



# 2023 EU-wide Stress Test

<b>Bank Name</b>	Eurobank Ergasias Services and Holdings S.A.
<b>LEI Code</b>	JEUVK5RWWJEN8W0C9M24
<b>Country Code</b>	GR

## 2023 EU-wide Stress Test: Summary

Eurobank Ergasias Services and Holdings S.A.

	Actual	Baseline Scenario			Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR, %)								
Net interest income	1,550	1,732	1,692	1,566	1,406	1,458	1,330	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	692	149	149	149	48	4	4	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-303	-434	-218	-219	-1,319	-629	-381	
<b>Profit or (-) loss for the year</b>	<b>1,330</b>	<b>698</b>	<b>858</b>	<b>763</b>	<b>-555</b>	<b>104</b>	<b>243</b>	
Coverage ratio: non-performing exposure (%)	53.42%	51.00%	45.03%	41.87%	53.60%	47.81%	44.79%	
Common Equity Tier 1 capital	6,776	6,942	7,598	8,144	5,182	5,177	5,397	
Total Risk exposure amount (all transitional adjustments included)	44,618	44,576	44,981	45,229	44,333	44,303	44,400	
<b>Common Equity Tier 1 ratio, %</b>	<b>15.19%</b>	<b>15.57%</b>	<b>16.89%</b>	<b>18.01%</b>	<b>11.69%</b>	<b>11.69%</b>	<b>12.16%</b>	
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>14.35%</b>	<b>15.57%</b>	<b>16.89%</b>	<b>18.01%</b>	<b>11.19%</b>	<b>11.50%</b>	<b>12.16%</b>	
Tier 1 capital	6,776	6,942	7,598	8,144	5,182	5,177	5,397	
Total leverage ratio exposures	85,850	85,850	85,850	85,850	85,850	85,850	85,850	
<b>Leverage ratio, %</b>	<b>7.89%</b>	<b>8.09%</b>	<b>8.85%</b>	<b>9.49%</b>	<b>6.04%</b>	<b>6.03%</b>	<b>6.29%</b>	
<b>Fully loaded leverage ratio, %</b>	<b>7.44%</b>	<b>8.11%</b>	<b>8.88%</b>	<b>9.52%</b>	<b>5.78%</b>	<b>5.95%</b>	<b>6.31%</b>	
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	14.38%							

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2023 EU-wide Stress Test: Credit risk IRB  
Eurobank Ergasias Services and Holdings S.A.

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SERBIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	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	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	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	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	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	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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



2023 EU-wide Stress Test: Credit risk IRB

Eurobank Ergasias Services and Holdings S.A.

		Baseline scenario																				
		31/12/2023				31/12/2024				31/12/2025												
(min EUR, %)		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SERBIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

		Baseline scenario																				
		31/12/2023				31/12/2024				31/12/2025												
(min EUR, %)		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

		Baseline scenario																				
		31/12/2023				31/12/2024				31/12/2025												
(min EUR, %)		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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



2023 EU-wide Stress Test: Credit risk IRB

Eurobank Ergasias Services and Holdings S.A.

		Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
(min EUR, %)		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SERBIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

		Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
(min EUR, %)		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

		Adverse Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
(min EUR, %)		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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



**2023 EU-wide Stress Test: Credit risk STA**  
Eurobank Ergasias Services and Holdings S.A.

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
Eurobank Ergasias Services and Holdings S.A.	Central banks	12,081	0	104	0	14,617	0	0	0	0	0	0	0	0.00%
	Central governments	16,933	0	5,235	0	16,322	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	70	0	0	0	0	0	0	0	0	0	0	0	14.20%
	Public sector entities	1,041	0	520	0	643	0	0	0	0	0	0	0	59.05%
	Multilateral Development Banks	454	0	0	0	504	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	4,494	0	1,491	0	2,294	0	0	0	0	0	0	0	100.00%
	Corporate	12,784	349	16,664	346	12,499	1,094	1,092	84	271	271	271	271	66.40%
	of which: SME	6,079	203	4,551	307	5,388	766	864	84	201	201	201	201	66.20%
	Retail	6,705	146	4,099	189	4,842	1,528	728	84	271	271	271	271	81.17%
	of which: SME	3,179	70	1,851	307	3,388	568	266	84	201	201	201	201	66.20%
	Secured by mortgages on immovable property	13,076	681	4,020	684	8,251	2,833	719	24	88	88	88	88	47.47%
	of which: SME	2,899	370	800	370	1,483	788	385	1	1	1	1	1	3.86%
	Items associated with particularly high risk	936	23	774	33	469	49	59	44	2	2	2	2	11.70%
	Covered bonds	360	0	41	0	352	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	71	0	66	0	0	0	0	0	0	0	0	0	0.00%
Equity	432	0	409	0	173	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	1,463	0	3,420	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	80,532	1,177	86,281	1,315	63,769	5,495	2,345	176	361	361	361	361	53.25%	

		Actual													
		31/12/2022*													
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure							
GREECE	Central banks	14,418	0	0	0	13,814	0	0	0	0	0	0	0	0.00%	
	Central governments	13,195	0	5,030	0	12,712	0	0	0	0	0	0	0	0.00%	
	Regional governments or local authorities	24	0	0	0	20	0	0	0	0	0	0	0	14.21%	
	Public sector entities	1,114	0	497	0	514	0	0	0	0	0	0	0	56.02%	
	Multilateral Development Banks	569	0	0	0	569	0	0	0	0	0	0	0	0.00%	
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Institutions	880	0	860	0	863	0	0	0	0	0	0	0	100.00%	
	Corporate	14,835	247	11,386	313	12,586	691	981	58	63	63	63	63	31.42%	
	of which: SME	2,296	203	1,394	204	1,994	474	745	29	49	49	49	49	21.50%	
	Retail	3,822	81	2,515	98	3,073	1,739	526	80	241	241	241	241	84.47%	
	of which: SME	1,060	64	664	41	1,064	277	231	17	62	62	62	62	64.21%	
	Secured by mortgages on immovable property	8,994	641	3,143	643	5,899	2,536	643	0	0	0	0	0	0.00%	
	of which: SME	1,601	361	552	360	1,052	559	301	0	0	0	0	0	0.00%	
	Items associated with particularly high risk	750	0	370	0	272	94	0	0	0	0	0	0	0	27.00%
	Covered bonds	66	0	11	0	66	0	0	0	0	0	0	0	0.00%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Collective investments undertakings (CIU)	20	0	20	0	0	0	0	0	0	0	0	0	0.00%	
Equity	151	0	408	0	173	0	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
Other exposures	3,814	0	2,443	0	0	0	0	0	0	0	0	0	0.00%		
Standardised Total	97,046	985	27,221	1,077	45,642	4,478	2,141	125	311	311	311	311	53.65%		

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
BULGARIA	Central banks	710	0	0	0	710	0	0	0	0	0	0	0	0.00%
	Central governments	470	0	0	0	390	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	95	0	24	0	95	0	0	0	0	0	0	0	0.00%
	Corporate	1,064	33	1,709	40	1,573	149	17	0	0	0	0	0	43.70%
	of which: SME	1,879	33	1,335	40	1,527	149	17	0	0	0	0	0	43.70%
	Retail	1,109	13	813	14	1,076	142	16	0	0	0	0	0	80.00%
	of which: SME	248	11	143	11	217	29	11	4	4	4	4	4	91.71%
	Secured by mortgages on immovable property	1,064	20	1,284	20	1,284	20	0	0	0	0	0	0	58.00%
	of which: SME	901	13	108	17	988	172	0	0	0	0	0	0	46.21%
	Items associated with particularly high risk	152	0	220	1	144	10	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	1	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	314	0	222	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	6,983	75	3,460	83	5,641	534	200	28	28	28	28	28	62.57%	

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
CYPRUS	Central banks	3,315	0	0	0	3,239	0	0	0	0	0	0	0	0.00%
	Central governments	32	0	0	0	30	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	81	0	183	0	72	0	0	0	0	0	0	0	0.00%
	Corporate	977	20	831	27	859	109	32	4	3	3	3	3	34.62%
	of which: SME	766	20	681	27	741	129	32	4	3	3	3	3	33.00%
	Retail	230	0	141	0	243	10	17	3	2	2	2	2	74.00%
	of which: SME	156	0	79	0	159	10	0	0	0	0	0	0	88.12%
	Secured by mortgages on immovable property	156	0	61	0	109	0	0	0	0	0	0	0	0.00%
	of which: SME	89	0	27	1	41	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	51	0	77	0	45	0	0	0	0	0	0	0	25.50%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	2	0	2	0	0	0	0	0	0	0	0	0	0.00%
Equity	91	0	227	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	49	0	47	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	5,992	31	1,497	40	5,064	222	64	7	7	7	7	7	31.25%	

**2023 EU-wide Stress Test: Credit risk STA**  
Eurobank Ergasias Services and Holdings S.A.

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SERBIA	(inb EUR, %)											
	Central banks	578	0	105	0	578	0	0	0	0	0	0.00%
	Central governments	107	0	0	0	107	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	32	0	0	0	32	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	878	0	729	0	729	0	0	0	0	0	0.00%
	of which: SME	336	21	208	31	201	59	25	2	2	4	14.60%
	Retail	650	31	496	92	564	100	64	4	11	31	28.95%
	of which: SME	64	0	47	0	60	10	0	0	0	0	0.00%
	Secured by mortgages on immovable property	171	14	42	12	149	13	12	0	0	0	3.90%
	of which: SME	24	0	0	0	24	0	0	0	0	0	0.00%
	Items associated with particularly high risk	24	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	156	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	2,589	66	1,699	85	2,133	196	102	9	10	35	34.75%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED STATES	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	1,039	0	0	0	1,039	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	185	0	181	0	181	0	0	0	0	0	0.00%
	Corporates	154	0	139	0	139	0	0	0	0	0	0.00%
	of which: SME	5	0	4	0	4	0	0	0	0	0	0.00%
	Retail	1	0	1	0	1	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0	0	12.50%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	16	0	16	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	2	0	2	0	0	0	0	0	0	0	0.00%	
Standardised Total	1,397	0	126	0	979	0	0	0	0	0	8.74%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
LUXEMBOURG	(inb EUR, %)											
	Central banks	663	0	0	0	663	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	56	0	11	0	56	0	0	0	0	0	0.00%
	Corporates	34	0	0	0	34	0	0	0	0	0	0.00%
	of which: SME	1	0	0	0	1	0	0	0	0	0	0.00%
	Retail	1	0	0	0	1	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	2	0	1	0	2	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	99	0	86	0	0	0	0	0	0	0	0.00%
Equity	104	0	104	0	0	0	0	0	0	0	0.00%	
Securitisation	31	0	31	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	924	0	231	0	719	0	0	0	0	0	0.00%	

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



2023 EU-wide Stress Test: Credit risk STA  
Eurobank Erqasias Services and Holdings S.A.

	31/12/2023				31/12/2024				31/12/2025			
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio- Stage 3 exposure
	(mln EUR, %)											
Central banks	520	0	0	0.00%	520	0	0	0.00%	520	0	0	0.00%
Central governments	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Rational governments or local authorities	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Public sector entities	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
International Organisations	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Institutions	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Corporates	229	100	32	36.25%	229	100	32	36.25%	229	100	32	36.25%
of which: SME	207	83	29	36.25%	207	104	37	36.25%	207	117	43	36.25%
Retail	500	140	91	37.25%	462	151	91	36.25%	497	151	86	36.97%
of which: SME	484	141	85	34.68%	464	144	86	36.68%	484	144	89	36.97%
Secured by mortgages on immovable security	156	14	15	19.30%	143	15	17	18.20%	151	15	19	17.40%
of which: SME	156	14	15	19.30%	143	15	17	18.20%	151	15	19	17.40%
Items associated with particularly high risk	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Covered bonds	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Equity	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Securitisation	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Other exposures	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Standardised Total	2,028	261	140	9	64	45.49%	1,963	291	176	18	83	47.10%

	31/12/2023				31/12/2024				31/12/2025			
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio- Stage 3 exposure
	(mln EUR, %)											
Central banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Central governments	874	0	0	0.00%	874	0	0	0.00%	874	0	0	0.00%
Rational governments or local authorities	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Public sector entities	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
International Organisations	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Institutions	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Corporates	58	3	0	39.14%	58	3	0	39.14%	58	3	0	39.14%
of which: SME	3	0	0	14.21%	3	0	0	14.21%	3	0	0	14.21%
Retail	1	0	0	78.50%	1	0	0	78.50%	1	0	0	78.50%
Secured by mortgages on immovable security	1	0	0	0.00%	1	0	0	0.00%	1	0	0	0.00%
of which: SME	1	0	0	78.50%	1	0	0	78.50%	1	0	0	78.50%
Items associated with particularly high risk	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Covered bonds	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Equity	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Securitisation	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Other exposures	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
Standardised Total	974	3	0	8	8	33.63%	974	3	0	8	8	49.13%

	31/12/2023				31/12/2024				31/12/2025				
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
	(mln EUR, %)												
Central banks	630	0	0	0.00%	630	0	0	0.00%	630	0	0	0.00%	
Central governments	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	
Rational governments or local authorities	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	
Public sector entities	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	
International Organisations	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	
Institutions	56	0	0	34.31%	56	0	0	34.31%	56	0	0	34.31%	
Corporates	71	0	0	38.80%	71	0	0	38.80%	71	0	0	38.80%	
of which: SME	1	0	0	64.16%	1	0	0	64.16%	1	0	0	64.16%	
Retail	1	0	0	26.21%	1	0	0	15.93%	1	0	0	11.70%	
of which: SME	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	
Secured by mortgages on immovable security	2	0	0	0.00%	2	0	0	0.00%	2	0	0	0.00%	
of which: SME	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	
Covered bonds	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	
Collective investments undertakings (CIU)	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	
Equity	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	
Securitisation	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	
Other exposures	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	
Standardised Total	710	0	0	0	31.79%	710	0	0	0	31.92%	710	0	31.95%

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

































## 2023 EU-wide Stress Test: Securitisations

Eurobank Ergasias Services and Holdings S.A.

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)								
Exposure values	SEC-IRBA	0						
	SEC-SA	0						
	SEC-ERBA	0						
	SEC-IAA	0						
	<b>Total</b>	<b>0</b>						
REA	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
	SEC-ERBA	0	0	0	0	0	0	0
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

# 2023 EU-wide Stress Test: Risk exposure amounts

Eurobank Ergasias Services and Holdings S.A.

	Actual	Baseline scenario			Adverse scenario		
	(mln EUR) 31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	40,051	40,157	40,490	40,738	40,051	40,051	40,085
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	40,051	40,157	40,490	40,738	40,051	40,051	40,085
Risk exposure amount for market risk	965	965	965	965	1,193	1,193	1,193
Risk exposure amount for operational risk	3,323	3,323	3,323	3,323	3,323	3,323	3,323
Other risk exposure amounts	0	131	203	203	-383	-328	-202
<b>Total risk exposure amount</b>	<b>44,339</b>	<b>44,576</b>	<b>44,981</b>	<b>45,229</b>	<b>44,185</b>	<b>44,239</b>	<b>44,400</b>
<b>Total Risk exposure amount (transitional)</b>	<b>44,618</b>	<b>44,576</b>	<b>44,981</b>	<b>45,229</b>	<b>44,333</b>	<b>44,303</b>	<b>44,400</b>
<b>Total Risk exposure amount (fully loaded)</b>	<b>44,339</b>	<b>44,576</b>	<b>44,981</b>	<b>45,229</b>	<b>44,185</b>	<b>44,239</b>	<b>44,400</b>

## 2023 EU-wide Stress Test: Capital

Eurobank Ergasias Services and Holdings S.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
		(min EUR, %)								
<b>A</b>	<b>OWN FUNDS</b>			<b>8,026</b>	<b>8,192</b>	<b>8,848</b>	<b>9,394</b>	<b>6,432</b>	<b>6,427</b>	<b>6,647</b>
<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>			<b>6,776</b>	<b>6,942</b>	<b>7,598</b>	<b>8,144</b>	<b>5,182</b>	<b>5,177</b>	<b>5,397</b>
<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			1,977	1,977	1,977	1,977	1,977	1,977	1,977
<b>A.1.1.1</b>	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
<b>A.1.2</b>	Retained earnings			1,774	2,297	2,941	3,513	1,219	1,297	1,479
<b>A.1.3</b>	Accumulated other comprehensive income			-142	-142	-142	-142	-472	-472	-472
<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves			-12	-12	-12	-12	-342	-342	-342
<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans [gain or (-) loss]			4	4	4	4	4	4	4
<b>A.1.3.3</b>	Other OCI contributions			-135	-135	-135	-135	-135	-135	-135
<b>A.1.4</b>	Other Reserves			3,014	3,014	3,014	3,014	3,014	3,014	3,014
<b>A.1.5</b>	Funds for general banking risk			0	0	0	0	0	0	0
<b>A.1.6</b>	Minority interest given recognition in CET1 capital			68	68	68	68	68	68	68
<b>A.1.7</b>	Adjustments to CET1 due to prudential filters			6	6	6	6	6	6	6
<b>A.1.7.1</b>	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-6	-6	-6	-6	-6	-6	-6
<b>A.1.7.2</b>	Cash flow hedge reserve			12	12	12	12	12	12	12
<b>A.1.7.3</b>	Other adjustments			0	0	0	0	0	0	0
<b>A.1.8</b>	(-) Intangible assets (including Goodwill)			-193	-193	-193	-193	-193	-193	-193
<b>A.1.8.1</b>	of which: Goodwill (-)			-2	-2	-2	-2	-2	-2	-2
<b>A.1.8.2</b>	of which: Software assets (-)			-96	-96	-96	-96	-96	-96	-96
<b>A.1.8.3</b>	of which: Other intangible assets (-)			-95	-95	-95	-95	-95	-95	-95
<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			0	0	0	0	-238	-193	-89
<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses			0	0	0	0	0	0	0
<b>A.1.11</b>	(-) Defined benefit pension fund assets			0	0	0	0	0	0	0
<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0



## 2023 EU-wide Stress Test: Capital

Eurobank Ergasias Services and Holdings S.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>6,776</b>	<b>6,942</b>	<b>7,598</b>	<b>8,144</b>	<b>5,182</b>	<b>5,177</b>	<b>5,397</b>
	A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>1,250</b>	<b>1,250</b>	<b>1,250</b>	<b>1,250</b>	<b>1,250</b>	<b>1,250</b>	<b>1,250</b>
	A.4.1	Tier 2 Capital instruments		1,250	1,250	1,250	1,250	1,250	1,250	1,250
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	<b>Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL RISK EXPOSURE AMOUNT</b>	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>		<b>44,339</b>	<b>44,576</b>	<b>44,981</b>	<b>45,229</b>	<b>44,185</b>	<b>44,239</b>	<b>44,400</b>
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		279	0	0	0	148	64	0
<b>CAPITAL RATIOS (%) Transitional period</b>	C.1	<b>Common Equity Tier 1 Capital ratio</b>		<b>15.19%</b>	<b>15.57%</b>	<b>16.89%</b>	<b>18.01%</b>	<b>11.69%</b>	<b>11.69%</b>	<b>12.16%</b>
	C.2	<b>Tier 1 Capital ratio</b>		<b>15.19%</b>	<b>15.57%</b>	<b>16.89%</b>	<b>18.01%</b>	<b>11.69%</b>	<b>11.69%</b>	<b>12.16%</b>
	C.3	<b>Total Capital ratio</b>		<b>17.99%</b>	<b>18.38%</b>	<b>19.67%</b>	<b>20.77%</b>	<b>14.51%</b>	<b>14.51%</b>	<b>14.97%</b>
<b>Fully loaded CAPITAL</b>	D.1	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		<b>6,364</b>	<b>6,939</b>	<b>7,598</b>	<b>8,144</b>	<b>4,946</b>	<b>5,086</b>	<b>5,397</b>
	D.2	<b>TIER 1 CAPITAL (fully loaded)</b>		<b>6,364</b>	<b>6,939</b>	<b>7,598</b>	<b>8,144</b>	<b>4,946</b>	<b>5,086</b>	<b>5,397</b>
	D.3	<b>TOTAL CAPITAL (fully loaded)</b>		<b>7,614</b>	<b>8,189</b>	<b>8,848</b>	<b>9,394</b>	<b>6,196</b>	<b>6,336</b>	<b>6,647</b>

# 2023 EU-wide Stress Test: Capital

Eurobank Ergasias Services and Holdings S.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		14.35%	15.57%	16.89%	18.01%	11.19%	11.50%	12.16%
	E.2	Tier 1 Capital ratio		14.35%	15.57%	16.89%	18.01%	11.19%	11.50%	12.16%
	E.3	Total Capital ratio		17.17%	18.37%	19.67%	20.77%	14.02%	14.32%	14.97%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		85,850	85,850	85850	85850	85850	85850	85850
	H.2	Total leverage ratio exposures (fully loaded)		85,523	85,523	85523	85523	85523	85523	85523
	H.3	Leverage ratio (transitional)		7.89%	8.09%	8.85%	9.49%	6.04%	6.03%	6.29%
	H.4	Leverage ratio (fully loaded)		7.44%	8.11%	8.88%	9.52%	5.78%	5.95%	6.31%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.12%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%
	P.3	O-SII buffer		0.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.37%	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		3.00%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	R.1.1	of which: CET1		1.69%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%
	R.1.2	of which: AT1		2.25%	0.52%	0.52%	0.52%	0.52%	0.52%	0.52%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		11.00%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%
	R.2.1	of which: CET1		6.19%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.37%	14.59%	14.59%	14.59%	14.59%	14.59%	14.59%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.56%	9.89%	9.89%	9.89%	9.89%	9.89%	9.89%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		6,380						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		44,379						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		14.38%						



## 2023 EU-wide Stress Test: P&L

Eurobank Ergasias Services and Holdings S.A.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
<b>Net interest income</b>	1,550	1,732	1,692	1,566	1,406	1,458	1,330
Interest income	2,368	3,114	3,001	2,678	3,903	3,795	3,279
Interest expense	-817	-1,383	-1,310	-1,112	-2,497	-2,337	-1,949
<b>Dividend income</b>	2	2	2	2	1	1	1
<b>Net fee and commission income</b>	449	441	445	446	313	313	313
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	692	149	149	149	48	4	4
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-55		
Other operating income not listed above, net	165	90	90	90	95	89	89
<b>Total operating income, net</b>	2,858	2,413	2,377	2,253	1,807	1,865	1,737
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-303	-434	-218	-219	-1,319	-629	-381
Other income and expenses not listed above, net	-820	-981	-933	-944	-1,281	-1,087	-1,009
<b>Profit or (-) loss before tax from continuing operations</b>	1,735	998	1,225	1,090	-793	149	347
Tax expenses or (-) income related to profit or loss from continuing operations	-405	-299	-368	-327	238	-45	-104
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
<b>Profit or (-) loss for the year</b>	<b>1,330</b>	<b>698</b>	<b>858</b>	<b>763</b>	<b>-555</b>	<b>104</b>	<b>243</b>
Amount of dividends paid and minority interests after MDA-related adjustments	0	175	214	191	0	26	61
<b>Attributable to owners of the parent net of estimated dividends</b>	1,330	524	643	572	-555	78	182
Memo row: Impact of one-off adjustments		121	121	121	121	121	121
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

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

Eurobank Ergasias Services and Holdings S.A.

(mln EUR)

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

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

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