

Bank Name	Piraeus Financial Holdings
LEI Code	M6AD1Y1KW32H8THQ6F76
Country Code	GR



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	3,277	3,582	3,562	3,474	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,443	2,747	3,145	3,057	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,877	4,182	4,162	4,074	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	3,043	3,347	3,745	3,657	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	4,768	5,073	5,053	4,967	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,933	4,239	4,636	4,549	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	33,097	32,207	31,670	31,540	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	32,263	31,373	31,253	31,122	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	9.90%	11.12%	11.25%	11.01%	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	7.57%	8.76%	10.06%	9.82%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.71%	12.98%	13.14%	12.92%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9.43%	10.67%	11.98%	11.75%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	14.40%	15.75%	15.96%	15.75%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.19%	13.51%	14.83%	14.62%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	61,648	65,618	63,507	81,042	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.29%	6.37%	6.55%	5.03%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,877	4,182	4,162	4,074	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	3,042	3,306	3,651	3,555	C 47.00 (r0310,c0010)	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	61,648	65,618	63,507	81,042	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	60,813	64,743	62,996	80,523	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.29%	6.37%	6.55%	5.03%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.00%	5.11%	5.80%	4.41%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital Piraeus Financial Holdings

		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	4,768	5,073	5,053	4,967	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,277	3,582	3,562	3,474	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	19,299	19,298	19,299	19,299	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-14,374	-14,296	-13,775	-14,061	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	82	68	-72	-113	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	120	118	117	471	C 0s.00 (r0200,c00s0)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	5	2	2	2	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-8	-11	-20	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CSR
	A.1.8	(-) Intangible assets (including Goodwil)	-229	-200	-202	-202	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) or CDR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-2	-4	-4	4	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-46	-45	-45	-44	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0440,c0010)	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	-21	-21	-18	-35	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (i) (i) and 89 to 91 of CRIÇ. Articles 36(1) point (ii) (ii), 24(1) point (ii), 244(1) point (ii) and 256 of CRIÇ. Articles 36(1) point (ii) (iii) and 257(1) of CRIÇ. Articles 36(1) point (ii) (iv) and 153(0) of CRIC and Articles 36(1) point (ii) (iv) and 153(4) of CRIC.
	A.1.14.1	Of which: from securitisation positions (-)	-21	-21	-18	-35	C 01.00 (r0460,c0010)	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 (r0480,c0010)	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	-2,132	-1,968	-1,979	-2,015	C 01.00 (r0490,c0010)	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 0s.00 (r0500,c00s0)	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	-173	-147	-131	-137	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	-1	-1	-1	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-18	-30	-70	-65	C 0s.00 (r0524,c00s0)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-61	-61	-61	-119	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	834	876	511	520	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	834	876	511	520	C 01.00 (r0520,r0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	600	600	600	600	C 01.00 (10530.40010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	600	600	600	600	C 01.00 (r0540,c0010) + C 01.00	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (10690,c0010) + C 01.00 (10700,c0010) + C 01.00 (10710,c0010) + C 01.00 (10740,c0010) + C 01.00 (10744,c0010) + C 01.00 (10748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,877	4,182	4,162	4,074	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	891	891	892	892	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	891	891	892	892	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	C 05.00 (10910,c00310) + C 01.00 (10900,c0030) + C 01.00 (10930,c0010) + C 01.00 (10900,c0010) + C 05.00 (10950,c0010) + C 01.00 (10955,c0010) + C 05.00 (10970,c0030) + C 01.00 (10974,c0010) + C 01.00 (10978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN SHARE	В	TOTAL RISK EXPOSURE AMOUNT	33,097	32,207	31,670	31,540	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	834	850	452	455	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	9.90%	11.12%	11.25%	11.01%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.71%	12.98%	13.14%	12.92%	CA3 (3)	
Transfediai period	C.3	TOTAL CAPITAL RATIO (transitional period)	14.40%	15.75%	15.96%	15.75%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,442	2,706	3,051	2,955	[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)]	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	7.57%	8.63%	9.77%	9.51%	A.4.3.01.0)] [D.1]/[8-8.1]	
Fully loaded ¹	-	Adjustments to CET1 due to IFRS 9 transitional arrangements	834	834	417	9.51%	C 05.01 (r0440.c0010)	
	-	Adjustments to AE11 due to IFRS 9 transitional arrangements Adjustments to AT1 due to IFRS 9 transitional arrangements	834	0	0	0	C 05.01 (r0440,c0020)	
Memo items	· ·	Adjustments to A i 1 due to IFRS 9 transitional arrangements Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440,c0030)	
	-						C 05.01 (*0440,c0030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	834	834	417	417	L WAR (FORMULESDAD)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particularity behavior. In this Pillar 3 disclosure



Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	29,185	28,494	28,101	27,811	C 02.00 (10040, c0010) -[C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0220, s001) + C 08.01 (10040, c0220, s001) + C 08.01 (10040, c0220, s002) + C 08.0
Of which the standardised approach	29,185	28,494	28,101	27,811	C 02.00 (r0060, c0010)-{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	145	140	142	123	C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10120, c0220, s001) + C 08.01 (10040, c0226, s001) + C 08.01 (10040, c0226, s001) + C 08.01 (10040, c0226, s002) + C 08.01 (10050, c0226), s002, + C 08.01 (10040, c0226, s002) +
Credit valuation adjustment - CVA	7	10	7	19	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	326	373	377	560	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	576	356	209	194	C 02.00 (r0520, c0010)
Of which the standardised approach	576	356	209	194	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010;c0450)*12.5+MAV(C 24.00(r0010, c0090);C 24.00(r0010,c0100);C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,859	2,833	2,833	2,833	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	2,859	2,833	2,833	2,833	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	33,097	32,207	31,670	31,540	

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

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



2022 EU-wide Transparency Exercise P&L Piraeus Financial Holdings

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,365	1,785	385	788
Of which debt securities income	98	137	40	88
Of which loans and advances income	1,062	1,357	277	564
Interest expenses	274	375	100	197
(Of which deposits expenses)	34	43	10	22
(Of which debt securities issued expenses)	55	77	23	47
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	3	0	1
Net Fee and commission income	279	394	102	210
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	409	605	362	370
Gains or (-) losses on financial assets and liabilities held for trading, net	73	50	227	317
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	4	25	0	-23
Gains or (-) losses from hedge accounting, net	2	3	-6	-18
Exchange differences [gain or (-) loss], net	5	6	2	8
Net other operating income /(expenses)	32	30	9	39
TOTAL OPERATING INCOME, NET	1,898	2,527	982	1,496
(Administrative expenses)	601	774	161	337
(Cash contributions to resolution funds and deposit guarantee schemes)	35	49	12	27
(Depreciation)	83	110	30	54
Modification gains or (-) losses, net	-75	-66	9	37
(Provisions or (-) reversal of provisions)	-2	-8	-3	-3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-3	-13	-6	-8
(Other provisions)	2	6	3	6
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring ¹	0	-52	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4,017	4,230	241	464
(Financial assets at fair value through other comprehensive income)	9	11	-1	-1
(Financial assets at amortised cost)	4,008	4,219	242	464
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	30	14	5	8
(of which Goodwill)	0	0	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	2	18	-4	-9
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-1	-1	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-2,941	-2,691	542	635
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-3,084	-3,007	520	613
Profit or (-) loss after tax from discontinued operations	-5	-7	-1	-1
PROFIT OR (-) LOSS FOR THE YEAR	-3,089	-3,014	519	611
Of which attributable to owners of the parent (1) Information available only as of end of the year	-3,090	-3,014	520	612

⁽i) Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31,	/03/2022			As of 30	/06/2022		
		Fi	air value hieran	chy		Fa	air value hieran	chy		Fair value hierarchy			Fa	ir value hieran	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	13,693				15,936				18,506				18,463				IAS 1.54 (i)
Financial assets held for trading	1,510	1,078	431	0	1,283	849	434	0	1,163	790	373	0	1,604	746	858	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	208	67	0	140	282	112	0	170	306	109	0	198	286	103	0	182	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	2,791	2,628	140	23	2,366	2,132	212	22	1,724	1,516	186	22	1,811	1,493	295	22	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	43,015				46,649				44,183				45,071				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	185	0	185	0	214	0	214	0	597	0	597	0	1,043	0	1,043	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 ¹	14,019				13,059				13,017				13,594				
TOTAL ASSETS	75,421				79,789				79,496				81,872				IAS 1.9(a), IG 6

⁽¹⁾ 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	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	s carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accun	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ³		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	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 value through other	Debt securities	2,727	22	0	-14	-2	0	2,292	24	0	-15	-2	0	1,639	34	0	-11	-4	0	1,730	33	0	-11	-3	0	Annex V.Part 1.31, 44(b)
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	8,672	0	0	-18	0	0	9,219	0	0	-19	0	0	9,033	0	0	-19	0	0	9,521	0	0	-21	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	25,427	4,814	5,358	-88	-186	-1,822	28,934	5,126	4,342	-91	-175	-1,508	26,820	5,229	4,156	-76	-181	-1,602	28,456	4,799	3,061	-80	-163	-1,175	Annex V.Part 1.32, 44(a)

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

⁽P) 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

Piraeus Financial Holdings

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	416	393	353	775	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	67,666	72,320	71,709	73,671	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	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	318	211	198	198	IAS 37.10; IAS 1.54(I)
Tax liabilities	36	15	17	19	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	1,116	1,017	1,002	967	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	32	31	28	31	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	69,585	73,987	73,307	75,660	IAS 1.9(b);IG 6
TOTAL EQUITY	5,836	5,803	6,189	6,213	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	75,421	79,789	79,496	81,872	IAS 1.IG6

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



Breakdown of liabilities

Piraeus Financial Holdings

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities t	y instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		417	393	353	775	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	13,401	14,348	14,317	14,259	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	16	16	22	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,537	2,441	2,527	2,547	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,762	1,666	1,753	1,773	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	530	518	526	1,146	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	161	144	232	972	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	1,971	1,747	1,835	1,918	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,566	1,360	1,343	1,692	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	8,586	10,570	10,058	10,846	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	7,735	9,689	9,275	9,984	ECB/2013/33 Annex 2.Part 2.9.1
	Households	39,139	40,683	40,434	40,768	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	30,322	32,426	32,702	33,230	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,388	1,906	1,900	1,884	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	916	934	924	902	Annex V.Part 1.37
Other financial liabilities		114	107	112	302	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		68,083	72,713	72,062	74,445	



2022 EU-wide Transparency Exercise Market Risk

Piraeus Financial Holdings

									cus i munci													
	SA					I	М									IM						
			VaR (Memora	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	demorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPIT/ FOR CTP	IL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	MEACHDE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30	09/2021									As of 31/12	/2021					
Traded Debt Instruments	460	216	0	0	0	0							0	0	0	0						
Of which: General risk	416	212	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	4	4	0	0	0	0							0	0	0	0						
Of which: General risk	19	11	0	0	0	0							l o	0	0	0						
Of which: Specific risk	14	6	ŏ	o o	ő	o o							ŏ	ŏ	ő	ő						
Foreign exchange risk	62	96	0	0	0	0							0	0	0	0						
Commodities risk	34	33	0	0	0	0							0	0	0	0						
Total	576	356	0	0	0	0	0	0	0	0	0	0	0	0	. 0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31,	03/2022									As of 30/06	/2022					
Traded Debt Instruments	117	100	0	0	0	0							0	0	0	0						
Of which: General risk	113	96	0	0	0	0							0	0	0	0						
Of which: Specific risk	4	4	0	0	0	0							0	0	0	0						
Equities	14	15	ı ,	0	0	0							ĺ	,	0	0						
Of which: General risk	5	1 5	l ő	0	ı ö	ő							l ő	ı	l ő	ŏ						
Of which: Specific risk	9	11	ō	0	ō	ō							o o	0	0	0						
Foreign exchange risk	62	70	0	0	0	0							0	0	0	0						
Commodities risk	17	10	0	0	0	0							0	0	0	0						
Total	209	194	0	0	0	0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0

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 OV1 template.



Piraeus Financial Holdings

					Standardisc	d Approach			
			As of 30/	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min EUR, %) Central governments or central banks	27.983	28,705	4,527		31.658	32.270	4.623	
	Regional governments or local authorities	80	73	15		76	70	14	
	Public sector entities	839	2,078	832		838	2,061	830	
	Multilateral Development Banks	29	267	0		29	294	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,877	2,643	492		3,000	2,804	519	
	Corporates	16,906	7,938	6,889		18,289	8,673	7,392	
	of which: SME	4,654	1,692	1,410		5,086	1,879	1,522	
	Retail	4,502	2,202	1,498		4,588	2,131	1,451	
Consolidated data	of which: SME	2,147	859	491		2,191	827	472	
consonautea auta	Secured by mortgages on immovable property	11,353	10,578	4,632		11,531	10,739	4,673	
	of which: SME	4,684 9,509	4,232 4,500	1,760 4.852	4.131	4,713 6,050	4,259 3.022	1,752	2.4
	Exoosures in default	9,509	4,500 125	4,852	4,131	6,050 82	3,022		2,9
	Items associated with particularly high risk Covered bonds	26	26	13		26	/3	119	
	Claims on institutions and comprates with a ST credit assessment	26	20	13		20	20	13	
	Collective investments undertakings (CIU)	64	64	47		123	123	86	
	Equity	345	345	416		737	737	821	
	Other exposures	6.347	6.347	4.930		6.492	6.492	4,850	
	Standardised Total ²	81,007	65,891	29,329	4,589	83,520	69,520	28,634	2,8:
		(2) Standardised Total does no	t include the Securitisation pos	tion unlike in the results prior t	to the 2019 exercise.	or credit risk mitigation techniques			RATE,

					Standardisc	d Approach						
			As of 30,	/09/2021			As of 31,	/12/2021				
	(refe EUR. %)	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	25.166	25,889	4,482		28.822	29.435	4,554				
	Regional governments or central banks Regional governments or local authorities	23,100	23,009	15		20,022	29,433	4,334				
	Regional governments or local authorities Public sector entities	839	2,078	832		838	2,061	830				
	Public sector entities Multilateral Development Banks	039	2,0/6	0.02		030	2,001	830				
	Multilateral Development Banks International Organisations			0								
	Institutions	278	328	235		228	295	248				
	Cornorates	13.765	5,542			15.034	6,250	4,977				
	of which: SME	4,595	1,642	1,371		5,006	1,826	1,481				
	orwind: SME Retail	4,418	2,156	1,469		4,498	2,091	1,427				
	of which: SME	2.107	826	472		2,151	795	454				
GREECE	Secured by mortgages on immovable property	11.128	10.369	4,536		11.242	10.462	4,515				
	of which: SMF	4.622	4,177	1,734		4,658	4,205	1,726				
	Exposures in default	7,800	3,607	3,891	3.322	4,649	2,310	2,506	1,760			
	Items associated with particularly high risk	147	125	188	1,712	82	79	119				
	Covered bonds	26	26	13		26	76	13				
I	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0					
I	Collective investments undertakings (CIU)	64	64	47		123	123	86				
I	Equity	328	328	399		720	720	804				
I	Other exposures	6.331	6.331	4,916		6,477	6,477					
I	Standardised Total ²	1,011		,,,,,	3,761		47.11.1		2,117			

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31	/12/2021			
	(red PIB %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
ITALY	Control devermentate or control shashs Recitical occurrence or food attentions Recitical concurrence or food attentions Recitical concurrence or food	2,472 0 0 0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,472 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2,420 0 0 0 0 18 0 0 1 1 1 1 0 0 0 0 0 0 0 0	2,428	0 0 0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total ²				1				0		

Compared Exposure Vision Compared Exposure Vision Compared Exposure Vision Compared Exposure Vision Compared V						Standardisc	d Approach			
Compared Exposure Vision Compared Exposure Vision Compared Exposure Vision Compared Exposure Vision Compared V				As of 30,	09/2021			As of 31,	/12/2021	
Control oncessmentake or central basins 251		(ma 600 m)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Standardised Total ² 280	Other Countries	Central covermentate or control to basis III Applicated powers may be fined anthroffice supplicated powers and or below anthroffice supplication of the supplination of the supplication of the supplication of the supplicatio	0 29 0 269 869 47 67 29 49	0 267 0 178 462 46 377 28 48	35 23 16 21 8		0 0 29 0 428 890 46 72 29 119	0 294 0 281 374 46 30 27 118	0 0 0 83 363 35 17 16 84	

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	/09/2021			As of 31,	/12/2021			
	(min EUR. %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Recional Public see Multilates Internal Institution Coronates of which Country of Counterpart 4 Section Section 1 Se	on the control of the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000			

The Copieral aspeares, unlike Exposers value, is regarded from being their source are yeller till as to confirm convenien factors or model and instigation inchroganic (e.g. substitution affactors or model and instigation inchroganic (e.g. substitution affactors or model and instigation inchroganic (e.g. substitution affactors or model and instigation affactors or model and inchroganic (e.g. substitution affactors).



	Pilateus Financial nolungs										
					Standardisi	d Approach					
			As of 30	/09/2021			As of 31,	/12/2021			
	(min EUR. %)	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 5	Control descriments for coins is about on the Section of Control Contr	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥		
		(ii) Original exposure, unlike Ex	cosure value, is reported before	e takino into account any effect	due to credit conversion factor	or credit risk mitigation technic	zues (e.o. substitution effects).				

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31,	/12/2021			
		Original Exposure ¹ Exposure Value ¹ Risk exposure amount Value a djustments an provisions ²				Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²		
	(min EUR, %)										
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0			
	Regional governments or local authorities Public sector entities			0		0	0				
	Multilateral Development Banks	ů ů		0		0	0	0			
	International Organisations	ō	i i	ō		0	i i	i i			
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	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 6	Secured by mortoages on immovable property	0	0	0		0	0	0			
•	of which: SME	0		0		0	0	0			
	Exposures in default Items associated with particularly high risk			0	0	0	0				
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	i o	i i	o o		o o	l ő	l ő			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0				
	Standardised Total ²										

Organia appears, utilize become visita, is reposted before taking into account any effect due to credit convenion factors or credit risk mitigation factorispass (e.g. substitution effects).

(2) Total visita adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional visitation adjustments (AVAs) and other core funds inductions related to the

Country of Counterpart 7 Country bish or Country of Cou		exposures, but includes gener	al credit risk adjustments.						
Control deverments or control banks Control deverments or boal satisforties Control devermen					Standardise	d Approach			
Control devermenté or central banks Control devermenté de la control banks Control de violent de la control banks Control Contro			As of 30,	/09/2021			As of 31	/12/2021	
Counted or commission or control banks and a c	(mt 80 %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Covered books and construction and the ST credit assessment Collective invariants and construction and ST credit assessment Collective invariants and construction (CEU) Collective invariants and	Control overmentate or centrol hashes Revisional overmentate or bod and whiteles Revisional overmentate or bod and whiteles Relitational Development Basis Relitational Development Basis Technologies Gerichelin St. Relitational Control of the Control of t	0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Original Exposure ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions ²				Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(min EUR, %) Central governments or central banks	0		0		0		0	
	Regional governments or local authorities	0	ŏ	o o		o o	ů o	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	0	0	0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME Retail	0		U		0	U	0	
Country of	of which: SME	0		0		0	0		
	Secured by mortgages on immovable property	0		0		0	0	0	
Counterpart 8	of which: SME	0		0		0	0		
	Exposures in default	0		0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	

		(2) Your value applications and provides give the property concerns once or secures application applications (AVA) and other over tunes inductions reasons to the applications and provides give the property concerns and provides give the property concerns and provides give the property of the provides give the givent give the provides give the provides give the givent give the g									
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(rin EUR, %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities Multilateral Develonment Banks International Oroanisations	0	0	0		0	0	0			
	Institutions Corporates of which: SME	0	0	0		0	0	0			
Country of Counterpart 9	Retail of which: SME Secured by mortgages on immovable property	0		0		0	0	0			
Counterpart 3	of which: SME Exposures in default Items associated with particularly high risk	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	0 0			
	Equity Other exposures	0	0	0		0	0	0			
	Standardised Total ²										

© Original appears, unlike Exposers value, a reported before taking into account any effect due to credit convexion fection or credit nik milispion incliniques (a.e., substitution effects).

(2) Total value adjustments and provisions per country of contemprity excludes those for recurrisation exposures, additional valuation adjustments (AlVAs) and other own funds inductions related to the exposures, that values general results adjustments and provisions and provisions and provisions and provisions adjustments (AlVAs) and other own funds inductions related to the exposures, that values general results adjustments and provisions are consistent and provisions and provisions are consistent a

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Central generations or central salesis Regional generations to be obtainable Regional generations to be obtainable Regional generations to be obtained to	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				0				0



			Standardised Approach									
			As of 31	/03/2022		As of 30/06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments am provisions			
	(min EUR, %) Central governments or central banks	31,776	32,376	4,779		32.016	32,608	4.737				
	Regional governments or local authorities	72	56	13		68	108	22				
	Public sector entities	838	1,838	830		842	1.768	834				
	Multilateral Development Banks	29	242	0		29	761	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	3,182	2,910	540		2,108	2,061	547				
	Corporates	18,399	9,086	7,656		20,137	9,160	7,553				
	of which: SME	5,253	2,047	1,678		5,589	2,123	1,731				
	Retail	4,566	2,091	1,426		4,853	2,161	1,458				
Consolidated data	of which: SME	2,156	796	455		2,434	854	488				
consolidated data	Secured by mortgages on immovable property	11,488	10,783	4,677		11,720	10,956	4,789				
	of which: SME	4,838	4,432	1,856		4,919	4,430	1,838				
	Exposures in default	5,433	2,579	2,631	2,343	4,994	2,221	2,239	2,39			
	Items associated with particularly high risk	67	64	96		101	91	136				
	Covered bonds	26	26	5		22	22	4				
	Claims on institutions and cornorates with a ST credit assessment											
	Collective investments undertakings (CIU)	119 647	119 647	62 742		103 636	103 636	46 730				
	Equity	6328	6.328	4.787		6.392	6.392	4.839				
	Other exposures				2,703		69.047					
	Standardised Total ²	82,970	69,155		2,703 t due to credit conversion factor	84,021		27,934	2,75			

		calculated as of last quarter									
					Standardise	d Approach					
			As of 31,	03/2022			As of 30/	06/2022			
	(min EUR, 16)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
		29,293	29.893	4,685		29,505	30.098	4,669			
	Central governments or central banks Regional governments or local authorities	72	29,893	4,003		29,303	50,096	4,009			
l	Regional governments or local authorities Public sector entities	838	1,838	830		842	1.768	834			
	Public sector entities Multilateral Development Banks	838	1,010	830		042	1,700	834			
	Multilateral Development Banks International Organisations	0									
	International Organisations Institutions	289	342	245		387	434	296			
	Institutions Corporates	14,833	6,550	5,151		16,935	7.010	5.491			
	of which: SME	5,114	1,919	1,558		5,494	2.047	1,656			
	Petall	4,478	2,052	1,403		4.745	2,115	1,431			
	of which: SMF	2,117	764	437		2,376	815	465			
GREECE	Secured by mortgages on immovable property	11.183	10.493	4.513		11.391	10.644	4.613			
	of which: SMF	4,786	4,381	1,831		4.869	4,380	1,813			
	Exposures in default	4,452	2.095	2,129	1.847	4,200	1.854	1.864	1.967		
	Items associated with particularly high risk	67	64	96	40.0	101	91	136	-,,		
	Covered hands	26	26	5		22	22	4			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	119	119	62		103	103	46			
	Equity	623	623	717		619	619	713			
	Other exposures	6,315	6,315	4,775		6,378	6,378	4,827			
	Standardised Total ²				2.186				2.298		

		exposures, but includes gener	credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FITALY Second Co.	control accommental or control and control accommentation of control and control accommentation of control and control accommentation of control accommentation and control accommentation and control accommentation and control accommentation accom	2,209 0 0 0 11 0 0 0 0 1 1 0 0 0 0	2,208 0 0 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	2,257 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,257 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	c
	itandardised Total ²			·	0			·	0

		exposures, but includes gener		anterparty excludes tridse for se	curesation exposures, apottona	i vauacon aquioments (AsAs)	and deter own runds reduction	is related to the	
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²
	(min EUR, %) Central governments or central banks	183	183	94		165	165	67	
	Regional governments or local authorities	103	100	,		103	103	0	
	Public sector entities	ō	ō	o o		0	ō	ō	
	Multilateral Development Banks	29	242	0		29	761	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	547	293	92		370	272	62	
	Corporates	1,137	478	442		1,113	450	411	
	of which: SME	112	111	106		76	59	60	
	Retail	70	29	17		91	37	22	
Other Countries	of which: SME	29 132	27 131	16 91		47 147	35 144	20	
Outer Countries	Secured by mortgages on immovable property	132	131	91		147	144	99	
	of which: SME Exposures in default	435	238	247	197	333	201	205	
	Items associated with particularly high risk	433	1.00	100	197	333	101	0	
	Covered bonds	n n	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ō	ō	ō		i i	ō	ō	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		1	1	1	
	Other exposures	8	8	6		8	8	6	
	Standardised Total ²				209				

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	/06/2022	
	(min EUR. *fe)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²
Country of Counterpart 4	Control or control below: to class absolute actional convenience to class absolutes actional convenience to class absolutes formation or convenience to class actional convenience actional convenience to class actional convenience actiona	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	

2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Piraeus Financial Holdings								
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0					0	0	
	Regional governments or local authorities	0	0	0		ō	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0				0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0		0			0	0	
Country of	of which: SME	0	0	ő		0	0	0	
Counterpart 5	Secured by mortoages 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			0		0	0	
	Covered bonds	0	0	ő		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0		0			0	0	
	Standardised Total ²	Ů			0			Ü	0
		(1) Original exposure, unlike E	exposure value, is reported before	ne taking into account any effec	t due to credit convenion factor	s or credit risk mitigation techn	iques (e.g. substitution effects)		

		(2) Total value adjustments ar exposures, but includes owner		sunterparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	a related to the	
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min ELR, %) Central governments or central banks	0	,						
	Regional governments or local authorities	ŏ	ì	i		ő	0	ő	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	0					0	0	
	Corporates of which: SME	0		1			0		
	Retail	ů ů	ì	i i			0	0	
Country of	of which: SME	o o		ō		i i	0	o o	
Counterpart 6	Secured by mortgages on immovable property	0		0		0	0	0	
Counter part o	of which: SME	0		0		0	0	0	
	Exposures in default	0		0		0	0	0	
	Items associated with particularly high risk Covered bonds	0	9			0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment			1 .				0	
	Collective investments undertakings (CIU)	o o		ō		i i	0	o o	
	Equity	0		0		0	0	0	
	Other exposures	0				0	0	0	

O (Original exposure, unlike Exposure value, in reported before taking into account any effect due to ordet convenient factors or credit nisk integration techniques (e.g. subetitution efficis).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitation exposures, adjustments and provisions per country of counterparty encludes those for securitation exposures, adjustments and provisions per country of counterparty encludes those for securitation exposures, adjustments (AVA) and other own funds reduction related to the

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(mh Filia Mah.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Control occurrences or control sheets Residual occurrences or local admirities Residual occurrences or local admirities Residual occurrences basis Residual occurrences basis Residual occurrences basis Residual occurrences occurrences Residual occurrences Residu	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit coversion fellows or coult risk mitigation techniques (u.e., substitution efficials).
(2) Yould value adjustments and provisions per country of counterparty enducies those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

		(2) Total value adjustments ar exposures, but includes gener		unterparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
		esponent, con mostes gene	a Otok Inkasjasinina.		Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 8	Come of commencing an extension of the Come of the Com	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
	Other exposures Standardised Total ²	· ·			0				0

(1) Organi argamus, units Oppuser value, a reported infer taking into account any effect due to condition control except condition designates condition designates condition designates (a.g. additional effect).
(2) Total value and policientes and provinces or control of control prival enclands those for executional exposures, additional valuation eligibitation ((2)) and other cere funds electrons related to the common but include and with all designations and and all additional conditions.

					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(mh ELR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Control assessments or control basis in Section conversions to both authorities to both and the control basis fellulificate of both authorities fellulificate of both authorities for section (or control basis of which DE of which DE	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	٥

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(min EUR, 16)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control operations on a control above a collegation of a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	09/2021					As of 31/	12/2021		
		Origina	l Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and 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	0	0
Canaalidatad data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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 Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30/	06/2022		
		Origina	l Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and 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	0	0
CI: d-t d -t-	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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 Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

							Piraeus Financial Holdin							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	ssets by accounting portfolio	•	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	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 [Austria													
Total	Belgium	52 119 0 0 335 345	52 119 0 0 0 335 36	52 115 0 0 0 265 265		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 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 [Bulgaria	342	342	437		100	U	U		U	U	U		U
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Cyprus	0 0 0 0 3 3 3 0 5 5	0 0 5 0 53 0 55	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 5 5 5 3 0	0 0 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													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

		Piraeus Financial Holdings												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive 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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France													
[0 - 3M [Germany		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 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	199 1,581 6 6 334 1,044 5,533 10,157	199 196 1,581 60 338 1,945 5,838 10,157	12	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	164 165 55 22 133 274 622 1,455	131 1,535	0 0 1599 622 120 0	0 0 1,000 400 2,000 0 3,400	6 0 0 0 0 0	39 0 0 0 0 0	0 4 3 0 0 0	000000000000000000000000000000000000000	21
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary								,					
Total Tota	Ireland													
Total	Italy	(((((((((((((((((((0 0 0 0 0 109 1,600 712 2,420	0 0 0 0	0 0 0 0	(((((((((((((((((((0 0 0 0 0 1,600 712 2,311	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total [0 - 3M	Latvia	2,420	2,420	0	0	105	2,311	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

		Piraeus Financial Holdings												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
Residual Maturity	Country (Parrier	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
	Country / Region	derivative financial assets	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 [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Maita													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	() () () () () () () () ()	0 15 0 0 0 0 64 0	0	0 0 0 0 0		0 0 15 0 0 0 0 0 0 0 0 0 0 64 0 79	0 0 0 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 [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

		Piraeus Financial Holdings												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive 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	exposure amount
[0 - 3M [Spain	0 33 0 0 1 1 1 1 4	0 0 30 0 0 0 0 11 0 41		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 30 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
To - 3M	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Norway													
Total	Australia													
To - 3M	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

		Piraeus Financial Holdings												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	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.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Piraeus Financial Holdings

								Piraeus Financiai Hoidir	iys						
								As of 31/12/2021							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
						Non-derivative financial a	ssets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance si	heet 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 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	22	4 4 28 28 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		2 2 3 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 25 2 0 0 0 0	0 0	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 0 0 0 0

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), 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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Vincent

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

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

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

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



General governments exposures by country of the counterparty

			Piraeus Financial Holdings											
							As of 30/06/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio	'	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-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 [Austria													
Total	Belgium	153 169 0 0 8 8 18	153 1690 0 0 8 1 18 41	153 165 0 0 8 18 41	0 0	0 0 0	0 0 0 0	0 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 [Bulgaria	300	300	300		v	U	U		U	0	U		U
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Cyprus	0 0 5 5 0 0 0 0	0 0 5 0 50 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 5 0 50 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
TO - 3M	Czech Republic													
[0 - 3M [Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

		Piraeus Financial Holdings												
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive 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 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]														
[5Y - 10Y [10Y - more Total	Finland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	France													
[0 - 3M [Germany	000000000000000000000000000000000000000	0 0 0 0 0 0 1	0 0 0 0 0 1 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 0 0	0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Greece	378 642 175 94 533 2,140 4,678 8,701	378 642 175 94 593 2,140 4,678 8,701	93 56 24 20 38 65 38 335	0 0 0 0 0	279 580 11 0 22 211	136 75 555 2,051	0 0 80 0 40 0 0	0 1,000 0 400 0 1,400	0 0 0 0 0 111 0 111	0 0 0 0 2,000	0 3 3 0 0 0	0 0 0 0 0	15
[0-3M] [3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	-	7,11			-	,,,,,,		7.11		7			
[0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Ireland													
To - 3M	Italy	0 0 0 0 9 1,838 3,24 2,255	0 0 0 0 96 1,838 324 2,257	0 0 0 0 0	0 0 0 0 0		0 0 0 0 95 1.838 324 2,257	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
To - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Latvia	Apar.	quar				S.J.S.J.							Ĵ



General governments exposures by country of the counterparty

		Piraeus Financial Holdings												
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet 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		Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
		derivative financial assets	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 [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal	66	0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

		Piraeus Financial Holdings												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	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 [Spain	33 6 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 30 0 0 10 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	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
0 - 3M 13M - 1Y	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

		Piraeus Financial Holdings												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	•	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	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.													
[0 - 3M [China													
TO - 3M	Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M	Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Piraeus Financial Holdings

								Piraeus Financiai Hoidir	193						
								As of 30/06/2022	2						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
						Non-derivative financial a	ssets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance sl	heet exposures	
															Risk weighted
10-3MF 13M-1VF	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] [10Y-more Total	Africa													
	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	() () ()	9 6 4 0 0 0 0 0 0	0 0 0 0 0		2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	7 4 4 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0

Notes and definitions
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- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), 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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Vincent

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Piraeus Financial Holdings

| Control programment | Control programment

10,592

For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CR Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instru

Institutions record here the cumulative amount of executed cored toxics sizes initial recording for initial recording for initial recording for initial recording for formal instruments subsist to measurement and conscious

The fact of the fact, committed to the fact, committed implication for the fact, committed implication

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

Performing and non-performing exposures Piraeus Financial Holdings

	ritetos frienciai mouring																	
					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nominal	d amount		Accumulated imp	sairment, accumulated ne fit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	amount		Accumulated imp	pairment, accumulated no fit risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	•	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due > 30 days		Of which non-performing	o ²	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	17,76	3 0	0		0	0				17,756								
Debt securities (including at amortised cost and fair value)	10,77					34		-		11,340			-		36			, ,
Central banks	,							-			0 0	0	-					
General governments	10.06	5 0				21		-		10.63		0	-		22			, ,
Credit institutions	30	2 0	0		0	6	0	0		311	9 0	0	0		,	0	0	
Other financial corporations	26	1 0	0		0	4	0	0	0	26	0 0	0	0		5	0	0	i o
Non-financial corporations	14	6 0	0		0	3	0	0		131	0 0	0	0		2	0	0	
Loans and advances(including at amortised cost and fair value)	37,32	8 434	4,722	4,722	4,156	278	1,802	1,602	2,685	37,214	4 308	3,426	3,426	3,061	263	1,304	1,175	1,820
Central banks															Ι.,		0	
Central Caries					0					1				1 "	1 "		0	, 1
General governments	31	8 0	5	5	5	1	3	3	2	18	4 0	5	5	5 5	1	3	3	2
Credit institutions	17	1 0	0	0	0	0	0	0	0	200	2 0	0	0	0	0	0	0	۰
Other financial corporations	7,60	6 24	467	467	450	5	114	101	179	7,65	6 1	456	456	5 442	5	117	105	160
Non-financial corporations	18,82	4 257	3,153	3,153	2,775	133	1,357	1,213	1,882	18,97	7 149	2,208	2,208	3 1,951	122	936	842	1,233
of which: small and medium-sized enterprises	9,83	4 141	2,308	2,308	2,007	87	875	748	1,383	9,34	1 115	1,490	1,490	1,304	90	659	578	798
of which: Leans collateralised by commercial immovable property	6,80	5 81	2,005	2,005	1,733	51	516	438	1,470	6,36	3 91	1,377	1,377	7 1,195	43	388	346	976
Households	10,40	9 153	1,096	1,096	926	139	328	284	622	10,19	6 158	757	757	7 663	136	248	225	424
of which: Loans collateralised by residential immovable property	6,83	9 71	510	510	414	43	69	55	415	6,66	3 80	374	374	316	41	53	44	297
of which: Credit for consumption	1,97	8 28	298	298	272	71	163	153	70	1,97	8 24	256	256	5 237	67	145	136	54
DEBT INSTRUMENTS other than HFT	65,86	4 434	4,722	4,722	4,156	313	1,802	1,602	2,685	66,310	308	3,426	3,426	3,061	298	1,304	1,175	1,820
OFF-BALANCE SHEET EXPOSURES	10,51		232		232	23	74	74	114	11,936	5	226	226	226	22	73	73	112
	(1) For the definition of non-	performing exposures please refe	r to Article 47a(3) of Regulation	(EU) No 575/2013 (CRR)														

10,519 222 232 232 2 74 74 114 11,936

(1) The the distillation of more pulsaring appearancy places of the 3-Action 4-Stay(2) of Angulation (10) the 57(2011 (CRR))
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(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



Forborne exposures

			As of 30/	09/2021		As of 31/12/2021								
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		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	o	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)	4,063	2,572	651	586	3,106	1,787	3,518	1,962	524	458	2,678	1,327		
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	418	416	91	91	227	225	419	419	91	91	226	226		
Non-financial corporations	2,200	1,652	461	440	1,687	1,164	1,773	1,086	339	311	1,355	745		
of which: small and medium-sized enterprises	1,140	702	110	91	1,003		1,130	630	118	95	989			
Households	1,446	505	99	55	1,192	397	1,326	457	95	56	1,097	356		
DEBT INSTRUMENTS other than HFT	4,063	2,572	651	586	3,106		3,518	1,962	524	458	2,678			
Loan commitments given	44	1	1	0	41	0	32	0	1	0	31	0		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forborne more than twice $^{\it 3}$	1,197						1,693							
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	1,278						827							

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

⁽a) 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 10 and 11 of Regulation (EU) 2021/451-TTS 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.

⁽¹⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

Piraeus Financial Holdings

			As of 31/	03/2022		As of 30/06/2022									
		ring amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated control value due to cr	mpairment, hanges in fair edit risk and exposures with	Collateral and fin- received on e forbearanc				
(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 nonperforming 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)	o	0	0	0	o	0	0	o	o	0	0	o			
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)	3,290	1,862	509	444	2,419	1,199	3,067	1,598	484	420	2,231	962			
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	o			
Other financial corporations	420	420	91	91	163	163	450	420	96	96	184	154			
Non-financial corporations	1,624	1,043	324	300	1,224	729	1,505	878	298	274	1,132	592			
of which: small and medium-sized enterprises	1,046	620	122	103	900		786	385	93	76	672				
Households	1,246	399	93	53	1,032	307	1,112	299	89	50	915	216			
DEBT INSTRUMENTS other than HFT	3,290	1,862	509	444	2,419		3,067	1,598	484	420	2,231				
Loan commitments given	30	0	0	0	29	0	29	0	0	0	28	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice $^{\it 3}$	1,599						1,539								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	838						1,044								

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Piraeus Financial Holdings

Ī			As of 3	0/09/2021					As of 3	1/12/2021					As of 3	1/03/2022		As of 30/06/2022															
	Gross carrying amount			ross carrying amount											Accumulated	Gross carr	Gross carrying amount				Accumulated	Gross carry	ying amount				Accumulated	Gross carr	rying amount				Accumulated
		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performir	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on									
(mln EUR)			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹									
A Agriculture, forestry and fishing	423	104	104	423	56	0	462	101	101	462	49	0	452	103	103	452	52	0	420	77	77	420	40	0									
B Mining and guarrying	40	10	10	40	4	0	40	9	9	40	4	0	39	9	9	39	4	0	34	4	4	34	2	0									
C Manufacturing	3,627	829	829	3,627	254	0	3,858	676	676	3,858	232	0	3,905	628	628	3,905	216	0	3,904	387	387	3,904	168	0									
D Electricity, gas, steam and air conditioning supply	1,610	53	53	1,610	31	0	1,707	57	57	1,707	37	0	1,755	53	53	1,755	41	0	1,936	42	42	1,936	38	0									
E Water supply	45	8	8	45	3	0	52	7	7	52	3	0	49	6	6	49	3	0	51	5	5	51	2	0									
F Construction	1,408	396	396	1,408	157	0	1,395	329	329	1,395	134	0	1,330	310	310	1,330	135	0	1,237	170	170	1,237	85	0									
G Wholesale and retail trade	2.926	548	548	2.926	318	0	2.918	510	510	2.918	296	0	2.914	503	503	2.913	291	0	2.916	348	348	2.916	230	0									
H Transport and storage	3.551	835	835	3.551	334	0	3.268	407	407	3.268	219	0	3.281	403	403	3.281	235	0	3.367	288	288	3.367	166	0									
I Accommodation and food service activities	2,469	557	557	2,425	35	2	2,455	532	532	2,411	28	2	2,503	521	521	2,458	34	3	2,405	405	405	2,360	36	2									
J Information and communication	305	50	50	305	38	0	309	45	45	309	31	0	310	38	38	310	30	0	305	19	19	305	19	0									
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
L Real estate activities	1.068	445	445	1.068	162	0	1.200	371	371	1.200	163	0	999	354	354	999	159	0	977	308	308	977	150	0									
M Professional, scientific and technical activities	282	102	102	282	65	0	275	81	81	275	48	0	274	79	79	274	45	0	238	49	49	238	30	0									
N Administrative and support service activities	357	12	12	357	5	0	377	12	12	377	6	0	351	11	11	351	5	0	424	9	9	424	4	0									
O Public administration and defence, compulsory social security	6	1	1	6	1	0	7	1	1	7	1	0	6	1	1	6	1	0	8	1	1	8	1	0									
P Education	44	4	4	44	4	0	43	4	4	43	4	0	44	4	4	44	4	0	37	3	3	37	3	0									
Q Human health services and social work	414	132	132	414	75	0	411	76	76	411	46	0	395	51	51	395	26	0	506	30	30	506	21	0									
R Arts, entertainment and recreation	72	7	7	72	5	0	74	8	8	74	6	0	74	8	8	74	6	0	72	7	7	72	5	0									
S Other services	74	67	67	74	62	0	137	80	80	137	108	0	144	70	70	144	199	0	140	56	56	140	55	0									
Loans and advances	18 719	4.161	4 161	18.675	1.608	2	18.988	3 305	3.305	18 944	1.415	2	18.824	3 153	3.153	18.779	1.487	3	18 977	2.208	2.208	18 932	1.055	2									

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FIRREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Piraeus Financial Holdings

	As of 31/09/2021							As of 31/12/2021			As of 31/03/2022						As of 30/06/2022						
	Loans and advances					Loans and advanc	-				Loans and advances						Loans and advances						
		Performing					Performing					Performing					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	36,747	30,762	573	5,986	1,969	39,508	34,593	329	4,915	1,625	37,328	32,606	434	4,722	1,417	37,214	33,788	308	3,426	1,289			
Of which secured	32,820	27,524	551	5,296	1,919	34,967	30,588	312	4,379	1,572	34,082	29,849	416	4,233	1,374	33,931	30,885	293	3,046	1,254			
Of which secured with immovable property	15,676	12,131	234	3,545	1,233	15,224	12,119	191	3,106	984	15,453	12,459	178	2,994	801	14,673	12,621	189	2,052	737			
Of which instruments with LTV higher than 60% and lower or equal to 80%	2,850	2,496		354	199	2,940	2,602		338	150	2,863	2,538		325	119	3,018	2,809		209	89			
Of which instruments with LTV higher than 80% and lower or equal to 100%	2,104	1,637		467	225	2,089	1,519		570	173	2,320	1,771		548	132	2,148	1,703		445	83			
Of which instruments with LTV higher than 100%	5,696	3,497		2,200	596	4,968	3,289		1,679	452	5,023	3,399		1,624	388	4,313	3,267		1,046	356			
Accumulated impairment for secured assets	1,719	212	6	1,507	375	1,525	204	6	1,321	332	1,660	205	8	1,455	309	1,197	197	10	1,000	315			
Collateral																							
Of which value capped at the value of exposure	18,872	16,092	292	2,780	1,214	20,073	17,646	192	2,427	986	18,905	16,701	207	2,203	717	18,608	17,036	190	1,572	654			
Of which immovable property	12,352	10,226	201	2,127	833	12,253	10,295	154	1,959	687	12,380	10,537	149	1,843	515	12,047	10,782	166	1,265	469			
Of which value above the cap	536	73	2	463	107	447	69	2	377	102	437	65	2	372	78	331	67	3	264	74			
Of which immovable property	315	30	1	285	39	257	33	1	225	34	239	24	1	215	21	216	36	2	180	53			
Financial guarantees received	9,914	9,137	141	777	186	11,118	10,645	100	473	124	11,206	10,724	93	482	155	11,519	11,271	83	248	94			
Accumulated partial write-off	-2,201	-216	4	-1,985	-185	-2,035	-214	-6	-1,820	-68	-2,068	-208	-4	-1,859	-49	-1,630	-185	-4	-1,445	-171			

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