



2025 EU-wide Transparency Exercise

Bank Name	Eurobank Ergasias Services and Holdings S.A.
LEI Code	JEUVK5RWWJEN8W0C9M24
Country Code	GR

2025 EU-wide Transparency Exercise

Leverage ratio

Eurobank Ergasias Services and Holdings S.A.

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,911	7,718	7,692	8,427	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	7,911	7,718			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	105,284	106,049	105,673	107,100	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	105,284	106,049			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.51%	7.28%	7.28%	7.87%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.51%	7.28%			[A.2]/[B.2]	

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Eurobank Ergasias Services and Holdings S.A.

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	3,767	5,096	1,267	2,490
Of which debt securities income	439	618	187	374
Of which loans and advances income	1,940	2,610	617	1,232
Interest expenses	1,938	2,589	629	1,221
(Of which deposits expenses)	720	946	184	352
(Of which debt securities issued expenses)	213	300	92	192
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	5	8	0	3
Net Fee and commission income	375	562	141	296
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	15	38	19	43
Gains or (-) losses on financial assets and liabilities held for trading, net	96	93	12	8
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	5	12	7	8
Gains or (-) losses from hedge accounting, net	-3	-4	-6	-10
Exchange differences [gain or (-) loss], net	3	5	2	2
Net other operating income / (expenses)	23	12	10	21
TOTAL OPERATING INCOME, NET	2,348	3,232	824	1,640
(Administrative expenses)	645	948	262	531
(Cash contributions to resolution funds and deposit guarantee schemes)	11	14	4	6
(Depreciation)	97	135	38	75
Modification gains or (-) losses, net	-2	-5	-1	-2
(Provisions or (-) reversal of provisions)	182	188	24	25
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	17	15	-7	-11
(Other provisions)	165	174	31	36
Of which pending legal issues and tax litigation ⁽¹⁾	0	-5	0	0
Of which restructuring ²	0	-5	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	202	297	93	190
(Financial assets at fair value through other comprehensive income)	2	4	2	2
(Financial assets at amortised cost)	200	292	92	188
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	15	42	1	2
(of which Goodwill)	2	2	0	0
Negative goodwill recognised in profit or loss	97	100	0	38
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	160	165	11	40
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,452	1,869	411	887
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,176	1,509	314	694
Profit or (-) loss after tax from discontinued operations	-7	-7	0	-4
PROFIT OR (-) LOSS FOR THE YEAR	1,169	1,502	314	690
Of which attributable to owners of the parent	1,135	1,448	314	690

⁽¹⁾ Information available only as of end of the year

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

2025 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Eurobank Ergasias Services and Holdings S.A.

(mM EUR)																	
ASSETS:	As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	17,393				16,131				14,198				14,863				IAS 1.54 (f)
Financial assets held for trading	1,051	301	750	0	1,105	285	820	0	1,065	284	781	0	1,092	308	784	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	271	127	33	111	290	146	33	112	296	148	36	112	299	145	37	117	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)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,792	3,492	271	29	4,148	3,881	191	77	3,903	3,634	212	57	3,702	3,434	213	55	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost	68,203				70,780				72,064				72,485				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	35	0	35	0	18	0	18	0	29	0	29	0	35	0	35	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk	5				-3				-17				-14				IAS 39.49A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾	8,723				8,579				8,775				9,045				
TOTAL ASSETS	99,473				101,049				100,313				101,507				IAS 1.9(a); XI.6

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

(mM EUR)																										
Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	3,740	27	0	-6	-1	0	4,068	29	0	-6	-1	0	3,787	91	0	-6	-2	0	3,591	87	0	-6	-2	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	17,004	11	33	-18	-1	-8	17,621	20	36	-15	-1	-9	18,138	22	35	-17	-1	-9	18,024	31	33	-15	-1	-9	Annex V Part 1.31, 44(b)
	Loans and advances	45,766	4,865	1,376	-188	-342	-713	47,854	4,917	1,449	-192	-354	-728	48,478	4,880	1,454	-204	-390	-698	48,920	5,035	1,426	-201	-428	-679	Annex V Part 1.32, 44(a)

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

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Eurobank Ergasias Services and Holdings S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	888	741	771	740	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	87,223	88,652	88,330	89,227	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	431	422	374	370	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-7	-4	-10	20	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	400	389	383	358	IAS 37.10; IAS 1.54(l)
Tax liabilities	110	112	132	133	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	991	1,835	1,131	1,015	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	3	3	3	1	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	90,038	92,150	91,114	91,865	IAS 1.9(b);IG 6
TOTAL EQUITY	9,435	8,899	9,199	9,643	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	99,473	101,049	100,313	101,507	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Eurobank Ergasias Services and Holdings S.A.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		1,221	1,120	1,072	1,067	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	1	1	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	98	43	73	43	Annex V.Part 1.31
Deposits	Central banks	3,104	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,167	3,027	3,042	2,738	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,168	1,455	1,468	1,382	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,553	2,584	2,939	2,842	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	266	261	371	294	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	5,126	5,523	5,211	5,264	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,634	2,561	2,755	2,745	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	22,434	23,649	22,632	23,309	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	14,561	14,913	14,134	15,242	ECB/2013/33 Annex 2.Part 2.9.1
	Households	45,153	46,622	46,541	47,194	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	28,843	29,902	30,135	31,065	Annex V.Part 1.42(f), 44(c)
Debt securities issued		6,485	7,056	7,788	7,701	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,792	1,758	2,200	2,185	Annex V.Part 1.37
Other financial liabilities		199	190	177	179	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		88,542	89,815	89,475	90,337	

2025 EU-wide Transparency Exercise
Market Risk
Eurobank Ergasias Services and Holdings S.A.

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT	
	TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				
			MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024											As of 31/12/2024										
Traded Debt Instruments	24	52	6	1	10	3						6	1	12	3									
Of which: General risk	24	52	5	1	6	2						6	1	9	2									
Of which: Specific risk	0	0	1	0	8	2						2	1	7	2									
Equities	16	13	0	0	0	0						0	0	0	0									
Of which: General risk	7	6	0	0	0	0						0	0	0	0									
Of which: Specific risk	7	6	0	0	0	0						0	0	0	0									
Foreign exchange risk	72	58	2	1	11	4						4	1	13	4									
Commodities risk	0	0	0	0	0	0						0	0	0	0									
Total	112	124	6	2	16	5	14	12	0	0	0	454	7	1	19	6	15	17	0	0	0	0	0	532
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025											As of 30/06/2025										
Traded Debt Instruments	48	88	8	2	17	5						11	2	21	6									
Of which: General risk	48	88	8	2	10	3						10	2	13	3									
Of which: Specific risk	0	0	3	1	13	3						4	1	14	5									
Equities	14	8	2	0	6	0						1	0	1	0									
Of which: General risk	7	4	2	0	6	0						1	0	1	0									
Of which: Specific risk	7	4	0	0	0	0						0	0	0	0									
Foreign exchange risk	69	56	4	1	15	4						3	1	11	2									
Commodities risk	0	0	0	0	0	0						0	0	0	0									
Total	131	152	9	2	24	7	26	19	0	0	0	720	12	2	36	7	20	23	0	0	0	0	0	766

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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data								
Central governments or central banks	21,127	21,127	5,002		17,682	17,682	5,002	
Regional governments or local authorities	48	48	1		45	45	1	
Public sector entities	83	83	288		83	83	288	
Multinational Development Banks	651	1,121	75		585	1,279	75	
International Organisations	147	147	0		146	146	0	
Institutions	3,897	3,892	2,402		3,904	3,863	2,395	
Corporates	29,797	21,258	16,320		32,077	23,175	17,464	
of which: SME	17,252	5,288	4,228		19,712	5,390	4,432	
Retail	12,539	6,770	4,793		12,684	6,897	4,803	
of which: SME	2,148	2,128	158		2,128	2,186	158	
Secured by mortgages on immovable property and AOC exposures	14,447	13,224	4,987		14,755	13,025	5,073	
of which: SME	2,541	2,467	907		2,741	2,641	1,022	
Exposures in default	2,486	967	1,040		2,443	994	1,062	
Items associated with particularly high risk	839	804	900	1,393	901	854	990	1,427
Subordinated debt exposures								
Covered bonds	2,402	2,402	327		2,490	2,489	339	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	87	87	87		88	88	88	
Equity	482	482	482		482	482	482	
Other exposures	4,438	4,438	3,557		4,525	4,525	3,655	
Standardized Total⁽⁴⁾	113,207	96,842	46,587	1,393	127,729	96,790	49,912	2,092

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. a substitution effect).
⁽²⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Counterparty counterparties cover up to 95% of total original exposure or Top 10 counterparties covered by original exposure, whichever is the higher.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GREECE								
Central governments or central banks	21,542	21,542	4,802		14,671	17,794	4,852	
Regional governments or local authorities	83	83	1		70	70	1	
Public sector entities	78	78	288		70	70	288	
Multinational Development Banks	0	551	0		0	551	0	
International Organisations	0	0	0		0	0	0	
Institutions	1,546	1,539	1,272		1,511	1,480	1,230	
Corporates	20,012	14,026	10,274		21,027	13,959	10,200	
of which: SME	2,791	2,002	1,731		2,738	2,055	1,704	
Retail	7,141	2,332	2,249		7,188	2,423	2,276	
of which: SME	2,544	1,027	588		2,728	1,184	688	
Secured by mortgages on immovable property and AOC exposures	3,761	3,761	2,811		3,764	3,766	2,840	
of which: SME	1,102	1,026	371		1,104	1,029	371	
Exposures in default	1,982	782	837	1,140	1,926	812	866	1,142
Items associated with particularly high risk	288	281	348		288	288	375	
Subordinated debt exposures	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	251	251	251		230	230	230	
Other exposures	6,822	6,822	2,770		6,862	6,862	2,826	
Standardized Total⁽⁴⁾				1,380				1,434

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. a substitution effect).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CYPRUS								
Central governments or central banks	6,710	10,472	0		6,970	10,044	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multinational Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	179	184	167		197	202	177	
Corporates	3,248	2,022	1,274		3,199	1,959	1,200	
of which: SME	2,046	1,399	1,340		1,951	1,315	1,072	
Retail	2,141	1,132	802		2,103	1,053	870	
of which: SME	698	230	142		729	231	148	
Secured by mortgages on immovable property and AOC exposures	2,098	2,098	1,028		2,098	2,098	1,028	
of which: SME	752	751	327		758	775	340	
Exposures in default	371	86	93	127	382	86	96	152
Items associated with particularly high risk	222	140	212		222	140	212	
Subordinated debt exposures	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	55	55	133		108	108	221	
Other exposures	902	902	371		911	911	501	
Standardized Total⁽⁴⁾				161				182

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. a substitution effect).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BULGARIA								
Central governments or central banks	1,540	1,540	0		1,740	1,740	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multinational Development Banks	0	40	0		0	30	0	
International Organisations	0	0	0		0	0	0	
Institutions	179	179	167		179	179	167	
Corporates	2,638	2,055	1,853		2,743	2,175	1,963	
of which: SME	1,366	1,040	837		1,430	1,099	864	
Retail	2,789	2,170	1,971		2,854	2,213	2,003	
of which: SME	399	332	393		402	336	395	
Secured by mortgages on immovable property and AOC exposures	2,092	2,092	1,028		2,092	2,092	1,028	
of which: SME	588	541	198		595	565	207	
Exposures in default	288	70	78	113	287	68	78	110
Items associated with particularly high risk	298	166	248		317	208	312	
Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	371	371	242		371	371	242	
Standardized Total⁽⁴⁾				207				197

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. a substitution effect).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY								
Central governments or central banks	0	0	0		140	140	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	327	327	0		317	317	0	
Multinational Development Banks	0	40	0		0	30	0	
International Organisations	0	0	0		0	0	0	
Institutions	1,238	1,212	167		1,208	1,203	142	
Corporates	201	195	201		198	198	198	
of which: SME	4	4	0		4	4	0	
Retail	15	14	15		15	14	15	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	381	381	38		383	383	38	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardized Total⁽⁴⁾				207				207

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. a substitution effect).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES		1,157	1,157	0	0	1,156	1,156	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		431	431	307	0	500	500	156	0
Corporates		1,142	1,142	302	0	1,451	1,451	313	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		18	18	24	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		19	19	19	0	18	18	18	18
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾									2

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

⁽²⁾ Total value adjustments and provisions are country-by-country including those for securitisation exposures but exclude general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE		329	329	0	0	612	612	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		489	489	396	0	396	396	396	0
Corporates		198	198	158	0	221	181	159	0
of which: SME		40	40	31	0	40	40	31	0
Retail		2	2	1	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		401	404	41	0	476	476	48	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾									4

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

⁽²⁾ Total value adjustments and provisions are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		252	251	23	0	465	466	22	0
Corporates		604	508	544	0	703	634	594	0
of which: SME		326	309	296	0	421	354	299	0
Retail		29	27	16	0	11	9	6	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		188	188	74	0	194	194	74	0
of which: SME		59	59	23	0	189	189	69	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		29	29	41	0	29	29	42	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		200	200	40	0	209	209	42	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		30	30	30	0	40	40	40	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾									6

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

⁽²⁾ Total value adjustments and provisions are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY		340	340	24	0	338	338	23	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		189	189	48	0	165	165	45	0
Corporates		59	56	54	0	62	59	57	0
of which: SME		0	0	0	0	0	0	0	0
Retail		1	1	0	0	1	1	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		1	1	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		40	40	4	0	40	40	4	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾									6

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

⁽²⁾ Total value adjustments and provisions are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG		812	812	0	0	805	805	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		67	52	19	0	80	65	18	0
Corporates		195	111	101	0	223	120	117	0
of which: SME		102	26	24	0	119	21	19	0
Retail		47	1	1	0	55	1	1	0
of which: SME		46	0	0	0	54	0	0	0
Secured by mortgages on immovable property and AOC exposures		24	24	20	0	24	24	20	0
of which: SME		23	23	18	0	23	23	18	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		48	48	48	0	49	49	49	0
Equity		65	65	65	0	65	65	65	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾									2

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

⁽²⁾ Total value adjustments and provisions are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Other Countries		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		498	498	0	0	558	558	0	0
International Organisations		147	147	0	0	146	146	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0					

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data		20,274	14,273	5,273	4,071	41,074	46,084	4,074	
Regional governments or local authorities		40	12	2	2	39	12	2	
Public sector entities		534	737	73	73	307	564	73	
Multilateral Development Banks		961	1,217	0	0	1,059	1,399	0	
International Organisations		146	146	0	0	145	145	0	
Institutions		5,370	5,371	1,762	0	5,302	5,302	1,740	
Corporates		27,937	18,640	14,289	0	28,362	18,869	13,830	
of which: SME		4,126	2,440	1,960	0	4,204	2,267	1,509	
Retail		9,805	5,027	3,348	0	10,113	5,256	3,715	
of which: SME		4,233	1,940	1,460	0	4,204	2,267	1,509	
Secured by mortgages on immovable property and ADC exposures		24,842	21,739	11,066	0	25,628	22,333	11,326	
of which: SME		7,532	6,289	4,154	0	7,897	6,407	4,204	
Exposures in default		2,468	2,058	1,131	1,405	2,666	793	844	1,081
Items associated with particularly high risk		441	440	403	0	401	440	474	
Subordinated debt exposures		2,027	2,406	127	0	2,347	2,347	118	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		92	92	92	0	94	94	94	
Equity		460	460	0	0	460	460	0	
Other exposures		4,705	4,705	3,844	0	4,705	4,705	3,833	
Standardised Total ⁽⁴⁾		110,171	96,246	42,895	2,846	122,874	97,853	43,964	1,754

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is the higher.
(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GREECE		13,128	26,701	4,700	0	14,621	27,821	4,670	
Regional governments or local authorities		21	21	2	0	21	21	2	
Public sector entities		71	311	71	0	72	327	72	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		1,146	1,123	794	0	1,182	1,294	805	
Corporates		21,976	14,244	20,235	0	22,744	14,587	18,071	
of which: SME		2,086	1,044	854	0	2,300	1,103	911	
Retail		4,085	2,491	1,445	0	4,085	2,444	1,445	
of which: SME		2,115	889	511	0	2,394	966	570	
Secured by mortgages on immovable property and ADC exposures		12,446	11,320	5,480	0	12,881	11,554	5,657	
of which: SME		2,480	2,002	1,407	0	2,520	2,200	1,434	
Exposures in default		2,036	1,970	1,055	1,111	1,454	618	656	764
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		130	130	462	0	128	128	449	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		36	36	36	0	36	36	36	
Equity		239	239	166	0	252	252	160	
Other exposures		3,050	3,050	3,073	0	3,250	3,250	3,084	
Standardised Total ⁽⁴⁾		14,264	26,701	4,700	1,111	16,201	27,821	4,670	1,264

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CYPRUS		6,111	6,950	0	0	6,094	6,604	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		1,800	1,87	86	0	1,776	181	83	
Corporates		719	422	37	0	624	413	34	
of which: SME		886	451	39	0	828	413	34	
Retail		305	62	31	0	302	63	30	
of which: SME		6,411	5,489	2,74	0	6,268	5,089	2,248	
Secured by mortgages on immovable property and ADC exposures		2,412	1,813	1,100	0	2,339	1,771	1,108	
of which: SME		305	62	31	0	302	63	30	
Exposures in default		0	0	0	160	0	0	0	162
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		21	21	31	0	21	21	32	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		7	7	7	0	7	7	7	
Equity		84	84	201	0	113	113	277	
Other exposures		505	505	513	0	492	492	501	
Standardised Total ⁽⁴⁾		6,111	6,950	0	160	6,094	6,604	0	162

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BULGARIA		1,120	1,120	113	0	1,882	1,991	127	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		1,438	1,117	1,055	0	1,512	1,109	1,000	
Corporates		516	280	262	0	509	308	284	
of which: SME		2,796	2,892	1,844	0	2,889	2,814	1,716	
Retail		246	189	135	0	296	196	136	
of which: SME		2,550	4,587	2,712	0	2,442	4,800	2,248	
Secured by mortgages on immovable property and ADC exposures		1,982	1,815	1,189	0	2,300	1,761	1,223	
of which: SME		150	67	75	0	154	76	82	
Exposures in default		0	0	0	0	0	0	0	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		7	7	7	0	7	7	7	
Other exposures		614	614	613	0	612	612	613	
Standardised Total ⁽⁴⁾		1,120	1,120	113	0	2,011	2,011	127	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY		136	136	0	0	210	210	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		438	438	0	0	230	230	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		901	901	0	0	1,012	1,012	0	
Corporates		211	211	232	0	254	254	222	
of which: SME		0	0	0	0	0	0	0	
Retail		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Exposures in default		0	0	0	0	0	0	0	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		31	31	31	0	24	24	21	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾		136	136	0	0	210	210	0	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	Central governments or central banks	1,147	1,147	0	0	1,110	1,110	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	455	455	96	0	472	470	99	0
	Corporates	350	350	114	0	365	365	122	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	42	42	54	0	39	39	50	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾				0				0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	Central governments or central banks	772	772	0	0	760	760	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	297	297	71	0	294	294	66	0
	Corporates	264	264	205	0	254	254	205	0
	of which: SME	46	46	0	0	41	41	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	25	25	35	0	23	23	35	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾				0				0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	203	203	23	0	203	203	23	0
	Corporates	202	202	207	0	200	200	274	0
	of which: SME	26	26	0	0	26	26	0	0
	Retail	65	65	7	0	61	61	7	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	177	177	35	0	177	177	35	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	47	47	47	0	44	44	44	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾				0				0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY	Central governments or central banks	408	403	0	0	778	778	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	355	355	10	0	348	348	82	0
	Corporates	80	77	89	0	81	78	70	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	35	35	4	0	41	41	4	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾				0				0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG	Central governments or central banks	847	843	0	0	466	466	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	183	185	35	0	87	89	14	0
	Corporates	222	222	136	0	159	155	105	0
	of which: SME	306	306	34	0	306	306	11	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾				0				0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Other Countries	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾				0				0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Eurobank Ergasias Services and Holdings S.A.

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)											
Other non credit-obligation assets			0					0				
IRB Total ⁽³⁾			0					0				

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

⁽²⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Eurobank Ergasias Services and Holdings S.A.

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
(mln EUR, %)												
Consolidated data	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total ⁽³⁾				0						0		

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

⁽²⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Eurobank Ergasias Services and Holdings S.A.

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		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				
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		21	21	0	0	12	12	9	9	0	0	0	0	0	0	0	0
[3Y - 5Y]		9	9	0	0	9	9	8	8	0	0	0	0	0	0	0	0
[5Y - 10Y]	21	21	0	0	14	14	8	8	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		51	51	0	0	35	35	16	16	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		44	44	0	0	20	20	24	24	0	0	0	0	0	0	0	0
[1Y - 2Y]		52	52	0	0	47	47	5	5	0	0	0	0	0	0	0	0
[2Y - 3Y]		9	9	0	0	9	9	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		65	64	0	0	41	41	24	24	0	0	0	0	0	0	0	0
[5Y - 10Y]	46	46	0	0	32	32	14	14	0	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		216	216	0	0	146	146	67	67	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		20	20	0	0	20	20	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		19	19	0	0	19	19	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		5	5	0	0	5	5	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	150	150	0	0	57	57	93	93	0	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		194	194	0	0	101	101	93	93	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		5	5	0	0	5	5	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	15	15	0	0	15	15	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		19	19	0	0	19	19	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others ⁽¹⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		79	79	0	0	5	5	74	74	0	0	0	0	0	0	0	0
[3Y - 5Y]		42	42	0	0	5	5	37	37	0	0	0	0	0	0	0	0
[5Y - 10Y]	52	51	0	0	3	3	48	48	0	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		173	173	0	0	13	13	159	159	0	0	0	0	0	0	0	13

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of 0.4.

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

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Eurobank Ergasias Services and Holdings S.A.

As of 30/06/2025

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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										
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		21	21	0	0	12	12	9	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		9	9	0	0	9	9	9	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	20	20	0	0	13	13	7	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		50	50	0	0	34	34	16	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		55	55	0	0	51	51	4	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		9	9	0	0	8	8	8	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		22	22	0	0	13	13	9	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		106	106	0	0	57	57	48	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	37	37	0	0	27	27	10	0	0	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		228	228	0	0	156	156	72	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		20	20	0	0	20	20	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		59	59	0	0	19	19	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		29	29	0	0	4	4	25	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	144	144	0	0	64	64	80	0	0	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		213	212	0	0	108	104	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others ⁽¹⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		62	62	0	0	5	5	57	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		21	21	0	0	5	5	15	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		38	38	0	0	0	0	38	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	136	136	0	0	3	3	143	0	0	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		266	266	0	0	13	253	0	0	0	0	0	0	0	0	0	18

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

2025 EU-wide Transparency Exercise

Forborne exposures

Eurobank Ergasias Services and Holdings S.A.

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,694	725	315	265	1,214	431	1,588	708	321	271	1,079	412
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	36	19	10	10	25	9	33	19	10	9	23	10
Non-financial corporations	893	363	152	131	662	219	830	359	157	139	564	210
of which: small and medium-sized enterprises	665	303	120	109	506		632	296	124	117	473	
Households	765	342	154	124	528	203	725	329	155	122	493	192
DEBT INSTRUMENTS other than HFT	1,694	725	315	265	1,214		1,588	708	321	271	1,079	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (3)	313						277					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	336						361					

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

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

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

The Group's Non-Performing Exposure (NPE) ratio has remained below the supervisory threshold of 5% for extended mandatory reporting over a sustained period of two years. The relevant data are submitted on a voluntary basis, solely for informational purposes, to the Group's supervisors and to the EBA.

2025 EU-wide Transparency Exercise

Forborne exposures

Eurobank Ergasias Services and Holdings S.A.

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,549	700	313	263	1,040	406	1,454	625	272	224	1,007	370
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	32	19	11	11	21	8	29	12	9	9	20	4
Non-financial corporations	804	349	158	142	535	197	747	300	143	127	519	165
of which: small and medium-sized enterprises	592	288	119	113	427		540	243	106	99	389	
Households	713	331	144	110	484	201	677	312	120	89	468	201
DEBT INSTRUMENTS other than HFT	1,549	700	313	263	1,040	406	1,454	625	272	224	1,007	370
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (3)	274						305					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	347						318					

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

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

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

The Group's Non-Performing Exposure (NPE) ratio has remained below the supervisory threshold of 5% for extended mandatory reporting over a sustained period of two years. The relevant data are submitted on a voluntary basis, solely for informational purposes, to the Group's supervisors and to the EBA.

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Eurobank Ergasias Services and Holdings S.A.

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	355	106	106	355	63	0	373	117	117	371	65	0	585	93	93	585	40	0	293	92	92	293	39	0
B Mining and quarrying	39	3	3	39	2	0	37	3	3	37	2	0	20	3	3	20	2	0	23	3	3	23	2	0
C Manufacturing	4,153	134	134	4,153	94	0	4,446	125	125	4,446	90	0	4,523	121	121	4,523	90	0	4,769	120	120	4,769	91	0
D Electricity, gas, steam and air conditioning supply	2,668	5	5	2,668	7	0	2,800	4	4	2,800	9	0	3,222	4	4	3,222	11	0	3,395	5	5	3,395	12	0
E Water supply	85	1	1	85	1	0	72	1	1	72	1	0	82	1	1	82	1	0	85	1	1	85	1	0
F Construction	1,018	58	58	1,018	35	0	1,065	48	48	1,065	25	0	1,078	48	48	1,078	29	0	1,123	47	47	1,123	29	0
G Wholesale and retail trade	4,735	245	245	4,735	151	0	4,727	247	247	4,727	140	0	4,478	251	251	4,478	148	0	4,767	239	239	4,767	148	0
H Transport and storage	4,794	17	17	4,794	17	0	5,645	19	19	5,645	18	0	5,657	19	19	5,657	18	0	5,344	18	18	5,344	18	0
I Accommodation and food service activities	2,915	97	97	2,915	39	0	2,915	99	99	2,915	41	0	3,089	98	98	3,089	40	0	3,082	78	78	3,082	39	0
J Information and communication	579	14	14	579	21	0	608	15	15	608	20	0	740	16	16	740	20	0	639	16	16	639	20	0
K Financial and insurance activities	46	0	0	46	0	0	52	0	0	52	0	0	52	0	0	52	0	0	76	0	0	76	1	0
L Real estate activities	2,632	58	58	2,632	32	0	2,782	62	62	2,782	29	0	2,986	69	69	2,986	29	0	2,941	53	53	2,941	25	0
M Professional, scientific and technical activities	365	36	36	365	29	0	421	36	36	421	29	0	415	33	33	415	31	0	439	32	32	439	33	0
N Administrative and support service activities	426	9	9	426	7	0	462	8	8	462	6	0	449	8	8	449	6	0	478	9	9	478	6	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
P Education	37	3	3	37	2	0	38	3	3	38	2	0	38	3	3	38	2	0	38	3	3	38	2	0
Q Human health services and social work activities	576	2	2	576	3	0	650	28	28	650	8	0	638	27	27	638	9	0	644	26	26	644	9	0
R Arts, entertainment and recreation	441	4	4	441	3	0	508	4	4	508	3	0	505	1	1	505	1	0	512	2	2	512	2	0
S Other services	121	9	9	121	7	0	119	9	9	119	6	0	93	9	9	93	6	0	90	10	10	90	6	0
Loans and advances	25,987	801	801	25,987	510	0	27,716	828	828	27,718	493	0	28,651	805	805	28,651	488	0	28,718	752	752	28,718	485	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)

	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025									
	Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing							
		of which past due > 30days <= 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		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		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		of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days					
(mil EUR)																									
Gross carrying amount	52,451	50,788	161	1,663	697	54,438	52,740	218	1,739	770	55,248	53,529	200	1,710	771	55,804	54,129	132	1,675	656	56,141	54,416	127	1,635	552
Of which secured	30,141	37,805	105	1,336	599	39,832	38,430	152	1,390	639	40,081	38,691	130	1,383	635	40,416	39,051	77	1,355	552	40,416	39,051	77	1,355	552
Of which secured with immovable property	21,884	20,795	88	1,092	490	22,964	21,243	129	1,325	535	22,780	21,664	100	1,325	551	23,083	21,984	85	1,287	489	23,083	21,984	85	1,287	489
Of which instruments with LTV higher than 80% and lower or equal to 90%	5,160	4,948		211	111	5,599	5,379		215	116	5,877	5,672		208	108	5,852	5,648		204	89	5,852	5,648		204	89
Of which instruments with LTV higher than 80% and lower or equal to 90%	3,368	3,180		188	79	2,831	2,624		207	97	2,868	2,642		227	114	2,879	2,652		227	111	2,862	2,637		225	111
Of which instruments with LTV higher than 100%	3,140	2,808		341	124	3,075	2,719		353	146	3,008	2,678		330	131	2,862	2,537		325	117	2,862	2,537		325	117
Accumulated impairment for secured assets	807	139	17	461	150	846	345	0	503	146	814	410	15	484	180	934	454	16	481	159	934	454	16	481	159
Collateral																									
Of which value capped at the value of exposure	30,514	29,732	86	792	383	30,657	29,858	127	799	424	30,795	29,978	108	817	431	31,134	30,327	66	797	374	31,134	30,327	66	797	374
Of which immovable property	20,368	19,647	81	721	347	20,495	19,760	118	733	380	20,861	20,111	89	712	394	21,181	20,415	61	716	344	21,181	20,415	61	716	344
Of which value above the cap	22,938	21,795	111	1,183	465	24,785	23,419	133	1,366	648	25,160	23,700	95	1,460	510	25,001	24,462	66	1,439	450	25,001	24,462	66	1,439	450
Of which immovable property	13,676	12,730	106	946	401	14,847	13,981	123	967	422	15,316	14,339	83	977	450	15,812	14,855	61	938	401	15,812	14,855	61	938	401
Financial guarantees received	4,273	4,214	7	59	13	4,288	4,220	0	66	20	4,207	4,055	9	12	16	4,053	4,003	3	50	13	4,053	4,003	3	50	13
Accumulated partial write off	-1,033	-1	-1	-1,030	-978	-1,039	-1	0	-1,038	-982	-929	-1	0	-928	-946	-841	-1	0	-840	-840	-841	-1	0	-840	-840

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 (including loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.
The Group's Non-Performing Exposure (NPE) ratio has remained below the supervisory threshold of 5% for extended mandatory reporting over a sustained period of two years. The relevant data are submitted on a voluntary basis, solely for informational purposes, to the Group's supervisors and to the EBA.