

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



## **Key Metrics**

(min 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



## Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	4,443	4,778	4,741	4,752	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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]	



# EBA 2021 EU-wide Transparency Exercise Capital Eurobank Ergasias Services and Holdings S.A.

		Í						Provinces
		(min 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	OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	6,198	6,554	6,237	6,232	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	5,248	5,604	5,242	5,238	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	8,871	8,870	8,871	8,871	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-12,134	-12,266	-12,291	-12,291	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	130	159	166	177	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	8,481	8,481	8,506	8,506	C 01.00 (r200,c010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	41	39	21	19	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-395	-182	-194	-197	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1	-2	-1	-1	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2	-2	-2	-2	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11		0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 89 to 51 of CRR, Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point b) (ii) and 279(3) of CRR, Articles 36(1) point b) (iv) and 279(3) of CRR, Articles 36(1) point b) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-495	-303	-318	-310	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	-36	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-16	-16	-16	-20	C 01.00 (rS29,c010)	NUMBER STATE
	A.1.21			826	501			•
		Transitional adjustments	804			486	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	. Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	804	826	501	486	C 01.00 (r520,c010)	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 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	Ö	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,248	5,604	5,242	5,238	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	950	950	995	994	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	950	950	950	950	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		96	96	95	96	C01.00 (4916,6910) + C 01.00 (4936,6910) + C 01.00 (4978,6910) + C 01.00 (4978,6910)	
	A.4.3	Tier 2 transitional adjustments	-96	-96	-51	-52	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	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 CBR
	B.1	Of which: Transitional adjustments included	255	263	181	170	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.19%	13.93%	12.85%	12.74%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.19%	13.93%	12.85%	12.74%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.57%	16.29%	15.29%	15.16%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,443	4,778	4,741	4,752	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.24%	11.95%	11.68%	11.61%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	689	681	413	402	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-96	-96	-51	-52	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	255	263	181	170	C 05.01 (+440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	auditory point of view at the re-	corting data are not taken into a	count in thir relouistion			

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



#### Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	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, s001) + C 08.01 (r040, c260, s002) - C 08.01 (r050, c260, s002) - C 08.01 (r040, c260, s
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) <sup>2</sup>	409	424	356	406	C 07.00 (1990, 2220, 5001) + C 07.00 (1110, 2220, 5001) + C 77.00 (1130, 2220, 5001) + C 08.01 (1940, 2260, 5001) + C 08.01 (1950, 2260, 5001) + C 08.01 (1950, 2260, 5001) + C 08.01 (1950, 2260, 5002) + C 08.01 (1950, 2260, 5002) + C 08.01 (1950, 2260, 5002) + C 02.00 (19450, 2010)]
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	

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

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



	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min 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 <sup>1</sup>	0	1	0	0
Of which restructuring <sup>1</sup>	0	-7	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	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 subsidaries, 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 subsidaries, 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

Or mind reductable to other parent.

"Information available only as of end of the year

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



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31,	03/2021			As of 30,	06/2021		
		Fi	air value hieran	chy		Fa	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
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)(ii);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)(ii); 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 1.22; 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(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	9,636				9,327				9,363				9,427				
TOTAL ASSETS	67,454				67,728				68,573				70,866				IAS 1.9(a), IG 6

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

(min	EUR)		,	ls of 30/09/20	)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	oss carrying am	ount	Acci	ımulated impaiı	ment	Gros	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>‡</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	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)
value through other comprehensive income	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	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)
amortised cost	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)

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

<sup>(</sup>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.



#### **Breakdown of liabilities**

Eurobank Ergasias Services and Holdings S.A.

#### (mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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 <sup>1</sup>	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 <sup>1</sup>	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(I)
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 <sup>1</sup>	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

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



#### **Breakdown of liabilities**

Eurobank Ergasias Services and Holdings S.A.

(mln EUR)

Breakdown of financial liabilit	ies by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		2,965	2,939	2,376	2,302	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	25	19	56	59	Annex V.Part 1.31
	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)
Describe	of which: Current accounts / overnight deposits	154	95	124	111	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subc	ordinated 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
OTAL FINANCIAL LIABILITIES		61,106	61,525	62,260	64,384	



# 2021 EU-wide Transparency Exercise Market Risk

TOTAL RISK EXPOSURE AMOUNT   TOTAL RISK EXP																							
Total Risk EXPOSURE AMOUNT   Total Risk EXP		SA						IM									IM						
TOTAL RESK EXPOSURE AMOUNT   TOTAL RESK EXP				VaR (Memorar	ndum item)	STRESSED VaR (	Memorandum item)	AND MIG	RATION RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		, i	andum item)	STRESSED VaR (M	lemorandum item)	DEFAUI MIGRATI	LT AND ON RISK	ALL PRICE			
As of 31/03/2021   As of 30/06/2021   As of 30/06/2021   As of 30/06/2021   As of 30/06/2021   As of 31/03/2021   As of 31/03	(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS	PREVIOUS	FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS		AVERAGE		FLOOR	AVERAGE	LAST	EXPOSURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS	PREVIOUS DAY	FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	AVAILABLE (SVaRt	AVERAGE	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST	
Of Which's General risk   8		As of 30/09/2020	As of 31/12/2020				As of 30,	/09/2020									As of 31/1	2/2020					
Of Which's Secretic risk   O	Traded Debt Instruments	8	7	11	2	1	0							10	2		5						
Columbia		8	7	11	2	1	0							9	2	16	5						
Of Which's General risk    3		0	0 7	2	1	0	0							2	1 0	1	0						
Of which Specific risk   3		3	4	1	0	1	0							l i	0	1	0						
Ommodification   O   O   O   O   O   O   O   O   O	Of which: Specific risk	3	4	ō	ō	ō	ō							0	ō	ō	ō						
As of 31/03/2021   As of 30/06/2021   As of 31/03/2021   As of 30/06/2021   As of 31/03/2021   As of 30/06/2021   As of 30/06/2021	Foreign exchange risk	237	240	4	2	30	10							2	1	29	10						
As of 31/03/2021  As of 31/03/				0	0	0	0		_					0	0	0	0						
Indeed Detail Instruments	Total	251	254	12	2	30	10	11	2	0	0	0	671	10	2	32	10	3	2	0	0	0	558
Of which: Specific risk		As of 31/03/2021	As of 30/06/2021				As of 31,	/03/2021									As of 30/0	6/2021					
Of Which's Specific risk  0 0 3 1 2 1  Of Which's Specific risk  2 5 9 1 1 0 1 0 0 3 1  Of Which's Centeral risk  3 5 1 0 0 1 0 0 3 1  Of Which's Centeral risk  3 5 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Traded Debt Instruments	7	7	12	3	28	10							8	3	27	9						
guities 5 9 1 0 1 0 1 0 2 0 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: General risk	7	7	11	3	28	10							7	2	28	10						
Of Which, General risk         3         5         1         0         1         0         0         3         1         0	Of which: Specific risk	0	0	3	1	2	1							3	1	4	1						
Of which: Specific risk         3         5         0	Equities	5	9	1	0	1	0							2	0	3	1						
preting suchange risk 321 316 3 1 33 10 3 1 32 10 3 1 32 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: General risk	3	5	1	0	1	0							2	0	3	1						
ommodbles risk 0 0 0 0 0 0 0 0 0 0		3	5	0	0	0	0							0	0	0	0						
		321	316	3	1	33	10							3	1	32	10						
	Commodities risk  Total	333	332	13	4	41	13		,		0	0	798	10	3	42	12	2	0	0	0	0	678

Market risk template does not include CIU 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 OVI template.



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Eurobank Ergasias Services and Holdings S.A.

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	28,531	21,155	5,092		29,089	22,052	5,203	
	Regional governments or local authorities	42	36	8		40	35	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	6,135	4,467	3,908		6,336	4,572	4,005	
	of which: SME	4,072 3.448	2,920 2,535	2,418 1,825		4,167 3.483	2,953 2,542	2,448 1.826	
	Retail	3,448	429	1,825		3,483 752	457	1,826	
Consolidated data	of which: SME Secured by mortgages on immovable property	3,998	429 3,974	1.425		752 3.888	3,861	1,384	
	of which: SME	533	3,974 524	1,425		3,000 523	513	1,384	
	Exposures in default	1,910	877	910	1.027	1,769	900	934	859
	Items associated with particularly high risk	329	215	323		316	217	326	
	Covered honds	399	397	67		376	376	68	
l	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0	
l	Collective investments undertakings (CIU)	0	0	0		0	0	0	
l	Equity	196	196	489		190	190	475	
	Other exposures	4,053	4,053	3,433		4,184	4,184	3,525	
	Standardised Total <sup>2</sup>	55,522	44,614	18,765	1,232	55,848	45,342	19,354	1,074

					Standardise	d Approach				
			As of 30,	09/2020		As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR, %)	13.782		4.907		13.640	14.568	4.965		
	Central governments or central banks Regional governments or local authorities	13,782	14,393 35	4,907		13,640	19,568	4,965		
	Public sector entities	708	708	394		708	708	708		
	Multilateral Development Banks	,,,,	146	0		7.00	153	0		
	International Organisations	ō		ō		ō		ō		
	Institutions	256	257	224		303	309	290		
	Corporates	840	733	683		956	796	744		
	of which: SME	344	299	249		364	315	262		
	Retail	1,323	959	701		1,286	915	669		
GREECE	of which: SME	177	103	59		175	102	59		
ONLLCC	Secured by mortoages on immovable property	2,127	2,125	753		2,011	2,009	712		
	of which: SME Exposures in default	1.465	630	646	832	10 1.343	632	645	706	
	Exposures in default  Items associated with particularly high risk	1,400	000	040	032	1,343	032	913	/00	
	Items associated with particularly high risk Covered bonds	102	101	36		69	69	34		
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		ō	ō	0		
	Equity	196	196	489		190	190	475		
	Other exposures	3,449	3,449	2,923		3,572	3,572	3,027		
	Standardised Total <sup>2</sup>				941				819	

		exposures, but includes gener	posures, but includes general credit risk adjustments.									
					Standardise	d Approach						
			As of 30)	09/2020			As of 31)	12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR, %) Central governments or central banks	11,423	3.413	95		11.357	3.358	128				
	Central governments or central banks Regional governments or local authorities	11,425	3,413	93		11,337	3,338	120				
	Public sector entities	ō	0	0		0	ō	0				
	Multilateral Development Banks	100	110	0		104	114	0				
	International Organisations	172	172	0		171	171	0				
	Institutions	672	672	149		566	539	133				
	Corporates	1,109	600	530		1,181	682	604				
	of which: SME	585	221	187		580 23	217	184				
	Retail of which: SME	13	10	,		23	15	9				
Other Countries	or which: SME Secured by mortgages on immovable property	2	,	20		19	13	21				
	of which: SME	100	40	20		30	30	21				
	Exposures in default	2	ō	ô	2	2	ö	ô	2			
	Items associated with particularly high risk	11	10	15		12	10	15				
	Covered bonds	155	154	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 <sup>2</sup>				3				3			

		reposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30)	09/2020		As of 31/12/2020				
		Original Exposure <sup>1</sup>	Original Exposure <sup>1</sup> Exposure Value <sup>2</sup> Risk exposure amount Value adjustments and providions <sup>2</sup> Original Exposure <sup>2</sup> Exposure Value <sup>2</sup> Risk exposure Value <sup>2</sup> Risk							
	(min EUR, %)									
	Central governments or central banks	700	703	0		1,121	1,130	0		
	Regional governments or local authorities Public sector entities	1	1	1		1	1	1		
	Public sector entities  Multilateral Development Banks	0		0						
	Multilateral Development Banks International Organisations		0	0		0		0		
	Institutions	34	102	30		8	75	20		
	Corporates	1,886	1,474	1,230		1,904	1.496	1,247		
	of which: SME	1,828	1,420	1.175		1.856	1.452	1,202		
	Retail	1,221	889	633		1,254	915	653		
DI II CADTA	of which: SME	265	189	108		269	186	107		
BULGARIA	Secured by mortgages on immovable property	1,366	1,353	485		1,393	1,378	496		
	of which: SME	413	407	153		424	416	158		
	Exposures in default	232	108	120	122	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									
	Other exposures	258	258	204		270	270	199		

	(7) Total value adjustments and croxisions our country of countermarty excludes those for securistisation excourse, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.								
				Standardise	d Approach				
		As of 30)	09/2020		As of 31/12/2020				
(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Sector of commenciar or control New Control Additional commension or control Administra Public sector entities Public sector entities Indicated accommension or Control Indicated Commension Indicated	1,944 0 0 0 0 2 2 1,176 1,176 129 1294 1294 140 466 78 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,944 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 559 56 49 14 13 74 0 0	33	1,958 0 0 0 0 2 1,273 317 207 125 37 51 69 0 0	1,595 79 66 17.7 9 12.2 3 4	68 2 53 2 111 7 5 1	7	
Other exposures Standardised Total <sup>2</sup>	33	33	46	54	31	,	1	45	

The Control amounts a color Economy value. It reported before taken into account any offer to due to conform control and inflation before the color convenient or most any offer to due to color convenient or most any offer to due to color convenient or most any offer to due to color convenient or most any offer to due to color co



SERBIA

# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Eurobank Ergasias Services and Holdings S.A.

Europank Eryasias Services and Holdings S.A.											
				Standardise	ed Approach						
		As of 30)	09/2020			As of 31/	12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	nd Original Exposure <sup>1</sup> Exposure Value <sup>1</sup> Risk exposure amount Value adjus provis						
(min EUR. %)											
rnments or central banks	259	279	84		351	377	105				
ernments or local authorities entities	0	0	0		0	0	0				
entities Development Banks		0			0	0	0				
l Organisations	ő	ő	ŏ		ő	ő	ő				
	16	19	4		12	12	2				
	669	531	479		672	521	468				
	342	258	206		337	256	203				
	569	507	372		569	502	368				
	65	46	27		66	47	27				
ortoaces on immovable property	145	145	54		128	128	47				

(2) Total value adjustments and provisions per country of counterparty excludes those for securistization exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Contral commences or central basis. Resional covernments or local authorities Public sector certities Redistrict soft contral to the contral	0 0 0 2.403 1977 23 35 55 27 1 9 0 0 0	0 0 0 0 2,418 133 72 11 5 5 5 5 7 7 7 0 0 0 0	0 0 0 0 2222 1122 599 2 22 2 22 111 0 0 0 0 3	0	0 0 0 0 1234 144 131 15 5 27 1 1 8 0 0 0 0	0 0 0 0 2,395 130 122 12 55 57 1 7 0 0 0 0	0 0 0 0 2 2 110 5 5 13 7 7 2 2 2 2 11 0 0 0 0 0 0 10 10 10 10 10 10 10 10	0

			Standardised Approach								
			As of 30	/09/2020			As of 31,	/12/2020			
	(min PUP %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 7	Control investments or control tables ( actional convenience or incid authorities  actional convenience or incid authorities  solutional convenience solutions  descriptional convenience solutions  descriptional convenience solutions  descriptional convenience solutions  descriptional convenience or  descriptional  descr	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0		

O Creaming amousure, untile Escourse value, is recorded before taking into account any effect due to credit conversion factors or credit risk militation techniques (a.u. substitution effects).

Of Total value advantances and crevisions our country of countercardir excludes those for scounistation encourse, additional valuation advantances (ARRs) and other cens funds reductions related to the

		"I doll value adjustments and provisions are country of counternative vacuales those for securatisation exposures, additional valuation adjustments (AVRG) and other own funds reductions related to the exposures, but industrie general confirmative vacualisms related to the exposures, but industrie general confirmative reductions related to the exposures, but industrie general confirmative reductions related to the exposures, but industrie general confirmative reductions related to the exposures, but industrie general confirmative reductions related to the exposures, but industrie general confirmative reductions are required to the exposures, but industries general confirmative reductions are reductions and other own funds reductions related to the exposures, but industries general confirmative reductions are reductions.								
					Standardise	d Approach				
			As of 30/	09/2020			As of 31	12/2020		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR. %) Central governments or central banks									
	Regional governments or local authorities	o o	ő	ŏ		ő	ŏ	ő		
	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 Corporates	0				0		0		
	of which: SMF	0	0			0		0		
	Retail	ō	ō	ō		ō	ō	ō		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default  Items associated with particularly high risk	0			U	0		0	0	
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment	o o	ő	ŏ		ő	ŏ	ő		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures					0				
	Standardised Total <sup>2</sup>	m							0	

Choiceal exposure, unlike Exposure value, is recorded before basins into account any effort due to condit conversion factors or condit risk mitization techniques (e.g., substitution efforts).

Total value actualments and provisions per country of countermark excludes those for securistication exposures, additional valuation adjustments (AVIAI) and other own funds reductions related to the

		exposures, but includes gene	pourse, but including serviced risk adjustments.								
					Standardise	d Approach					
			As of 30,	/09/2020		As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min RUR. %).  Central oovernments or central banks Regional governments or local authorities	0	0	0		0	0	0			
	Renional dovernments or local authorities Public sector entities Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0	0	0		0	ă	0			
	Corporates of which: SME	0	0	0		0	ā	0			
Country of	Retail of which: SME	0	0	0		0	0	0			
Counterpart 9	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0			
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Control investments undertakings (CO)  Equity  Other exposures	0	0	0		0	o o	0			
	Standardised Total <sup>2</sup>				0				0		

			description of the second seco								
					Standardise	d Approach					
			As of 30,	/09/2020		As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR. %) Central governments or central banks	0		0		0					
	Regional governments or local authorities	0	ō	ō		ō	ō	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0		0		0					
	Corporates	0	o o	0		0	o o	0			
	of which: SME	0	0	0		0	0	0			
Country of	Retail	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
Counterpart 10	Secured by mortgages on immovable property of which: SME	0		0		0					
	Exposures in default	0	0	0	0	ō	ō	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 Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Collective investments undertakings (CLU) Equity	0		0		0					
	Other exposures	0	o o	o o		0	o o	0			
	Standardised Total <sup>2</sup>				0				0		



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Eurobank Ergasias Services and Holdings S.A.

					Standardise	d Approach				
			As of 31;	03/2021		As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	
	(min EUR, %) Central governments or central banks	31,329	22,659	5,195		33.865	25,229	5,207		
	Regional governments or local authorities	38	32	7		37	33	7		
	Public sector entities	708	1,730	708		708	1,749	708		
	Multilateral Development Banks	79	249	0		74	260	0		
	International Organisations	76	76	0		0	0	0		
	Institutions	4,610	4,612	1,007		4,742	4,814	1,020		
	Corporates	6,480	4,715	4,163		6,613	4,818	4,259		
	of which: SME	4,028	2,920	2,417		4,221	2,963	2,451		
	Retail	3,353	2,431	1,744		3,382	2,460	1,762		
Consolidated data	of which: SME	729	445	254		1,003	659	392		
Consolidated data	Secured by mortgages on immovable property	3,778	3,758	1,347		3,733	3,712	1,332		
	of which: SME	506	499	188		489	483	182		
	Exposures in default	1,904	961	998	932	1,918	959	1,003	935	
	Items associated with particularly high risk	312	215	322		360	231	346		
	Covered bonds	376	375	67		375	374	66		
	Claims on institutions and comorates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakinos (CIU)			0		20 203	20	15		
l	Equity	191	191	477 3.516		203 4,226	203 4,226	507 3,554		
l	Other exposures	4,117	4,117							
	Standardised Total <sup>2</sup>	57,350	46,122	19,552	1,076	60,254	49,087	19,784	1,056	

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	14,501	14,570	4,927		16,613	16,683	4,894	
	Regional governments or local authorities	37	32	6		36	32	6	
	Public sector entities	708	1,729	708		708	1,748	708	
	Multilateral Development Banks	0	161	0		0	186	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	401	404	429		439	443	451	
	Corporates	897 257	791	746 195		992 267	881	834	
	of which: SME Retail	1,178	239 830	195		1,109	244 791	198 575	
	of which: SME	1,178	97	56		396	292	183	
GREECE	Secured by mortgages on immovable property	1.882	1.881	666		1,824	1.822	645	
	of which: SME	10	9	3		11	10	4	
	Exposures in default	1.402	652	666	746	1.405	645	661	743
	Items associated with particularly high risk	2	2	3		2	2	3	
	Covered bonds	68	67	34		68	68	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	191	191	477		203	203	507	
	Other exposures	3,487	3,487	2,995		3,612	3,612	3,054	
	Standardised Total <sup>2</sup>				812				787

		exposures, but includes gener	al credit risk adjustments.						
					Standardis	ed Approach			
			As of 31/	03/2021			As of 30	06/2021	
		Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	12,436	3,655	118		12,298	3,535	151	
	Regional governments or local authorities Public sector entities	o o				0	0		
	Public sector entities  Multilateral Development Banks	70				74	74	0	
	Multifateral Development Banks International Organisations	75	76	0		74		0	
	Institutions	732	701	129		655	656	118	
	Corporates	1,234	701	633		1,190	665	598	
	of which: SME	580	220	186		581	229	194	
	Retail	23	16	9		24	18	11	
	of which: SME	19	13	8		20	14	8	
Other Countries	Secured by mortgages on immovable property	46	48	21		46	46	20	
	of which: SME	3	3	1		3	3	1	
	Exposures in default	2	0	0	2	2	0	0	2
	Items associated with particularly high risk	12	11	16		12	11	17	
	Covered bonds	114	114	13		166	166	18	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures							7	
	Standardised Total <sup>2</sup>				3				3

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	978	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	110	28	
	Corporates	1,938	1,525	1,269		2,002	1,539	1,281	
	of which: SME	1,900	1,492	1,235		1,956	1,498	1,240	
	Retail	1,256 271	908 183	648 105		1,322 284	956 187		
BULGARIA	of which: SME	1.405	1,398	105		1.421	1,415		
	Secured by mortgages on immovable property of which: SME	1,405	1,398	903 154		1,421	1,415	508 150	
	or which: SME Exposures in default	266	150	167	110	267	148		113
	Items associated with particularly high risk	176	110	165	110	194	109		
	Covered bonds	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	256	256	200		267	267	205	
	Standardised Total <sup>2</sup>				140				144

		(2) Total value adjustments an exposures, but includes gener	d provisions per country of co	interparty excludes those for s					
					Standardise	ed Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min BJR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
CYPRUS	Control oversements or control banks  Anchic control order  Anchic control order  Anchic control order  Anchic control order  Individual o	2,285 0 0 0 1 1,352 860 302 189 134 351 65 0 0 0	2,285 0 0 0 0 4 870 627 163 3 3 3 3 2 22 4 44 0 0	0 0 0 0 2 788 525 515 54 48 11 24 65 0 0 0	28	2,754 0 0 0 0 52 1,288 956 336 218 129 3 3 5 3 0 0 0	2,754 0 0 0 51 51 848 6657 133 100 127 23 23 0 0 0	119 60 47	
	Standardised Total <sup>2</sup>	(O Original assessment of the C			48				48

(I) Organi operate, cells Epparer value, is reported before battery in account any effect due to exist consort and the contract of the contract and the contrac



Country of Counterpart 8

### 2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

| Seed and Companies | Services and Holdings S.A. | Standardized Approach | Standardized Approach | As of 30 (04/2021 | As of

(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 activatments and newisions nor country of counterparty early rise for securidisation companies additional valuation activatments (BUEs) and other new funds reductions.

	exposures, but includes gener	al credit risk adjustments.						
				Standardise	d Approach			
		As of 31,	03/2021			As of 30	06/2021	
	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
on 10,0,4) Central covernments or central banks Recional covernments or local authorities Recional covernments or local authorities Ruthitates Devicement Banks Multitates Devicement Banks Substitutions Corporates of which: 1996	0 0 0 0 1,923 165	0 0 0 0 1,941 145 86	0 0 0 0 187 122 72		0 0 0 0 1,686 199	0 0 0 0 1,696 146	0 0 0 0 114 127 85	
Retail	31. 14 50 27 1 1 0 0 0 0	21 11 60 27 1 6 0 0 0	14 6 24 10 2 10 0 0 0	0	32 16 61 27 1 7 0 0 0	23 13 61 27 1 7 0 0 0 0	15 7 24 10 2 11 0 0 0	0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2021			As of 30,	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 7	Control coverments or control basics  Market cover seems or local authorities  Comparaties  of which 1956  Seems of which 1956  Seems of local authorities or local authorities  Market 1956  Seems of local authorities  Market 1956  Seems associated with particularly high risk  College on little from and consolers with a ST credit assessment  College on little from and consolers with a ST credit assessment  College on little from and consolers with a ST credit assessment  College on little from a micropolar with a ST credit assessment  College on little from a micropolar with a ST credit assessment  College on little from a micropolar with a ST credit assessment  College on little from a micropolar size of the  College on little from a micropolar size of the  Market College on College of the  Market College on College on College on College on College on College on Market  Market College on Market  Market College on College o	000000000000000000000000000000000000000			0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit crise necrosit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securislisation exposures, additional valuation adjustments (AVAs) and other cere funds reductions related to the

	exposures, but includes gene	ral credit risk adjustments.						
				Standardise	d Approach			
		As of 31/	03/2021			As of 30/	06/2021	
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		ō	ō	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	
essment	0	0	0		ō	0	0	
	0	0	0		0	0	0	
	0	U	U				0	

C) Criginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk miligation techniques (e.g. substitution effects).

(7) Texturbus values for interest and resolves are constituted in effects and resolves and resolves are constituted in effects.)

			nd provisions per country of co		ecuristisation exposures, additio				
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min PIII) %).)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country Counterp	Contral overmentation or contral hashs Residual outcomments of social arbitrities Public active entities International of basis International organizations International organizations International organizations International organizations International organizations International organization I	000000000000000000000000000000000000000			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
	Standardicad Total <sup>2</sup>								

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

(2) Total value advantments and convisions oer country of counterparty excludes those for securification exposures, additional valuation adjustments (WM4) and other own funds inductions related to the

		exposures, but includes gene		umerparty excludes mose for se	ecuniosación exposures, acción	nai valuation adjustments (AVA	s) and other own runds reduc	oons related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Control Community or control for Control Contr	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	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0
	Other exposures Standardised Total <sup>2</sup>	0			0				

Eurobank Ergasias Services and Holdings S.A.

							IRB Ap	proach					
				As of	30/09/2020					As of 3	31/12/2020		
		Original Exposure Exposure Risk exposure amount Value adjustment Value <sup>4</sup>							Original Exposure <sup>1</sup>		Risk exposure amount sure		Value adjustmen
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	· ·		Of which: defaulted	provision
	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 - Of Which: Specialised Lending	14,136 3.010	2,123	13,117 2,975	9,558 2,223	53 0	1,282 142	14,234 3.090	1,987	13,038 3.041	9,671 2.258	47	1,214
	Corporates - Of Which: SME	4,749	2.96 1.651	4,289	2,223	53	142 964	4,749	1.539	3,041 4,201	2,258	47	909
	Retail	13.637	1,595	12.236	5.923	774	1.284	13.876	1,539	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
Consultation of data	Retail - Secured on real estate property - Of Which: SME	2,174	579	2,063	693	325	323	2,132	555	2,026	703	317	307
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si	6,228	599	6,228	3,660	330	488	6,309	580	6,309	3,537	289	485
	Retail - Qualifying Revolving	2,214	116	1,683	495	6	156	2,206	105	1,674	457	5	149
	Retail - Other Retail	3,020	299	2,262	1,076	62	316	3,230	265	2,335	1,120	44	323
	Retail - Other Retail - Of Which: SME	1,743	156	985	420	9	176	1,943	143	1,048	470	4	185
	Retail - Other Retail - Of Which: non-SME	1,277	144	1,277	656	53	140	1,286	122	1,286	650	40	138
	Equity	211		211	458			209		209	460		
	Other non credit-obligation assets  IRR Total <sup>2</sup>				15,940		1				15,949		_

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation technique
 IRB Total does not include the Secutarization position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of	30/09/2020					As of 31/12/2020			
		Original	Original Exposure Exposure Risk exposure amount Value adjustments						Original Exposure <sup>1</sup>		Risk exposure amount		Value adjustments and
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	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	14,136	2,123	13,117	9,558	53	1,282	14,234	1,987	13,038	9,671	47	1,214
	Corporates - Of Which: Specialised Lending	3,010	236	2,975	2,223	0	142	3,090	223	3,041	2,258	0	134
	Corporates - Of Which: SME	4,749	1,651	4,289	2,475	53	964	4,749	1,539	4,201	2,583	47	909
	Retail - Secured on real estate property	13,637 8.403	1,595 1,179	12,236 8,291	5,923 4.353	724 656	1,284 811	13,876 8.441	1,505	12,343 8.335	5,817 4,240	655 606	1,264 792
	Retail - Secured on real estate property - Of Which: SMI		579	2.063	4,333 693	325	373	2,132	555	2.026	703	317	307
GREECE	Retail - Secured on real estate property - Of Which: non		599	6.228	3.660	323	488	6,309	580	6 309	3.537	289	485
	Retail - Qualifying Revolving	2.214	116	1.683	495	530	156	2,206	105	1,674	457	209	149
	Retail - Other Retail	3.020	299	2 262	1.076	62	316	3,230	265	2,335	1.120	44	323
	Retail - Other Retail - Of Which: SME	1,743	156	985	420	9	176	1,943	143	1.048	470	4	185
	Retail - Other Retail - Of Which: non-SME	1,277	144	1.277	656	53	140	1,286	122	1,286	650	40	138
	Equity	67	0	67	149	0	0	63	0	63	146	0	0
	Other non credit-obligation assets												

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 Ap	proach					
				As of	30/09/2020					As of	31/12/2020	12/2020	
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Value <sup>1</sup>		Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
			0			0		0			0		0
	Corporates		0		0	0	0	0			0		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		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
Other Countries	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	n n	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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	23	0	23	48	0	0	34	0	34	68	0	0
	Other non credit-obligation assets												
1	IRB Total												

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

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates			0	0	0	0	0	0			0		0
		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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
BULGARIA		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DOLGARIA		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME		0			0		0					0
		Retail - Other Retail - Of Which: SHE		0	0		0		0	0	0	0		0
	Equity	Retail - Other Retail - OF WINDS Horrsone	5	0	5	9	0	0	5	0	5	9	0	0
		edit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustmen
	(min ELR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provision
	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 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
	Retail - Secured on real estate property - Of Which: SME	0	0	0			0	0	0	0	0		0
SERBIA	Retail - Secured on real estate property - Of Which: non-SI		0	0		0	0	0		0	0	0	0
	Retail - Qualifying Revolving	o o	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0		0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	8	0	8	15	0	0	7	0	7	13	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	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
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SM		0	0	0		0	0	0	0	0	0	0
ONLIED MINODOLL	Retail - Secured on real estate property - Of Which: no	est 0	0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
						0							
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity		0			0	0		0				0
	Other non credit-obligation assets	-	0		3		0	- 4			3		0
1	IRB Total												

		_												
								IRB Ap	proach					
					As of	30/09/2020					As of :	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	0	0 0	0	0	0	0 0	0	0 0	0	0	0 0	0
	Corporates		0	0	0	0	0	0	0	0	ō	0	0	0
	-	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME		0		0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-Si	ő	ő	ő	ő	ő	ő	ő	ő	ő	o o	ő	ő
		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
	Equity	credit-obligation assets		0	0	U			0	0	0	U	0	0
	Other non	create obligation assets												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure	amount .	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0
Country of Counterpart 8	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		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
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0
	Other non credit-obligation assets IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bas Institution	nks and central governments	0 0	0	0 0	0	0 0	0	0	0 0	0 0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0		0	0
		Retail - Secured on real estate property - Of Which: SME	ő	ő	ő	ő	ő	ő	ő	ő	ő	ŏ	ő	ő
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-St	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
	Equity	Retail - Other Retail - Of Which; non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets		0				0					-	
	IRB Total													

(1) Original exposu	ure, unlike Exposur	re value, is reporte	d before taking into accoun	nt any effect due t	o credit conversion	factors or credit r	isk mitigation techn	niques (e.g. substi	tution effects).

								IRB Ap	proach					
					As of	0/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		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
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Sf	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
I		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
I		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
		credit-obligation assets												
	<b>IRB</b> Total													

<sup>(1)</sup> Orioinal exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g., substitution effects)

Eurobank Ergasias Services and Holdings S.A.

								IRB Ap	proach					
					As of 3	31/03/2021					As of 3	0/06/2021		
			Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	51	0	0	0	0	0	48	0
	Corporate	Corporates - Of Which: Specialised Lending	14,466 3,356	1,997 223	13,176 3.286	9,913 2,494	51	1,223 134	14,982 3.660	1,930	13,568 3,520	10,143 2,649	48	1,210 135
		Corporates - Of Which: SME	4,586	1.550	4 032	2,499	51	019	4.614	1.529	4.023	3.121	48	905
	Retail	Corporates - Or Wilds. SPE	13.863	1,954	12.311	5.516	891	1.330	13.950	1.931	12.460	5,496	862	1.378
		Retail - Secured on real estate property	8.427	1,474	8.328	4.046	811	823	8.455	1,445	8,353	3.806	771	876
		Retail - Secured on real estate property - Of Which: SME	2,103	678	2.004	786	414	308	2,100	667	1,998	724	393	326
Consolidated data		Retail - Secured on real estate property - Of Which: non-Si	6,324	796	6,324	3,260	397	515	6,356	778	6,355	3,082	378	550
		Retail - Qualifying Revolving	2,200	109	1,658	422	9	149	2,185	108	1,765	601	14	139
		Retail - Other Retail	3,235	371	2,325	1,048	72	358	3,310	378	2,342	1,090	77	363
		Retail - Other Retail - Of Which: SME	1,937	184	1,027	434	10	201	1,979	182	1,012	415	9	187
		Retail - Other Retail - Of Which: non-SME	1,298	187	1,298	613	62	157	1,330	195	1,330	675	68	175
	Equity		227	0	227	496			203		203	441	0	
		credit-obligation assets				0							_	
	IRB Total <sup>2</sup>					15,914						16,080		

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	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	13,176	9,913	51	1,223	14,982	1,930	13,568	10,143	48	1,210
	Corporates - Of Which: Specialised Lending	3,356	223	3,286	2,494	0	134	3,660	200	3,520	2,649	0	135
	Corporates - Of Which: SME	4,586	1,550	4,032	2,499	51	918	4,614	1,529	4,023	3,121	48	905
	Retail	13,863	1,954 1,474	12,311 8.328	5,516 4,046	891	1,330 823	13,990 8.455	1,931	12,460 8.353	5,496	862	1,378 876
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	8,427 2.103	1,4/4	8,328 2,004	4,046 786	811 414	823 308	2,100	1,945	1,998	3,806 774	771 393	326
GREECE	Retail - Secured on real estate property - Of Which: non-		796	6,324	3.260	397	515	6,356	778	6,355	3.082	378	550
	Retail - Secured on real estate property - Ut which: non- Retail - Qualifying Revolving	2,200	/96 109	1,658	3,260 422	39/	149	2,185	108	1,765	3,082 601	3/8	139
	Retail - Other Retail	3,235	371	2.325	1.048	72	358	3.310	378	2,342	1.090	77	363
	Retail - Other Retail - Of Which: SME	1,937	184	1.027	434	10	201	1,979	182	1,012	415	,,,	187
	Retail - Other Retail - Of Which; non-SME	1,937	187	1,027	613	62	157	1,330	195	1,330	675	68	175
	Equity	58	0	58	129	0	0	54	0	54	121	0.0	0
	Other non credit-obligation assets	33		_~			, i		Ů	31		Ů	<u> </u>
	IRB Total												

Other Countries

								IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution Corporate:		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0		0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	ő	ő	ő	ő	ő	ő	ő	ő	ő	0	ő
	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
BUI GARTA		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DOLOAIGA		Retail - Secured on real estate property - Of Which: non-SP	0	0		0	0	0	0		0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0		0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	ů	0	0	0	0		0	0	0	0
		Retail - Other Retail - Of Which: non-SME	ı ö	ő	ŏ	ō	ő	ŏ	ő	ı ö	l ő	ő	ő	ő
	Equity		5	0	5	9	0	0	5	0	5	9	0	0
	Other non	credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min ELR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
CYPRUS	Central Savies and contral governments Composition Composition Composition Composition Retail Retail Retail Secured on real estable property Retail Retail Secured on real estable property Retail Retail Secured on real estable property Retail Secured on real estable property Retail Secured on real estable property Retail Country Repetition Retail Country Retail Cou	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 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 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 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 0 0 0 0 0 0 0 0

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

	Eurobank Ergasias Services and Holdings S.A.												
							IRB Ap						
				As of :	31/03/2021					As of :	30/06/2021		
	(min EUR, %)	Original	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure	Of which: defaulted	Value adjustments and provisions	Original	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposur	Of which:	Value adjustmen and provision
SERBIA	Control lawks and control governments Corporates Corpor	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	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 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
		(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking in	nto account any o			ctors or credit ri	sk mitigation tech	niques (e.g. substituti	n effects).	
				As of :	31/03/2021		IRB Ap	proach		As of	80/06/2021		
	(min EUR. %)	Original	Of which:	Exposure Value <sup>1</sup>	Risk exposure	Of which:	Value adjustments and provisions	Original	Of which:	Exposure Value <sup>1</sup>	Risk exposur	Of which:	Value adjustmen and provision
UNITED KINGDOM	Control backs and central governments  Corporate  Corpo	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 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 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 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 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
	IRB Total	(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking in	nto account any o	effect due to cred	dit conversion fa	ctors or credit ri	sk mitigation tech	niques (e.g. substituti	in effects).	
				As of :	31/03/2021		IRB Ap	proach		As of	30/06/2021		
		Original	Exposure <sup>1</sup> Of which:	Exposure Value <sup>1</sup>	Risk exposure	Of which:	Value adjustments and	Original	Exposure <sup>1</sup> Of which:	Exposure Value <sup>1</sup>	Risk exposur	e amount Of which:	Value adjustmer and
Country of Counterpart 7	Central hanks and central governments Comparates Compar	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	defaulted	0	0 0 0 0 0 0 0 0 0 0	defaulted	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	defaulted	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	defauted  0  0  0  0  0  0  0  0  0  0  0  0  0	0 0 0 0 0 0 0 0 0 0 0
		(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking in	nto account any o	effect due to cred	dit conversion fa	ctors or credit ris	sk mitigation tech	niques (e.g. substituti	in effects).	
				As of :	31/03/2021		IRB Ap	proach		As of	30/06/2021		
		Original	Exposure <sup>1</sup> Of which:	Exposure Value <sup>1</sup>	Risk exposure	Of which:	Value adjustments and provisions	Original	Of which:	Exposure Value <sup>1</sup>	Risk exposur	Of which:	Value adjustmer and provision
Country of Counterpart 8	Composition of the Composition o	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 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 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 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 0 0 0
	and total	(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking in	nto account any o	effect due to cred	Sit conversion for	ctors or credit ris	sk mitigation tech	niques (e.g. substitution	on effects).	
				As of :	31/03/2021		IRB Ap	proach		As of	30/06/2021		
		Original	Exposure <sup>1</sup> Of which:	Exposure Value <sup>1</sup>	Risk exposure	Of which:	Value adjustments and provisions	Original	Exposure <sup>1</sup> Of which:	Exposure Value <sup>1</sup>	Risk exposur	e amount  Of which:	Value adjustmer and provision
Country of Counterpart 9	Control Basis, and control all year controls.  Compression 5 (19 km) Securities (Land March Marc	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	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 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 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
		(1) Unginal ex	pusure, unlike Ex	pusure value, is r	eported before taking in	nu account any o	iffect due to cred		cours or credit ris	a mitigation tech	myues (e.g. substituti	er estects).	
	(min EU, %)	Original	Exposure <sup>1</sup> Of which: defaulted	As of : Exposure Value <sup>2</sup>	31/03/2021 Risk exposure	of which:	Value adjustments and provisions	Original	Exposure <sup>1</sup> Of which:	As of : Exposure Value <sup>1</sup>	80/06/2021 Risk exposur	e amount  Of which: defaulted	Value adjustmer and provision
Country of Counterpart 10	Control India and control governments  Composition  Composition of Whitch Specialised Landing  Composition of Whitch Self  Retail - Secured on rise date properly  Betail - Secured on rise date properly  Featal - Countrol rise dated properly of Whitch Self  Featal - Countrol rise Retail - Of Whitch Self  Retail - Office Retail - Offi	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	0000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000	000000000000000000000000000000000000000	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	00000000000000



#### General governments exposures by country of the counterparty

						Europani	Ergasias Services and H							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
				held for trading	through profit or loss	comprehensive income	amortised cost							
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Austria													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Belgium													
Total [ 0 - 3M [		1	1	1	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Bulgaria	0 104 22 72 26 0	0 104 22 72 26 0	0 0 0 19 1	0 0 0 0	0 104 21 52 25 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	3 11 0 0 0	0 0 0 0 0	
Total [ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		1 200	224 1 200	0 0	0	203 0 200	1 1 0	0	0	0	0	0 0	0	1
[1Y-2Y  [2Y-3Y  [3Y-5Y  [5Y-10Y  [10Y-more Total	Cyprus	86 92 86 291 13	86 92 86 290 13 768	0 0 0	0 0 0 0	0 0 1 204 0	85 91 85 87 13	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 - 3M [	Czech Republic	749	700	,	J	400	302	Ü					v	
[ 0 - 3M [	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia													



#### General governments exposures by country of the counterparty

						Eurobani	K Ergasias Services and H							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		•	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Finland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y ] [ 5Y - 10Y     10Y - more	France	0 0 0 0 0 100 0	0 0 0 0 0 100 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 0 0	0 0 0 0 0 100 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 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Germany	18 0 52 0 0 0 0	18 0 52 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	18 0 52 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 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	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 - 3M   1   1   1   1   1   1   1   1   1	Croatia													
[ 0 - 3M [	Greece	74 3 299 57 49 362 3,237 4,081	73 3 298 56 49 348 3,228 4,056	0 0 0 0 6 5 111	0 0 0 0 0	72 3 287 5 4 329 1,367 <b>2,067</b>	1 0 11 52 39 28 1,856	0 0 0 437 636 564 1,636	0 0 0 0 2,000 4,600 1,804	0 0 0 4 0 0	0 0 0 57 0 0	19 0 0 0 0 0 0 0 242	18 0 0 0 0 0 0 38	7
13Y - 10Y     110Y - more	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Ireland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Italy													
10 - 3M	Latvia													



General governments exposures by country of the counterparty

						Euroban	k Ergasias Services and H	loldings S.A.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-deriving 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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	Malta													
Total [0 - 3M   [3 M - 1Y   [1 Y - 2Y   [2 Y - 3Y   [3 Y - 5Y   [5 Y - 10 Y   [10 Y - more Total	Netherlands													
[ 0 - 3M [	Poland													
Total  [ 0 - 3M [	Portugal													
[ 0 - 3M [	Romania	0 0 9 0 36 76 5	0 9 0 36 76 5	0 0 0 0 0	0 0 0 0 0	0 9 0 36 76 5	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	4
[ 0 - 3M   [ 3M - 1Y	Slovakia			J	J		,			j		j	,	
10Y - more	Slovenia													



#### General governments exposures by country of the counterparty

						Eurobani	Ergasias Services and H	Ioldings S.A.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
	,							Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets heid for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	25 0 0 0 0 53 0	25 0 0 0 53 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	25 0 0 0 0 0 0	0 0 0 0 53 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 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
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Sweden													
[ 0 - 3M [	United Kingdom													
10 - 3M	Iceland													
[0 - 3M] [ 3M - 1Y [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



#### General governments exposures by country of the counterparty

						Europank	Ergasias Services and H							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Japan													
[ 0 - 3M [	U.S.	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 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 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 0 0 0	0
[ 0 - 3M [	China			-										-
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	1 15 13 3 14 22 0	0 15 13 3 14 22 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 15 13 3 14 22 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	22
[ 0 - 3M [	Middle East	0,	0,7	J.	J	37	Ü	Ü		j		j	,	
Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

Furnhank Froasias Services and Holdings S A

						Europani	Ergasias Services and F	loidings S.A.						
							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amoun
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa													
[ 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 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	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 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 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	128

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 loars 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). 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

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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



#### General governments exposures by country of the counterparty

						Eurobani	Ergasias Services and H	oldings S.A.						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Austria													
[ 0 - 3M [	Belgium													
Total	Bulgaria	0 103 21 0 82 25 5	0 103 21 0 82 25 5	0 0 0 0 18 1 0	0 0 0 0 0	0 102 21 0 63 24 5	0 1 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 0 0	1 6 0 0 0 0	0 0 0 0 0	
[ 0 - 3M     13M - 1Y     11 - 2Y     22 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Cyprus	20 94 0 93 107 239 12 555	20 84 0 92 107 239 6	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	20 0 0 0 0 22 153 0	0 84 0 92 86 86 12 359	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 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 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 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Czech Republic							-	-					
[ 0 - 3M [	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia													



#### General governments exposures by country of the counterparty

						Eurobani	Ergasias Services and H	Ioldings S.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Finland													
Total	France	0 0 0 0 100 0 0	0 0 0 0 100 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 100 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 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Germany	0 51 0 0 0 0	0 51 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 51 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 0 0	0 0 0 0 0	0
[ 0 - 3M	Croatia													
[ 0 - 3M [	Greece	77 41 426 199 487 545 3,112 4,887	76 41 422 196 481 536 3,078 <b>4,830</b>	0 0 3 1 2 17 25 47	0 0 0 0 0	75 38 292 3 1 1 315 1,248	1 2 131 196 484 212 1,838 <b>2,863</b>	11 0 0 0 325 470 426 <b>1,232</b>	0 0 0 2,000 4.600 1.807 8,407	0 0 4 0 0	0 0 38 0 0	19 0 0 0 0 0 0 242 261	18 0 0 0 0 0 0 37 55	6
13Y - More Total [ 0 - 3M [	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Ireland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Italy													
[ 0 - 3M	Latvia													



#### General governments exposures by country of the counterparty

						Eurobani	As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet	<u> </u>	ct exposures		Deriva	tives		Off balar	ice sheet	-
	(min Eok)												neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M	Luxembourg													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Malta													
[ 0 - 3M	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y ] [ 2Y - 3Y	Portugal													
[ 0 - 3M	Romania	0 9 0 0 37 75 5	0 9 0 0 37 75 5	0 0 0 0 0 0	0 0 0 0 0	0 9 0 0 37 75 5	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	4
[ 3M - 1Y [	Slovakia													
13Y - more   Total   10 - 3M   1   1   2Y - 3Y   1   2Y - 3Y   1   3Y - 5Y   1   1   1   2Y - 3Y   1   1   1   1   1   1   1   1   1	Slovenia													



#### General governments exposures by country of the counterparty

						Eurobani	Ergasias Services and H	loldings S.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	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 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 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 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 - 3M [	Sweden			-										-
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
13Y - MOTE   130Y - MOTE   130Y - MOTE   100 - 3M	Norway													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Australia													
10Y - more	Canada													
10 - 3M	Hong Kong													



#### General governments exposures by country of the counterparty

						Eurobani	Ergasias Services and H							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.	8 0 0 40 18 120 0	8 0 0 40 18 120 0	0 0 0 0 0	0 0 0 0 0	8 0 0 40 18 120 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 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	23 32 0 24 15 21 7	22 32 0 24 15 21 7	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	22 32 0 24 15 21 7	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 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 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29
[ 0 - 3M [	Middle East						, and the second			,		j	,	
Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

Furnhank Froasias Services and Holdings S A

						Eurobank	Ergasias Services and F	iolaings S.A.						
							As of 30/06/2021							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Others	68 226 66 87 375 342 19	68 226 66 87 374 341 19	0 0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	68 226 66 87 311 341 14	0 0 0 0 63 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 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 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	151

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 loars 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). 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, 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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

(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.



Performing and non-performing exposures Eurobank Ergasias Services and Holdings S.A.

					As of 30/09/202	0								As of 31/12/202	0			
		Gro	ss carrying amou	int		Accumulat changes in provisions	ed impairment, a I fair value due to	ccumulated credit risk and	Collaterals and financial		Gre	oss carrying amou	ınt		Accumulat changes in provisions	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of wi	nich non-perforr	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perforr	ning¹	On performing exposures <sup>2</sup>	On non-perforn	ning exposures <sup>3</sup>	guarantees received on non- performing
	d	lays and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	5,221	0	0	0	0		0	0	0	6,249	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	15	0	0	
Central banks	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	6,70	0	0	0	0	6	0	0	0
Credit institutions	744	0	0	0	0	4	0	0	0	75	0	0	0	0	3	0	0	0
Other financial corporations	141	0	0	0	0	(	0	0	0	139	0	0	0	0		0	0	0
Non-financial corporations	639	0	0	0	0		0	0	0	669	5 0	0	0	0	6	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
Central banks	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	. 0
Credit institutions	2,524	0	0	0	0	1	. 0	0	0	1,71	1 0	0	0	0	(	0	0	) 0
	5.074		400	400	400				26			400	400	400		75	75	
Other financial corporations	5,971	1	109	109	109	9	81	81	26	6,26	2 0	108	108	108	10	75	75	32
Non-financial corporations	20,647	124	3,235	3,111	3,199	273	1,652	1,620	1,443	21,06	107	3,084	2,935	3,046	333	1,502	1,470	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	10,02	94	2,590	2,462	2,590	238	1,281	1,281	1 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
Households	15,395	186	2,757	2,419	2,757	270	1,479	1,479	1,172	15,19	153	2,568	2,224	2,568	279	1,309	1,309	1,150
of which: Loans collateralised by residential immovable property at	10,352	102		1,322		110	509	509	1.0==	10,303	84					443		
amortised cost			1,571	1,322	1,571				1,055			1,497	1,250		114		443	
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	7 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
OFF-BALANCE SHEET EXPOSURES	5,895		54	54	54	72	26	26	11	5,953	3	56	55	56	77	27	27	11

<sup>17</sup> For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the collective allowances for frauncial seasity, individually and collective eliminated instruments at a mission collective frauncial seasity. The collective eliminate instruments are discussed with a positive sign if they are decreasing seaset. Following this sign convention, information is disclosed with in sign convention, and a carefully destruction, as equiplent in Amortino, as equiplent in Amortino, as equiplent in Amortino, in a carefully destruction, as explained instruments and accumulated impairments and accumulate



Performing and non-performing exposures Eurobank Ergasias Services and Holdings S.A.

					As of 31/03/2021	1								As of 30/06/202	1			
		Gros	s carrying amo	unt		Accumulat changes in provisions	ed impairment, acc fair value due to c	cumulated redit risk and	Collaterals and financial guarantees		Gro	ss carrying amou	nt <sup>5</sup>		Accumulat changes in provisions	ed impairment, a fair value due to ,s	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning <sup>1</sup>	On performing	On non-performi	ing exposures <sup>3</sup>	received on non- performing		Of which performing but past due >30	Of wh	ich non-perforr	ning <sup>1</sup>	On performing	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
		days and <=90 days		Of which:	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	7,126			defaulted	3			3		9,401			derauited	3			3	
Debt securities (including at amortised cost and fair value)	9,086		0	0		14				9,231				0	13			
Central banks	9,000	0	0	0		14		0	0	9,231		٥	0		13			
General governments	7,405	0	0	0				0	0	7,335		0	0		,	0		
Credit institutions	829	0	0	0	0			0	0	869		0	0	0		0	0	
Other financial corporations	170	0	0	0				0	0	252		0	0	0	0	0	0	
Non-financial corporations	681	0	0	0	0	4		0	0	775		0	0	0	3	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		5,766	5,754	5,694	616	2,988	2,952	2,518
	., .			.,				, .	,			.,	.,			,	, ,	
Central banks	U	0	U	U	0			U	U	,	,	U	U	٥		U	U	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	C	0	0	0	1,315	0	0	0	0	O	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	53	68	27	27	10

<sup>(1)</sup> For the difference of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (instruments at a mortised 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 exported. Institution in the contractive of institution is exported. Institution in the contractive of institution is exported. In the contractive deviated in the provisions (instruments at a fair value other than HFT)
(4) For the orbalances sheet keeps, accumulated impairment and accumulated repative changes in fair value due to credit risk are disclosed with a positive sign. The provisions is given and accumulated repative changes in fair value due to credit risk are disclosed with a positive sign. The provisions is given and accumulated repative changes in fair value due to credit risk are disclosed with the opposite sign of what is reported according to the FRREP framework (templates F 18.00 / F 19.00), which follows a sign convention. This is because, based on this sign convention, the provisions on disablance their conventions and according to the provisions of the provisio



#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ring amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		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
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 <sup>2</sup>												
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					

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

<sup>&</sup>lt;sup>©</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), 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.



#### Forborne exposures

Eurobank Ergasias Services and Holdings S.A.

			As of 31/	03/2021					As of 30/	06/2021		
		ving amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ea forbearance	xposures with		ving amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		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
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 <sup>2</sup>												
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- nerforming exit criteria	596						637					

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

(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 F18.00 / F19.00), 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.

			AS 01 3	0/09/2020					AS 01 31	1/12/2020					AS 01 3:	1/03/2021					AS OF 31	0/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
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 guarrying	185	15	15	185	12	0	192	14	14	192	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	345	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	2,995	178	178	2,988	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
3 Information and communication	281	48	47	281	42	0	279	47	46	279	46	0	297	83	83	297	64	0	288	78	78	288	61	0
K Financial and insurance activities	13	5	5	13	3	0	14	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	20.647	3.235	3.111	20.596	1.894	32	21.061	3.084	2.935	21.009	1.802	32	21.392	3.171	3,166	21.342	1.846	32	21.187	3.075	3.071	21.141	1.833	32

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



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

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/05/2021		
	Loans and advance	es	A3 01 31/03/1020			Loans and advanc	6	20 01 31/11/1010			Loans and advance	9	20132/03/2022			Loans and advanc	es	23 01 30/00/2022		
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		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	18,383	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		410	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		1,950	433
Accumulated impairment for secured assets	2,199	327	12	1,872	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 1% or above.



## 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

I								to of 20	/09/2020															As of 31	/12/2020							
	Gross o	anying amount								airment, accumul	lated negative cha	nges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount								almert, accumu	lated regative cha	anges in fair valu	e due to credit ris		Maximum amount of the guarantee that can be considered	Gross carrying amount
(win EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performin	og Of which: suposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: soposums with forbanince measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impaired (Stage 2)		© Of which: exposures with forboirance measures	Of which: Unlikely 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 forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	og Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not paid-due or paid-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant mositoria	7,442	6,963	1,573	2,527	459	415	439	430	218	132	199	213	205	205		13	2,905	2,758	267	653	147	115	140	119	69	28	52	50	47	46	1	2
	1,165	2,978	924	1,464	187	176	162	199	104	72	98	94	91	93	1	4	223	209	23	46	14	13	14	14		3	6	6	6	6	1	1
of which: Collateralised by residential immovable property	2,151	2,035	702	1,052	116	110	115	101	53	41	12	47	46	47	1	3	140	131	13	20	9		9	4	1	0	1	2	2	2	1	1
of which: Non-financial corporations	4,005	3,829	634	1,045	255	222	239	219	113	59	91	107	102	100		9	2,503	2,391	260	581	112	82	105	97	60	24	45	36	34	35	0	2
of which: Small and Medium-sized Enterprises	2,734	2,506	551	883	228	215	212	197	91	53	77	106	101	99		9	1,368	1,281	158	411	88	82	85	77	41	16	34	36	34	35	0	2
of which: Collateralised by commercial immovable property	2,274	2,100	376	621	174	152	167	119	56	33	47	63	61	61	1	5	1,519	1,429	199	451	90	74	90	71	39	29	33	32	32	32	0	۰

								As of 30	/09/2020															As of 31	/12/2020							
	Gross :														Maximum amount of the guarantee that can be considered	Gross carrying amount														×	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform																											
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oradit risk since initial recognition but not credit- impainal (Stage 2)		Of which: exposures with forbiairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit sisk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	context of the CDVID-19	Inflows to non- parforming exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	822	655	143	250	167	137	136	96	16		15	80	62	60		2	5,289	4,742	1,474	2,591	546	459	475	466	235	150	211	231	198	194		33
of which: Households	450	316	93	170	140	121	121	82	12		11	70	58	57		2	3,346	3,030	972	1,659	316	276	290	287	140	67	128	147	126	127	1	16
of which: Collateralised by residential immovable property	305	216	73	123	87	83	54	37	6	5	6	31	30	30	۰	1	2,351	2,154	746	1,213	197	182	105	137	72	49	68	65	61	61	1	11
of which: Non-financial corporations	363	336	51	80	27	16	14	14	4	0	3	30	4	3		0	1,938	1,706	501	933	230	161	294	176	95	63	83	84	70	8		17
of which: Small and Medium-sized Enterprises	178	160	4	33	18	7	5	13	4	0	3	9	3	2		0	1,559	1,343	450	807	216	170	181	173	92	e2	82	82	69	65		17
of which: Collateralised by commercial immovable property	177	167	29	45	10	5	3	7	2	0	2	4	2	1		0	1,004	876	260	400	120	101	109	74	37	26	33	37	32	30	1	7

								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														*	Maximum amount of the guarantee that can be considered	
(min EUR)		Performing	Of which: exposures wit forbarrance measures	Of which: Instruments with significant increase in credit risk sino initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:	Non-perform	ng Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: sepaisms with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-parform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contect of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	727	726	۰	23	1	۰	-	7	7	0	2	0		0	174	0	1,215	1,213	0	110	2	۰	2			0	5	0	0	0	233	1
of which: Households					۰							0				0	0	۰			0			۰	۰			0				۰
of which: Collateralised by residential immovable property	0				۰							0				0	0	۰			0			۰	۰			0				۰
of which: Non-financial corporations	727	726	0	23	1		1	7	7	0	2	0		0	174	0	1,215	1,213	0	110	2		2			0	5	0	0	0	233	1
of which: Small and Medium-sized Enterprises	452	451			1			s	5			0				٥	779	777			2			7	6			0				1
of which: Collateralised by commercial immovable property	s	5							0			0				0	6	6			0			0				0				



## 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

ì								As of 31,	03/2021															As of 30/	06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures will forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not could: impaired (Stage 2)	Non-perform	Of which: exposures with forbalrance measures	Of which: Unlikely to pay that are not past-due or 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)		ng Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures will forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- inspaired (Stage 2)	Non-performi	ing Of which: exposums with forbarance measures	Of which: Unilizely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	763	717	174	276	46	31	46	40	29	19	26	14	13	14	0	0	637	633	130	241	4	1	4	29	27	17	26	2	1	2	0	1
of which: Mouseholds	30	36	1	12	2	0	2	2	1	0		1		1	0	0	37	34	1	17	3	1	3	3	2	0	1	1	0	1	0	1
of which: Collaboralised by residential immovable property	12	11	0	4	0		0	0		0	۰	0		0	0	0	9	9	0	3	0	0		0		0		0	0			
of which: Non-financial corporations	725	681	172	264	44	31	44	40	27	19	25	13	13	13	0	0	600	599	137	224	1	0	1	26	26	17	25	1	0	1	0	
of which: Small and Medium-sized Enterprises	299	267	90	155	31	31	31	29	16	11	15	13	13	13	0	0	177	175	50	100	1	0	1	14	14		14	1	0	1	0	
of which: Collateralised by commercial immovable property	629	596	136	214	43	30	43	э	21	15	20	13	12	13	0	0	522	522	101	177	0	0		29	19	12	16	0	0	۰		

								As of 31,	03/2021															As of 30	/06/2021							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform	ing						Non-performi									Non-performe				Performing			Non-performi				
(rein EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	context of the COVID-19				Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	7,316	6,627	1,401	2,913	689	519	523	567	249	128	216	318	245	239		101	7,177	6,394	1,409	2,876	783	556	505	577	227	117	199	349	259	217		132
of which: Households	3,477	3,142	894	1,658	336	266	264	309	133	72	121	175	141	137	0	53	3,414	3,030	864	1,642	384	270	232	304	118	66	107	187	116	113	0	95
of which: Collaboralised by residential immovable property	2,456	2,263	697	1,217	193	165	168	141	67	40	62	24	88	67	0	26	2,445	2,234	679	1,257	211	163	141	143	70	43	8	73	62	53	0	51
of which: Non-financial corporations	1,664	3,328	501	1,227	335	235	241	251	115	56	95	135	97	95		47	3,594	1,203	529	1,200	361	267	254	264	109	51	92	155	115	97	7	36
of which: Small and Medium-sized Enterprises	2,502	2,190	454	977	313	223	220	232	102	56	89	129	95	90		47	2,540	2,191	479	945	349	256	225	246	98	51	86	148	112	90	7	36
of which: Collabratised by commercial immovable property	1,925	1,738	299	756	187	146	144	112	52	27	45	60	52	50	1	14	2,014	1,794	331	765	231	173	166	132	57	29	51	75	65	54	1	19

1	As of 31/03/2021														As of 30/66/2021																	
	Gook camping amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk grainments that can be creatived.								Gross carrying amount								Accumulated imp	painment, accum	ulated negative char	nges in fair val	es in fair value due to credit risk			Gross carrying amount
		Performing	informing			Non-performing			Performing	informing			Non-performing					Performing	Non-performing				1	Performing			Non-performing					
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not could- impained (Stage 2)		Of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not could- impained (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings moissures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures will forbearance measures	Of which: h Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	1,393	1,389	0	131	4	۰	3	7	7		3		۰	0	268	1	1,446	1,442	٥	114	4	0	3	12	11	۰	1	1	0	1	200	1
of which: Households		0						0	0			0				0	0				0				۰			0				0
of which: Collaboralised by residential immovable property		0						0	0			0				0	0				0							0				0
of which: Non-financial corporations	1,393	1,389	0	131	4		3	7	7	0	3	0		0	268	1	1,446	1,442	0	114	4	0	3	12	11	۰	1	1	0	1	200	1
of which: Small and Medium-sized Enterprises	906	905			3			6	6			0				1	960	955			4			10	9			1				1
of which: Collaboralised by commercial immovable property	10	17			1			0	0			0				0	29	26			1			0				0				0