of which restructuring <sup>1</sup>	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	108	1,749
(Financial assets at fair value through other comprehensive income)	3	5
(Financial assets at amortised cost)	105	1,744
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	2	5
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-2	6
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>70</b>	<b>-1,082</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>57</b>	<b>-1,166</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>57</b>	<b>-1,166</b>
Of which attributable to owners of the parent	57	-1,166

<sup>(1)</sup> Information available only as of end of the year

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

## 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

Eurobank Ergasias Services and Holdings S.A.

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		3,570			3,943				IAS 1.54 (i)	
Financial assets held for trading		2,455	54	2,401	1	2,671	130	2,539	2	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		169	38	13	118	146	39	14	93	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	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		6,129	6,040	88	0	6,670	6,585	85	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		43,918				41,391				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		17	0	17	0	4	0	4	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				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>		9,585				12,140				
TOTAL ASSETS		65,843				66,965				IAS 1.9(a), IG 6

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		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	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>														
Financial assets at fair value through other comprehensive income	Debt securities	6,139	0	0	-10	0	0	6,671	11	0	-11	-1	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	2,519	0	0	-6	0	0	3,018	0	0	-7	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	29,342	6,241	12,980	-136	-432	-6,591	29,803	6,081	6,196	-152	-405	-3,144	Annex V. Part 1.32, 44(a)

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

## 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

Eurobank Ergasias Services and Holdings S.A.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	2,067	2,241	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	55,258	57,343	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	982	1,028	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	248	237	IAS 37.10; IAS 1.54(l)
Tax liabilities	22	24	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	652	621	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	11	26	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>59,240</b>	<b>61,521</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>	<b>6,602</b>	<b>5,444</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>65,843</b>	<b>66,965</b>	<b>IAS 1.IG6</b>

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



## 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

Eurobank Ergasias Services and Holdings S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		3,036	3,211	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	13	58	Annex V.Part 1.31
Deposits	Central banks	2,700	8,019	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4,437	3,015	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	760	812	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	4,306	1,876	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	106	95	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	4,021	3,445	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,676	1,577	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	12,378	13,137	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,510	9,175	ECB/2013/33 Annex 2.Part 2.9.1
	Households	24,996	25,598	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	14,385	15,054	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,221	2,041	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		962	947	Annex V.Part 1.37
Other financial liabilities		198	212	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>58,307</b>	<b>60,613</b>	



**2020 EU-wide Transparency Exercise**

**Market Risk**

Eurobank Ergasias Services and Holdings S.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )		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		
As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020											
Traded Debt Instruments	8	8	19	5	2	0						20	3	1	0								
Of which: General risk	8	8	20	5	2	0						19	3	1	0								
Of which: Specific risk	0	0	-4	1	1	0						3	1	0	0								
Equities	4	5	1	0	3	0						1	0	1	0								
Of which: General risk	2	2	1	0	3	0						1	0	1	0								
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0								
Foreign exchange risk	267	299	4	1	37	10						4	2	37	10								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>279</b>	<b>311</b>	<b>20</b>	<b>5</b>	<b>37</b>	<b>10</b>	<b>9</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>854</b>	<b>21</b>	<b>4</b>	<b>37</b>	<b>10</b>	<b>14</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,067</b>

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR, which instead are included in the RWA OV1 template.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Eurobank Ergasias Services and Holdings S.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
Consolidated data	Central governments or central banks	20,200	17,811	5,723		27,976	20,268	5,183	
	Regional governments or local authorities	46	41	9		44	39	9	
	Public sector entities	716	716	402		708	708	394	
	Multilateral Development Banks	169	175	0		139	144	0	
	International Organisations	187	187	0		185	185	0	
	Institutions	7,014	6,979	1,117		5,925	5,993	941	
	Corporates	5,949	4,379	4,204		6,086	4,474	4,046	
	of which: SME	711	593	453		2,525	2,027	1,659	
	Retail	3,423	2,591	1,865		3,401	2,519	1,815	
	of which: SME	706	442	253		689	421	241	
	Secured by mortgages on immovable property	4,028	4,009	1,469		3,954	3,931	1,410	
	of which: SME	231	226	74		484	476	177	
	Exposures in default	2,148	1,271	1,320	871	2,118	1,005	1,040	1,108
	Items associated with particularly high risk	311	225	338		308	214	321	
	Covered bonds	202	202	46		303	302	57	
	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	133	133	333		200	200	499		
Other exposures	3,683	3,683	3,109		4,224	4,224	3,585		
Standardised Total <sup>2</sup>		48,209	42,402	19,934	1,017	55,571	44,205	19,298	1,311

<sup>(1)</sup> 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).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(min EUR, %)									
GREECE	Central governments or central banks	12,767	13,079	5,337		13,476	13,778	4,993	
	Regional governments or local authorities	45	40	9		38	38	8	
	Public sector entities	716	716	402		707	707	394	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	232	232	206		254	259	222	
	Corporates	970	882	829		917	810	772	
	of which: SME	235	225	172		217	208	169	
	Retail	1,415	1,094	800		1,355	997	729	
	of which: SME	187	114	66		180	104	60	
	Secured by mortgages on immovable property	2,179	2,178	771		2,153	2,152	762	
	of which: SME	12	11	4		12	11	4	
	Exposures in default	1,686	960	980	723	1,668	740	754	924
	Items associated with particularly high risk	2	2	3		2	2	3	
	Covered bonds	102	101	36		101	101	36	
	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	133	133	333		200	200	499		
Other exposures	3,073	3,073	2,597		3,606	3,606	3,066		
Standardised Total <sup>2</sup>					798				1,037

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(min EUR, %)									
Other Countries	Central governments or central banks	4,399	1,700	89		11,359	3,339	104	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	165	170	0		125	130	0	
	International Organisations	173	173	0		172	170	0	
	Institutions	1,003	992	196		1,838	1,840	261	
	Corporates	1,153	637	688		1,160	637	598	
	of which: SME	6	6	4		43	27	22	
	Retail	12	10	6		13	10	6	
	of which: SME	9	7	4		4	4	4	
	Secured by mortgages on immovable property	45	45	19		52	52	22	
	of which: SME	4	4	1		6	6	2	
	Exposures in default	2	1	1	1	2	0	0	2
	Items associated with particularly high risk	12	10	16		11	11	17	
	Covered bonds	100	100	10		46	46	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	8	8	0		4	4	4		
Standardised Total <sup>2</sup>					2				3

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(min EUR, %)									
BULGARIA	Central governments or central banks	796	796	149		525	525	0	
	Regional governments or local authorities	1	1	1		1	1	1	
	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	37	108	26		32	99	28	
	Corporates	1,777	1,434	1,381		1,843	1,487	1,239	
	of which: SME	297	224	170		1,793	1,441	1,193	
	Retail	1,142	831	590		1,175	855	608	
	of which: SME	255	185	106		257	185	106	
	Secured by mortgages on immovable property	1,323	1,312	494		1,288	1,276	457	
	of which: SME	184	180	59		381	376	140	
	Exposures in default	239	142	161	94	229	110	122	117
	Items associated with particularly high risk	161	119	178		162	108	163	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	260	260	205		262	262	208		
Standardised Total <sup>2</sup>					132				164

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Eurobank Ergasias Services and Holdings S.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
CYPRUS	Central governments or central banks	1,249	1,248	0		1,752	1,752	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	2	4	2		1	4	2	
	Corporates	1,203	751	743		1,140	734	710	
	of which: SME	48	35	27		146	102	78	
	Retail	258	130	85		269	138	91	
	of which: SME	168	72	41		177	73	42	
	Secured by mortgages on immovable property	136	135	52		133	133	50	
	of which: SME	13	13	4		30	30	10	
	Exposures in default	46	24	25	22	48	18	18	30
	Items associated with particularly high risk	81	57	86		79	52	77	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	43	43	34		48	48	41		
Standardised Total <sup>2</sup>				39				51	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
GERMANY	Central governments or central banks	85	85	6		53	53	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	5	5	0		14	14	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,509	1,507	143		2,294	2,293	124	
	Corporates	46	46	45		52	52	49	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		0	0	0	
	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	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	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 exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				1				1	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
SERBIA	Central governments or central banks	314	314	82		267	278	80	
	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	16	14	3		8	9	2	
	Corporates	551	473	449		637	511	463	
	of which: SME	122	101	77		308	233	184	
	Retail	562	498	363		554	495	363	
	of which: SME	84	62	36		62	47	27	
	Secured by mortgages on immovable property	146	146	57		146	146	54	
	of which: SME	14	13	4		47	47	19	
	Exposures in default	59	33	35	26	58	29	30	29
	Items associated with particularly high risk	49	32	48		48	36	54	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	113	113	79		117	117	79		
Standardised Total <sup>2</sup>				33				39	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
Country of Counterpart 7	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	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	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 exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Eurobank Ergasias Services and Holdings S.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
Country of Counterpart 8	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	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	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 exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
Country of Counterpart 9	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	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	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 exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
Country of Counterpart 10	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	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	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 exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Eurobank Ergasias Services and Holdings S.A.

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Consolidated data	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	16,314	4,790	15,656	10,064	52	2,711	16,730	4,753	16,145	9,825	52	3,152
	Corporates - Of Which: Specialised Lending	3,420	635	3,351	2,219	0	324	3,385	708	3,531	2,275	0	451
	Corporates - Of Which: SME	6,177	3,993	5,983	2,994	52	1,944	6,170	3,331	5,971	2,912	52	2,255
	Retail	18,008	5,563	16,678	7,169	1,748	3,279	17,935	5,577	16,626	7,079	1,271	4,233
	Retail - Secured on real estate property	12,076	4,307	11,968	5,457	1,509	2,238	11,996	4,298	11,891	5,420	1,205	3,006
	Retail - Secured on real estate property - Of Which: SME	3,988	2,176	3,880	801	341	985	3,981	2,185	3,877	797	345	1,408
	Retail - Secured on real estate property - Of Which: non-SME	8,088	2,131	8,088	4,656	1,168	1,253	8,015	2,113	8,015	4,624	860	1,598
	Retail - Qualifying Revolving	2,440	329	1,926	569	61	310	2,401	341	1,883	531	35	355
	Retail - Other Retail	3,491	927	2,785	1,144	178	732	3,539	937	2,851	1,128	131	873
	Retail - Other Retail - Of Which: SME	2,004	569	1,297	392	16	482	2,018	546	1,331	404	9	540
	Retail - Other Retail - Of Which: non-SME	1,487	377	1,487	752	161	270	1,521	391	1,521	724	122	333
Equity	206	0	206	450	0	244	0	244	465	0	0	0	
Other non credit-obligation assets													
IRB Total <sup>2</sup>			17,683						17,309				

<sup>1</sup> 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).  
<sup>2</sup> IRB Total does not include the securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
GREECE	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	16,314	4,790	15,656	10,064	52	2,711	16,730	4,753	16,145	9,825	52	3,152
	Corporates - Of Which: Specialised Lending	3,420	635	3,351	2,219	0	324	3,385	708	3,531	2,275	0	451
	Corporates - Of Which: SME	6,177	3,993	5,983	2,994	52	1,944	6,170	3,331	5,971	2,912	52	2,255
	Retail	18,008	5,563	16,678	7,169	1,748	3,279	17,935	5,577	16,626	7,079	1,271	4,233
	Retail - Secured on real estate property	12,076	4,307	11,968	5,457	1,509	2,238	11,996	4,298	11,891	5,420	1,205	3,006
	Retail - Secured on real estate property - Of Which: SME	3,988	2,176	3,880	801	341	985	3,981	2,185	3,877	797	345	1,408
	Retail - Secured on real estate property - Of Which: non-SME	8,088	2,131	8,088	4,656	1,168	1,253	8,015	2,113	8,015	4,624	860	1,598
	Retail - Qualifying Revolving	2,440	329	1,926	569	61	310	2,401	341	1,883	531	35	355
	Retail - Other Retail	3,491	927	2,785	1,144	178	732	3,539	937	2,851	1,128	131	873
	Retail - Other Retail - Of Which: SME	2,004	569	1,297	392	16	482	2,018	546	1,331	404	9	540
	Retail - Other Retail - Of Which: non-SME	1,487	377	1,487	752	161	270	1,521	391	1,521	724	122	333
Equity	63	0	63	143	0	64	0	64	145	0	0	0	
Other non credit-obligation assets													
IRB Total													

<sup>1</sup> 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).

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Other Countries	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	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	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	28	0	28	59	0	28	0	28	59	0	0	0	
Other non credit-obligation assets													
IRB Total													

<sup>1</sup> 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).

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
BULGARIA	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	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	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	5	0	5	9	0	5	0	5	9	0	0	0	
Other non credit-obligation assets													
IRB Total													

<sup>1</sup> 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).

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
CYPRUS	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	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	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	7	0	7	15	0	7	0	7	15	0	0	0	
Other non credit-obligation assets													
IRB Total													

<sup>1</sup> 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).

















**2020 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Eurobank Ergasias Services and Holdings S.A.

As of 30/06/2020

(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)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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 [	Africa														
[ 3M - 1Y [															
[ 1Y - 2Y [															
[ 2Y - 3Y [															
[ 3Y - 5Y [															
[ 5Y - 10Y [	Others														
[ 10Y - more															
Total		96	96	0	0	96	0	0	0	0	0	0	0	0	
[ 0 - 3M [			341	341	0	0	341	0	0	0	0	0	0	0	
[ 3M - 1Y [			312	312	0	0	312	0	0	0	0	0	0	0	
[ 1Y - 2Y [		70	70	0	0	70	0	0	0	0	0	0	0		
[ 2Y - 3Y [		218	218	0	0	165	53	0	0	0	0	0	0		
[ 3Y - 5Y [		166	166	0	0	155	11	0	0	0	0	0	0		
[ 5Y - 10Y [		40	40	0	0	40	0	0	0	0	0	0	0		
[ 10Y - more															
Total		1,244	1,243	0	0	1,179	64	0	0	0	0	0	0	104	

**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, 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, Congo, The Democratic Republic Of The, 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, Tanzania, United Republic Of, 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.

**2020 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
Eurobank Ergasias Services and Holdings S.A.

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=90 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>1</sup>				Of which performing but past due >=90 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>1</sup>			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3		Of which Stage 3			
(min EUR)																		
<b>Cash balances at central banks and other demand deposits</b>									<b>3,560</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>Debt securities (including at amortised cost and fair value)</b>	<b>8,661</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,703</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	7,454	0	0	0	10	0	0	0	8,256	0	0	0	0	9	0	0	0	
Credit institutions	582	0	0	0	4	0	0	0	693	0	0	0	0	5	0	0	0	
Other financial corporations	89	0	0	0	0	0	0	0	118	0	0	0	0	0	0	0	0	
Non-financial corporations	536	0	0	0	3	0	0	0	637	0	0	0	0	4	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>51,904</b>	<b>929</b>	<b>13,057</b>	<b>12,451</b>	<b>568</b>	<b>6,637</b>	<b>5,388</b>	<b>42,137</b>	<b>441</b>	<b>6,232</b>	<b>5,754</b>	<b>6,196</b>	<b>557</b>	<b>3,176</b>	<b>3,144</b>	<b>2,736</b>		
Central banks	3,224	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	57	0	2	2	1	1	0	47	0	2	2	2	1	1	1	0		
Credit institutions	2,381	0	0	0	1	0	0	2,590	0	0	0	0	1	0	0	0		
Other financial corporations	3,435	6	144	144	3	104	32	3,610	13	109	109	109	5	77	77	28		
Non-financial corporations	24,837	361	7,807	7,624	282	3,938	3,256	20,506	165	3,264	3,144	3,229	262	1,639	1,607	1,463		
of which: small and medium-sized enterprises at amortised cost	13,182	249	6,278	6,127	195	3,203	2,576	9,732	117	2,764	2,665	2,764	193	1,417	1,417	1,208		
of which: Loans collateralised by commercial immovable property at amortised cost	<b>8,203</b>	<b>157</b>	<b>3,606</b>	<b>3,501</b>	<b>100</b>	<b>1,505</b>	<b>1,908</b>	<b>5,936</b>	<b>49</b>	<b>1,576</b>	<b>1,508</b>	<b>1,576</b>	<b>84</b>	<b>626</b>	<b>626</b>	<b>898</b>		
Households	17,970	562	5,104	4,681	281	2,594	2,100	15,385	263	2,856	2,499	2,856	287	1,459	1,459	1,245		
of which: Loans collateralised by residential immovable property at amortised cost	<b>11,940</b>	<b>397</b>	<b>2,946</b>	<b>2,627</b>	<b>132</b>	<b>1,005</b>	<b>1,875</b>	<b>10,405</b>	<b>144</b>	<b>1,636</b>	<b>1,367</b>	<b>1,636</b>	<b>123</b>	<b>493</b>	<b>493</b>	<b>1,122</b>		
of which: Credit for consumption at amortised cost	<b>3,825</b>	<b>90</b>	<b>1,138</b>	<b>1,099</b>	<b>82</b>	<b>972</b>	<b>11</b>	<b>3,457</b>	<b>94</b>	<b>845</b>	<b>802</b>	<b>845</b>	<b>106</b>	<b>722</b>	<b>722</b>	<b>19</b>		
<b>DEBT INSTRUMENTS other than HFT</b>	<b>60,565</b>	<b>929</b>	<b>13,057</b>	<b>12,451</b>	<b>585</b>	<b>6,637</b>	<b>5,388</b>	<b>55,400</b>	<b>441</b>	<b>6,232</b>	<b>5,754</b>	<b>6,196</b>	<b>576</b>	<b>3,176</b>	<b>3,144</b>	<b>2,736</b>		
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>5,868</b>		<b>106</b>	<b>106</b>	<b>67</b>	<b>37</b>	<b>7</b>	<b>5,662</b>		<b>52</b>	<b>52</b>	<b>52</b>	<b>71</b>	<b>26</b>	<b>26</b>	<b>6</b>		

<sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>4</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.

2020 EU-wide Transparency Exercise

Forborne exposures

Eurobank Ergasias Services and Holdings S.A.

	As of 31/03/2020						As of 30/06/2020					
	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 <sup>2</sup>		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 <sup>2</sup>		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
Debt securities (including at amortised cost and fair value)	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)	6,884	3,254	1,668	1,374	4,244		5,070	1,938	1,104	857	3,289	976
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	0	0	0	0	0		0	0	0	0	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	52	38	18	18	26		52	38	18	18	30	19
Non-financial corporations	3,238	1,734	785	653	2,044		2,166	933	494	393	1,399	491
of which: small and medium-sized enterprises at amortised cost	2,210	1,222	562	459	1,347		1,615	764	393	310	1,022	
Households	3,594	1,482	865	703	2,174		2,853	967	592	446	1,860	466
DEBT INSTRUMENTS other than HFT	6,884	3,254	1,668	1,374	4,244		5,070	1,938	1,104	857	3,289	
Loan commitments given	0	0	0	0	0		0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice							1,284					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							900					

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

<sup>(2)</sup> 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.



**2020 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
Eurobank Ergasias Services and Holdings S.A.

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	379	100	379	54	0	327	43	41	327	32	0	
B Mining and quarrying	226	47	226	29	0	202	15	15	202	12	0	
C Manufacturing	4,314	1,082	4,314	614	0	3,796	447	436	3,796	273	0	
D Electricity, gas, steam and air conditioning supply	775	23	775	17	0	756	20	20	756	16	0	
E Water supply	58	5	58	3	0	51	4	3	51	2	0	
F Construction	1,895	945	1,873	506	7	1,256	349	333	1,256	180	0	
G Wholesale and retail trade	6,281	2,468	6,261	1,370	14	4,836	1,125	1,075	4,814	664	14	
H Transport and storage	2,676	403	2,666	229	0	2,654	194	190	2,644	128	0	
I Accommodation and food service activities	2,525	670	2,525	247	0	2,088	287	276	2,088	123	0	
J Information and communication	364	136	352	83	6	275	49	48	275	38	0	
K Financial and insurance activities	22	12	22	7	0	40	5	5	40	3	0	
L Real estate activities	1,835	577	1,813	272	18	1,448	234	233	1,426	97	18	
M Professional, scientific and technical activities	1,372	808	1,372	434	0	820	290	277	820	169	0	
N Administrative and support service activities	281	54	281	32	0	251	29	29	251	21	0	
O Public administration and defence, compulsory social security	2	1	2	0	0	2	0	0	2	0	0	
P Education	61	32	61	13	0	45	18	17	45	8	0	
Q Human health services and social work activities	551	99	543	60	1	476	33	32	476	25	0	
R Arts, entertainment and recreation	713	66	713	41	0	868	22	22	868	14	0	
S Other services	507	278	507	162	0	315	100	93	315	64	0	
Loans and advances	24,837	7,807	24,744	4,173	46	20,506	3,264	3,144	20,453	1,869	32	

<sup>(1)</sup> The 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 FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

**2020 EU-wide Transparency Exercise**  
**Collateral valuation - loans and advances**  
Eurobank Ergasias Services and Holdings S.A.

(mln EUR)	As of 30/06/2020				
	Loans and advances				
		Performing	Non-performing		Unlikely to pay that are not past due or past due <= 90 days
			of which past due > 30days <= 90 days		
Gross carrying amount	42,137	35,906	441	6,232	1,347
Of which secured	31,734	27,095	314	4,639	1,090
Of which secured with immovable property	18,855	14,800	224	4,054	906
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,760	3,344		416	113
Of which instruments with LTV higher than 80% and lower or equal to 100%	4,193	3,207		986	252
Of which instruments with LTV higher than 100%	6,543	4,260		2,283	449
Accumulated impairment for secured assets	2,161	333	16	1,828	329
Collateral					
Of which value capped at the value of exposure	23,048	20,402	272	2,646	721
Of which immovable property	16,091	13,654	202	2,437	631
Of which value above the cap	19,512	17,220	213	2,292	537
Of which immovable property	10,967	9,081	156	1,886	409
Financial guarantees received	434	344	5	90	6
Accumulated partial write-off	-1,765	-15	-2	-1,750	-19

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.

**2020 EU-wide Transparency Exercise**  
**Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02**  
Eurobank Ergasias Services and Holdings S.A.

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request <sup>1</sup> )	355,550	8,891														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		7,157	6,569	1,570	2,532	589	503	547	472	208	137	182	264	226	239	8
of which: Households		3,376	3,032	923	1,488	344	315	321	270	115	81	108	155	140	142	1
of which: Collateralised by residential immovable property		2,302	2,082	711	1,079	220	211	216	133	63	50	60	70	68	70	1
of which: Non-financial corporations		3,598	3,371	633	1,031	228	171	209	194	93	55	74	101	79	90	7
of which: Small and Medium-sized Enterprises		2,834	2,625	536	869	209	167	190	182	81	52	67	101	79	90	6
of which: Collateralised by commercial immovable property		2,095	1,943	374	641	152	106	142	107	49	28	39	59	43	54	2

<sup>1</sup> Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.