

2025 EU-wide Transparency Exercise

Bank Name	Piraeus Financial Holdings
LEI Code	M6AD1Y1KW32H8THQ6F76
Country Code	GR

2025 EU-wide Transparency Exercise

Leverage ratio

Piraeus Financial Holdings

		(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	5,544	5,536	5,686	6,125	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	5,544	5,536			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	80,036	81,982	81,199	83,907	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	80,036	81,982			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.93%	6.75%	7.00%	7.30%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.93%	6.75%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise
Capital

Pireaus Financial Holdings

		(in EUR, %)						
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	6,099	6,708	6,877	7,208	C01.00.0001.0010	Articles 41(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,944	4,936	5,088	5,125	C01.00.0002.0010	Article 52 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	4,402	4,402	4,408	4,033	C01.00.0003.0010	Articles 24(1)(a)(i) and (ii), 27 to 29, 30(1), 30(2) point (b) and 42 of CRR
	A.1.2	Retained earnings	2,247	2,340	2,400	2,902	C01.00.0004.0010	Articles 24(1)(a)(i), 30(2) and 34(1) point (b) of CRR
	A.1.3	Accumulated other comprehensive income	-18	-35	-26	-26	C01.00.0005.0010	Articles 41(9), 74(1) point (a) and 34(1) point (b) of CRR
	A.1.4	Other Reserves	534	536	620	603	C01.00.0006.0010	Articles 41(7) and 34(1) point (b) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00.0007.0010	Articles 41(1), 74(1) point (b) and 34(1) point (b) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	1	1	2	C01.00.0008.0010	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-15	-10	-18	-18	C01.00.0009.0010	Articles 32 to 35 and 34(1) point (b) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-248	-260	-252	-267	C01.00.0010.0010 + C 01.00.0046.0010	Articles 41(1), 34(1) point (b) and 37 of CRR, Articles 43(1), 34(2) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences, net of associated DTAs	-4	-6	-7	-6	C01.00.0011.0010	Article 34(1) point (b) and 34 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00.0012.0010	Articles 34(1) point (b), 40 and 133 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00.0013.0010	Articles 41(9), 34(1) point (b) and 41 of CRR
	A.1.12	(-) Reciprocal cross-holdings in CET1 Capital	-4	-2	-1	0	C01.00.0014.0010	Article 41(2), 34(1) point (b) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00.0045.0010	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	-46	-65	-54	-51	C01.00.0015.0010 + C 01.00.0016.0010 + C 01.00.0017.0010 + C 01.00.0018.0010 + C 01.00.0019.0010 + C 01.00.0020.0010 + C 01.00.0021.0010 + C 01.00.0022.0010 + C 01.00.0023.0010 + C 01.00.0024.0010 + C 01.00.0025.0010 + C 01.00.0026.0010 + C 01.00.0027.0010 + C 01.00.0028.0010 + C 01.00.0029.0010 + C 01.00.0030.0010 + C 01.00.0031.0010 + C 01.00.0032.0010 + C 01.00.0033.0010 + C 01.00.0034.0010 + C 01.00.0035.0010 + C 01.00.0036.0010 + C 01.00.0037.0010 + C 01.00.0038.0010 + C 01.00.0039.0010 + C 01.00.0040.0010 + C 01.00.0041.0010 + C 01.00.0042.0010 + C 01.00.0043.0010 + C 01.00.0044.0010 + C 01.00.0045.0010 + C 01.00.0046.0010 + C 01.00.0047.0010 + C 01.00.0048.0010 + C 01.00.0049.0010 + C 01.00.0050.0010 + C 01.00.0051.0010 + C 01.00.0052.0010 + C 01.00.0053.0010 + C 01.00.0054.0010 + C 01.00.0055.0010 + C 01.00.0056.0010 + C 01.00.0057.0010 + C 01.00.0058.0010 + C 01.00.0059.0010 + C 01.00.0060.0010 + C 01.00.0061.0010 + C 01.00.0062.0010 + C 01.00.0063.0010 + C 01.00.0064.0010 + C 01.00.0065.0010 + C 01.00.0066.0010 + C 01.00.0067.0010 + C 01.00.0068.0010 + C 01.00.0069.0010 + C 01.00.0070.0010 + C 01.00.0071.0010 + C 01.00.0072.0010 + C 01.00.0073.0010 + C 01.00.0074.0010 + C 01.00.0075.0010 + C 01.00.0076.0010 + C 01.00.0077.0010 + C 01.00.0078.0010 + C 01.00.0079.0010 + C 01.00.0080.0010 + C 01.00.0081.0010 + C 01.00.0082.0010 + C 01.00.0083.0010 + C 01.00.0084.0010 + C 01.00.0085.0010 + C 01.00.0086.0010 + C 01.00.0087.0010 + C 01.00.0088.0010 + C 01.00.0089.0010 + C 01.00.0090.0010 + C 01.00.0091.0010 + C 01.00.0092.0010 + C 01.00.0093.0010 + C 01.00.0094.0010 + C 01.00.0095.0010 + C 01.00.0096.0010 + C 01.00.0097.0010 + C 01.00.0098.0010 + C 01.00.0099.0010 + C 01.00.0100.0010 + C 01.00.0101.0010 + C 01.00.0102.0010 + C 01.00.0103.0010 + C 01.00.0104.0010 + C 01.00.0105.0010 + C 01.00.0106.0010 + C 01.00.0107.0010 + C 01.00.0108.0010 + C 01.00.0109.0010 + C 01.00.0110.0010 + C 01.00.0111.0010 + C 01.00.0112.0010 + C 01.00.0113.0010 + C 01.00.0114.0010 + C 01.00.0115.0010 + C 01.00.0116.0010 + C 01.00.0117.0010 + C 01.00.0118.0010 + C 01.00.0119.0010 + C 01.00.0120.0010 + C 01.00.0121.0010 + C 01.00.0122.0010 + C 01.00.0123.0010 + C 01.00.0124.0010 + C 01.00.0125.0010 + C 01.00.0126.0010 + C 01.00.0127.0010 + C 01.00.0128.0010 + C 01.00.0129.0010 + C 01.00.0130.0010 + C 01.00.0131.0010 + C 01.00.0132.0010 + C 01.00.0133.0010 + C 01.00.0134.0010 + C 01.00.0135.0010 + C 01.00.0136.0010 + C 01.00.0137.0010 + C 01.00.0138.0010 + C 01.00.0139.0010 + C 01.00.0140.0010 + C 01.00.0141.0010 + C 01.00.0142.0010 + C 01.00.0143.0010 + C 01.00.0144.0010 + C 01.00.0145.0010 + C 01.00.0146.0010 + C 01.00.0147.0010 + C 01.00.0148.0010 + C 01.00.0149.0010 + C 01.00.0150.0010 + C 01.00.0151.0010 + C 01.00.0152.0010 + C 01.00.0153.0010 + C 01.00.0154.0010 + C 01.00.0155.0010 + C 01.00.0156.0010 + C 01.00.0157.0010 + C 01.00.0158.0010 + C 01.00.0159.0010 + C 01.00.0160.0010 + C 01.00.0161.0010 + C 01.00.0162.0010 + C 01.00.0163.0010 + C 01.00.0164.0010 + C 01.00.0165.0010 + C 01.00.0166.0010 + C 01.00.0167.0010 + C 01.00.0168.0010 + C 01.00.0169.0010 + C 01.00.0170.0010 + C 01.00.0171.0010 + C 01.00.0172.0010 + C 01.00.0173.0010 + C 01.00.0174.0010 + C 01.00.0175.0010 + C 01.00.0176.0010 + C 01.00.0177.0010 + C 01.00.0178.0010 + C 01.00.0179.0010 + C 01.00.0180.0010 + C 01.00.0181.0010 + C 01.00.0182.0010 + C 01.00.0183.0010 + C 01.00.0184.0010 + C 01.00.0185.0010 + C 01.00.0186.0010 + C 01.00.0187.0010 + C 01.00.0188.0010 + C 01.00.0189.0010 + C 01.00.0190.0010 + C 01.00.0191.0010 + C 01.00.0192.0010 + C 01.00.0193.0010 + C 01.00.0194.0010 + C 01.00.0195.0010 + C 01.00.0196.0010 + C 01.00.0197.0010 + C 01.00.0198.0010 + C 01.00.0199.0010 + C 01.00.0200.0010 + C 01.00.0201.0010 + C 01.00.0202.0010 + C 01.00.0203.0010 + C 01.00.0204.0010 + C 01.00.0205.0010 + C 01.00.0206.0010 + C 01.00.0207.0010 + C 01.00.0208.0010 + C 01.00.0209.0010 + C 01.00.0210.0010 + C 01.00.0211.0010 + C 01.00.0212.0010 + C 01.00.0213.0010 + C 01.00.0214.0010 + C 01.00.0215.0010 + C 01.00.0216.0010 + C 01.00.0217.0010 + C 01.00.0218.0010 + C 01.00.0219.0010 + C 01.00.0220.0010 + C 01.00.0221.0010 + C 01.00.0222.0010 + C 01.00.0223.0010 + C 01.00.0224.0010 + C 01.00.0225.0010 + C 01.00.0226.0010 + C 01.00.0227.0010 + C 01.00.0228.0010 + C 01.00.0229.0010 + C 01.00.0230.0010 + C 01.00.0231.0010 + C 01.00.0232.0010 + C 01.00.0233.0010 + C 01.00.0234.0010 + C 01.00.0235.0010 + C 01.00.0236.0010 + C 01.00.0237.0010 + C 01.00.0238.0010 + C 01.00.0239.0010 + C 01.00.0240.0010 + C 01.00.0241.0010 + C 01.00.0242.0010 + C 01.00.0243.0010 + C 01.00.0244.0010 + C 01.00.0245.0010 + C 01.00.0246.0010 + C 01.00.0247.0010 + C 01.00.0248.0010 + C 01.00.0249.0010 + C 01.00.0250.0010 + C 01.00.0251.0010 + C 01.00.0252.0010 + C 01.00.0253.0010 + C 01.00.0254.0010 + C 01.00.0255.0010 + C 01.00.0256.0010 + C 01.00.0257.0010 + C 01.00.0258.0010 + C 01.00.0259.0010 + C 01.00.0260.0010 + C 01.00.0261.0010 + C 01.00.0262.0010 + C 01.00.0263.0010 + C 01.00.0264.0010 + C 01.00.0265.0010 + C 01.00.0266.0010 + C 01.00.0267.0010 + C 01.00.0268.0010 + C 01.00.0269.0010 + C 01.00.0270.0010 + C 01.00.0271.0010 + C 01.00.0272.0010 + C 01.00.0273.0010 + C 01.00.0274.0010 + C 01.00.0275.0010 + C 01.00.0276.0010 + C 01.00.0277.0010 + C 01.00.0278.0010 + C 01.00.0279.0010 + C 01.00.0280.0010 + C 01.00.0281.0010 + C 01.00.0282.0010 + C 01.00.0283.0010 + C 01.00.0284.0010 + C 01.00.0285.0010 + C 01.00.0286.0010 + C 01.00.0287.0010 + C 01.00.0288.0010 + C 01.00.0289.0010 + C 01.00.0290.0010 + C 01.00.0291.0010 + C 01.00.0292.0010 + C 01.00.0293.0010 + C 01.00.0294.0010 + C 01.00.0295.0010 + C 01.00.0296.0010 + C 01.00.0297.0010 + C 01.00.0298.0010 + C 01.00.0299.0010 + C 01.00.0300.0010 + C 01.00.0301.0010 + C 01.00.0302.0010 + C 01.00.0303.0010 + C 01.00.0304.0010 + C 01.00.0305.0010 + C 01.00.0306.0010 + C 01.00.0307.0010 + C 01.00.0308.0010 + C 01.00.0309.0010 + C 01.00.0310.0010 + C 01.00.0311.0010 + C 01.00.0312.0010 + C 01.00.0313.0010 + C 01.00.0314.0010 + C 01.00.0315.0010 + C 01.00.0316.0010 + C 01.00.0317.0010 + C 01.00.0318.0010 + C 01.00.0319.0010 + C 01.00.0320.0010 + C 01.00.0321.0010 + C 01.00.0322.0010 + C 01.00.0323.0010 + C 01.00.0324.0010 + C 01.00.0325.0010 + C 01.00.0326.0010 + C 01.00.0327.0010 + C 01.00.0328.0010 + C 01.00.0329.0010 + C 01.00.0330.0010 + C 01.00.0331.0010 + C 01.00.0332.0010 + C 01.00.0333.0010 + C 01.00.0334.0010 + C 01.00.0335.0010 + C 01.00.0336.0010 + C 01.00.0337.0010 + C 01.00.0338.0010 + C 01.00.0339.0010 + C 01.00.0340.0010 + C 01.00.0341.0010 + C 01.00.0342.0010 + C 01.00.0343.0010 + C 01.00.0344.0010 + C 01.00.0345.0010 + C 01.00.0346.0010 + C 01.00.0347.0010 + C 01.00.0348.0010 + C 01.00.0349.0010 + C 01.00.0350.0010 + C 01.00.0351.0010 + C 01.00.0352.0010 + C 01.00.0353.0010 + C 01.00.0354.0010 + C 01.00.0355.0010 + C 01.00.0356.0010 + C 01.00.0357.0010 + C 01.00.0358.0010 + C 01.00.0359.0010 + C 01.00.0360.0010 + C 01.00.0361.0010 + C 01.00.0362.0010 + C 01.00.0363.0010 + C 01.00.0364.0010 + C 01.00.0365.0010 + C 01.00.0366.0010 + C 01.00.0367.0010 + C 01.00.0368.0010 + C 01.00.0369.0010 + C 01.00.0370.0010 + C 01.00.0371.0010 + C 01.00.0372.0010 + C 01.00.0373.0010 + C 01.00.0374.0010 + C 01.00.0375.0010 + C 01.00.0376.0010 + C 01.00.0377.0010 + C 01.00.0378.0010 + C 01.00.0379.0010 + C 01.00.0380.0010 + C 01.00.0381.0010 + C 01.00.0382.0010 + C 01.00.0383.0010 + C 01.00.0384.0010 + C 01.00.0385.0010 + C 01.00.0386.0010 + C 01.00.0387.0010 + C 01.00.0388.0010 + C 01.00.0389.0010 + C 01.00.0390.0010 + C 01.00.0391.0010 + C 01.00.0392.0010 + C 01.00.0393.0010 + C 01.00.0394.0010 + C 01.00.0395.0010 + C 01.00.0396.0010 + C 01.00.0397.0010 + C 01.00.0398.0010 + C 01.00.0399.0010 + C 01.00.0400.0010 + C 01.00.0401.0010 + C 01.00.0402.0010 + C 01.00.0403.0010 + C 01.00.0404.0010 + C 01.00.0405.0010 + C 01.00.0406.0010 + C 01.00.0407.0010 + C 01.00.0408.0010 + C 01.00.0409.0010 + C 01.00.0410.0010 + C 01.00.0411.0010 + C 01.00.0412.0010 + C 01.00.0413.0010 + C 01.00.0414.0010 + C 01.00.0415.0010 + C 01.00.0416.0010 + C 01.00.0417.0010 + C 01.00.0418.0010 + C 01.00.0419.0010 + C 01.00.0420.0010 + C 01.00.0421.0010 + C 01.00.0422.0010 + C 01.00.0423.0010 + C 01.00.0424.0010 + C 01.00.0425.0010 + C 01.00.0426.0010 + C 01.00.0427.0010 + C 01.00.0428.0010 + C 01.00.0429.0010 + C 01.00.0430.0010 + C 01.00.0431.0010 + C 01.00.0432.0010 + C 01.00.0433.0010 + C 01.00.0434.0010 + C 01.00.0435.0010 + C 01.00.0436.0010 + C 01.00.0437.0010 + C 01.00.0438.0010 + C 01.00.0439.0010 + C 01.00.0440.0010 + C 01.00.0441.0010 + C 01.00.0442.0010 + C 01.00.0443.0010 + C 01.00.0444.0010 + C 01.00.0445.0010 + C 01.00.0446.0010 + C 01.00.0447.0010 + C 01.00.0448.0010 + C 01.00.0449.0010 + C 01.00.0450.0010 + C 01.00.0451.0010 + C 01.00.0452.0010 + C 01.00.0453.0010 + C 01.00.0454.0010 + C 01.00.0455.0010 + C 01.00.0456.0010 + C 01.00.0457.0010 + C 01.00.0458.0010 + C 01.00.0459.0010 + C 01.00.0460.0010 + C 01.00.0461.0010 + C 01.00.0462.0010 + C 01.00.0463.0010 + C 01.00.0464.0010 + C 01.00.0465.0010 + C 01.00.0466.0010 + C 01.00.0467.0010 + C 01.00.0468.0010 + C 01.00.0469.0010 + C 01.00.0470.0010 + C 01.00.0471.0010 + C 01.00.0472.0010 + C 01.00.0473.0010 + C 01.00.0474.0010 + C 01.00.0475.0010 + C 01.00.0476.0010 + C 01.00.0477.0010 + C 01.00.0478.0010 + C 01.00.0479.0010 + C 01.00.0480.0010 + C 01.00.0481.0010 + C 01.00.0482.0010 + C 01.00.0483.0010 + C 01.00.0484.0010 + C 01.00.0485.0010 + C 01.00.0486.0010 + C 01.00.0487.0010 + C 01.00.0488.0010 + C 01.00.0489.0010 + C 01.00.0490.0010 + C 01.00.0491.0010 + C 01.00.0492.0010 + C 01.00.0493.0010 + C 01.00.0494.0010 + C 01.00.0495.0010 + C 01.00.0496.0010 + C 01.00.0497.0010 + C 01.00.0498.0010 + C 01.00.0499.0010 + C 01.00.0500.0010 + C 01.00.0501.0010 + C 01.00.0502.0010 + C 01.00.0503.0010 + C 01.00.0504.0010 + C 01.00.0505.0010 + C 01.00.0506.0010 + C 01.00.0507.0010 + C 01.00.0508.0010 + C 01.00.0509.0010 + C 01.00.0510.0010 + C 01.00.0511.0010 + C 01.00.0512.0010 + C 01.00.0513.0010 + C 01.00.0514.0010 + C 01.00.0515.0010 + C 01.00.0516.0010 + C 01.00.0517.0010 + C 01.00.0518.0010 + C 01.00.0519.0010 + C 01.00.0520.0010 + C 01.00.0521.0010 + C 01.00.0522.0010 + C 01.00.0523.0010 + C 01.00.0524.0010 + C 01.00.0525.0010 + C 01.00.0526.0010 + C 01.00.0527.0010 + C 01.00.0528.0010 + C 01.00.0529.0010 + C 01.00.0530.0010 + C 01.00.0531.0010 + C 01.00.0532.0010 + C 01.00.0533.0010 + C 01.00.0534.0010 + C 01.00.0535.0010 + C 01.00.0536.0010 + C 01.00.0537.0010 + C 01.00.0538.0010 + C 01.00.0539.0010 + C 01.00.0540.0010 + C 01.00.0541.0010 + C 01.00.0542.0010 + C 01.00.0543.0010 + C 01.00.0544.0010 + C 01.00.0545.0010 + C 01.00.0546.0010 + C 01.00.0547.0010 + C 01.00.0548.0010 + C 01.00.0549.0010 + C 01.00.0550.0010 + C 01.00.0551.0010 + C 01.00.0552.0010 + C 01.00.0553.0010 + C 01.00.0554.0010 + C 01.00.0555.0010 + C 01.00.0556.0010 + C 01.00.0557.0010 + C 01.00.0558.0010 + C 01.00.0559.0010 + C 01.00.0560.0010 + C 01.00.0561.0010 + C 01.00.0562.0010 + C 01.00.0563.0010 + C 01.00.0564.0010 + C 01.00.0565.0010 + C 01.00.0566.0010 + C 01.00.0567.0010 + C 01.00.0568.0010 + C 01.00.0569.0010 + C 01.00.0570.0010 + C 01.00.0571.0010 + C 01.00.0572.0010 + C 01.00.0573.0010 + C 01.00.0574.0010 + C 01.00.0575.0010 + C 01.00.0576.0010 + C 01.00.0577.0010 + C 01.00.0578.0010	

2025 EU-wide Transparency Exercise

P&L

Piraeus Financial Holdings

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	2,359	3,108	692	1,350
Of which debt securities income	309	428	123	250
Of which loans and advances income	1,570	2,090	483	947
Interest expenses	784	1,020	211	396
(Of which deposits expenses)	438	562	107	196
(Of which debt securities issued expenses)	163	228	64	129
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	4	4	0	2
Net Fee and commission income	419	561	137	280
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	1	3	1	19
Gains or (-) losses on financial assets and liabilities held for trading, net	10	30	-2	10
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	6	9	6	18
Gains or (-) losses from hedge accounting, net	-4	-4	3	5
Exchange differences [gain or (-) loss], net	28	33	11	19
Net other operating income / (expenses)	-12	32	12	35
TOTAL OPERATING INCOME, NET	2,026	2,756	649	1,342
(Administrative expenses)	523	756	192	371
(Cash contributions to resolution funds and deposit guarantee schemes)	1	2	1	1
(Depreciation)	88	119	31	64
Modification gains or (-) losses, net	-1	-16	2	-2
(Provisions or (-) reversal of provisions)	17	113	0	-2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	0	-1	-1
(Other provisions)	18	113	1	-2
Of which pending legal issues and tax litigation ⁽¹⁾	0	-3	0	0
Of which restructuring ²	0	2	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)	173	300	41	133
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	173	300	40	133
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	19	19	-1	4
(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 subsidiaries, joint ventures and associates	6	5	-5	-16
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	-1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,210	1,436	382	753
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	882	1,066	282	556
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	882	1,066	282	556
Of which attributable to owners of the parent	882	1,066	284	559

⁽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
Piraeus Financial Holdings

(mM EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
ASSETS:	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	10,243				8,024				5,975				6,648				IAS 1.54 (f)	
Financial assets held for trading	1,122	933	190	0	951	716	236	0	1,125	938	186	0	1,089	866	222	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	329	129	0	199	335	133	0	202	342	136	0	206	527	142	0	385	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	650	627	0	23	633	613	0	20	1,265	1,145	99	20	1,411	1,089	302	19	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	53,777				57,573				58,193				59,109				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.49A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	12,668				12,529				12,320				12,466					
TOTAL ASSETS	78,790				80,044				78,820				81,249				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)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References			
Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		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							
Financial assets at fair value through other comprehensive income	Debt securities	569	0	0	0	0	0	563	0	0	0	0	0	0	0	1,198	0	0	-1	0	0	1,331	0	0	-1	0	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	0	0	Annex V Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	14,185	0	8	-16	0	-5	14,982	0	8	-17	0	-5	14,972	0	8	-16	0	-5	15,276	0	8	-16	0	-5	15,276	0	-5	Annex V Part 1.31, 44(b)
	Loans and advances	35,619	2,799	1,423	-47	-95	-571	38,871	2,705	1,210	-52	-78	-499	39,603	2,608	1,223	-51	-81	-509	40,579	2,298	1,202	-68	-92	-511	40,579	2,298	-511	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

Piraeus Financial Holdings

(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	251	255	243	242	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	69,150	70,576	68,914	71,062	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	129	127	121	147	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	177	228	222	212	IAS 37.10; IAS 1.54(l)
Tax liabilities	21	22	16	23	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	907	558	711	694	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	4	4	6	4	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	70,640	71,771	70,233	72,385	IAS 1.9(b);IG 6
TOTAL EQUITY	8,150	8,273	8,588	8,865	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	78,790	80,044	78,820	81,249	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

Piraeus Financial Holdings

(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		251	255	243	242	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	1,059	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	2,026	2,362	2,420	2,561	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,705	1,776	1,774	1,965	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,434	2,378	2,288	2,460	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	502	511	497	483	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,754	1,703	1,690	2,056	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,264	1,000	972	1,406	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	12,888	13,367	12,733	13,647	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	10,129	10,469	9,944	10,907	ECB/2013/33 Annex 2.Part 2.9.1
	Households	43,872	45,420	44,596	44,595	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	33,940	35,921	34,977	35,538	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		4,359	4,518	4,425	4,923
Of which: Subordinated Debt securities issued		1,284	1,303	1,191	1,173	Annex V.Part 1.37
Other financial liabilities		758	828	761	820	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		69,401	70,832	69,157	71,304	

2025 EU-wide Transparency Exercise

Market Risk

Piraeus Financial Holdings

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		TOTAL RISK EXPOSURE AMOUNT			
	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	230	227	0	0	0	0						0	0	0	0								
Of which: General risk	220	219	0	0	0	0						0	0	0	0								
Of which: Specific risk	4	2	0	0	0	0						0	0	0	0								
Equities	64	69	0	0	0	0						0	0	0	0								
Of which: General risk	20	19	0	0	0	0						0	0	0	0								
Of which: Specific risk	44	50	0	0	0	0						0	0	0	0								
Foreign exchange risk	78	93	0	0	0	0						0	0	0	0								
Commodities risk	17	27	0	0	0	0						0	0	0	0								
Total	389	417	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	238	240	0	0	0	0						0	0	0	0								
Of which: General risk	235	237	0	0	0	0						0	0	0	0								
Of which: Specific risk	2	3	0	0	0	0						0	0	0	0								
Equities	58	91	0	0	0	0						0	0	0	0								
Of which: General risk	10	12	0	0	0	0						0	0	0	0								
Of which: Specific risk	48	79	0	0	0	0						0	0	0	0								
Foreign exchange risk	93	93	0	0	0	0						0	0	0	0								
Commodities risk	38	41	0	0	0	0						0	0	0	0								
Total	427	466	0	0	0	0	0	0	0	0	0	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). 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 OV2 template.

	Standardised 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	21,547	21,527	4,997		14,917	22,291	4,997	
Regional governments or local authorities	38	34	7		17	34	7	
Public sector entities	1,589	1,596	339		952	1,485	89	
Multilateral Development Banks	295	1,590	0		305	1,247	0	
International Organisations	10	0	0		0	0	0	
Institutions	1,786	1,886	824		2,077	2,355	793	
Corporates	28,138	14,734	10,724		11,967	15,568	12,054	
of which: SME	9,383	9,244	3,123		5,024	5,044	1,307	
Real	5,237	2,522	1,029		5,142	2,474	1,046	
of which: SME	2,833	2,252	725		2,726	2,128	665	
Secured by mortgages on immovable property and AOC exposures	10,205	9,647	4,031		10,224	9,241	3,988	
of which: SME	5,229	4,789	2,091		5,094	4,529	1,951	
Exposures in default	2,162	621	641	991	2,083	468	472	1,186
Items associated with particularly high risk	47	37	54		36	32	43	
Subordinated debt exposures								
Covered bonds	10	10	1		10	10	1	
Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	133	133	87		133	133	85	
Equity	2,880	2,880	2,488		2,880	2,880	2,488	
Other exposures	1,961	1,961	1,021		1,051	1,051	4,135	
Standardised Total⁽⁴⁾	89,225	75,421	29,981	1,211	85,246	73,842	29,952	1,393

⁽¹⁾ Original exposure, unless Exposure value is reported before this account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countries cover up to 95% of total original exposure or Top 10 countries, except for original exposure, calculated as of last quarter.
⁽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 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	14,159	20,271	4,897		15,563	21,551	4,897	
Regional governments or local authorities	38	34	7		17	34	7	
Public sector entities	145	928	339		95	658	89	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	766	900	531		703	871	495	
Corporates	23,827	10,892	6,581		11,516	10,992	6,082	
of which: SME	9,074	3,889	2,892		8,809	3,911	2,709	
Real	2,311	2,488	1,048		2,075	2,488	1,033	
of which: SME	2,782	1,211	703		2,688	1,101	629	
Secured by mortgages on immovable property and AOC exposures	9,092	9,209	3,899		9,879	9,204	3,841	
of which: SME	5,081	5,081	1,941		4,902	4,885	1,831	
Exposures in default	1,969	591	631	891	1,946	422	446	1,002
Items associated with particularly high risk	47	37	54		36	32	43	
Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	133	133	87		133	133	85	
Equity	158	158	158		158	158	158	
Other exposures	9,001	9,001	6,011		6,075	6,075	4,123	
Standardised Total⁽⁴⁾				1,281				1,294

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

	Standardised 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								
Central governments or central banks	8,519	8,519	89		8,269	8,269	128	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	868	0		0	942	0	
International Organisations	0	0	0		0	0	0	
Institutions	591	145	59		590	186	32	
Corporates	904	879	804		1,136	936	827	
of which: SME	179	172	150		365	299	232	
Real	182	182	151		182	182	151	
of which: SME	23	14	14		14	14	14	
Secured by mortgages on immovable property and AOC exposures	130	130	130		130	130	130	
of which: SME	30	19	19		30	19	19	
Exposures in default	46	15	15	23	40	13	13	24
Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total⁽⁴⁾				33				32

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

	Standardised 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								
Central governments or central banks	2,691	2,691	0		1,569	1,569	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	108	99	99		181	171	147	
of which: SME	0	0	0		80	70	48	
Real	0	0	0		0	0	0	
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	0	0	0		0	0	0	
Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total⁽⁴⁾				0				0

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

	Standardised 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⁾
IRELAND								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	184	191	49		202	202	42	
Corporates	1,403	669	666		1,724	749	746	
of which: SME	46	21	12		12	28	18	
Real	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures	46	46	24		42	41	12	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	1	11	11	9	3
Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	721	721	721		721	721	721	
Other exposures	0	0	0		0	0	0	
Standardised Total⁽⁴⁾				1				3

⁽¹⁾ Original exposure, unless Exposure value is reported before this account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty 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	53	53	0	0	49	49	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	1,022	1,022	0	0	817	817	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	247	236	40	0	207	197	38	0
	Corporates	48	42	25	0	39	35	25	0
	of which: SME	0	0	0	0	0	0	0	0
	Real	1	0	0	0	1	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	1	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	10	10	0	0	10	10	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	
Standardized Total ⁽⁴⁾									1

⁽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 unless 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⁾
LIBERIA	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	941	741	734	0	1,239	851	850	0
	of which: SME	11	10	6	0	1	0	0	0
	Real	1	0	0	0	1	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	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⁾									1

⁽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 unless 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⁾
MARSHALL ISLANDS	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	1,208	1,032	1,031	0	1,243	1,088	1,087	0
	of which: SME	1	0	0	0	1	0	0	0
	Real	1	0	0	0	1	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	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⁾									1

⁽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 unless 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⁾
CYPRUS	Central governments or central banks	52	52	0	0	52	52	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	29	29	29	0	29	29	29	0
	Corporates	207	193	193	0	195	180	180	0
	of which: SME	1	0	0	0	1	0	0	0
	Real	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	139	129	129	0	131	121	121	0
	of which: SME	101	101	101	0	100	100	100	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	
Standardized Total ⁽⁴⁾									1

⁽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 unless those for securitisation exposures but include 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⁾
Consolidated data		24,276	24,276	5,278	5,278	24,233	24,233	4,613	4,613
Central governments or central banks		35	35	6	6	33	33	4	4
Regional governments or local authorities		1,238	1,238	90	90	853	1,424	90	90
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		1,432	1,392	91	91	1,399	1,771	92	92
Institutions		32,439	32,439	12,319	12,319	36,131	38,796	12,329	12,329
Corporates		9,154	9,154	3,513	3,513	9,213	10,044	3,503	3,503
Retail		5,478	2,711	1,824	1,824	5,842	2,813	1,887	1,887
of which: SME		2,251	1,275	700	700	2,283	1,279	715	715
Secured by mortgages on immovable property and ADC exposures		10,000	9,052	3,019	3,019	10,319	9,382	4,113	4,113
of which: SME		4,946	4,349	2,051	2,051	5,920	4,666	2,287	2,287
Exposures in default		2,282	122	92	92	2,282	468	147	147
Items associated with particularly high risk		70	70	105	105	70	69	104	104
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	1	1	0	0	1	1
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		165	165	121	121	167	167	154	154
Equity		1,395	1,395	1,494	1,494	1,478	1,478	1,579	1,579
Other exposures		1,805	1,805	4,103	4,103	1,972	1,972	4,141	4,141
Standardised Total ⁽⁴⁾		83,289	72,033	30,647	30,647	86,873	75,584	30,941	30,941

(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 of higher number.
(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		15,115	21,135	4,977	4,977	15,050	20,789	4,950	4,950
Central governments or central banks		28	28	0	0	28	31	6	6
Regional governments or local authorities		95	600	90	90	94	659	90	90
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		619	780	302	302	646	826	263	263
Corporates		24,815	22,470	10,212	10,212	24,313	21,816	7,846	7,846
Retail		8,587	4,303	3,133	3,133	9,283	4,642	3,143	3,143
of which: SME		5,430	2,796	2,086	2,086	5,796	2,876	2,046	2,046
Secured by mortgages on immovable property and ADC exposures		2,810	1,207	680	680	2,797	1,359	700	700
of which: SME		9,790	8,219	3,883	3,883	10,074	9,023	3,994	3,994
Exposures in default		4,911	4,911	2,000	2,000	4,434	4,634	2,270	2,270
Items associated with particularly high risk		1,954	1,954	1,011	1,011	1,944	476	1,029	1,029
Subordinated debt exposures		70	70	105	105	70	69	104	104
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)		165	165	121	121	167	167	154	154
Equity		639	639	742	742	711	711	817	817
Other exposures		5,243	5,243	4,113	4,113	5,960	5,960	4,113	4,113
Standardised Total ⁽⁴⁾		1,289	1,289	1,289	1,289	1,289	1,289	1,289	1,289

(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 includes 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		1,600	1,600	0	0	1,600	1,600	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		34	47	35	35	44	59	32	32
Corporates		86	91	96	96	91	91	96	96
Retail		21	17	14	14	45	34	11	11
of which: SME		1	1	1	1	1	1	1	1
Secured by mortgages on immovable property and ADC exposures		1	1	0	0	1	0	0	0
of which: SME		1	1	0	0	1	0	0	0
Exposures in default		22	7	7	7	27	8	8	8
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⁾		13	13	13	13	13	13	13	13

(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 includes 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		1,600	1,600	0	0	1,600	1,600	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		21	21	26	26	26	26	4	4
Corporates		161	151	143	143	149	143	115	115
Retail		61	53	48	48	48	43	35	35
of which: SME		4	1	1	1	1	1	1	1
Secured by mortgages on immovable property and ADC exposures		1	1	0	0	1	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	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⁾		4	4	4	4	4	4	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 per country of counterparty includes 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⁾
IRELAND		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		371	371	342	342	342	342	38	38
Corporates		1,814	871	871	871	1,821	907	907	907
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		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	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		725	725	725	725	725	725	725	725
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		4	4	4	4	4	4	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 per country of counterparty includes 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	Central governments or central banks	200	200	0	0	200	200	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	1,174	1,173	0	0	750	750	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	202	196	38	0	283	271	53	0
	Corporates	186	137	13	0	185	111	126	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	2	1	0	0	2	1	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	1	0	1	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⁾				1				1	

(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⁾
LIBERIA	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	1,427	947	780	0	1,400	853	735	0
	of which: SME	5	5	5	0	11	10	10	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	1	1	1	0	2	2	2	0
	of which: SME	2	2	1	0	2	2	1	0
	Exposures in default	1	1	1	0	1	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⁾				1				1	

(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⁾
MARSHALL ISLANDS	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	1,287	1,028	800	0	1,400	1,190	800	0
	of which: SME	1	1	1	0	1	1	1	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	1	1	1	0	1	1	1	0
	Secured by mortgages on immovable property and ADC 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	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.

		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	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	730	617	500	0	650	540	527	0
	of which: SME	106	100	80	0	106	74	62	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	10	10	10	0	10	10	10	0
	of which: SME	10	10	10	0	10	10	10	0
	Exposures in default	10	10	10	0	10	10	10	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⁾				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 per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Piraeus Financial Holdings

		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

Piraeus Financial Holdings

		IRB Approach													
		As of 31/03/2025					As of 30/06/2025								
		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	
			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	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	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	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

Piraeus Financial Holdings

As of 31/12/2024

(mln EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount	Carrying amount		Notional amount	Nominal	Provisions
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Other Central and eastern Europe countries non EEA																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Latin America and the Caribbean																	
[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 ⁽¹⁾	20	20	0	0	17	3	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		7	7	0	0	0	7	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		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		5	5	0	0	0	5	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		15	15	11	0	0	4	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		52	52	42	0	0	10	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		146	146	0	0	0	146	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		245	245	92	0	17	175	0	0	0	0	0	0	0	0	0	0	20

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
General governments exposures by country of the counterparty

Piraeus Financial Holdings

As of 30/06/2025

(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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Latin America and the Caribbean																
[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 ⁽¹⁾	22	22	0	0	18	4	0	0	0	0	0	0	0	0	0	0
		2	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0
		3	3	0	0	0	3	0	0	0	0	0	0	0	0	0	0
		8	8	0	0	0	8	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		312	312	0	0	18	330	0	0	0	0	0	0	0	0	0	0
		348	348	0	0	18	330	0	0	0	0	0	0	0	0	0	2

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

Piraeus Financial Holdings

	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)	1,020	488	265	251	737	230	919	438	261	251	644	181
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	2	2	2	2	0	0	0	0	0	0	0	0
Non-financial corporations	719	324	226	221	492	102	699	337	237	233	460	102
of which: small and medium-sized enterprises	401	126	69	64	331		346	127	67	65	278	
Households	298	162	37	28	245	128	220	102	24	18	184	80
DEBT INSTRUMENTS other than HFT	1,020	488	265	251	737		919	438	261	251	644	
Loan commitments given	44	0	0	0	37	0	10	1	0	0	3	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice ⁽³⁾	643						570					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	325						292					

⁽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.

2025 EU-wide Transparency Exercise

Forborne exposures

Piraeus Financial Holdings

	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)	789	437	244	236	532	195	782	439	232	224	538	210
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	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	595	334	222	218	371	114	589	336	209	206	378	129
of which: small and medium-sized enterprises	341	132	64	62	275		349	141	57	55	291	
Households	194	103	22	18	161	81	192	103	23	19	160	81
DEBT INSTRUMENTS other than HFT	789	437	244	236	532		782	439	232	224	538	
Loan commitments given	9	1	0	0	2	0	8	1	0	0	1	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	483						492					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	302						298					

(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.

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Piraeus Financial Holdings

(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⁾
A Agriculture, forestry and fishing	396	141	141	396	85	0	398	131	131	398	94	0	396	131	131	396	85	0	397	129	129	397	83	0
B Mining and quarrying	152	3	3	152	3	0	180	3	3	180	3	0	180	2	2	180	2	0	238	2	2	238	2	0
C Manufacturing	3,627	305	305	3,627	102	0	3,757	249	249	3,757	82	0	4,212	243	243	4,212	88	0	4,280	236	236	4,280	85	0
D Electricity, gas, steam and air conditioning supply	3,065	19	19	3,065	16	0	3,210	14	14	3,210	14	0	3,278	14	14	3,278	13	0	3,465	14	14	3,465	12	0
E Water supply	48	0	0	48	0	0	41	0	0	41	0	0	51	0	0	51	0	0	50	0	0	50	0	0
F Construction	1,216	57	57	1,216	43	0	1,407	74	74	1,407	45	0	1,986	70	70	1,986	40	0	1,955	68	68	1,955	41	0
G Wholesale and retail trade	3,250	143	143	3,249	88	0	3,136	126	126	3,136	83	0	3,318	130	130	3,318	83	0	3,408	124	124	3,408	80	0
H Transport and storage	4,259	89	89	4,259	83	0	4,732	90	90	4,732	83	0	4,056	85	85	4,056	81	0	4,024	80	80	4,024	74	0
I Accommodation and food service activities	2,746	48	48	2,700	26	0	2,768	62	62	2,724	17	0	2,863	71	71	2,818	16	0	2,915	71	71	2,870	17	0
J Information and communication	376	4	4	376	7	0	394	3	3	394	5	0	417	2	2	417	4	0	384	3	3	384	7	0
K Financial and insurance activities	0	0	0	0	0	0	803	0	0	803	3	0	930	0	0	930	2	0	962	0	0	962	2	0
L Real estate activities	984	54	54	984	33	0	972	59	59	972	32	0	1,313	48	48	1,313	33	0	1,362	37	37	1,362	26	0
M Professional, scientific and technical activities	228	6	6	228	4	0	284	4	4	284	2	0	304	4	4	304	3	0	302	4	4	302	3	0
N Administrative and support service activities	432	5	5	432	3	0	621	4	4	621	3	0	421	3	3	421	2	0	456	3	3	456	2	0
O Public administration and defence, compulsory social security	15	0	0	15	0	0	15	0	0	15	0	0	14	0	0	14	0	0	14	0	0	14	0	0
P Education	39	2	2	39	1	0	38	1	1	38	1	0	39	1	1	39	1	0	39	1	1	39	1	0
Q Human health services and social work activities	493	13	13	493	7	0	498	3	3	498	2	0	479	2	2	479	3	0	497	10	10	497	3	0
R Arts, entertainment and recreation	23	3	3	23	3	0	23	3	3	23	3	0	18	3	3	18	3	0	17	4	4	17	3	0
S Other services	330	53	53	330	34	0	231	38	38	231	19	0	223	37	37	223	19	0	248	30	30	248	20	0
Loans and advances	21,679	947	947	21,630	538	0	23,517	880	880	23,472	491	0	24,406	846	846	24,453	479	0	25,010	815	815	24,965	461	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/débit 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		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					
(mln EUR)																					
Gross carrying amount	40,446	38,897	258	1,549	340	43,352	42,041	234	1,331	363	43,995	42,670	289	1,325	356	44,790	43,482	253	1,309	321	
Of which secured	36,979	35,547	236	1,432	321	39,750	38,542	216	1,207	345	39,942	38,726	257	1,236	333	40,443	39,249	233	1,193	303	
Of which secured with immovable property	13,590	12,685	187	905	388	13,438	12,622	55	806	301	15,512	12,712	576	821	289	15,704	12,900	182	784	249	
Of which instruments with LTV higher than 80% and lower or equal to 90%	3,238	3,140		98	34	3,156	3,041		115	65	3,433	3,323		111	55	3,319	3,233		85	51	
Of which instruments with LTV higher than 80% and lower or equal to 90%	1,956	1,867		88	20	1,558	1,486		62	16	1,520	1,448		72	15	1,586	1,524		62	12	
Of which instruments with LTV higher than 100%	2,857	2,411		446	141	2,946	2,537		406	154	3,026	2,609		416	161	2,887	2,583		404	142	
Accumulated impairment for secured assets	655	110	0	541	148	575	100	7	475	147	576	99	7	479	142	655	134	6	472	127	
Collateral																					
Of which value capped at the value of exposure	19,946	19,388	168	556	204	21,342	20,873	164	470	229	20,971	20,489	190	482	204	21,166	20,711	184	455	166	
Of which immovable property	12,040	11,637	152	482	186	11,839	11,450	141	409	211	11,952	11,534	162	418	184	12,081	11,691	160	395	134	
Of which value above the cap	271	41	3	228	56	257	40	3	217	47	263	38	3	224	59	293	73	2	230	59	
Of which immovable property	135	31	3	104	21	139	27	2	92	18	124	25	1	99	28	153	59	2	91	34	
Financial guarantees received	11,559	11,243	53	316	31	11,635	11,372	39	254	31	11,724	11,473	54	246	32	11,542	11,284	40	258	53	
Accumulated partial write off	861	-125	-4	836	-833	961	-134	-3	827	-855	899	-124	-4	828	-845	893	-121	-4	779	-89	

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.