



2023 EU-wide Transparency Exercise

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

2023 EU-wide Transparency Exercise

Key Metrics

Eurobank Ergasias Services and Holdings S.A.

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,959	6,715	6,311	6,580	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,779	6,495	6,311	6,580	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,959	6,715	6,311	6,580	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	5,779	6,495	6,311	6,580	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,002	8,026	7,527	7,729	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,824	7,835	7,527	7,729	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	42,104	41,899	43,175	43,866	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	42,011	41,802	43,175	43,866	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.15%	16.03%	14.62%	15.00%	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	13.75%	15.54%	14.62%	15.00%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.15%	16.03%	14.62%	15.00%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.75%	15.54%	14.62%	15.00%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.63%	19.16%	17.43%	17.62%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.24%	18.74%	17.43%	17.62%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	84,719	84,686	85,385	84,952	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.03%	7.93%	7.39%	7.75%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Eurobank Ergasias Services and Holdings S.A.

(mln EUR, %)

		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,959	6,715	6,311	6,580	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	5,615	6,362	6,302	6,572	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	84,719	84,686	85,385	84,952	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	84,645	84,600	85,377	84,944	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.03%	7.93%	7.39%	7.75%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.63%	7.52%	7.38%	7.74%	[A.2]/[B.2]	

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Overview of Risk exposure amounts

Eurobank Ergasias Services and Holdings S.A.

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	36,158	35,538	36,636	37,199	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	20,325	20,687	36,636	37,199	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	10,769	10,207	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	4,587	4,156	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	476	489	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	318	315	385	342	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	118	132	105	178	C 02.00 (r0640, c0010)
Settlement risk	1	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,576	1,757	1,896	1,944	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	913	833	831	879	C 02.00 (r0520, c0010)
Of which the standardised approach	284	249	228	193	C 02.00 (r0530, c0010)
Of which IMA	629	584	603	686	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,020	3,323	3,323	3,323	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,020	3,323	3,323	3,323	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	42,104	41,899	43,175	43,866	

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

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

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Eurobank Ergasias Services and Holdings S.A.

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,616	2,368	916	2,003
Of which debt securities income	182	258	91	194
Of which loans and advances income	983	1,411	476	1,015
Interest expenses	535	817	413	960
(Of which deposits expenses)	88	122	130	315
(Of which debt securities issued expenses)	81	118	51	106
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	2	0	1
Net Fee and commission income	323	449	105	222
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-46	-60	-3	50
Gains or (-) losses on financial assets and liabilities held for trading, net	634	692	-8	-15
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	4	17	1	6
Gains or (-) losses from hedge accounting, net	26	33	-1	-9
Exchange differences (gain or (-) loss), net	0	2	1	3
Net other operating income /(expenses)	68	127	22	32
TOTAL OPERATING INCOME, NET	2,092	2,811	620	1,331
(Administrative expenses)	533	719	176	351
(Cash contributions to resolution funds and deposit guarantee schemes)	56	74	18	34
(Depreciation)	100	124	28	58
Modification gains or (-) losses, net	3	2	3	5
(Provisions or (-) reversal of provisions)	99	161	5	26
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	4	9	-4	0
(Other provisions)	95	152	9	27
Of which pending legal issues and tax litigation ¹	0	-35	0	0
Of which restructuring ²	0	5	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	218	304	79	164
(Financial assets at fair value through other comprehensive income)	3	4	-3	-4
(Financial assets at amortised cost)	216	301	81	168
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	4	38	1	25
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	111
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	16	18	6	21
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	325	325	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,425	1,735	323	810
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,106	1,330	252	700
Profit or (-) loss after tax from discontinued operations	0	0	-26	-27
PROFIT OR (-) LOSS FOR THE YEAR	1,106	1,330	226	673
Of which attributable to owners of the parent	1,106	1,330	237	684

¹ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

Eurobank Ergasias Services and Holdings S.A.

ASSETS:	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	16,165				14,994				14,027				12,619				IAS 1.54 (i)
Financial assets held for trading	2,037	75	1,955	8	1,180	135	1,040	6	1,041	142	897	1	1,260	328	932	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	246	78	14	154	257	93	15	149	244	118	17	109	254	125	20	109	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,163	3,932	231	0	3,828	3,600	84	144	3,821	3,637	184	0	3,376	3,192	183	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	50,995				52,345				51,573				52,448				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	523	0	523	0	139	0	139	0	106	0	106	0	48	0	48	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				-163				-115				-93				IAS 39.89A(e); IFRS 9.6.5.8
Other assets ¹⁾	9,309				8,880				11,181				11,610				
TOTAL ASSETS	83,438				81,460				81,877				81,521				IAS 1.9(e); ICG 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹⁾	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References		
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities	4,031	96	0	-8	-3	0	0	3,620	125	0	-8	-4	0	3,693	33	0	-7	-2	0	3,352	21	0	-7	-1	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	8,575	10	29	-11	-1	-8	9,175	6	33	-12	-1	-10	9,678	6	33	-11	0	-10	9,964	12	31	-11	-1	-6	Annex V.Part 1.31, 44(b)	
	Loans and advances	36,097	5,595	2,360	-153	-341	-1,197	36,947	5,573	2,217	-150	-355	-1,115	36,180	5,138	2,073	-147	-337	-1,061	36,760	5,053	2,167	-154	-333	-1,059	Annex V.Part 1.32, 44(a)	

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

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Breakdown of liabilities

Eurobank Ergasias Services and Holdings S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	2,340	1,619	1,537	1,244	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	72,955	71,584	69,958	69,294	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	634	461	453	525	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	0	-28	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	172	181	170	183	IAS 37.10; IAS 1.54(l)
Tax liabilities	47	45	60	73	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	810	851	828	829	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	55	1	1,885	1,948	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	77,012	74,742	74,891	74,069	IAS 1.9(b);IG 6
TOTAL EQUITY	6,426	6,718	6,986	7,452	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	83,438	81,460	81,877	81,521	IAS 1.1G6

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

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Breakdown of liabilities

Eurobank Ergasias Services and Holdings S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		2,286	1,661	1,588	1,627	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	1	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	687	419	402	143	Annex V.Part 1.31
Deposits	Central banks	11,596	8,774	8,329	7,402	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,449	1,525	2,248	2,015	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	793	1,052	1,145	836	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,152	1,748	2,020	1,538	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	843	305	416	230	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	5,473	5,125	4,512	4,638	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,561	2,809	2,561	2,459	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	16,706	18,090	17,096	17,340	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	13,622	13,237	11,743	11,664	ECB/2013/33 Annex 2.Part 2.9.1
	Households	32,144	32,565	31,503	32,066	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	24,605	24,455	22,352	21,925	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,193	3,552	4,055	4,099	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		955	1,259	1,262	1,244	Annex V.Part 1.37
Other financial liabilities		242	205	196	196	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		75,928	73,664	71,948	71,064	

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Market Risk

Eurobank Ergasias Services and Holdings S.A.

	5A		1M										1M											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	6	4	12	2	12	3							10	2	10	2								
Of which: General risk	6	4	12	2	11	3							10	2	10	2								
Of which: Specific risk	0	0	2	0	8	1							1	0	3	0								
Equities	7	9	1	0	2	0							1	0	1	0								
Of which: General risk	3	4	1	0	2	0							1	0	1	0								
Of which: Specific risk	4	4	0	0	0	0							0	0	0	0								
Foreign exchange risk	271	236	6	2	29	7							7	1	29	6								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	284	249	15	3	32	8	3	3	0	0	0	629	13	3	31	6	3	3	0	0	0	0	584	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	3	3	15	2	11	2							13	2	11	3								
Of which: General risk	3	3	15	2	10	2							11	2	7	2								
Of which: Specific risk	0	0	2	0	3	1							6	2	7	2								
Equities	7	8	1	1	1	1							2	0	3	0								
Of which: General risk	3	4	1	1	1	1							2	0	3	0								
Of which: Specific risk	3	4	0	0	0	0							0	0	0	0								
Foreign exchange risk	218	183	5	1	28	7							5	2	26	7								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	228	193	16	2	27	7	5	3	0	0	0	603	14	3	27	7	13	14	0	0	0	0	686	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	Central governments or central banks	42,607	26,121	5,129		26,294	24,627	4,403	
	Regional governments or local authorities	17	25	5		26	25	5	
	Public sector entities	729	1,549	729		529	1,063	529	
	Multilateral Development Banks	22	468	0		46	658	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,724	3,793	1,253		4,337	4,397	1,443	
	Corporates	7,902	5,894	5,077		7,983	5,964	5,224	
	of which: SME	5,029	3,546	2,927		5,013	3,266	2,269	
	Retail	3,627	2,640	1,882		3,656	2,705	1,922	
	of which: SME	628	546	333		1,018	597	341	
	Secured by mortgages on immovable property	3,066	3,941	1,403		4,029	4,005	1,436	
	of which: SME	580	573	213		603	596	221	
	Exposures in default	625	795	538	323	602	786	338	
	Items associated with particular/risk high	387	269	403		380	266	398	
	Covered bonds	232	232	81		261	260	42	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	19	19	14		19	14	14		
Equity	212	212	531		252	252	630		
Other exposures	4,202	4,202	3,423		4,202	4,202	3,126		
Standardised Total⁽⁴⁾	69,647	59,843	20,559	471	65,487	58,268	20,913	461	

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

(2) Exposure value Total does not include the securitisation position unless in the results area for the 2022 exercise.

(3) Data for the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covers on to 95% of total original exposure or Top 10 countries ranked by original exposure calculated as of last quarter.

(4) Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GREECE	Central governments or central banks	34,227	27,323	4,960		26,123	25,265	5,019	
	Regional governments or local authorities	17	24	5		24	24	5	
	Public sector entities	706	1,524	706		497	1,033	497	
	Multilateral Development Banks	0	487	0		0	579	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	749	694	437		887	863	854	
	Corporates	1,021	901	838		1,127	1,015	950	
	of which: SME	324	241	228		328	257	262	
	Retail	613	613	437		1,063	631	448	
	of which: SME	207	126	72		243	144	82	
	Secured by mortgages on immovable property	1,563	1,562	581		1,425	1,424	527	
	of which: SME	17	17	0		19	9	3	
	Exposures in default	64	103	114	133	218	106	116	
	Items associated with particular/risk high	0	0	0		0	0	0	
	Covered bonds	64	64	12		64	64	12	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	164	164	411		157	157	393		
Other exposures	3,752	3,752	3,133		3,633	3,633	3,040		
Standardised Total⁽⁴⁾				147				152	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BULGARIA	Central governments or central banks	1,213	1,334	0		1,033	1,180	0	
	Regional governments or local authorities	1	1	1		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	5	104	27		6	95	24	
	Corporates	2,446	1,647	1,238		2,265	1,684	1,279	
	of which: SME	2,074	1,533	1,262		2,034	1,639	1,335	
	Retail	1,539	1,146	835		1,404	1,149	832	
	of which: SME	27	237	185		388	248	142	
	Secured by mortgages on immovable property	1,807	1,888	674		1,993	1,984	708	
	of which: SME	481	486	182		507	503	188	
	Exposures in default	203	81	91	113	199	74	82	
	Items associated with particular/risk high	221	145	216		223	153	226	
	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	74	74	74		74	74	74		
Standardised Total⁽⁴⁾				173				181	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CYPRUS	Central governments or central banks	4,441	3,845	0		4,441	3,847	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	65	101	61		61	101	61	
	Corporates	1,560	1,013	858		1,440	977	832	
	of which: SME	1,189	688	684		1,076	705	620	
	Retail	370	201	132		407	220	143	
	of which: SME	223	106	63		256	120	79	
	Secured by mortgages on immovable property	123	122	63		176	171	81	
	of which: SME	34	33	11		50	49	17	
	Exposures in default	99	67	100	24	93	67	94	
	Items associated with particular/risk high	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)	48	48	120		95	95	236		
Equity	0	0	0		0	0	0		
Other exposures	53	53	40		49	49	42		
Standardised Total⁽⁴⁾				51				50	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Other Countries	Central governments or central banks	1,236	1,236	141		1,347	1,346	143	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	22	22	0		46	46	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	495	495	123		751	750	195	
	Corporates	1,260	953	745		1,286	953	771	
	of which: SME	729	329	273		695	312	259	
	Retail	14	14	4		14	14	4	
	of which: SME	14	14	4		14	14	4	
	Secured by mortgages on immovable property	10	10	4		13	12	4	
	of which: SME	3	3	1		4	4	1	
	Exposures in default	33	22	30	17	30	20	29	
	Items associated with particular/risk high	12	12	16		12	16	20	
	Covered bonds	135	135	15		294	294	29	
	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	7	7	7		87	87	87		
Standardised Total⁽⁴⁾				121				20	

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

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

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Eurobank Ergasias Services and Holdings S.A.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SERBIA	Central governments or central banks	580	650	218		650	717	240	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	32	32	32		32	32	32	
	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	1,145	866	787		1,122	831	758	
	of which: SME	489	341	262		476	336	258	
	Retail	728	655	461		721	620	431	
	of which: SME	31	62	35		34	64	37	
	Secured by mortgages on immovable property	170	170	64		173	173	62	
	of which: SME	15	15	9		14	14	8	
	Exposures in default	104	73	68	31	102	66	65	32
	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	151	151	63		155	155	62		
Standardised Total ⁽⁴⁾				31				32	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	Central governments or central banks	1,055	1,055	0		1,033	1,033	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	220	220	45		185	185	38	
	Corporates	198	198	122		155	154	139	
	of which: SME	5	5	4		5	5	4	
	Retail	2	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with 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 ⁽⁴⁾				0				0	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	(in EUR, %)	28,119	33,646	5,397		28,100	33,454	5,294	
	Central governments or central banks	24	23	5		22	21	5	
	Regional governments or local authorities	528	1,054	527		629	1,113	528	
	Public sector entities	63	650	0		46	161	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	4,855	4,917	1,576		4,489	4,534	1,663	
	Institutions	23,278	17,155	15,141		23,902	17,266	14,826	
	Corporates	7,736	5,430	4,801		7,938	5,527	4,307	
	of which: SME	16,110	5,882	3,997		16,608	6,069	4,363	
	Retail	2,388	1,501	858		2,207	1,413	811	
	of which: SME	11,031	10,961	4,020		11,409	11,338	4,165	
	Secured by mortgages on immovable property	2,195	2,090	768		2,351	2,395	849	
	of which: SME	2,495	1,107	1,206	1,305	2,550	1,173	1,281	1,303
	Exposures in default	822	515	773		891	497	746	
	Items associated with particularly high risk	793	74	24		785	285	28	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	74	74	69		85	85	75		
Equity	421	421	840		561	561	1,174		
Other exposures	4,123	4,123	3,445		4,716	4,716	3,163		
Standardised Total ⁽²⁾	96,229	80,639	37,020	1,865	95,631	80,187	37,542	1,867	

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GREECE	(in EUR, %)	25,012	29,728	4,977		26,576	23,165	4,796	
	Central governments or central banks	24	22	5		22	21	4	
	Regional governments or local authorities	495	1,022	495		496	980	496	
	Public sector entities	0	605	0		0	595	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	904	841	841		904	1,074	904	
	Corporates	16,110	11,820	10,525		16,484	11,985	10,345	
	of which: SME	2,947	2,084	1,718		2,954	2,084	1,510	
	Retail	7,382	3,587	2,503		7,169	3,530	2,464	
	of which: SME	2,615	1,052	602		2,538	1,029	589	
	Secured by mortgages on immovable property	6,307	8,309	3,897		6,466	8,418	3,216	
	of which: SME	1,526	1,487	546		1,386	1,548	574	
	Exposures in default	2,117	924	1,024	1,105	2,115	951	1,076	1,103
	Items associated with particularly high risk	408	255	382		380	243	363	
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)	22	22	22		24	24	24		
Equity	212	212	477		236	236	520		
Other exposures	3,546	3,546	2,991		3,648	3,648	3,039		
Standardised Total ⁽²⁾	96,229	80,639	37,020	1,865	95,631	80,187	37,542	1,867	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BULGARIA	(in EUR, %)	1,425	1,580	29		1,180	1,333	93	
	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	92	23		97	195	52	
	Corporates	2,428	1,858	1,524		2,483	1,855	1,522	
	of which: SME	2,370	1,808	1,427		2,437	1,813	1,480	
	Retail	1,670	1,225	872		2,402	1,796	1,362	
	of which: SME	400	253	146		416	271	157	
	Secured by mortgages on immovable property	2,090	2,081	741		2,199	2,190	780	
	of which: SME	518	513	192		513	526	197	
	Exposures in default	195	69	77		193	73	83	
	Items associated with particularly high risk	290	220	220	122	294	145	217	115
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 ⁽²⁾	96,229	80,639	37,020	1,865	95,631	80,187	37,542	1,867	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CYPRUS	(in EUR, %)	3,911	3,572	0		3,800	3,800	0	
	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	1,454	1,017	867		1,536	915	763	
	of which: SME	1,073	801	665		1,080	692	545	
	Retail	390	209	136		284	107	71	
	of which: SME	241	115	66		159	55	32	
	Secured by mortgages on immovable property	184	146	146		187	164	164	
	of which: SME	56	49	49	27	57	34	34	36
	Exposures in default	64	46	46		63	34	34	
	Items associated with particularly high risk	102	61	91		86	50	74	
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	104	104	258		200	200	548		
Other exposures	45	45	41		57	57	47		
Standardised Total ⁽²⁾	96,229	80,639	37,020	1,865	95,631	80,187	37,542	1,867	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Other Countries	(in EUR, %)	1,500	1,500	87		1,530	1,539	173	
	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	45	45	0		46	46	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,164	1,164	282		733	732	207	
	Corporates	1,436	927	826		1,435	833	728	
	of which: SME	669	288	238		735	338	261	
	Retail	13	3	3		14	2	2	
	of which: SME	10	3	2		11	2	1	
	Secured by mortgages on immovable property	116	104	39		122	110	41	
	of which: SME	31	19	19	12	34	23	25	8
	Exposures in default	10	10	10		10	6	6	
	Items associated with particularly high risk	293	293	29		146	146	15	
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	76	76	76		74	74	74		
Standardised Total ⁽²⁾	96,229	80,639	37,020	1,865	95,631	80,187	37,542	1,867	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SERBIA	Central governments or central banks	669	705	223		762	777	228	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	32	32	32		33	32	32	
	Multi-lateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	5	1	
	Corporates	1,125	857	778		1,149	863	763	
	of which: SME	490	345	266		487	348	267	
	Retail	716	623	464		690	613	450	
	of which: SME	93	63	30		78	53	30	
	Secured by mortgages on immovable property	108	108	60		175	175	63	
	of which: SME	23	23	8		24	24	9	
	Exposures in default	88	49	60	38	91	50	61	40
	Items associated with particularly high risk	22	16	24		28	17	26	
	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	117	117	95		109	109	95		
Standardised Total ⁽²⁾				57				58	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	1,024	1,023	0		1,023	1,023	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multi-lateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	183	183	37		309	309	62	
	Corporates	161	160	145		144	144	129	
	of which: SME	5	5	4		5	4	4	
	Retail	1	1	1		1	1	1	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with 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	16	16	16		17	17	17		
Other exposures	-1	-1	-1		-2	-2	-2		
Standardised Total ⁽²⁾				1				1	

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

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	19,693	1,238	17,264	10,997	16	812	17,333	1,160	14,839	10,402
	Corporates - Of Which: Specialised Lending	6,490	178	5,772	4,262	16	136	5,631	164	4,698	3,442
	Corporates - Of Which: SME	4,338	957	3,705	2,517	16	572	3,531	899	3,067	2,477
	Retail	12,911	873	11,200	4,943	408	682	12,974	825	11,263	4,650
	Retail - Secured on real estate property	7,373	570	7,270	2,736	358	364	7,378	568	7,268	2,313
	Retail - Secured on real estate property - Of Which: SME	1,508	262	1,466	290	135	137	1,536	241	1,427	276
	Retail - Secured on real estate property - Of Which: non-SME	5,865	308	5,865	2,346	223	227	5,842	327	5,840	1,937
	Retail - Qualifying Revolving	2,208	89	1,738	607	5	86	2,185	53	1,773	615
	Retail - Other Retail - Of Which: SME	3,330	234	2,172	1,100	45	232	3,412	204	2,221	1,122
	Retail - Other Retail - Of Which: non-SME	1,976	104	838	334	4	97	2,092	93	901	354
	Equity	1,334	120	1,334	766	41	135	1,330	111	1,330	768
	Other non credit-obligation assets	226	0	226	476	0	0	237	0	237	489
IRB Total				15,917						14,941	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) 28 Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
GREECE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	19,693	1,238	17,264	10,997	16	812	17,333	1,160	14,839	10,402
	Corporates - Of Which: Specialised Lending	6,490	178	5,772	4,262	16	136	5,631	164	4,698	3,442
	Corporates - Of Which: SME	4,338	957	3,705	2,517	16	572	3,531	899	3,067	2,477
	Retail	12,911	873	11,200	4,943	408	682	12,974	825	11,263	4,650
	Retail - Secured on real estate property	7,373	570	7,270	2,736	358	364	7,378	568	7,268	2,313
	Retail - Secured on real estate property - Of Which: SME	1,508	262	1,466	290	135	137	1,536	241	1,427	276
	Retail - Secured on real estate property - Of Which: non-SME	5,865	308	5,865	2,346	223	227	5,842	327	5,840	1,937
	Retail - Qualifying Revolving	2,208	89	1,738	607	5	86	2,185	53	1,773	615
	Retail - Other Retail - Of Which: SME	3,330	234	2,172	1,100	45	232	3,412	204	2,221	1,122
	Retail - Other Retail - Of Which: non-SME	1,334	120	1,334	766	41	135	1,330	111	1,330	768
	Equity	41	0	41	85	0	0	55	0	55	113
	Other non credit-obligation assets										
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
BULGARIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	6	0	6	11	0	0	5	0	5	10
	Other non credit-obligation assets										
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
CYPRUS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	8	0	8	15	0	3	0	3	7	0
	Other non credit-obligation assets										
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
IRB Total											

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)	Of which: defined		Of which: defined	Of which: defined		Of which: defined		Of which: defined				
SERBIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	0	0	0	0	0	0	0	0	0	0	0	

¹ Original exposures, 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 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)	Of which: defined		Of which: defined	Of which: defined		Of which: defined		Of which: defined				
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
Equity	22	22	43	0	16	16	30	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	22	22	43	0	16	16	30	0	0	0	0	

¹ Original exposures, 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 31/03/2023					As of 30/06/2023				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ³		0	0	0	0	0	0	0	0	0	

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GREECE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total		0	0	0	0	0	0	0	0	0	

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
BULGARIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total		0	0	0	0	0	0	0	0	0	

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
CYPRUS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total		0	0	0	0	0	0	0	0	0	

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total		0	0	0	0	0	0	0	0	0	

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

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Value adjustments and provisions
		Of which: defined		Of which: defined		Of which: defined		Of which: defined		Of which: defined		
SERBIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total		0	0	0	0	0	0	0	0	0	0	0

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

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Value adjustments and provisions
		Of which: defined		Of which: defined		Of which: defined		Of which: defined		Of which: defined		
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total		0	0	0	0	0	0	0	0	0	0	0

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Eurobank Ergasias Services and Holdings S.A.

As of 31/12/2022

		Direct exposures													Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Finland															
	France															
	Germany															
	Croatia															
	Greece															
	Hungary															
	Ireland															
	Italy															
	Latvia															
	Total	5,443	5,020	63	0	976	4,398	248	3,406	738	5,000	261	52	5		

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Eurobank Ergasias Services and Holdings S.A.

As of 31/12/2022

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss					of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Others	22	22	0	0	22	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		20	20	0	0	20	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		144	144	0	0	144	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		515	514	0	0	234	281	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		415	414	6	0	219	195	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	329	326	0	0	231	95	0	0	0	0	0	0	0	0	0	
[10Y - more]	10	10	0	0	10	0	0	0	0	0	0	0	0	0	0	
Total	1,455	1,451	6	0	879	566	0	0	0	0	0	0	0	0	0	143

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Eurobank Ergasias Services and Holdings S.A.

As of 30/06/2023

		Direct exposures												Risk weighted exposure amount		
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Finland															
	France															
	Germany															
	Croatia															
	Greece															
	Hungary															
	Ireland															
	Italy															
	Latvia															
	Total	203	203	103	0	0	0	99	0	0	0	0	0	0	0	0
	Total	5,476	5,352	52	0	847	4,572	158	3,915	690	5,000	261	51	4		

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Eurbank Engias Services and Holdings S.A.

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾		Collaterals and financial guarantees received on non-performing exposures	Of which performing best past due >30 days and <90 days		Of which non-performing ³⁾			On performing exposures ³⁾	On non-performing exposures ³⁾		Collaterals and financial guarantees received on non-performing exposures		
			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾				
Cash balances at central banks and other demand deposits	15,664	0	0	0	0	0	0	0	0	14,490	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	12,742	0	29	29	29	24	8	8	0	12,960	0	33	33	33	24	10	10	10	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	9,080	0	0	0	0	12	0	0	0	8,872	0	0	0	0	12	0	0	0	0	
Credit institutions	1,061	0	0	0	0	5	0	0	0	1,242	0	0	0	0	5	0	0	0	0	
Other financial corporations	1,534	0	0	0	0	1	0	0	0	1,623	0	0	0	0	1	0	0	0	0	
Non-financial corporations	1,117	0	29	29	29	6	8	8	0	1,225	0	33	33	33	7	10	10	10	0	
Loans and advances (including at amortised cost and fair value)	44,117	166	2,407	2,403	2,360	493	1,204	1,197	1,080	44,795	218	2,257	2,254	2,217	505	1,121	1,115	1,028	1,028	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	28	0	2	2	2	0	1	1	0	26	0	1	1	1	0	1	1	1	0	
Credit institutions	858	0	0	0	0	1	0	0	0	1,205	0	0	0	0	0	0	0	0	0	
Other financial corporations	6,708	0	52	52	42	7	26	26	26	6,893	0	52	52	44	3	26	26	26	26	
Non-financial corporations	22,841	53	1,503	1,503	1,472	235	746	741	714	23,026	93	1,390	1,390	1,374	235	673	671	688	688	
of which: small and medium-sized enterprises	9,590	53	1,236	1,236	1,220	166	612	610	590	9,678	70	1,177	1,177	1,162	171	557	556	594	594	
of which: Loans collateralised by commercial immovable property	5,635	16	732	732	705	56	233	230	450	6,207	45	751	751	728	57	216	213	478	478	
Households	13,682	114	851	847	844	251	431	429	340	13,645	125	805	802	799	266	420	418	314	314	
of which: Loans collateralised by residential immovable property	9,272	56	435	432	431	112	132	131	301	9,298	60	436	432	432	127	155	153	288	288	
of which: Credit for consumption	3,351	46	281	281	280	84	205	205	2	3,362	44	256	256	256	85	186	186	2	2	
NET INSTRUMENTS other than HFT	72,523	166	2,426	2,422	2,380	517	1,211	1,200	1,080	72,245	218	2,290	2,287	2,250	520	1,132	1,128	1,028	1,028	
OFF-BALANCE SHEET EXPOSURES	9,805		54	54	54	57	29	29	16	10,712		53	53	53	60	30	30	30	12	

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).
²⁾ Institutions report here the cumulative amount of reclassified credit losses since initial recognition for financial instruments subject to assessment and provisions for off-balance sheet exposures.
³⁾ Institutions report here the cumulative amount of reclassified credit losses since initial recognition for financial instruments subject to assessment and provisions for off-balance sheet exposures.
⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRB framework (template F 10.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
⁵⁾ From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Eurobank Ergasias Services and Holdings S.A.

	As of 31/03/2023										As of 30/06/2023											
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾				On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾			Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾				On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾		
			Of which: defaulted	Of which Stage 3 ⁽³⁾					Of which Stage 3 ⁽³⁾					Of which: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾				
Cash balances at central banks and other demand deposits	13,642	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	13,467	0	33	33	20	10	10	0	0	13,464	0	31	31	18	6	6	6	6	6	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	9,126	0	0	0	8	0	0	0	0	9,126	0	0	0	7	0	0	0	0	0	0		
Credit institutions	1,259	0	0	0	5	0	0	0	0	1,259	0	0	0	5	0	0	0	0	0	0		
Other financial corporations	1,776	0	0	0	1	0	0	0	0	1,776	0	0	0	1	0	0	0	0	0	0		
Non-financial corporations	1,306	0	31	31	33	10	10	0	0	1,282	0	31	31	31	6	6	6	6	6	0		
Loans and advances (including at amortised cost and fair value)	43,443	226	2,108	2,104	2,073	484	1,067	1,061	985	44,627	207	2,198	2,195	2,167	487	1,066	1,059	1,029	1,029			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	23	0	0	0	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0		
Credit institutions	1,571	0	0	0	0	1	0	0	0	1,619	0	0	0	0	1	0	0	0	0	0		
Other financial corporations	6,740	0	53	53	45	5	26	26	27	6,740	5	44	44	44	6	24	24	24	20			
Non-financial corporations	22,203	73	1,294	1,294	1,271	224	815	811	655	22,144	75	1,254	1,254	1,232	211	607	603	604	604			
of which: small and medium-sized enterprises	9,099	72	1,138	1,138	1,125	165	550	549	374	8,701	66	1,117	1,117	1,104	144	542	541	552	552			
of which: Loans collateralised by commercial immovable property	5,783	20	695	695	674	53	199	196	447	5,909	33	688	688	668	49	194	192	192	441			
Households	12,898	153	780	757	757	253	425	424	303	13,498	127	799	796	791	269	434	432	432	323			
of which: Loans collateralised by residential immovable property	9,126	95	435	432	433	121	163	161	271	9,176	77	464	461	462	125	171	171	170	291			
of which: Credit for consumption	2,806	38	207	207	207	77	176	176	1	3,256	36	213	213	207	90	174	173	173	1			
DEBT INSTRUMENTS other than HFT	70,952	226	2,141	2,137	2,106	504	1,077	1,070	985	69,609	207	2,229	2,226	2,199	504	1,072	1,066	1,029	1,029			
OFF-BALANCE SHEET EXPOSURES	10,363		52	52	52	57	29	29	15	11,255		62	62	62	62	27	27	20	20			

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROPER Framework (template F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROPER sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Eurobank Ergasias Services and Holdings S.A.

	As of 30/09/2022						As of 31/12/2022						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	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)	2,221	913	406	320	1,583	548	2,012	873	401	321	1,409	512	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	35	21	13	12	20	10	37	22	13	12	22	9	
Non-financial corporations	1,161	602	235	195	855	389	1,100	584	231	193	795	377	
of which: small and medium-sized enterprises	897	485	184	161	652		868	509	194	167	621		
Households	1,025	289	158	114	708	150	875	267	158	116	592	126	
DEBT INSTRUMENTS other than HFT	2,221	913	406	320	1,583		2,012	873	401	321	1,409		
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	540						482						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	409						423						

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise

Forborne exposures

Eurobank Ergasias Services and Holdings S.A.

	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,772	813	380	313	1,249	479	1,630	788	358	308	1,122	453
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	39	22	13	13	24	10	38	22	12	11	23	10
Non-financial corporations	1,042	544	221	186	762	349	968	523	204	181	698	331
of which: small and medium-sized enterprises	845	479	188	161	611		738	464	173	157	521	
Households	692	246	146	114	464	120	624	243	142	116	401	111
DEBT INSTRUMENTS other than HFT	1,772	813	380	313	1,249		1,630	788	358	308	1,122	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	426						400					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	381						378					

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

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

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

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Eurobank Ergasias Services and Holdings S.A.

(min EUR)	AS OF 30/09/2022					AS OF 31/12/2022					AS OF 31/03/2023					AS OF 30/06/2023								
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	409	31	31	409	19	0	417	30	30	417	20	0	426	31	31	426	20	0	381	125	125	381	20	0
B Mining and quarrying	57	5	5	57	3	0	49	4	4	49	2	0	43	4	4	43	2	0	40	4	4	40	3	0
C Manufacturing	4,218	184	184	4,218	149	0	4,368	196	196	4,368	139	0	4,057	196	196	4,057	145	0	4,041	190	190	4,041	138	0
D Electricity, gas, steam and air conditioning supply	1,334	2	2	1,334	4	0	1,659	2	2	1,659	5	0	1,700	2	2	1,700	5	0	1,841	2	2	1,841	6	0
E Water supply	46	2	2	46	1	0	50	1	1	50	1	0	61	1	1	61	1	0	55	1	1	55	1	0
F Construction	1,189	136	136	1,189	92	0	1,091	112	112	1,091	70	0	953	110	110	953	69	0	897	103	103	897	66	0
G Wholesale and retail trade	4,594	448	448	4,594	310	0	4,630	413	413	4,630	282	0	4,350	409	409	4,350	276	0	4,177	402	402	4,177	276	0
H Transport and storage	4,087	102	102	4,081	96	0	4,085	90	90	4,059	92	0	3,553	90	90	3,547	31	0	4,086	29	29	4,081	31	0
I Accommodation and food service activities	2,392	266	266	2,392	82	0	2,427	257	257	2,427	83	0	2,391	242	242	2,391	78	0	2,314	224	224	2,314	74	0
J Information and communication	387	14	14	387	19	0	333	10	10	333	17	0	368	9	9	368	16	0	275	20	20	275	20	0
K Financial and insurance activities	10	2	2	10	1	0	10	2	2	10	1	0	10	2	2	10	1	0	42	2	2	42	1	0
L Real estate activities	1,682	103	103	1,678	56	0	1,820	88	88	1,820	54	0	1,794	65	65	1,794	47	0	1,909	73	73	1,909	43	0
M Professional, scientific and technical activities	953	119	119	953	83	0	692	114	114	692	84	0	686	114	114	686	85	0	600	100	100	600	80	0
N Administrative and support service activities	309	20	20	309	14	0	274	18	18	274	12	0	273	18	18	273	14	0	263	15	15	263	11	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	3	0	0	3	0	0	4	0	0	4	0	0
P Education	39	7	7	39	4	0	40	7	7	40	4	0	39	7	7	39	4	0	39	8	8	39	4	0
Q Human health services and social work activities	406	10	10	406	8	0	401	9	9	401	9	0	427	10	10	427	8	0	420	10	10	420	9	0
R Arts, entertainment and recreation	575	9	9	575	9	0	528	9	9	528	6	0	529	9	9	529	7	0	499	11	11	499	8	0
S Other services	234	41	41	234	30	0	221	36	36	221	28	0	200	34	34	200	27	0	200	35	35	200	27	0
Loans and advances	22,891	1,500	1,500	22,891	981	0	23,026	1,399	1,399	23,091	911	0	22,403	1,204	1,204	22,127	899	0	22,144	1,204	1,204	22,139	818	0

¹ 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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2023 EU-wide Transparency Exercise
Collateral valuation - loans and advances
 Eurobank Ergasias Services and Holdings S.A.

(m€ EUR)	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount	46,117	41,710	166	2,407	837	44,795	42,538	218	2,257	830	43,443	41,335	226	2,108	843	44,027	41,829	207	2,198	953
Of which secured	33,339	31,564	102	1,775	686	33,596	31,889	157	1,708	671	33,126	31,472	165	1,654	695	33,152	31,413	155	1,739	793
Of which secured with immovable property	16,902	15,534	88	1,365	528	17,657	16,228	138	1,430	560	17,015	15,638	141	1,377	582	17,171	15,775	137	1,396	621
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,992	3,776		216	79	4,013	3,777		236	69	4,019	3,797		223	106	4,200	3,942		258	157
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,130	2,882		248	97	3,092	2,834		258	108	3,029	2,771		259	121	3,199	2,916		283	138
Of which instruments with LTV higher than 100%	4,621	3,913		708	244	4,352	3,694		658	252	3,948	3,353		596	202	3,457	2,874		583	189
Accumulated impairment for secured assets	970	292	6	677	182	971	302	13	669	185	968	297	18	661	195	967	294	16	673	201
Collateral																				
Of which value capped at the value of exposure	24,114	23,102	86	1,012	473	23,949	22,983	135	966	456	23,380	22,459	138	921	473	23,890	22,943	134	947	519
Of which immovable property	15,503	14,604	78	898	394	15,866	14,982	123	884	405	15,331	14,483	127	848	426	15,651	14,794	124	857	455
Of which value above the cap	22,935	21,513	84	1,423	564	22,389	20,927	142	1,462	613	21,116	19,750	141	1,365	594	23,327	21,685	124	1,642	848
Of which immovable property	11,671	10,690	72	961	369	13,238	12,086	135	1,152	417	12,388	11,318	132	1,068	396	12,795	11,655	111	1,140	463
Financial guarantees received	5,352	5,283	4	68	18	5,471	5,409	6	61	18	5,179	5,115	9	64	20	5,036	4,954	8	82	39
Accumulated partial write-off	-938	-4	-1	-934	-147	-1,007	-4	-1	-1,003	-382	-991	-4	-1	-988	-376	-1,030	-4	-1	-1,026	-408

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.