



2021 EU-wide Transparency Exercise

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

2021 EU-wide Transparency Exercise

Key Metrics

Eurobank Ergasias Services and Holdings S.A.

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,248	5,604	5,242	5,238	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,559	4,923	4,830	4,836	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	5,248	5,604	5,242	5,238	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,559	4,923	4,830	4,836	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	6,198	6,554	6,237	6,232	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,604	5,968	5,875	5,883	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	39,795	40,237	40,782	41,112	C 02.00 (r010,c010)	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	39,539	39,975	40,601	40,942	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.19%	13.93%	12.85%	12.74%	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	11.53%	12.31%	11.90%	11.81%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.19%	13.93%	12.85%	12.74%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.53%	12.31%	11.90%	11.81%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.57%	16.29%	15.29%	15.16%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.17%	14.93%	14.47%	14.37%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	63,888	63,634	63,860	63,948	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.21%	8.81%	8.21%	8.19%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,248	5,604	5,242	5,238	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,443	4,778	4,741	4,752	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	63,888	63,634	63,860	63,948	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	63,977	63,802	64,010	64,099	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.2%	8.8%	8.2%	8.2%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.9%	7.5%	7.4%	7.4%	[A.2]/[B.2]	

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Capital

Eurobank Ergasias Services and Holdings S.A.

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	6,198	6,554	6,237	6,232	C 01.00 (9101,0101)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,248	5,604	5,242	5,238	C 01.00 (9102,0101)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,871	8,870	8,871	8,871	C 01.00 (9103,0101)	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-12,134	-12,266	-12,291	-12,291	C 01.00 (9136,0101)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	130	159	166	177	C 01.00 (9180,0101)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	8,481	8,481	8,506	8,506	C 01.00 (9200,0101)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (9255,0101)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (9290,0101)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	41	39	21	19	C 01.00 (9295,0101)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-395	-182	-194	-197	C 01.00 (9300,0101) + C 01.00 (9340,0101)	Articles 4(113), 36(1) point (f) and 37 of CRR, Articles 4(115), 36(1) point (f) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-1	-2	-1	-1	C 01.00 (9370,0101)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-2	-2	-2	-2	C 01.00 (9380,0101)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (9390,0101)	Articles 4(100), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (9430,0101)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (9440,0101)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (9450,0101) + C 01.00 (9460,0101) + C 01.00 (9470,0101) + C 01.00 (9471,0101) + C 01.00 (9472,0101)	Articles 4(16), 36(1) point (h) (i) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 37(2) of CRR, Articles 36(1) point (b) (ii) and 133(b) of CRR and Articles 36(1) point (b) (ii) and 133(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (9460,0101)	Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (9480,0101)	Articles 4(27), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-495	-303	-318	-310	C 01.00 (9490,0101)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (9500,0101)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-36	0	0	0	C 01.00 (9540,0101)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (9510,0101)	Article 36(1) point (m) and Article 43c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9540,0101)	Article 36(1) point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9510,0101)	Article 36(1) point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (9540,0101)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-16	-16	-16	-20	C 01.00 (9570,0101)	-
	A.1.21	Transitional adjustments	804	826	501	486	GAI (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (9200,0101)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (9240,0101)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	804	826	501	486	C 01.00 (9250,0101)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (9300,0101)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (9540,0101) + C 01.00 (9470,0101)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (9700,0101)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (9680,0101) + C 01.00 (9700,0101) + C 01.00 (9701,0101) + C 01.00 (9740,0101) + C 01.00 (9741,0101) + C 01.00 (9742,0101)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (9680,0101) + C 01.00 (9680,0101) + C 01.00 (9700,0101)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,248	5,604	5,242	5,238	C 01.00 (9101,0101)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	950	950	995	994	C 01.00 (9700,0101)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	950	950	950	950	C 01.00 (9760,0101) + C 01.00 (9680,0101)	
	A.4.2	Other Tier 2 Capital components and deductions	96	96	95	96	C 01.00 (9630,0101) + C 01.00 (9630,0101) + C 01.00 (9630,0101) + C 01.00 (9640,0101) + C 01.00 (9650,0101) + C 01.00 (9670,0101) + C 01.00 (9670,0101) + C 01.00 (9670,0101)	
	A.4.3	Tier 2 transitional adjustments	-96	-96	-51	-52	C 01.00 (9880,0101) + C 01.00 (9900,0101) + C 01.00 (9960,0101)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	38,795	40,237	40,782	41,112	C 02.00 (9101,0101)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	255	263	181	170	C 05.01 (9101,0101)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.19%	13.93%	12.85%	12.74%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.19%	13.93%	12.85%	12.74%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.57%	16.29%	15.29%	15.16%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,443	4,778	4,741	4,752	1A.3+A.1.13+A.1.21+MIN(A.3+A.1.13+A.1.21+A.3.2+MIN(A.4+A.1.21+A.3.2,0))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.24%	11.95%	11.68%	11.61%	(D.1)/(B*0.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	689	681	413	402	C 05.01 (9440,0101)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,0101)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-96	-96	-51	-52	C 05.01 (9440,0101)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-255	-263	-181	-170	C 05.01 (9440,0101)	

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

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Overview of Risk exposure amounts

Eurobank Ergasias Services and Holdings S.A.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	34,296	34,878	35,110	35,458	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	18,518	19,093	19,332	19,573	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	9,257	9,360	9,622	9,773	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	6,062	5,964	5,670	5,672	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	458	460	486	441	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	409	424	356	406	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	65	72	76	116	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	1,026	1,021	1,078	1,091	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	922	812	1,131	1,011	C 02.00 (R520, c010)
Of which the standardised approach	251	254	333	332	C 02.00 (R530, c010)
Of which IMA	671	558	798	678	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,077	3,030	3,030	3,030	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,077	3,030	3,030	3,030	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	39,795	40,237	40,782	41,112	

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

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

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P&L

Eurobank Ergasias Services and Holdings S.A.

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(mn EUR)				
Interest income	1,505	1,981	487	974
Of which debt securities income	142	185	34	73
Of which loans and advances income	1,040	1,370	341	676
Interest expenses	485	632	153	304
Of which deposits expenses	121	152	27	52
Of which debt securities issued expenses	71	92	18	37
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	4	0	0
Net Fee and commission income	213	298	75	161
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	239	426	4	39
Gains or (-) losses on financial assets and liabilities held for trading, net	-4	-4	0	-11
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-7	2	9	10
Gains or (-) losses from hedge accounting, net	8	13	1	3
Exchange differences (gain or (-) loss), net	-5	-6	2	2
Net other operating income /(expenses)	299	319	22	49
TOTAL OPERATING INCOME, NET	1,765	2,401	446	924
(Administrative expenses)	510	682	166	336
(Cash contributions to resolution funds and deposit guarantee schemes)	56	78	20	39
(Depreciation)	81	109	30	59
Modification gains or (-) losses, net	-40	-32	16	19
(Provisions or (-) reversal of provisions)	137	166	6	7
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-4	1	1	-7
(Other provisions)	141	165	5	13
Of which pending legal issues and tax litigation ¹	0	1	0	0
Of which restructuring ²	0	-7	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)	1,907	2,057	145	249
(Financial assets at fair value through other comprehensive income)	4	6	-2	-2
(Financial assets at amortised cost)	1,903	2,051	147	251
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	9	174	1	5
(of which Goodwill)	0	160	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	22	21	1	6
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-954	-876	95	256
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-1,081	-1,213	70	190
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-1,081	-1,213	70	190
Of which attributable to owners of the parent	-1,081	-1,213	70	190

¹ Information available only as of end of the year² 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.

(m€ EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			References	
		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	5,591				6,637				7,477				9,822				IAS 1.54 (i)	
Financial assets held for trading	2,552	59	2,491	1	2,632	87	2,544	1	2,229	119	2,110	0	2,099	101	1,998	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	145	36	13	95	153	53	15	85	169	75	16	78	167	75	16	75	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	5,363	5,282	82	0	5,454	5,375	79	0	5,612	5,509	103	0	5,442	5,257	185	0	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	44,158				43,518				43,613				43,802				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	10	0	10	0	7	0	7	0	110	0	110	0	107	0	107	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	9,636				9,327				9,363				9,427					
TOTAL ASSETS	67,454				67,728				68,573				70,866				IAS 1.9(a), IAS 6	

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

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	
		Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	5,363	10	0	-9	-1	0	5,454	11	0	-10	-1	0	5,613	7	0	-8	-1	0	5,442	7	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	3,377	0	0	-6	0	0	2,789	0	0	-5	0	0	3,463	0	0	-5	0	0	3,780	0	0	-5	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	32,615	5,841	6,067	-160	-394	-3,181	32,051	6,436	5,724	-183	-439	-2,855	31,706	6,160	5,841	-176	-398	-2,978	31,666	6,201	5,694	-193	-422	-2,952	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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Eurobank Ergasias Services and Holdings S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	2,205	2,216	1,823	1,738	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	58,116	58,567	59,828	62,023	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	784	743	609	623	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	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	233	243	244	237	IAS 37.10; IAS 1.54(l)
Tax liabilities	24	31	38	42	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	744	684	709	749	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	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	62,106	62,484	63,251	65,413	IAS 1.9(b);IG 6
TOTAL EQUITY	5,348	5,245	5,321	5,453	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	67,454	67,728	68,573	70,866	IAS 1.IG6

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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Eurobank Ergasias Services and Holdings S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		2,965	2,939	2,376	2,302	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	25	19	56	59	Annex V.Part 1.31
Deposits	Central banks	8,009	7,999	8,790	8,763	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,675	1,602	1,533	1,587	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	769	855	792	861	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,521	1,447	944	1,091	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	154	95	124	111	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	3,444	3,608	3,994	4,710	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,709	1,804	2,072	2,626	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	14,278	15,441	15,222	14,826	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	10,029	11,361	10,886	11,630	ECB/2013/33 Annex 2.Part 2.9.1
	Households	25,791	26,694	27,589	28,789	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	15,460	16,590	17,665	19,390	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,175	1,556	1,530	2,014	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		962	947	962	947	Annex V.Part 1.37
Other financial liabilities		222	221	226	242	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		61,106	61,525	62,260	64,384	

2021 EU-wide Transparency Exercise

Market Risk

Eurobank Ergasias Services and Holdings S.A.

(min EUR)	SA		IM											IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				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	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				
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020												
Traded Debt Instruments	8	7	11	2	1	0							10	2	16	5									
Of which: General risk	8	7	11	2	1	0							9	2	16	5									
Of which: Specific risk	0	0	2	1	0	0							2	1	1	0									
Equities	5	7	1	0	1	0							1	0	1	0									
Of which: General risk	3	4	1	0	1	0							1	0	1	0									
Of which: Specific risk	3	4	0	0	0	0							0	0	0	0									
Foreign exchange risk	237	240	4	2	30	10							2	1	29	10									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	251	254	12	2	30	10	11	2	0	0	0	671	10	2	32	10	3	2	0	0	0	0	558		
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021											
Traded Debt Instruments	7	7	12	3	28	10							8	3	27	9									
Of which: General risk	7	7	11	3	28	10							7	2	28	10									
Of which: Specific risk	0	0	3	1	2	1							3	1	4	1									
Equities	5	9	1	0	1	0							2	0	3	1									
Of which: General risk	3	5	1	0	1	0							2	0	3	1									
Of which: Specific risk	3	5	0	0	0	0							0	0	0	0									
Foreign exchange risk	321	316	3	1	33	10							3	1	32	10									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	333	332	13	4	41	13	9	1	0	0	0	798	10	3	42	12	2	0	0	0	0	0	678		

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 30/09/2020				As of 31/12/2020				
	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, %)								
Consolidated data	Central governments or central banks	26,531	21,155	5,092	26,589	22,050	5,303	
	Regional governments or local authorities	42	35	8	48	34	8	
	Public sector entities	708	708	394	708	708	708	
	Multilateral Development Banks	128	284	0	122	285	0	
	International Organisations	185	185	0	171	171	0	
	Institutions	5,460	5,530	892	5,174	5,249	892	
	Corporates	4,135	4,467	2,899	4,036	4,512	4,005	
	of which: SME	4,072	2,508	2,418	4,167	2,953	2,468	
	Retail	2,468	2,579	1,625	3,469	2,942	1,656	
	of which: SME	730	429	245	792	467	262	
	Secured by mortgages on immovable property	3,998	3,594	1,425	3,888	3,861	1,384	
	of which: SME	533	524	197	523	511	193	
	Exposures in default	1,910	877	910	1,769	900	934	859
	Items associated with particularly high risk	329	215	223	316	217	228	
	Covered bonds	399	397	67	375	376	68	
	Polices 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	195	195	489	190	190	475	
	Other exposures	4,053	4,053	3,653	4,184	4,184	3,525	
	Standardised Total ⁴	55,522	44,614	18,765	55,848	45,342	19,354	1,074

⁽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, 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).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	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, %)								
GREECE	Central governments or central banks	11,762	14,393	4,507	11,640	14,568	4,567	
	Regional governments or local authorities	41	35	8	48	34	8	
	Public sector entities	708	708	394	708	708	708	
	Multilateral Development Banks	0	146	0	0	113	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	206	227	224	202	209	206	
	Corporates	840	723	683	796	796	794	
	of which: SME	344	299	249	364	315	262	
	Retail	1,323	959	701	1,286	915	660	
	of which: SME	177	103	59	175	102	59	
	Secured by mortgages on immovable property	2,127	2,128	753	2,011	2,009	712	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	1,465	630	646	1,343	632	640	705
	Items associated with particularly high risk	2	2	2	2	2	2	
	Covered bonds	102	101	36	69	69	34	
	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	196	196	489	190	190	475	
	Other exposures	3,440	3,440	2,923	3,399	3,372	3,027	
	Standardised Total ⁴	21,423	21,423	941	21,423	21,423	941	819

⁽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, 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).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	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, %)								
Other Countries	Central governments or central banks	11,423	1,413	95	11,357	1,358	129	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	110	0	0	114	0	
	International Organisations	172	172	0	171	171	0	
	Institutions	672	672	149	566	539	133	
	Corporates	1,109	609	520	1,181	682	604	
	of which: SME	585	221	187	580	217	184	
	Retail	13	10	7	23	15	9	
	of which: SME	9	9	7	11	11	9	
	Secured by mortgages on immovable property	48	48	20	51	50	21	
	of which: SME	4	4	4	4	4	4	
	Exposures in default	2	0	2	2	0	0	2
	Items associated with particularly high risk	11	10	10	12	10	10	
	Covered bonds	135	134	17	130	130	15	
	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	2	2	2	4	4	4	
	Standardised Total ⁴	12,247	12,247	7	12,247	12,247	7	3

⁽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, 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).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	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, %)								
BULGARIA	Central governments or central banks	700	700	0	1,121	1,130	0	
	Regional governments or local authorities	1	1	1	1	1	1	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	34	102	30	8	75	20	
	Corporates	1,886	1,474	1,250	1,904	1,492	1,247	
	of which: SME	1,420	1,175	1,055	1,456	1,202	1,055	
	Retail	1,221	889	623	1,254	915	657	
	of which: SME	188	188	188	188	188	188	
	Secured by mortgages on immovable property	1,366	1,353	486	1,383	1,378	496	
	of which: SME	413	407	153	424	416	158	
	Exposures in default	232	108	120	193	107	123	81
	Items associated with particularly high risk	173	107	161	176	111	167	
	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	238	238	204	238	238	200	
	Standardised Total ⁴	3,785	3,785	172	3,785	3,785	172	138

⁽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, 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).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	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, %)								
CYPRUS	Central governments or central banks	1,944	1,944	0	1,958	1,958	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	22	25	2	2	3	0	
	Corporates	1,176	763	656	1,273	791	686	
	of which: SME	850	645	539	851	645	537	
	Retail	284	146	96	317	172	111	
	of which: SME	188	79	49	207	97	55	
	Secured by mortgages on immovable property	135	134	49	125	124	46	
	of which: SME	40	40	14	37	36	13	
	Exposures in default	46	13	13	51	24	27	27
	Items associated with particularly high risk	78	49	74	46	69	69	
	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	53	53	45	54	54	47	
	Standardised Total ⁴	3,999	3,999	77	3,999	3,999	77	45

⁽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, 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).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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	279	279	24		351	377	105	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	19	4		12	12	2	
	Corporates	669	531	479		672	521	468	
	of which: SME	242	209	206		237	206	202	
	Retail	569	507	372		569	502	368	
	of which: SME	65	46	27		66	47	27	
	Secured by mortgages on immovable property	145	145	54		128	128	67	
	Exposures in default	38	38	15		21	21	6	
	Items associated with particularly high risk	57	39	28		73	43	44	35
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		111	111	78	35	116	116	79	44

⁽¹⁾ Original exposure, unlike 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, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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 KINGDOM	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	2,408	2,418	232		2,354	2,395	218	
	Corporates	169	133	112		147	130	110	
	of which: SME	77	71	59		67	74	56	
	Retail	71	11	7		31	20	13	
	of which: SME	8	5	3		15	12	7	
	Secured by mortgages on immovable property	35	35	22		56	56	22	
	Exposures in default	27	27	11		27	10	10	
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	9	7	11		8	7	11	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		3	3	3	1	2	2	2	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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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, %)									
Country of Counterpart 7	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	Exposures in default	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	
Standardised Total ⁴		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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	Exposures in default	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	
Standardised Total ⁴		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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	Exposures in default	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	
Standardised Total ⁴		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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	Exposures in default	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	
Standardised Total ⁴		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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Eurobank Ergasias Services and Holdings S.A.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
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, %)								
Consolidated data	Central governments or central banks	31,159	22,659	5,195	33,865	25,529	5,307	
	Regional governments or local authorities	28	32	0	37	33	7	
	Public sector entities	708	1,730	708	708	1,748	708	
	Multilateral Development Banks	79	249	0	74	280	0	
	International Organisations	76	76	0	0	0	0	
	Institutions	6,610	4,612	1,007	4,742	4,814	1,020	
	Corporates	6,480	4,713	4,163	5,013	4,818	4,209	
	of which: SME	4,028	2,920	2,417	4,221	2,963	2,461	
	Retail	3,323	2,461	1,744	4,221	2,460	1,762	
	of which: SME	729	465	291	1,003	699	302	
	Secured by mortgages on immovable property	3,778	3,758	1,247	3,723	3,712	1,332	
	of which: SME	586	490	188	486	463	182	
	Exposures in default	1,904	961	998	1,918	959	1,003	935
	Items associated with particularly high risk	332	232	322	368	231	346	
	Covered bonds	376	375	67	375	374	66	
Other exposures	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	20	20	15	
	Equity	191	203	477	203	203	207	
	Other exposures	4,117	3,116	3,116	4,226	4,226	3,551	
	Standardised Total ⁴	57,359	46,122	19,552	69,254	49,087	19,784	1,956

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
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, %)								
GREECE	Central governments or central banks	14,503	14,570	4,027	16,613	16,683	4,094	
	Regional governments or local authorities	37	32	0	36	32	0	
	Public sector entities	708	1,729	708	708	1,748	708	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	463	469	439	439	443	461	
	Corporates	897	791	766	992	881	824	
	of which: SME	237	239	195	267	244	198	
	Retail	1,178	650	650	1,128	650	751	
	of which: SME	170	97	56	396	292	183	
	Secured by mortgages on immovable property	1,882	1,881	1,324	1,824	1,822	1,455	
	of which: SME	10	9	3	11	10	4	
	Exposures in default	1,402	632	666	1,405	645	661	743
	Items associated with particularly high risk	2	2	2	2	2	2	
	Covered bonds	68	67	34	68	68	34	
Other exposures	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	191	203	477	203	203	207	
	Other exposures	3,451	3,451	2,995	3,612	3,612	3,061	
	Standardised Total ⁴	24,892	24,892	812	28,121	28,121	787	

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
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, %)								
Other Countries	Central governments or central banks	12,436	3,655	118	12,208	3,535	153	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	79	89	0	74	74	0	
	International Organisations	76	76	0	0	0	0	
	Institutions	732	701	129	655	656	119	
	Corporates	1,234	701	633	1,190	655	586	
	of which: SME	580	220	186	581	229	194	
	Retail	23	16	8	24	18	11	
	of which: SME	17	13	14	14	14	8	
	Secured by mortgages on immovable property	48	46	21	46	46	20	
	of which: SME	3	3	1	3	3	1	
	Exposures in default	2	0	2	2	0	2	
	Items associated with particularly high risk	12	11	12	12	11	12	
	Covered bonds	114	114	13	168	166	18	
Other exposures	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	14,325	14,325	8	14,325	14,325	3	

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
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, %)								
BULGARIA	Central governments or central banks	979	992	0	901	925	0	
	Regional governments or local authorities	1	1	1	1	1	1	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	9	82	22	26	130	28	
	Corporates	1,938	1,525	1,269	2,002	1,539	1,281	
	of which: SME	1,900	1,492	1,256	1,956	1,498	1,240	
	Retail	1,256	968	648	1,322	959	689	
	of which: SME	771	483	185	784	483	187	
	Secured by mortgages on immovable property	1,495	1,398	993	1,421	1,415	998	
	of which: SME	430	405	254	461	458	298	
	Exposures in default	266	150	167	267	148	169	113
	Items associated with particularly high risk	176	110	165	194	109	164	
	Covered bonds	0	0	0	0	0	0	
Other exposures	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	250	250	200	250	250	200	
	Standardised Total ⁴	4,458	4,458	140	4,458	4,458	140	

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
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, %)								
CYPRUS	Central governments or central banks	2,205	2,205	0	2,714	2,714	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	1	4	2	52	51	61	
	Corporates	1,352	870	768	1,328	848	740	
	of which: SME	880	627	535	956	657	550	
	Retail	302	363	105	336	383	119	
	of which: SME	189	94	54	218	94	104	
	Secured by mortgages on immovable property	134	133	48	129	127	47	
	of which: SME	34	31	11	33	33	11	
	Exposures in default	51	27	24	51	27	26	29
	Items associated with particularly high risk	65	44	65	72	51	76	
	Covered bonds	0	0	0	0	0	0	
Other exposures	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	70	70	62	60	59	46	
	Standardised Total ⁴	4,638	4,638	48	4,638	4,638	48	

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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	(in EUR, %)								
	Central governments or central banks	120	140	115		403	436	157	
	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	17	17	2		0	0	0	
	Corporates	682	530	479		691	532	483	
	of which: SME	235	253	201		219	233	181	
	Retail	550	462	361		554	487	356	
	Secured by mortgages on immovable property	46	47	27		70	49	26	
	of which: SME	128	120	47		136	135	52	
	Exposures in default	21	21	8		13	13	5	
	Items associated with particularly high risk	49	42	63	31	72	50	76	33
	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	130	130	81		115	115	73	
	Standardised Total ³				45				45

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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 KINGDOM	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,013	1,341	187		1,686	1,686	114	
	Corporates	165	145	122		199	146	127	
	of which: SME	91	86	74		120	85	72	
	Retail	31	21	14		21	23	15	
	Secured by mortgages on immovable property	14	11	6		16	13	7	
	of which: SME	60	60	24		61	61	24	
	Exposures in default	27	27	10		27	27	10	
	Items associated with particularly high risk	1	1	1	0	1	1	1	0
	Covered bonds	8	6	10		7	7	11	
	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	4	4	4		5	5	5	
	Standardised Total ³				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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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
Country of Counterpart 7	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ³				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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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
Country of Counterpart 8	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ³				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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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
Country of Counterpart 9	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ³				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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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
Country of Counterpart 10	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ³				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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach															
		As of 30/09/2020						As of 31/12/2020									
		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: reclassified	of which: reclassified	of which: reclassified	of which: reclassified	of which: reclassified	of which: reclassified	of which: reclassified	of which: reclassified	of which: reclassified	of which: reclassified	of which: reclassified	of which: reclassified	of which: reclassified	of which: reclassified	of which: reclassified	of which: reclassified
Consolidated data	Central banks and central governments	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
	Corporates	14,136	2,123	13,117	9,558	53	1,282	14,234	1,987	13,028	9,671	47	1,214				
	Corporates - Of Which: Specialised Lending	3,040	236	2,805	2,223	0	142	3,090	223	3,041	2,508	0	134				
	Corporates - Of Which: SME	4,796	1,651	4,289	2,475	53	964	4,790	1,539	4,284	2,475	47	1,080				
	Retail	13,236	1,595	12,326	5,923	724	1,281	13,682	1,505	12,343	5,817	655	1,264				
	Retail - Secured on real estate property	8,403	1,179	8,291	4,353	656	811	8,441	1,135	8,335	4,240	606	792				
	Retail - Secured on real estate property - Of Which: SME	2,174	299	2,063	1,215	325	355	2,122	355	2,020	1,215	317	357				
	Retail - Secured on real estate property - Of Which: non-SME	6,228	599	6,228	3,660	330	458	5,889	520	6,315	3,537	289	435				
	Retail - Qualifying Revolving	2,234	116	2,185	1,653	5	105	2,296	119	2,169	1,649	49	138				
	Retail - Other Retail	3,200	299	2,262	1,076	62	316	3,293	265	2,313	1,120	44	373				
	Retail - Other Retail - Of Which: SME	1,343	156	985	420	5	176	1,340	141	1,048	470	4	185				
	Retail - Other Retail - Of Which: non-SME	1,727	144	1,277	656	57	140	2,058	122	1,269	650	40	188				
	Equity	211	0	211	458	0	0	209	0	209	458	0	0				
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0				
IRB Total ³				15,940						15,940							

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

[illegible]

⁽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 30/09/2020						As of 31/12/2020					
		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 institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Quality	23	0	23	48		34	0	34	68		0	0
	Other non credit-obligation assets												
	S&P 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 30/09/2020					As of 31/12/2020					
		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
(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	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	5	0	5	9	0	5	0	5	9	0	0
	Other non credit-obligation assets											
IRB Totals												

⁽²⁾ 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 30/09/2020					As of 31/12/2020				
		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: reduced	Of which: defaulted
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	7	0	7	17	0	7	17	0	0	0
	Other non credit-obligation assets										
S&P 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).

[illegible]

⁽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).

		ISB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		
										Of which: defaulted	Of which: defaulted
(in EUR, %)											
UNITED KINGDOM	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
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporate - 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 Newbuilding	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	2	2	3	0	2	2	3	0	0	0
	Other area credit-obligation assets										
	ISB 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).

		EIRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
										Of which: structured	Of which: structured
(non EIRB - %)											
Country of Counterpart 7	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	Sub 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 30/09/2020					As of 31/12/2020				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		
										Of which: distressed	Of which: distressed
Country of Counterpart 8	(non ERM - %)	0	0	0	0	0	0	0	0	0	0
	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
	Corporate - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

⁽¹⁾ Original sentence: *unlike Ferraro, who is reported to have taken little account any effort due to profit maximization factors or profit risk mitigation techniques (a) or (b) both these efforts*

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Of which: defective	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Of which: defective
(Not IFR 9 %)		0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
Sub 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 30/09/2020					As of 31/12/2020						
		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
Country of Counterpart 10	(see IRB - %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	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
GRAND TOTAL													

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		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	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	14,466	1,997	11,176	9,913	51	12,237	14,982	1,930	13,568	10,143	48	1,210
	Corporates - Of Which: Specialised Lending	3,366	223	3,286	2,494	0	3,346	3,660	200	3,520	2,649	0	135
	Corporates - Of Which: SME	4,586	1,550	4,032	2,499	51	4,634	4,634	1,520	4,023	3,121	48	865
	Retail	11,863	1,594	11,311	5,516	891	11,930	13,950	1,631	12,460	5,496	862	1,738
	Retail - Secured on real estate property	8,427	1,474	8,328	4,046	811	823	8,405	1,445	8,353	3,806	771	876
	Retail - Secured on real estate property - Of Which: SME	2,033	678	2,004	786	414	208	2,100	607	1,998	724	381	445
	Retail - Secured on real estate property - Of Which: non-SME	6,324	796	6,324	3,260	397	515	6,295	778	6,355	3,082	378	430
	Retail - Qualifying Revolving	2,200	109	1,698	422	9	149	2,185	108	2,155	413	60	69
	Retail - Other Retail	3,233	371	3,335	1,048	72	338	3,310	378	3,242	1,090	77	363
	Retail - Other Retail - Of Which: SME	1,937	184	1,627	434	10	201	1,979	182	1,612	415	9	187
	Retail - Other Retail - Of Which: non-SME	1,296	187	1,296	613	62	137	1,330	196	1,330	675	68	175
Equity		227	0	227	486	0	203	0	203	441	0	0	
Other non credit-obligation assets													
IRB Total ³				15,914						16,080			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach																						
		As of 31/03/2021						As of 30/06/2021																
		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	0	0
	Institutions												0	0	0	0	0	0	0	0	0	0	0	0
	Corporates												14,466	1,997	11,176	9,913	51	1,223	14,902	1,930	13,568	10,143	48	1,210
	Corporates - Of Which: Specialised Lending												3,366	223	3,286	2,494	0	134	3,660	200	3,520	2,649	0	135
	Corporates - Of Which: SME												4,586	1,550	4,022	2,499	51	918	4,634	1,529	4,023	3,121	48	905
	Retail												11,863	1,594	11,311	5,516	891	1,330	13,900	1,631	12,460	5,496	862	1,378
	Retail - Secured on real estate property												8,427	1,474	8,328	4,046	811	823	8,405	1,445	8,353	3,806	771	876
	Retail - Secured on real estate property - Of Which: SME												2,033	678	2,004	789	388	414	2,100	607	1,998	724	125	144
	Retail - Secured on real estate property - Of Which: non-SME												6,324	796	6,324	3,260	397	515	6,295	778	6,355	3,082	138	160
	Retail - Qualifying Revolving												2,200	109	1,698	422	6	149	2,200	108	1,745	422	14	139
	Retail - Other Retail												3,233	371	3,335	1,048	72	338	3,310	378	3,342	1,090	77	363
	Retail - Other Retail - Of Which: SME												1,937	184	1,627	434	10	201	1,979	182	1,612	415	9	187
	Retail - Other Retail - Of Which: non-SME												1,296	187	1,296	613	62	137	1,330	196	1,330	675	68	176
Equity													58	0	58	129	0	54	0	54	121	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 31/03/2021					As of 30/06/2021				
		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	
(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	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	35	0	35	69	0	5	0	5	11	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 31/03/2021						As of 30/06/2021					
		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			
(in EUR, %)													
BULGARIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	5	0	5	9	0	5	0	5	9	0	0	0
	Other non credit-obligation assets												
IRB Total													

(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 31/03/2021					As of 30/06/2021				
		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	
(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	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	7	0	7	17	0	8	0	8	18	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).

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[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Eurobank Ergasias Services and Holdings S.A.

(mln EUR)		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Africa													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	126 182 234 71 179 469 5	126 182 233 71 179 469 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0	126 182 233 71 168 469 5	0 0 0 0 11 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total			1.267	1.266	0	0	1.255	11	0	0	0	0	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect 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 counterparts (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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

(min EUR)

[illegible]

[illegible]

[illegible]

[illegible]

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".

(3) The questions reported cover only questions to central, regional and local governments on household income basis, and do not include questions to other counterparts with full or partial assessment capabilities.

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

(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 counterparts (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 counterparts (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, Iraq, Iran, 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, El 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Eurobank Ergasias Services and Holdings S.A.

(mln EUR)	As of 30/09/2020									As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³					
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted			Of which Stage 3		Of which Stage 3							
Cash balances at central banks and other demand deposits	5,221	0	0	0	0	0	0	0	0	6,249	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	8,752	0	0	0	0	16	0	0	0	8,256	0	0	0	0	15	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7,228	0	0	0	0	7	0	0	0	6,700	0	0	0	0	6	0	0	0	0
Credit institutions	744	0	0	0	0	4	0	0	0	753	0	0	0	0	3	0	0	0	0
Other financial corporations	141	0	0	0	0	0	0	0	0	139	0	0	0	0	0	0	0	0	0
Non-financial corporations	639	0	0	0	0	5	0	0	0	665	0	0	0	0	6	0	0	0	0
Loans and advances (including at amortised cost and fair value)	44,582	310	6,102	5,640	6,067	554	3,213	3,181	2,642	44,270	260	5,762	5,269	5,724	623	2,887	2,855	2,642	2,642
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	44	0	2	2	2	1	1	1	0	42	0	2	2	2	1	1	1	1	0
Credit institutions	2,524	0	0	0	0	1	0	0	0	1,711	0	0	0	0	0	0	0	0	0
Other financial corporations	5,971	1	109	109	109	9	81	81	26	6,262	0	108	108	108	10	75	75	32	32
Non-financial corporations	20,647	124	3,235	3,111	3,199	273	1,652	1,620	1,443	21,061	107	3,084	2,935	3,046	332	1,502	1,470	1,460	1,460
of which: small and medium-sized enterprises at amortised cost	9,987	115	2,727	2,628	2,727	194	1,424	1,424	1,192	10,023	94	2,590	2,462	2,590	238	1,281	1,281	1,209	1,209
of which: Loans collateralised by commercial immovable property at amortised cost	5,837	37	1,451	1,383	1,451	84	561	561	846	5,844	38	1,447	1,363	1,447	100	536	536	876	876
Households	15,395	186	2,757	2,419	2,757	270	1,479	1,479	1,172	15,194	153	2,568	2,224	2,568	279	1,309	1,309	1,150	1,150
of which: Loans collateralised by residential immovable property at amortised cost	10,352	102	1,571	1,322	1,571	110	509	509	1,055	10,303	84	1,497	1,250	1,497	114	443	443	1,045	1,045
of which: Credit for consumption at amortised cost	3,531	67	838	800	838	101	724	724	21	3,407	57	732	686	732	102	617	617	20	20
DEBT INSTRUMENTS other than HFT	58,555	310	6,102	5,640	6,067	570	3,213	3,181	2,642	58,775	260	5,762	5,269	5,724	638	2,887	2,855	2,642	2,642
OFF-BALANCE SHEET EXPOSURES	5,895		54	54	54	72	26	26	11	5,953		56	55	56	77	27	27	11	11

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽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 FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.⁽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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Eurobank Ergasias Services and Holdings S.A.

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	7,126	0	0	0	0	0	0	0	0	0	9,401	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	9,086	0	0	0	0	14	0	0	0	0	9,231	0	0	0	0	13	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7,405	0	0	0	0	5	0	0	0	0	7,335	0	0	0	0	5	0	0	0	0
Credit institutions	829	0	0	0	0	5	0	0	0	0	869	0	0	0	0	5	0	0	0	0
Other financial corporations	170	0	0	0	0	0	0	0	0	0	252	0	0	0	0	0	0	0	0	0
Non-financial corporations	681	0	0	0	0	4	0	0	0	0	775	0	0	0	0	3	0	0	0	0
Loans and advances (including at amortised cost and fair value)	43,764	295	5,877	5,864	5,841	574	3,010	2,978	2,606	43,653	227	5,766	5,754	5,694	616	2,988	2,952	2,518		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	40	0	2	2	2	1	1	1	0	39	0	2	2	2	1	1	1	0		
Credit institutions	1,388	0	0	0	0	0	0	0	0	1,315	0	0	0	0	0	0	0	0	0	0
Other financial corporations	5,892	3	88	88	88	6	59	59	28	6,053	0	93	93	93	7	62	62	29		
Non-financial corporations	21,392	117	3,171	3,166	3,135	310	1,568	1,536	1,466	21,187	99	3,075	3,071	3,006	320	1,545	1,509	1,413		
of which: small and medium-sized enterprises at amortised cost	10,271	95	2,640	2,640	2,640	227	1,323	1,323	1,220	10,547	84	2,600	2,600	2,584	228	1,304	1,303	1,203		
of which: Loans collateralised by commercial immovable property at amortised cost	5,892	47	1,430	1,429	1,430	101	521	521	870	5,916	56	1,404	1,404	1,377	105	521	519	848		
Households	15,052	174	2,617	2,608	2,617	257	1,381	1,381	1,111	15,059	127	2,598	2,589	2,593	288	1,380	1,380	1,076		
of which: Loans collateralised by residential immovable property at amortised cost	10,236	94	1,501	1,492	1,501	107	485	485	1,007	10,240	74	1,477	1,468	1,473	139	486	486	983		
of which: Credit for consumption at amortised cost	3,383	57	773	773	773	94	643	643	19	3,422	35	789	789	789	94	652	652	6		
DEBT INSTRUMENTS other than HFT	59,976	295	5,877	5,864	5,841	588	3,010	2,978	2,606	62,286	227	5,766	5,754	5,694	629	2,988	2,952	2,518		
OFF-BALANCE SHEET EXPOSURES	6,079		56	56	56	76	28	28	11	6,727		53	53		68	27	27		10	

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

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

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

(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 FTR framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2021 EU-wide Transparency Exercise

Forborne exposures

Eurobank Ergasias Services and Holdings S.A.

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing 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	Of which non-performing 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 collateral and financial guarantees received 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
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)	4,890	1,882	1,101	870	3,140	920	4,861	1,887	1,110	853	3,144	965
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	52	38	22	22	27	15	45	41	20	20	23	21
Non-financial corporations	2,075	951	502	404	1,323	504	2,137	959	519	393	1,379	534
of which: small and medium-sized enterprises at amortised cost	1,575	777	397	322	996		1,612	779	404	306	1,034	
Households	2,764	893	578	445	1,790	402	2,679	887	570	440	1,742	410
DEBT INSTRUMENTS other than HFT	4,890	1,882	1,101	870	3,140		4,861	1,887	1,110	853	3,144	
Loan commitments given	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	1,215						1,174					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	890						533					

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

⁽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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

Eurobank Ergasias Services and Holdings S.A.

	As of 31/03/2021						As of 30/06/2021					
	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
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)	4,539	1,875	1,117	904	2,864	891	4,447	1,789	1,084	868	2,834	840
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	50	39	20	19	24	19	55	39	20	20	32	18
Non-financial corporations	1,981	976	526	422	1,242	512	1,930	921	507	405	1,238	490
of which: small and medium-sized enterprises at amortised cost	1,521	761	394	309	967		1,518	780	395	316	977	
Households	2,508	860	571	463	1,598	361	2,462	830	557	443	1,565	332
DEBT INSTRUMENTS other than HFT	4,539	1,875	1,117	904	2,864		4,447	1,789	1,084	868	2,834	
Loan commitments given	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	1,072						1,052					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	596						637					

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

(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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 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.

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: defaulted						Of which: defaulted						Of which: defaulted						Of which: defaulted				
A Agriculture, forestry and fishing	339	43	41	339	33	0	341	42	40	341	34	0	344	45	45	344	35	0	348	46	46	348	34	0
B Mining and quarrying	185	15	15	185	12	0	182	14	14	182	11	0	195	15	15	195	12	0	203	14	14	203	10	0
C Manufacturing	3,896	448	437	3,896	285	0	3,859	415	403	3,859	262	0	3,873	415	415	3,873	263	0	3,815	408	408	3,815	261	0
D Electricity, gas, steam and air conditioning supply	737	20	20	737	17	0	749	6	6	749	6	0	738	1	1	738	5	0	643	1	1	643	4	0
E Water supply	57	4	3	57	3	0	56	3	3	56	2	0	65	3	3	65	2	0	66	3	3	66	2	0
F Construction	1,247	245	328	1,247	180	0	1,215	315	290	1,215	164	0	1,139	318	314	1,139	163	0	1,212	310	307	1,212	165	0
G Wholesale and retail trade	4,932	1,096	1,044	4,910	663	14	5,053	1,041	984	5,031	623	14	5,051	1,049	1,049	5,029	630	14	5,072	1,040	1,040	5,057	635	14
H Transport and storage	2,635	188	184	2,626	126	0	2,734	177	173	2,725	122	0	2,595	178	178	2,588	125	0	3,099	176	176	3,088	126	0
I Accommodation and food service activities	2,265	305	297	2,265	134	0	2,411	325	312	2,411	145	0	2,455	331	331	2,455	145	0	2,426	325	325	2,426	151	0
J Information and communication	281	48	47	281	42	0	279	47	46	279	46	0	297	53	53	297	44	0	298	78	78	298	61	0
K Financial and insurance activities	33	5	5	33	3	0	10	5	5	14	3	0	13	5	5	13	3	0	14	5	5	14	3	0
L Real estate activities	1,393	233	231	1,372	91	18	1,411	223	221	1,390	89	18	1,456	221	221	1,434	88	18	1,461	197	197	1,440	87	18
M Professional, scientific and technical activities	789	286	273	789	171	0	793	276	259	793	164	0	822	303	303	822	177	0	802	272	272	802	163	0
N Administrative and support service activities	257	30	28	257	23	0	271	29	28	271	22	0	275	31	31	275	22	0	259	31	31	259	22	0
O Public administration and defence, compulsory social security	2	1	1	2	0	0	2	1	1	2	1	0	2	1	1	2	1	0	2	1	1	2	1	0
P Education	45	18	17	45	8	0	47	18	17	47	9	0	45	18	18	45	8	0	54	19	19	54	7	0
Q Human health services and social work activities	489	32	30	489	25	0	613	31	29	613	25	0	617	34	34	617	27	0	450	31	31	450	27	0
R Arts, entertainment and recreation	766	22	21	766	14	0	665	21	21	665	14	0	670	23	23	670	15	0	670	23	23	670	15	0
S Other services	319	97	90	319	62	0	356	94	84	356	59	0	339	97	97	339	59	0	306	94	94	306	59	0
Loans and advances	20,447	3,235	3,111	20,596	1,894	32	21,061	3,084	2,935	21,009	1,802	32	21,392	3,171	3,156	21,342	1,846	32	21,187	3,075	3,071	21,141	1,833	32

⁽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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2021 EU-wide Transparency Exercise
Collateral valuation - loans and advances
Eurobank Ergasias Services and Holdings S.A.

(m EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances					Loans and advances					Loans and advances					Loans and advances				
	Performing	if which past due > 30days <= 90 days	Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Performing	if which past due > 30days <= 90 days	Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Performing	if which past due > 30days <= 90 days	Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Performing	if which past due > 30days <= 90 days	Non-performing		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	44,582	38,480	310	6,102	1,306	44,270	38,508	260	5,762	1,392	43,764	37,887	295	5,877	1,438	43,653	37,887	227	5,766	1,310
Of which secured	34,792	30,218	211	4,574	1,063	34,271	29,908	178	4,364	1,125	33,847	29,442	205	4,405	1,149	34,073	29,768	171	4,305	1,027
Of which secured with immovable property	18,489	14,779	204	3,710	862	18,363	14,802	164	3,581	929	18,521	14,936	200	3,585	922	18,539	15,025	154	3,514	824
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,518	3,108		40	98	3,573	3,147		426	127	3,767	3,340		428	116	3,865	3,453		412	92
Of which instruments with LTV higher than 80% and lower or equal to 100%	4,360	3,351		1,009	256	4,105	3,177		929	245	4,138	3,202		936	254	4,118	3,175		942	236
Of which instruments with LTV higher than 100%	6,199	4,090		2,109	405	6,358	4,346		2,012	443	6,311	4,296		2,014	490	6,215	4,265		1,990	433
Accumulated impairment for secured assets	2,199	327	12	5,872	354	2,045	377	10	1,669	316	2,075	348	8	1,727	379	2,133	409	10	1,724	344
Collateral																				
Of which value capped at the value of exposure	25,201	22,650	173	2,551	663	25,219	22,660	154	2,559	775	23,081	20,562	181	2,519	727	23,377	20,943	148	2,434	656
Of which immovable property	15,937	13,587	152	2,350	568	15,952	13,583	132	2,369	682	16,011	13,672	161	2,339	641	16,012	13,746	137	2,266	574
Of which value above the cap	19,543	17,179	119	2,364	586	18,908	16,461	112	2,447	640	18,803	16,177	148	2,626	696	19,417	16,825	142	2,592	633
Of which immovable property	10,849	9,291	108	1,558	429	10,602	8,979	101	1,623	476	10,685	8,884	138	1,800	502	10,937	9,102	134	1,835	473
Financial guarantees received	643	553	4	90	8	883	800	4	83	11	3,421	3,334	3	86	12	3,454	3,370	3	84	8
Accumulated partial write-off	-1,817	-15	-2	-1,803	-19	-2,138	-15	-2	-2,123	-34	-2,153	-15	-2	-2,139	-34	-2,179	-15	-2	-2,164	-34

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.

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
Eurobank Ergasias Services and Holdings S.A.

(in EUR)	As of 30/09/2020																			As of 31/12/2020																																																												
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	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount		Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount																																																		
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(in EUR)	As of 30/09/2020															As of 31/12/2020																
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount				
	Performing			Non-performing			Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Performing			Non-performing			Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures					
	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)								
Loans and advances with expired EBA compliant moratoria	822	635	140	230	167	137	136	96	16	8	15	80	63	60	0	2	1,288	4,742	1,474	2,591	546	459	475	466	235	130	201	198	194	6	13	
of which: Households	458	318	93	170	140	121	121	82	12	8	11	70	58	57	0	2	1,346	3,828	972	1,659	316	278	280	287	149	87	128	147	128	127	1	16
of which: Collateralised by residential immovable property	305	218	73	122	87	83	84	37	6	5	6	35	30	30	0	1	2,231	2,154	710	1,210	107	102	103	127	72	49	60	65	51	62	1	11
of which: Non-financial corporations	363	326	51	86	27	16	34	14	4	0	3	10	4	3	0	0	1,028	1,708	551	932	220	151	194	176	95	63	81	84	70	67	8	17
of which: Small and Medium-sized Enterprises	178	160	4	33	18	7	5	13	4	0	3	9	3	2	0	0	1,059	1,343	400	807	216	170	181	173	92	62	62	60	65	65	8	17
of which: Collateralised by commercial immovable property	127	167	29	40	13	5	3	7	2	0	2	4	2	1	0	0	1,094	876	260	488	128	101	103	74	37	26	31	37	32	30	1	7

(in EUR)	As of 30/09/2020																	As of 31/12/2020																																																															
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	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount																																																			
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| | Performing | | | Non-performing | | | Performing | | | Non-performing | | | Public guarantee received in the context of the COVID-19 crisis | Performing | | | Non-performing | | | Performing | | | Non-performing | | | Public guarantee received in the context of the COVID-19 crisis | Inflows to non-performing exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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(Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) |

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
Eurobank Ergasias Services and Holdings S.A.

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount						
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures			Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Loans and advances subject to active EBA-compliant moratoria	763	727	179	256	46	31	746	43	29	19	28	14	13	14	0	627	622	128	241	4	1	4	29	27	17	26	2	1	2	6	1			
Of which: Households	38	36	1	12	2	0	2	1	0	1	1	0	1	0	0	37	34	1	17	3	1	3	3	2	0	1	1	0	1	0	1			
Of which: Collateralised by residential immovable property	12	11	0	4	0	0	0	0	0	0	0	0	0	0	0	9	9	0	3	0	0	0	0	0	0	0	0	0	0	0	0			
Of which: Non-financial corporations	725	691	172	244	44	31	744	40	27	19	25	13	13	13	0	690	588	127	224	1	0	1	26	26	17	26	1	0	1	6	0			
Of which: Small and Medium-sized Enterprises	289	267	90	155	31	31	31	26	16	11	15	13	13	0	0	177	175	50	108	1	0	1	14	14	8	14	1	0	1	0	0			
Of which: Collateralised by commercial immovable property	439	596	126	224	43	30	43	34	21	15	20	13	12	13	0	522	522	101	177	0	0	0	19	19	12	18	0	0	0	0	0			

(mln EUR)	As of 31/03/2021														Maximum amount of the guarantee that can be considered	Gross carrying amount	As of 30/06/2021														Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																																												
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered																																																																																																																									
	Performing			Non-performing			Performing			Non-performing			Performing				Non-performing																																																																																																																											
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due >= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due >= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due >= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due >= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: likely to pay that are not past-due >= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures																																																																																																																						
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures			Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing			Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount						
	Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past due >= 90 days		Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past due >= 90 days		Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures						
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past due >= 90 days	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past due >= 90 days			Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past due >= 90 days														
Newly originated loans and advances subject to public guarantee schemes	1,393	1,389	0	131	4	0	3	7	7	0	3	0	0	268	1	1,446	1,442	0	114	4	0	3	12	11	0	1	1	0	1	268	1			
Of which: Households	0	0		0			0	0	0		0			0	0	0	0	0	0				0	0					0	0				
Of which: Collateralised by residential immovable property	0	0					0	0	0		0			0	0	0	0	0	0				0	0						0	0			
Of which: Non-financial corporations	1,393	1,389	0	131	4	0	3	7	7	0	3	0	0	268	1	1,446	1,442	0	114	4	0	3	12	11	0	1	1	0	1	268	1			
Of which: Small and Medium-sized Enterprises	968	955		2			6	6		0				1	960	955		4				10	9							1				
Of which: Collateralised by commercial immovable property	18	17		1			0	0	0		0			0	28	28		1				0	0							0	0			