

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	1,550	1,732	1,692	1,566	1,406	1,458	1,330
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	692	149	149	149	48	4	4
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-303	-434	-218	-219	-1,319	-629	-381
Profit or (-) loss for the year	1,330	698	858	763	-555	104	243
Coverage ratio: non-performing exposure (%)	53.42%	51.00%	45.03%	41.87%	53.60%	47.81%	44.79%
Common Equity Tier 1 capital	6,776	6,942	7,598	8,144	5,182	5,177	5,397
Total Risk exposure amount (all transitional adjustments included)	44,618	44,576	44,981	45,229	44,333	44,303	44,400
Common Equity Tier 1 ratio, %	15.19%	15.57%	16.89%	18.01%	11.69%	11.69%	12.16%
Fully loaded Common Equity Tier 1 ratio, %	14.35%	15.57%	16.89%	18.01%	11.19%	11.50%	12.16%
Tier 1 capital	6,776	6,942	7,598	8,144	5,182	5,177	5,397
Total leverage ratio exposures	85,850	85,850	85,850	85,850	85,850	85,850	85,850
Leverage ratio, %	7.89%	8.09%	8.85%	9.49%	6.04%	6.03%	6.29%
Fully loaded leverage ratio, %	7.44%	8.11%	8.88%	9.52%	5.78%	5.95%	6.31%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	14.38%						

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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										Actual							
										31/12/2022*							
					ire values				sure amounts					Stock of	Stock of	Stock of	
			A-	IRB	F	F-IRB	A	-IRB	F	-IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
	(-1-	n EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted				exposure	exposure	exposure	exposure
	Central banks	(1 EUN, 76)	0	(0 0					0		0 0	0	0	0 0	0 -
	Central governments Institutions		0	(0 0			0 0		0		0 1	0	0	0 0	0 -
	Corporates - Of Which: Specialised Lending	_	0			0 0			0 0		0		0 1	0	0	0 0	0 -
	Corporates - Of Which: SME Retail		0			0 0			0 0		0		0 0	0	0	0 0	0 -
Eurobank Ergasias Services and			0			0 0) (0 0		0 1	0	0	0 0	0 -
Holdings S.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0			0 0			0 0		0		0 0	0	0	0 0	0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0			0 0					0		0 1	0	0	0 0	0 -
	Retail - Other Retail - Of Which: non-SME		0			0 0							0 1	0	0	0 0	0 -
	Securitisation Other non-credit obligation assets		-					,					0	n	0	0 (0 -
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				Exposi	ire values			Risk expo	sure amounts	31/12/2022*							
			A-	IRB		F-IRB	A	-IRB		-IRB	Stage 1	Stage 2	Stage 3	Stock of	Stock of	Stock of provisions for	Coverage Ratio
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	n EUR, %)	0			0 0							0	0	0	0 0	0 -
	Central governments Institutions		0			0 0			0 0	0 0	0 0		0 1	0	0	0 0	0 -
	Corporates Corporates - Of Which: Specialised Lending		0			0 0					0 0		0 1	0	0	0 0	0 -
	Corporates - Of Which: SME		0			0 0		,			0		0 1	0	0	0 0	0 -
	Retail - Secured on real estate property		0			0 0					· ·		0	0	0	0 0	0 -
GREECE	Retail - Secured on real estate property - Of Which; SME Retail - Secured on real estate property - Of Which; non-SME		0			0 0							0 1	0	0	0 0	0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0			0 0) (0 0) (Č		0 1	0	0	0 0	0 -
	Retail - Other Retail - Of Which: non-SME		0			0 0			0 0		0		0 1	0	0	0 0	0 -
	Equity Securitisation		0								0		0 1	0	0	0 0	0 -
	Other non-credit obligation assets IRB TOTAL		0			0 0					0		0 0	0	0	0 0	0 -
										Actual							
				IRB		F-IRB		Risk expo:		31/12/2022* -IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio
		n EUR, %)	A- Non-defaulted		re values F Non-defauked	F-IRB Defaulted	A Non-defaulted		sure amounts F Non-defaulted	31/12/2022*	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Control brising (rin	n EUR, %)		IRB Defaulted	F			IRB		31/12/2022* -IRB	Stage 1 exposure		Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments Institutions Corporates	n EUR, %)	Non-defaulted	IRB Defaulted	F			IRB		31/12/2022* -IRB	exposure		Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments Institutions	n EUR, %)	Non-defaulted	IRB Defaulted	F			IRB		31/12/2022* -IRB	exposure		Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
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BULGARIA	Contral powerments Compresses Read Read Read Read Read Read Read Read	n ELR, %)	Non-defaulted	Defaulted	Non-defaulted Non-defaulted	Defaulted 0	Non-defaultd	Defaulted	Non-defaulted Continue Conti	31/12/2022* RE	exposure	Stage 2 exposure	10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
BULGARIA	Contral powerments Composate Composa	n ELR, %)	Non-defaulted	Defaulted	Non-defaulted Non-defaulted	Defaulted 0	Non-defaultd	Defaulted	Non-defaulted Continue Conti	31/12/2022* RE	exposure C C C C C C C C C C C C C C C C C C C	Stage 2 exposure	10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
BULGARIA	Control assists Composited Control assists Composited Composited Control Composited Composited Control Composited Composited Control Composited Control Composited Control Composited Control Read Secured on real database property of which Self Read Control or real database property of which Self Read Control or real database property of which Self Read Control or real database property of which Self Read Control or real database property of which Self Read Control Read	n ELR, %)	Non-defaulted	Defaulted	Non-defaulted Non-defaulted	Defaulted 0	Non-defaultd	Defaulted	Non-defaulted Continue Conti	31/12/2022* RE	exposure C C C C C C C C C C C C C C C C C C C	Stage 2 exposure	10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
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BULGARIA	Central basels Control governments Corporates Read - Secured or real estates Read - Secured or real estates property Read - Secured or real estates property Corporates Read - Secured or real estates property Read - Other Read - Other Read - Other Read - Other Secured Other Read -	n ELR, %)	Non-defaulted	Defaulted	Non-defaulted Non-defaulted	Defaulted 0	Non-defaultd	Defaulted	Non-defaulted Continue Conti	31/12/2022* RE	exposure C C C C C C C C C C C C C C C C C C C	Stage 2 exposure	10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
BULGARIA	Control banks Control agreements Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Read Secured or real establish property Read Secured Secured Or Read Secur	n ELR, %)	Non-defaulted	Definited C C C C C C C C C C C C C C C C C C C	Non-defaulted Non-defaulted	Defaulted 0	Non-defaultd	Defaulted	Non-defaulted Continue Conti	31/12/2022* RE	exposure Compared to the comp	Stope 2 exposure	10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
BULGARIA	Control banks Control agreements Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Read Secured or real establish property Read Secured Secured Or Read Secur	n ELR, %)	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Definited Compared to the com	Non-defaulted Non-defaulted	Defaulted 0	Non-defaultd	Defaulted	Non-defaulted Continue Conti	31/12/2022* RE	exposure Company Co	Stage 2 exposure	10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
BULGARIA	Control allowine Control and C	n ELR, %)	Non-defaulted	Definited Compared to the com	Non-defaulted Non-defaulted	Defaulted 0	Non-defaultd	Defaulted	Non-defaulted Continue Conti	31/12/2022* RE	exposure Grant Gr	Stage 2 exposure	10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
BULGARIA	Contral basis Contral governments Corporates Real Secured or real estates property Real Secured or real estates property Real Secured or real estates property of Whole, SME Real Secured or real estates property of Whole, SME Real College or real estates property of Whole, SME Real College Real Secured or real estates property of Whole, SME Real College Real Secured or real estates property of Whole, SME Real College Real Secured or real estates property of Whole, SME Real College Real Of Whole, SME Real Secured or real estates property Real Secured or real estates property Real	n ELR, %)	Non-defaulted	Defisited C C C C C C C C C C C C C C C C C C C	Non-defaulted Non-defaulted	Defaulted 0	Non-defaultd	Defaulted	Non-defaulted Continue Conti	31/12/2022* RE	exposure Grant Gr	Stage 2 exposure	10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -



2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
			Exposi	ire values			Risk expos	ure amounts								
		4	-IRB	F	-IRB	A	-IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
	(min EUR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage
	Central banks		0 (0	0	0	0	0	0	0		0	0	0	ſ	0 -
	Central governments		0 0	0	0	0		0	0	0		0	0	0		0 -
	Institutions		0 0	0	0	0	0	0	0	0		0	0	0		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 -
	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 -
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0		0	0	0	1 6	0 -
SERBIA	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0	0	0	0		0	0	0		0 -
SERDIA	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	0		0 -
	Retail - Other Retail		0	0	0	0	0	0	0	0		0	0	0		0 -
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0		0	0	0	1 6	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 -
	Securitisation															
	Other non-credit obligation assets		0			0	0			0		0	0	0		0 -
	IRB TOTAL				- 0					- 0	-			- 0		al-

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	FI	RB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0		0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	l-
	Corporates - Of Which: Specialised Lending	0	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	0	l-
	Retail	0	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	-
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	l-
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	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	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	0	l-
	Equity	0	0			0	0			0	0	0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	
	IRB TOTAL	0		0	0		- 0	0	0	0	0		0	0	0	

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-II	RB	F-	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	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	0	-
	Corporates - Of Which: SME	0	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		-
	Retail - Secured on real estate property	0		0	0	0	0	0	0	0	0	0	0	0		-
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	0		-
LOXLINDOOKG	Retail - Secured on real estate property - Of Which; non-SME	0		0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail	0		0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	0	0		-
	Equity	0	0				0			0	0	0	0	0		-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0				0	0	0	0		-
	IRB TOTAL	0							0				0	0	0	

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



					31/12/2023							Baseline Scenario	•						31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of	Stock of	Stock of provisions for	Coverage Ratio -
	(min EUR. %)	exposure	exposure	exposure	provisions for Stage 1 exposure	provisions for p Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	exposure	exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	exposure	exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions		0 0	0 0	0	0	0 -		0	0	0	0		0	-	0		0 0	0	0	0	-
	Cornorates		0 0	0	0	0	0 -		0	0	0	0		0		0			0	0	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	0 -		0	0	0	0		0		0			0	0	0	-
	Retail Retail - Secured on real estate property		0 0	0	0	0	0 -		0	0	0	0	Ġ	0		0	Ċ		0	0	0	-
Eurobank Ergasias Services and	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0 -		0	0	0	0		0		0	(0	0	0	-
Holdings S.A.	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0 -		0	0	0	0		0		0			0	0	0	-
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0 0	0	0	0	0 -		0	0	0	0		0		0			0	0	0	
	Retail - Other Retail - Of Which: non-SME Equity		0 0	0	0	0	0 -		0	0	0	0		0		0	0		0	0	0	-
	Securitisation Other non-credit obligation assets										_					^	,					
	IRB TOTAL		0 0	ő	ő	ő	0 -		0	0	ő	Ö	Ò	0		0	Č		0	Ö	ő	
	Ī											Baseline Scenarie										
					31/12/2023							31/12/2024	•						31/12/2025			
					Stock of	Stock of	Stock of	Carrana Barba				Stock of	Stock of	Stock of	Communication in the contract of the contract				Stock of	Stock of	Stock of	Common Barba
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
	Central banks Central governments		0 0	0	0	0	0 -		0		0	0	9	0		0			0	0	0	-
	Certoral governments Institutions Corporates		0 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			0	0	0	
	Corporates - Of Which: SME Retail		0 0	0	0	0	0 -		0	0	0	0	-	0	-	0			0	0	0	-
CDETCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0 -		0	0	0	0		0		0			0	0	0	
GREECE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0 -		0	0	0	0	9	0		0			0	0	0	
	Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME		0 0	0	0	0	0 -		0		0		Ċ	0		0		, i	0	0	0	
	Retail - Other Retail - Of Which: non-SME		0 0	0	0	0	0 -		0	0	0	0		0		0	(0	0	0	
	Equity Securitisation Other non-credit obligation assets		0 0		0	0	0 -		0	0	0	0	(0		0			0	0	0	
	Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0 -		0	0	0	0		0		0	(0	0	0	
	i de la companya de											Barolina Sconario										
	(nin ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central Sentes Central governments Institutions Corporates Corporates Of Which: Specialised Lending	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure - -	Stage 1 exposure	Stage 2 exposure		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0	Coverage Ratio - Stage 3 exposure
	Comital banks Central governments Institutions Corporates Corporates Corporates Corporates Exposure of White: Secretard Lending Exposure of White: Secretard Lending	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure		Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure - - -	Stage 1 exposure 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0		31/12/2024		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
PULCANIA	Central Assista Central governments Forstholions Comprehens Compre	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	Central Assista Central governments Forstholions Comprehens Compre	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
BULGARIA	Central assistance Central governments Functions Corporates Ground State Control Control Ground Corporates Ground Corpor	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
BULGARIA	Central powerments Function	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
BULGARIA	Central powerments Compressor Comments Compressor Comments Compressor Comments Compressor Comments Residence	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3		Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024		Stock of provisions for Stopes Compositions for Stopes Compositions of Compositions Composition Comp	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of a caposure of the caposure of	Coverage Ratio - Stage 3 exposure 5 2 2 2 3 4 5 5 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
BULGARIA	Central Seales Control Seales Retail - Secured on real seales Retail - Secured on real seales propers of thinks Sea Retail - Seales Ret	Stage 1 exposure	Stage 2 exposure 0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 3 exposure		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio- Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024		Stock of provisions for Stope 3 captures of the provisions for Stope 3 captures of the provision for t	Coverage Ratio - Stage 3 caposure	Stays 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 or exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio Stage 3 caposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
BULGARIA	Central powerments Compressor Comments Compressor Comments Compressor Comments Compressor Comments Residence	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for parameters of the provisions for page 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 - exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio- Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 Amount of	Coverage Ratio-Stage 3 exposure
BULGARIA	Central passions Control governments Corporates Of White: Specialised survival Corporates Of White: Specialised survival Corporates Of White: Specialised survival Read Secretarial Secretaria Secretarial Secretaria Secretari	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure		Stock of Stock of Provisions for provisions for Stock of O O O O O O O O O O O O O O O O O O	provisions for Stage 3	Coverage Ratio - Stage 3 caposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024	Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of provisions for Stock of	Coverage Batio-Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stock of provisions for Stock of Quantities of Stock of Quantities of Quanti	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of St	Coverage Ratio-Stage 3 exposure 2
BULGARIA	Central passions Control governments Corporates Of White: Specialised survival Corporates Of White: Specialised survival Corporates Of White: Specialised survival Read Secretarial Secretaria Secretarial Secretaria Secretari	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure caposure capos caposure capos caposure ca	Stock of provisions for Stage 2 exposure (c.)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 1 days in the St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Provision for Stage 3 Cappaigner Cap	
BULGARIA	Central passions Control governments Corporates Of White: Specialised survival Corporates Of White: Specialised survival Corporates Of White: Specialised survival Read Secretarial Secretaria Secretarial Secretaria Secretari	Stage 1 exposure	Stage 2 capionare 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for Stage 1 exposure 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 1	Starge 2: exposure		31/12/2024 Stock of provisions for Stage 1 exposure caposure capos caposure capos caposure ca	Stock of provisions for Stage 2 exposure (c.)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure () () () () () () () () () (Stock of provisions for Stage 1 days in the St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Provision for Stage 3 Cappaigner Cap	
BULGARIA	Central Basish Control deveraments Corporates Of Which: Soundard sanding Corporates Of Which: Soundard sanding Corporates Of Which: Soundard sanding Letal Read - Soundard on real states property Read - Soundard - Soun	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0	Cover age Ratio - Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of or Stage 1 exposure control of the control of	Stock of provisions for Stage 2 caposure caposur	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio- Bage 3 expensive Coverage Ratio- Coverage Rat	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Coverage Ratio- Stope 3 and polymer exposure of the control of the
BULGARIA	Central Basish Control deveraments Corporates Of Which: Soundard sanding Corporates Of Which: Soundard sanding Corporates Of Which: Soundard sanding Letal Read - Soundard on real states property Read - Soundard - Soun	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure caposure capos caposure capos caposure ca	Stock of provisions for Stage 2 exposure (c.)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 1 days in the St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Provision for Stage 3 Cappaigner Cap	
BULGARIA	Central Basish Control of excomments Expressive Composition of Which: Secretard sending Corporate: Of Which: Secretard sending Exall Corporate: Of Which: Secretard sending Exall Corporate: Of Which: Secretard sending Exall Corporate: Of Which: Secretard sending se	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure caposure capos caposure capos caposure ca	Stock of provisions for Stage 2 exposure (c.)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 1 days in the St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Provision for Stage 3 Cappaigner Cap	
BULGARIA	Central Basish Committee Committee Corporates Of White: Soncaland sunding Read Soncal on and entite property Of White: No. 1988 Read Soncal on and entite property Of White: No. 1988 Read Soncaland sund the property Of White: No. 1988 Read Other Read Soncaland	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure caposure capos caposure capos caposure ca	Stock of provisions for Stage 2 exposure (c.)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 1 days in the St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Provision for Stage 3 Cappaigner Cap	
BULGARIA	Central Basish Central Communication Comprehensive Comprehensive Comprehensive Comprehensive Read - Securation or an extra property of Whitch. SHE Read - Open American Securation or an extra property of Whitch - SHE Read - Open Rea	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure caposure capos caposure capos caposure ca	Stock of provisions for Stage 2 exposure (c.)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 1 days in the St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Provision for Stage 3 Cappaigner Cap	
	Central Basish Central Communication Comprehensive Comprehensive Comprehensive Comprehensive Read - Securation or an extra property of Whitch. SHE Read - Open American Securation or an extra property of Whitch - SHE Read - Open Rea	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure caposure capos caposure capos caposure ca	Stock of provisions for Stage 2 exposure (c.)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 1 days in the St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Provision for Stage 3 Cappaigner Cap	
BULGARIA CYPRUS	Central Basish Committee Committee Corporates Of White: Socialised survival Corporates ("Of White: Socialised survival Reads - Social on real entitle property of White: SME Reads - Social on real entitle property of White: SME Reads - Social on real entitle property of White: SME Reads - Other Reads -	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure caposure capos caposure capos caposure ca	Stock of provisions for Stage 2 exposure (c.)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 1 days in the St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Provision for Stage 3 Cappaigner Cap	
	Central Basish Committee Committee Corporates Of White: Socialised survival Corporates ("Of White: Socialised survival Reads - Social on real entitle property of White: SME Reads - Social on real entitle property of White: SME Reads - Social on real entitle property of White: SME Reads - Other Reads -	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure caposure capos caposure capos caposure ca	Stock of provisions for Stage 2 exposure (c.)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 1 days in the St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Provision for Stage 3 Cappaigner Cap	
	Central assistance Contral accomments Companies Companie	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure caposure capos caposure capos caposure ca	Stock of provisions for Stage 2 exposure (c.)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 1 days in the St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Provision for Stage 3 Cappaigner Cap	
	Central Basish Central Community Comprehensive Comprehensive Comprehensive Comprehensive Read - Secured on an electromy comprehensive Central Basish Central Basish Central Basish Central Basish Central Read - Secured on an electromy comprehensive	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure caposure capos caposure capos caposure ca	Stock of provisions for Stage 2 exposure (c.)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 1 days in the St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Provision for Stage 3 Cappaigner Cap	
	Central Basks Compress of White: Specialised Landing Corporates of White: Specialised Landing Corporates of White: Specialised Landing Corporates of White: Specialised Landing Landing Read - Special days registered to read stated property Read - Special days registered to read stated property Read - Specialised Landing Landing Landing Landing Landing Read - Control of White: Special Landing Read - Control of White: Special Landing Read - Control of White: Specialised Landing Read - Control of White: Special Landing Read - Read - Control of White: Special Landing Read - Read - Read of White: Special Landing Read - Read - Read of White: Special Landing Read - Read - Read of White: Special Landing Read - Read - Read of White: Special Landing Read - Read - Read of White: Special Landing Read - Read - Read of White: Special Landing Read - R	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure caposure capos caposure capos caposure ca	Stock of provisions for Stage 2 exposure (c.)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 1 days in the St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Provision for Stage 3 Cappaigner Cap	



												Baseline Scenario)									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks	0	0		0		0) -	0	0	0		0	0	-	0	0	0	0		0 (-
	Central governments	0	0		0		0	-	0	0	0		0	0	,	0	0				0 0	-
	Institutions	0			0		0) -	0	0	0		0	0		0	0	0	0		0 0	-
	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		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	0	0		0 0	-
	Retail - Secured on real estate property	0	0		0		0 0	-	0	0	0		0	0		0	0	0	0		0 0	-
SERBIA	Retail - Secured on real estate property - Of Which: SME	0			0		0) -	0	0	0		0	0		0	0	0	0		0 0	-
SERBIA	Retail - Secured on real estate property - Of Which: non-SME	0	0		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 0	-
	Retail - Other Retail	0	0		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	0		0 0	-
	Retail - Other Retail - Of Which: non-SME	0			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		0 0	-
	Securitisation																					
	Other non-credit obligation assets	0	0		0		0) -	0	0	0	0	0	0		0	0	0	0		0	-
	IRB TOTAL	0			0			-	0	0			0			0			0) -

												Duscille Scellant	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks		0 0	0		0		-	0	0		0 0	0	0	-		0	0	0	0		J -
	Central governments		0 (0		0		-	0	0		0 0	0	0			0	0	0	0		3 -
	Institutions		0 0			0		-	0	0		0 0	0	0	-		0	0	0	0		3 -
	Corporates		0	0		0) (l-	0	0		0	0	0	-		0	0	0	0		J -
	Corporates - Of Which: Specialised Lending		0	0		0			0	0		0	0	0			0	0	0	0		3 -
	Corporates - Of Which: SME		0 0			0		-	0	0		0 0	0	0	-		0	0	0	0		3 -
	Retail		0 (0		0		-	0	0		0 0	0	0			0	0	0	0		3 -
	Retail - Secured on real estate property		0 0			0		-	0	0		0 0	0	0	-		0	0	0	0		3 -
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0 0	0		0		-	0	0		0 0	0	0			0	0	0	0		3 -
UNITED STATES	Retail - Secured on real estate property - Of Which; non-SME		0	0		0			0	0		0	0	0			0	0	0	0		3 -
	Retail - Oualifying Revolving		0 0			0		-	0	0		0 0	0	0	-		0	0	0	0		3 -
	Retail - Other Retail		0 (0		0		-	0	0		0 0	0	0			0	0	0	0		3 -
	Retail - Other Retail - Of Which: SME		0 0			0		-	0	0		0 0	0	0	-		0	0	0	0		3 -
	Retail - Other Retail - Of Which: non-SME		0 0	0		0		-	0	0		0 0	0	0			0	0	0	0		3 -
	Equity		0 0			0		-	0	0		0 0	0	0			0	0	0	0		J -
	Securitisation																					4
	Other non-credit obligation assets		0 0	0		0		-		0		0 0	0	0		-	0	0	0	0		١
	TRR TOTAL					n		-	0	0			ıl 0		-				0	0		a -

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025		/	
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0	0	-	0	-	0	0	0	0) (1-	0	0	0	0	0	0	-
	Central governments		0	0	0		0	-	0	0	0	0) 1	è	0	0	0	0	0	0	-
	Institutions		0	0	0		0		0	0	0	0)	-	0	0	0	0	0	0	-
	Corporates		0	0	0		0	-	0	0	0	0) 1	è	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending		0	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	0	-
	Retail		0	0	0		0	-		0	0	0) (0	0	0	0	0		
	Retail - Secured on real estate property		0	0	0		0	-		0	0	0) (0	0	0	0	0		
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0	0	0		0	-		0	0	0) (0	0	0	0	0		
LOXEFIDOONG	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0	-		0	0	0) (0	0	0	0	0		-
	Retail - Qualifying Revolving		0	0	0		0	-		0	0	0) (0	0	0	0	0		-
	Retail - Other Retail		0	0	0		0	-		0	0	0) (0	0	0	0	0		-
	Retail - Other Retail - Of Which: SME		0	0	0		0	-		0	0	0) (0	0	0	0	0		-
	Retail - Other Retail - Of Which: non-SME		0	0	0		0	-		0	0	0) (0	0	0	0	0		-
	Equity		0	0	0		0	-	0	0	0	0) (1	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets		0	0	0	-	0	-	0	0	0	0		1	-	0	0	0	0	0		-
	IRB TOTAL	0	0	0	0		0	-	0	0	0	0	0) (0	0	0	0	0	0	-



												Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of	Coverage Ratio -
		exposure	exposure	exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks		0 0	0 0	0	0	0		0	0	0	0	0	0		0	0			0 0		-
	Central governments Institutions		0 0	0 0	0 0	0	0		0	0	0	0	0	0		0	0		0 0	0 0	0) -
	Corporates Corporates - Of Which: Specialised Lending		0 0	0 0	0 0	0	0		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	0		0	0) (0 0	0) -
Eurobank Ergasias Services and			0 0	0 0	0	0	0		0	0	0	0	0	0		0	0)		0	0	-
Holdings S.A.	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0 0	0	0	0		0	0	0	0	0	0		0	0	Ó		0	0	-
	Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME		0 0	0 0	0	0	0		0	0	0	0	0	0		0	0	Ó		0	0	-
	Retail - Other Retail - Of Which: non-SME		0 0	0 0	0	0	0		0	0	0	0	0	0		0	0	Ó		0	0	-
	Equity Securitisation Other non-credit obligation assets		0			0	U			U	0		0					,				
	Other non-credit obligation assets IRB TOTAL		0 0	0 0	0	0	0		0	0	0	0	0	0		0	0)		0	0	-
	·																					
					31/12/2023							Adverse Scenario 31/12/2024)						31/12/2025			
					Stock of	Stock of	Stock of	Coverage Patio -				Stock of	Stock of	Stock of	Coverage Patie -				Stock of	Stock of	Stock of	Coversos Patio -
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Central banks Central governments		0 0	0 0	0 0	0	0		0	0	0	0	0	0	-	0	0)	0 0	0 0	0) -
	Institutions Corporates		0 0	0 0	0 0	0	0		0	0	0	0	0	0	<u> </u>	0	0		0 0	0 0	0	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0 0	0 0	0	0		0	0	0	0	0	0		0	0		0 0	0 0	0	1 -
	Retail Retail - Secured on real estate property		0 0	0 0	0	0	0		0	0	0	0	0	0		0	0			0	0	-
GREECE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0 0	0	0	0		0	0	0	0	0	0		0	0			0	0	-
	Retail - Qualifying Revolving Retail - Other Retail		0 0	0 0	0	0	0		0	0	0	0	0	0		0	0			0	0	-
	Retall - Other Retail - Of Which: SME		0 0	0 0	0	0	0		0	0	0	0	0	0		0	0)	0 0	0	0) -
	Retail - Other Retail - Of Which: non-SME Equity		0 0	0 0	0 0	0	0		0	0	0	0	0	0		0	0		0 0	0 0	0) -
	Securitisation Other non-credit obligation assets		0 0	0 0	0	0	0		0	0	0	0	0	0		0	0			0	0	-
	IRB TOTAL		0 0	0	0	0	0		0	0	0	0	0	0	-	0	0)) (0	0	-
														•								
												Adverse Scenario	,									
			_	I	31/12/2023							Adverse Scenario 31/12/2024	•	ı					31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2		Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of	Coverage Ratio -
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control break (note EUR, %)	Stage 1 exposure	Stage 2 exposure	exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure					Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure		Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	Stage 1 exposure	exposure	exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure				Stock of	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure		Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions Corporates	Stage 1 exposure	exposure	exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure - -				Stock of	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure		Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Sentral abusis Control coverments Institutions Corporates Corporat	Stage 1 exposure	exposure	exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure - - -				Stock of	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure		Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
	Central processments Frantacions Companies Com	Stage 1 exposure	exposure	exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure		0 0 0 0 0		Stock of	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure		Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
BULGARIA	Central powermonts Institutions Corporates Of Which Sociated Lending Corporates Of Which Sociated Lending Corporates Of Which Sociated Lending Repail Sociated Corporates of Which Sociated Lending Corporates Of Which Set	Stage 1 exposure	exposure	exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	0 0 0 0 0	0 0 0 0 0		Stock of	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure		Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
BULGARIA	Central powermonts Institutions Corporates Of Which Sociated Lending Corporates Of Which Sociated Lending Corporates Of Which Sociated Lending Repail Sociated Corporates of Which Sociated Lending Corporates Of Which Set	Stage 1 exposure	exposure	exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	0 0 0 0 0	0 0 0 0 0		Stock of	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure		Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	Contral purchases Central governments Treithodous Composites of Which Specialized Lending Corporates of Which Specialized Lending Corporates of Which Specialized Lending Corporates of Which Specialized Lending Result Secured on real estable property Result Secured on real estable property Result Secured on real estable property. Of Which Special Result Secured on real estable property. Of Which Into Special Result Secured on real estable property. Of Which Into Special Result Country of Result Of Special	Stage 1 exposure	exposure	exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	0 0 0 0	0 0 0 0 0		Stock of	Stock of	Stock of provisions for Stage 3 says exposure	Coverage Ratio - Stage 3 exposure	exposure		Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	Central purces and Central processing and Central Central Composition of White: Special central Composition of White: Special Composition of White: Special Central Central Central Processing and Central	Stage 1 exposure	exposure	exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	0 0 0 0	0 0 0 0 0		Stock of	Stock of	Stock of provisions for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	exposure		Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stages and exposure of the stages	Coverage Ratio - Stage 3 exposure
BULGARIA	Central pursus Central governments Institutions Corporates (O Which Securitied Lending Corporates (O Which Securitied Lending Corporates (O Which Securitied Lending Retail - Secured on real estate property (O Which SHE Retail - Secured Corporates (O Which Corp Delical Security Corporates (O Which Cor	Stage 1 exposure	exposure	exposure	Stock of provisions for Stage 1	Stock of provisions for Stock of provisions for Stock of	provisions for Stage 3	Coverage Rabio-Stage 3 exposure	0 0 0 0	0 0 0 0 0		Stock of	Stock of	Stock of for ordinate of the stock of the st	Coverage Ratio - Stage 3 exposure	exposure		Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for rotations for rotati	Stock of provisions for Stock of Provisions for Stock of Capacita	Coverage Ratio - Stage 3 expanse expan
BULGARIA	Central pursuements Institutions Corporates C9 Which Sociation Lending Corporates C9 Which Sociation Lending Corporates C9 Which Section Lending Retail - Secured on real estate property C9 Which : SME Retail - Qualifying Revoluting Retail - Qualifying Revoluting Retail - Qualifying Revoluting Retail - Other Retail Retail - Other Retail - Of Which : SME Retail - Other Retail - Of Which : SME Sociation - SME	Stage 1 exposure	exposure	exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure - caposure	0 0 0 0	0 0 0 0 0		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stope 3 exposure control of the control of	Coverage Ratio-Stage 3 expeases	exposure		Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for stage 2 exposure exposur	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - stage 3 exposur
BULGARIA	Central pursuements Institutions Corporates C9 Which Sociation Lending Corporates C9 Which Sociation Lending Corporates C9 Which Section Lending Retail - Secured on real estate property C9 Which : SME Retail - Qualifying Revoluting Retail - Qualifying Revoluting Retail - Qualifying Revoluting Retail - Other Retail Retail - Other Retail - Of Which : SME Retail - Other Retail - Of Which : SME Sociation - SME	Stage 1 exposure	exposure	exposure	Stock of provisions for rotage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 2 explorare 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure - coverage Ratio - stage 3 exposure - coverage Ratio - co	0 0 0 0	0 0 0 0 0		Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage Battle. Stage 3 exposure exposure 2 2 2 2 2 3 3 4 4 5 5 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	exposure		Stage 3 exposure	Stock of provisions for Stage 1	Stack of provisions for provisions for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Batio Stage 3 exposure
BULGARIA	Central pursuements Institutions Corporates C9 Which Sociation Lending Corporates C9 Which Sociation Lending Corporates C9 Which Section Lending Retail - Secured on real estate property C9 Which : SME Retail - Qualifying Revoluting Retail - Qualifying Revoluting Retail - Qualifying Revoluting Retail - Other Retail Retail - Other Retail - Of Which : SME Retail - Other Retail - Of Which : SME Sociation - SME	exposure	exposure 0	expoture 0	Stock of provisions for Stage 1 caposure 1 c	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 Granus Control of Contr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	**************************************	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for stopes I suppose I sup	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
BULGARIA	Central pursuements Institutions Corporates C9 Which Sociation Lending Corporates C9 Which Sociation Lending Corporates C9 Which Section Lending Retail - Secured on real estate property C9 Which : SME Retail - Qualifying Revoluting Retail - Qualifying Revoluting Retail - Qualifying Revoluting Retail - Other Retail Retail - Other Retail - Of Which : SME Retail - Other Retail - Of Which : SME Sociation - SME	Stage 1 exposure	exposure	exposure	Stock of provisions for appears of the provision for expenses of the provision for expenses of the provision for the provision for the provision for provision for provision for the provision f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure	0 0 0 0	0 0 0 0 0		Stock of provisions for Stage 1 capsus (Control of Control of Cont	Stock of provisions for Stage 2 depoints for Stage 2 depoints for 0 depoints for Stage 2 depoints for Stage 2 depoints for Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure		Stage 3 exposure	Stock of provisions for Stock of approvisions for Stock of exposure of the stock of	Stock of provisions for stages	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
BULGARIA	Contral pares Central governments Corporates Corporates Corporates of Which: Specialised Lending Reside Specialised on real estate presents Reside Specialised Lending Lending Reside Control and Lending Lending Lending Reside Colore Reside Control Lending Re	exposure	exposure 0	expoture 0	Stock of provisions for Stage 1 caposium 6 cap 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 a exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio- tage 3 exposure	**************************************	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stock of provisions for Stock of exposure of the stock of t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	Coverage India
BULGARIA	Contral planes Central governments Trottholous Composition Of Which Specialised Lending Corporates of Which Specialised Lending Corporates of Which Specialised Lending Corporates of Which Specialised Lending Resal - Special of the statistic property Resal - Special of Lending L	exposure	exposure 0	expoture 0	Stock of provisions for appears of the provision for expenses of the provision for expenses of the provision for the provision for the provision for provision for provision for the provision f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 capsus (Control of Control of Cont	Stock of provisions for Stage 2 depoints for Stage 2 depoints for 0 depoints for Stage 2 depoints for Stage 2 depoints for Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	**************************************	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stock of approvisions for Stock of exposure of the stock of	Stock of provisions for stages	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
BULGARIA	Contral powerments Traintolous Composites of Which Specialised Lending Result Secured on sall stable property Result Secured Secured on sall stable property Result Secured Secured on sall stable property Result Secured Se	exposure	exposure 0	expoture 0	Stock of provisions for appears of the provision for expenses of the provision for expenses of the provision for the provision for the provision for provision for provision for the provision f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 capsus (Control of Control of Cont	Stock of provisions for Stage 2 depoints for Stage 2 depoints for 0 depoints for Stage 2 depoints for Stage 2 depoints for Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	**************************************	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stock of approvisions for Stock of exposure of the stock of	Stock of provisions for stages	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
BULGARIA	Control processments Institutes Companies Result Resu	exposure	exposure 0	expoture 0	Stock of provisions for appears of the provision for expenses of the provision for expenses of the provision for the provision for the provision for provision for provision for the provision f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 capsus (Control of Control of Cont	Stock of provisions for Stage 2 depoints for Stage 2 depoints for 0 depoints for Stage 2 depoints for Stage 2 depoints for Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	**************************************	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stock of approvisions for Stock of exposure of the stock of	Stock of provisions for stages	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
BULGARIA	Contral pursuements Trottedorus Compositus Collegation (Compositus Collegation Compositus Collegation Compositus Collegation Compositus Collegation Compositus Collegation Compositus Collegation Compositus Collegation Colle	exposure	exposure 0	expoture 0	Stock of provisions for appears of the provision for expenses of the provision for expenses of the provision for the provision for the provision for provision for provision for the provision f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 capsus (Control of Control of Cont	Stock of provisions for Stage 2 depoints for Stage 2 depoints for 0 depoints for Stage 2 depoints for Stage 2 depoints for Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	**************************************	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stock of approvisions for Stock of exposure of the stock of	Stock of provisions for stages	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
BULGARIA	Contral powerments Trottnotion Contral governments Trottnotion Corporates: Of Which Specialized Lendine Corporates: Of Which Specialized Lendine Corporates: Of Which Specialized Lendine Resal - Socrard on set state property Resal - Socrard on real estate property Of Which 1995 Resal - Socrard on real estate property Of Which 1995 Resal - Socrard on real estate property Of Which 1995 Resal - Socrard on real estate property Of Which 1995 Resal - Of Which Specialized Lendine Resal - Of Which 1995 Resal -	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expoture 0	Stock of provisions for appears of the provision for expenses of the provision for expenses of the provision for the provision for the provision for provision for provision for the provision f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 capsus (Control of Control of Cont	Stock of provisions for Stage 2 depoints for Stage 2 depoints for 0 depoints for Stage 2 depoints for Stage 2 depoints for Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	**************************************	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stock of approvisions for Stock of exposure of the stock of	Stock of provisions for stages	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Contral powerments Trottnotion Contral governments Trottnotion Corporates: Of Which Specialized Lendine Corporates: Of Which Specialized Lendine Corporates: Of Which Specialized Lendine Resal - Socrard on set state property Resal - Socrard on real estate property Of Which 1995 Resal - Socrard on real estate property Of Which 1995 Resal - Socrard on real estate property Of Which 1995 Resal - Socrard on real estate property Of Which 1995 Resal - Of Which Specialized Lendine Resal - Of Which 1995 Resal -	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expoture 0	Stock of provisions for appears of the provision for expenses of the provision for expenses of the provision for the provision for the provision for provision for provision for the provision f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 capsus (Control of Control of Cont	Stock of provisions for Stage 2 depoints for Stage 2 depoints for 0 depoints for Stage 2 depoints for Stage 2 depoints for Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	**************************************	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stock of approvisions for Stock of exposure of the stock of	Stock of provisions for stages	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Control sporesments Frontandor Frontandor Frontandor Frontandor Frontandor Gropostes of Which Sponished Lendine Corporates of Which Sponished Lendine Corporates of Which Sponished Lendine Retail Secured on real estate property Retail Secured on real estate on the property of Which SPE Retail Secured on real estate property Retail Secured on Retail College Retail Retail Secured on Retail College Retail Retail Secured Secured On Retail Secured Secur	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expoture 0	Stock of provisions for appears of the provision for expenses of the provision for expenses of the provision for the provision for the provision for provision for provision for the provision f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 capsus (Control of Control of Cont	Stock of provisions for Stage 2 depoints for Stage 2 depoints for 0 depoints for Stage 2 depoints for Stage 2 depoints for Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	**************************************	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stock of stock of provisions for Stock of exposure of the stock of provisions for Stock of provisions for Stock of Stock o	Stock of provisions for stages	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Contral parecements Trotthodor Central governments Trotthodor Composites of Which Specialised Lendine Corporates of Which Specialised Lendine Corporates of Which Specialised Lendine Resal - Secured on seal status property Resal - Countral status property Resal - Secured on real status property Resal - Countral Resal - Countral status property Resal - Countral Resolution Research - Countral Resal - Countral Resal - Countral Research - Countra	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expoture 0	Stock of provisions for appears of the provision for expenses of the provision for expenses of the provision for the provision for the provision for provision for provision for the provision f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 capsus (Control of Control of Cont	Stock of provisions for Stage 2 depoints for Stage 2 depoints for 0 depoints for Stage 2 depoints for Stage 2 depoints for Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	**************************************	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stock of stock of provisions for Stock of exposure of the stock of provisions for Stock of provisions for Stock of Stock o	Stock of provisions for stages	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Contral pareximents Corporates Corporates Corporates Corporates of Which: Specialised Lending Reads Country of Lending Report of Which: Specialised Lending Reads Country of Lending Report of Which: Specialised Lending Reads College Reads (One Reads College R	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expoture 0	Stock of provisions for appears of the provision for expenses of the provision for expenses of the provision for the provision for the provision for provision for provision for the provision f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 capsus (Control of Control of Cont	Stock of provisions for Stage 2 depoints for Stage 2 depoints for 0 depoints for Stage 2 depoints for Stage 2 depoints for Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	**************************************	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stock of stock of provisions for Stock of exposure of the stock of provisions for Stock of provisions for Stock of Stock o	Stock of provisions for stages	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



2023 EU-wide Stress Test: Credit risk IRB

					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
					31/12/2023							31/12/2024							31/12/2023			
	(min EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cover S ex
	Central banks		0 0	0 0		0 0	0	-	0			0 0		0		0	0	0	0	0		0 -
	Central governments		0 0	0 0		0	0		0	0		0 0	0	0		0	0	0	0	0		0 -
	Institutions		0 0	0 0		0	0		0	0		0 0	0	0		0	0	0	0	0		0 -
	Corporates		0 0	0 0		0	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	0	0	0	0		0 -
	Corporates - Of Which: SME		0 0	0 0		0	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	0	0		0 -
	Retail - Secured on real estate property		0	0 0		0	0	-	0	0		0 0	0	0	-	0	0	0	0	0		0 -
SERBIA	Retail - Secured on real estate property - Of Which: SME		0 0	0 0		0	0		0	0		0 0	0	0		0	0	0	0	0		0 -
SERDIA	Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0	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	0	0	0		0 -
	Retail - Other Retail		0	0 0		0	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	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	0	0	0		0 -
	Equity		0 0	0 0		0	0	-	0	0	- (0 0	0	0		0	0	0	0	0		0 -
	Securitisation																					
	Other non-credit obligation assets		0 0	0 0		0	0		0	0		0 0	0	0		0			0			0 -
	IRB TOTAL		0	0		ol o		I-	0	1 0		o i o	0		-	0	0	0		0		01-

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0		0 1		-	0	0		0 0	0	0	-		0	0	0	0	0	
	Central governments		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	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	0	-
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0		0 0		-	0	0		0 0	0	0			0	0	0	0	0	-
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	(0	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	0	-
	Retail - Other Retail	(0	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	0	-
\	Retail - Other Retail - Of Which: non-SME	(0	0		0) (l-	0	0	(0	0	0	-		0	0	0	0	0	-
	Equity		0			0 1		-	0	0		0 0	0	0	-		0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets		0	0		0			0	0		0	0	0			0	0	0	0	0	-
·	IRB TOTAL	0	0) (-	0	0	0		0	0	-		0	0	0	0	0	

												Adverse Scenario										/
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0	0			-	0	0	0	0	0) (1-	0	0	0	0	0	0	
	Central governments		0	0	0		0	-	0	0	0	0	0) 1	è	0	0	0	0	0	0	<i>j</i> -
	Institutions			0	0		0	-	0	0	0	0	0	1	-	0	0	0	0	0		<i>i</i> -
	Corporates			0	0		0	-	0	0	0	0	0	1	-	0	0	0	0	0		<i>i</i> -
	Corporates - Of Which: Specialised Lending		0	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	0		, -
	Retail		0	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	0	, -
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0	0	0			-	0	0	0	0	0) (0	0	0	0	0	0	, -
LOXEFIDOORG	Retail - Secured on real estate property - Of Which: non-SME		0	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	0	, -
	Retail - Other Retail		0	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	0	
	Retail - Other Retail - Of Which: non-SME		0	0	0		0	-	0	0	0		0) 1	11-	0	0	0	0	0		4
	Equity		0	0			0	-	0	0	0		0) 1	1	0	0	0	0	0		4
	Securitisation																					
	Other non-credit obligation assets	9	0	0				-	0	0	0		0	1	11-	0	0	0	0	0	0	لــــــــــــــــــــــــــــــــــــــ
	IRB TOTAL	0		0	0		0	-		0	0	. 0) (0		0	0	0	0	

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk STA

АЛНОВТҮ						as Services a						
							Actual 31/12/2022					
		Exposure	values	Risk exposu	re amounts		31/12/2022		Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central ovvernments Regional governments or local authorities	17.085 16.933	0	168 5.235	0	14,467 14,322	0	0	6	0	0	0.00 0.00 54.24
	Regional governments or local authorities Public sector entities Multilateral Development Banks	1.043		5 529	0	26 547	0	19	0	0	19	54.24 99.07 0.00
	Multilateral Development Banks International Organisations	615 0	0	0	0	594 0	0	0	0	0	0	
	Institutions Corporates of which: SME	4.404 17.784	339	1,449 15,661 4 555	0 440	2,299 17,299 5,388	1.094	1.025 841	72	79 50		100.00 66.40 66.58
robank Ergasias Services and Holdings	Retail	5,479 5,706	276 132	4,009	357 159	4,967	764 1,508	726	40 84	271	560 591	66.58 81.37
S.A.	of which: SME Secured by mortgages on immovable property of which: SME	1,513 11,075	40 684	865 4,070	49 684	1,561 8,254	335 2,835	250 732	24 8	68 7	209 47	81.37 83.39 6.47
	Items associated with particularly high risk	2,189 516	370 21	809 774	370 32	1,483 469	708 54	385 44	1 2	3	15 23	3.84 51.79
	Covered bonds Claims on institutions and corporates with a ST credit assessment	360 0		43	0	352 0	0	0	0	0	0	0.00
	Collective investments undertakinos (CIU) Equity	71 432	0	66 809	0	0 173	0	0	0	0	0	0.00
	Securitisation Other exposures	4.463	0	3,429	0	0	0	0	0	0	0	0.00
	Standardised Total	80,512	1,177	36,248	1,315	63,769	5,495	2,545	176	361	1,360	53.42
		Exposure	values	Risk exposu	re amounts		Actual 31/12/2022	2*				
	(min EUR, %)			Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUC, %) Central banks Central governments Regional governments or local authorities	11.898 13.350	0	5.020	0	9.349 12.332	0	0	0	0	0	0.00 0.00 54.24
	Regional governments or local authorities Public sector entities Multilitary Development State	1.011	0	497	0	26 515	0	19	0	0	19	99.07
	Multilateral Development Banks International Organisations	569 0		0	0	569 0	0	0	0	0	0	0.00
	Institutions Corporates	880 12.835	247	860 11.386	313	803 12.598	669	882	55	67	632	100.00
000000	of which: SME Retail	2.246 3,632	203 81	1.938 2,535	259 98	1.995 3,021	374 1,239	726 576	28 60	48 241	493	71.50 85.44
GREECE	of which: SME Secured by mortgages on immovable property	1,060 8.504	34 642	606 3.142	41 642	1,085 5.969	277 2.536	221 642	17	62	186	84.21 0.01
	of which: SME Items associated with particularly high risk	1,601 250	349 16	592 375	349 24	1,042 222	559 34	349 22	0	3	6	0.00
	Covered bonds Claims on institutions and corporates with a ST credit assessment	66 0		13	0	66	0	0	0	0	0	27.49 0.00 0.00
	Collective investments undertakings (CIU) Equity	20 192	0	20 428	0	0 173	0	0	0	0	0	0.00 0.00 0.00
	Securitisation Other exposures	3,814		2,943	0	0	0		0			0.00
	Standardised Total	57,046	985	27,223	1,077	45,642	4,478	2,141	125	311	1,149	53.65
							Actual 31/12/2022)*				
		Exposure		Risk exposu		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	Non-defaulted 710	Defaulted 0	Non-defaulted 0	Defaulted 0	exposure 710	exposure 0	exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	0.00
	Central governments Regional governments or local authorities	470 0	0	0	0	309	0	0	0	0	0	0.00
	Public sector entities Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00
	International Organisations Traditutions	0 95	0	0 24	0	0 95	0	0	0	0	0	0.00
	Corporates of which: SME	1,684 1,639	32 32	1,379 1,335	40 40	1.573	145 145	57 57	7	5	25 25	
BULGARIA	Retail of which: SME	1,639 1,169 248	13	1,335 832 142	14	1,527 1,075 237	142	68	17	18	54 17	43.75 80.08 91.71
	Secured by mortoages on immovable property of which: SMF	1.984 503	28	708 188	28	1.754 368	237 137	70	2	5	42 14	59.85
	Items associated with particularly high risk Covered bonds	152 0	1 0	229	1 0	144	10	5	1 0	0	4 0	46.21 80.04 0.00
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.0
	Equity	5	0	5	0	0	0	0	0	0	0	0.00
	Other exposures Standardised Total	314 6,583	0 75	222 3,400	0 83	5,661	0 534	200	0 28	0 28	0 125	0.00 62.57
							Actual 31/12/2022	2*				
		Exposure		Risk exposu	re amounts	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min BUR, %)	Non-defaulted 3,315	Defaulted	Non-defaulted	Defaulted	exposure 3,259	exposure	exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	exposure	exposure 0.00
	Central overnments Regional governments or local authorities	532 0	0	0	0	302 0	0	0	0	0	0	0.00
	Public sector entities Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00
	International Organisations Institutions	0 93	0	103	0	0 75	0	0	0	0	0	0.00 0.00 0.00
	Corporates of which SME	977 765	20	832 620	27	958 715	193 179	32	4	5	11	34.61 33.00
CYPRUS	Retail of which: SME	220 122	5	143	5	263 155	19 17	17	3	2	13	74.07 68.12
	Secured by mortgages on immovable property of which: SME	175	3	61	3	164 41	10	3	0	0	0	0.00
	Items associated with particularly high risk Covered bonds	51 0	4	77 n	6	45 0	9	16	0	0	12	75.54 0.00
	Colors on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00
	Contective investments undergatings (CEO) Securitisation	95	Ö	237	0	0	0		0	0	0	0.00
	Other exposures	49	0	42 1.497	0	5.066	232	0 67	0	0	0	0.00



2023 EU-wide Stress Test: Credit risk STA

				Eurob	ank Ergasi	as Services a	and Holding	s S.A.				
							Actual					
							31/12/2022					
		Exposure	values	Risk expos	are amounts				Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, %)			Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	520		168	0	520	0	0	0	0		0.00%
	Central governments	197	- 2	72	0	320	4		0	- 1	0	0.00%
	Regional governments or local authorities	.,,,	- 2	, ,,	0				0		0	0.00%
	Public sector entities	32	-	1 32	0	32	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	-) 0	0		0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	0		0	0	0	0	0	0	0	0	0.00%
	Corporates	835	21	758	31	793	73	25	4	2	4	14.64%
	of which: SME	336	21	258	31	301	59	25	2	2	4	14.64%
	Retail	650	33	476	42	564	105	64	4	7	31	48,35%
SERBIA	of which: SME	64	3	37	3	60	12	7	0	- 1	4	60,73%
	Secured by mortgages on immovable property	173	12	62	12	160	13	12	0	0	0	3,96%
	of which: SME	24		9		21			0	0		9,56%
	Items associated with particularly high risk	25		38	0	26			0	0		0.00%
	Covered bonds			0	0				0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0		0.00%
	Equity			0	0	0	0		0	0		0.00%
	Securitisation											
	Other exposures	156		92		0	0	0				0.00%
	Standardised Total	2,589	66	1,699	85	2,133	196	102	9	10	35	34.75%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min BJR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0		0		0		0	0.00%
	Central governments	1,038		0	0	874	0		0		0	0.00%
	Regional governments or local authorities	0		0	0		0		0		0	0.00%
	Public sector entities	0		0	0		0		0		0	0.00%
	Multilateral Development Banks	0		0	0		0		0		0	0.00%
	International Organisations	0		0	0		0		0		0	0.00%
	Institutions	185		38	0	45	0		0		0	0.00%
	Corporates	154		139	0	58	3		0		0	0.00%
	of which: SME	5		- 4	0	9	0		0		0	0.00%
LILITETED OFFICE	Retail	1		1	0		0		0		0	12.74%
UNITED STATES	of which: SME	0		0	0		0		0) (0.00%
	Secured by mortgages on immovable property	1		0	0	1	0		0) (0.00%
	of which: SME	0		0	0		0		0) (0.00%
	Items associated with particularly high risk	0		0	0		0		0) (0.00%
	Covered bonds	0		0	0		0		0) (0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0		0		0) (0.00%
	Collective investments undertakings (CIU)	0		0	0		0		0) (0.00%
	Equity	16		16	0		0		0) (0.00%
	Securitisation											
	Other exposures	2		2	0		0		0) (0.00%
	Standardised Total	1.397		195	0	979	- 3		0	- 0	1 -	8.74%

							Actual					
							31/12/202	2*				
		Exposure	: values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	642		0	0	630	0		0	0	0	0.00%
	Central governments	0		0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	0		0	0	0	0		0	0	0	0.00%
	Public sector entities	0		0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks				0	0			0	0		0.00%
	International Organisations				0	0			0	0		0.00%
	Institutions	56		11	0	56			0	0		0.00%
	Corporates	34		34	0	21			0	0		0.00%
	of which: SME	3		2	0	3	0		0	0		0.00%
	Retail	1		1	0	1	0		0	0	0	0.00%
LUXEMBOURG	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	2		1	0	2	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	5		8	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0		0	0		0.00%
	Collective investments undertakings (CIU)	49		44	0	0	0		0	0		0.00%
	Equity	104		104	0	0	0		0	0		0.00%
	Securitisation											
	Other exposures	31		31	0	0	0		0	0	0	0.00%
	Standardised Total	924	0	233	0	710	0	0		0	0	0.00%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

The column													Baseline Scenario	0									
Section Sect													31/12/2024							31/12/2025			
Section Sect			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Property		Central banks	14,467	. 0	0	0	0		0.00%	14,457	0			0	0	0.00%	14.467	-	0 0		0		
Second Figure 5 - 19		Reninnal governments or local authorities	21	5	68	22 0	0 1	27	44,23%	19	5 6	123 1	22	1	49	43,44%	18	_	5 179 6 2	22	1	72	40.00% 43.41%
EXCOL E MAN Secret MA 100 100 100 100 100 100 100 100 100 10		Public sector entities Multilateral Development Banks	542 594	2	22 0	0	0	20	16.19%	539 594	3 0	24 0	1 0	0	21	16,15%	535 594		4 27 0 0		0	22 0	81.60% 16.22%
Section 1 County of County		International Organisations Institutions	2.286	0 7	6	0 2	0	3		2.277	10	12	2	0 2	0 5		2,269	1	0 0	-	2	0 8	
SA Marine Marine		Corporates of which: CMC	16.418	1.758		56	94	762		15.530			30	116	847					29	117	931	
Color Colo	Eurobank Ergasias Services and Holdings	Retail	4,757	7 1,302	1,143	55	177	786	68.82%	4,613	1,179	1,410	50		908	64.41%	4,456	1,110	4 1,632	4			61.70%
Section Property	S.A.	Secured by mortgages on immovable property	8,182	2,544	1,096		62	226	20.61%	7,992		1,614	9	43	270	16.71%	7,817	2,000	0 2,004		35	300	
Section Property			453	60	52	1	20	26	48.97%	440	67	59	1	2	27	45.49%	427	7	4 65		3	28	43.45%
Section Property		Covered bonds Claims on institutions and corporates with a ST credit assessment	.551 0	0	0	0	0	- 0	0.00%	351	0	0	0	0	0	0.00%			0 0		0	0	0.00%
FRICE 18 1		Collective investments undertakinos (CIU) Equity	173	0	0	0	0		0.00%	173	0	0	0	0	0	0.00% 40.00%	173		0 0		0	0	0.00% 40.00%
STATE STAT		Other exposures		0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0		0 0		0	0	
Part		Standardised Total	62,498	5,683	3,628	145	337	1,850	51.00%	61,193	5,892	4,725	115	307	2,128	45.03%	60,311	5,842	5,657	117	290	2,368	41.87%
SECCI. Application of single and single 1.5						31/12/2023							Baseline Scenario 31/12/2024	0						31/12/2025			
SECCI 4 1			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
SECCE Application of the content		Central banks			0	exposure 0	-exposure 0	exposure	0.00%				0	exposure 0	exposure 0	0.00%			0 0			etposure 0	
GRECT All All		Regional governments or local authorities	21	5	64 0	21 0	0	25	44.27%	19	1 6	115 1	21 0	0	46 0	40.00% 43.46%	18		1 167 6 2	21	0	67 1	43.43%
GREEZ Manual Property Service 1.0		Multilateral Development Banks			21 n	1 0	0	20	0.00%	510 560	0	24 n	1	0	21 n	0.00%	508 569		0 26 0 n		0	21 n	
GREEZ Manual Property Service 1.0		International Organisations Institutions	0	0	0	0	0	6	0.00%	0	0	0	0	0	0	0.00% 45 70%	0		0 0		0	0 2	0.00%
## March for the service for the control of the con		Corporates	11.861	1,257	1.031	49	82	694	67,33%	11.075		1,209	23	104	768	63,55%	10,709	2.04		2	107	841	60.38%
## March for the service for the control of the con	CDEECE	Retail	2,959	943	93S	42	33 143	658	70.41%	2.907	788	1,141	37	31 109	750	65,68%	2,827	705	9 1,301	36	25 95		62.75%
State Stat	GREECE	Secured by mortgages on immovable property	1,063 5,927	235	284 996	7	36 59	206 168	16.88%	1,045 5,772	1,870	339 1,504	6	32 40	223 210	13.99%	5,627	1,631	8 1,881		27 32	237 239	61.38% 12.69%
State Stat		Items associated with particularly binh risk	995 215	520	436	3	19 2	80		890 209	540 31	520 38	5	16 2	90	27.76%	845 203	488	0 626		13	100 12	15.98% 26.93%
Manual		Covered bonds Claims on institutions and cornerates with a ST credit assessment	66	0	0	0	0	-	40,00%	66 0	0	1	0	0	0	40.00%	65 0		0 1		0	0	40.00%
March Marc		Collective investments undertakings (CIU)	0	0	0	0	0			0	0	0	0	0	0		0		0 0		0	0	
Part		Securitisation				,					Ĭ										Ĭ		
Part		Other exposures Standardised Total	44,710	4,467	3,084	123	0 287	1,577	0.00% 51.15%	43,647	4,571	4,043	93	0 258	1,811	0.00% 44.79%	42,987	4,446	0 0 5 4,828	90	240	2,004	0.00% 41.50%
BUGARIA Mail basis Mail ba																							
BUGARIA Major Maj			Stage 1	Stage 2	Stage 3		Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
BUIGARIA BUIGAR			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
BUIGARIA Fig. Fig.		Central banks Central programments	Stage 1 exposure 710 307	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	710	Stage 2 exposure	Stage 3 exposure 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	710		Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%
BUGARIA ### 150 170 0 1 1 1 2 2 2 1 1 1 2 2		Central banks Central governments	Stage 1 exposure 710 307 0	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 40.00% 0.00%	710	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 40.00% 0.00%	710		Stage 3 exposure 0 0 6 0 6 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 2 0 0	0.00% 40.00% 40.00% 0.00%
Comment looks 1,1		Central banks Central governments	Stage 1 exposure 710 307 0	Stage 2 exposure	Stage 3 exposure 0 2 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.00% 40.00% 0 40.00% 0 0.00% 0 0.00%	710	Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure 0 4 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 2 0 0 0	0.00% 40.00% 40.00% 0.00% 0.00%	710		Stage 3 exposure 0 0 0 0 6 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 2 0 0 0	0.00% 40.00% 40.00% 0.00%
Comment belows 1,10 1 1 1 1 1 1 1 1 1		Central avaira Central cover-monats Scional oper-monats Scional oper-monats Scional oper-monats or local authorities Scional oper-monats or local authorities Scional oper-monats oper-monats oper-monats Scional oper-monats	710 307 0 0 0 0 95	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 2 0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 38.82%	710 305 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 10 1887	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 2 0 0 0 0 2 2 2 2 2 2 2 2 2 2 2 2 2	0.00% 40.00% 40.00% 0.00% 0.00% 37.96% 36.10%	710 304 0 0 0 0 0 95	200	0 0 0 0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 1	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 40.00% 0.00% 0.00%
Comparison of Contract Contr		Control de Maria Control de Maria Recional concrementa de Carlo de Maria Recional concrementa de Carlo de Maria Recional Control de Carlo	710 307 0 0 0 0 95 1,532 1,485	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 0 0 6 7 67		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.09% 40.00% 0.00% 0.00% 38.82% 39.53% 68.99%	710 305 0 0 0 0 0 1,511 1,465	0 0 0 0 0 0 0 0 187	Stage 3 exposure 0 4 0 0 0 777 777 125	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 228 28	0.00% 40.00% 40.00% 0.00% 0.00% 37.96% 36.10% 62.39%	710 304 0 0 0 0 0 95 1,479 1,433	200 200 202	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 1 1 1	Stock of provisions for Stage 3 exposure 0 0 0 0 30 30 94	0.00% 40.00% 40.00% 0.00% 0.00%
CYPRUS Control booting (10) 1 1 1 1 2 2 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	BULGARIA	Central Barkets Control of Sectional Section (Section Control	710 307 0 0 0 0 95 1,532 1,485	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 0 0 6 7 67		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 38.82% 39.53% 68.99% 68.99%	710 305 0 0 0 0 0 95 1,511 1,465 945 216	0 0 0 0 0 0 0 0 0 187 187 214	Stage 3 exposure 0 4 0 0 0 0 77 77 126 19 81	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 28 28 79 14	0.00% 40.00% 40.00% 0.00% 0.00% 37.96% 36.10% 62.39% 70.52%	710 304 0 0 0 0 0 0 95 1,479 1,433 8996 208	200 200 200 222 44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure 0 0 0 0 0 30 30 94	0.00% 40.00% 40.00% 0.00% 0.00%
Company of the Comp	BULGARIA	Central Barkets Control of secrements on Noval authorities Authorities control of the Control of	710 307 0 0 0 0 95 1,532 1,486 995 225 1,728	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 0 0 0 0 0 0 67 67 96		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 1 1 1 1 1 1 1 3 3 0 0 0 0	Stock of provisions for Stage 3 exposure	0.09% 40.09% 0.09% 0.09% 0.09% 38.82% 39.53% 68.99% 66.99% 64.81% 54.53%	710 305 0 0 0 0 0 95 1,511 1,465 945 216 1,697	0 0 0 0 0 0 0 0 187 187 214 44 484	Stage 3 exposure 0 4 0 0 0 0 777 777 126 19 83	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 28 28 79 14 50 18	0.00% 40.00% 0.00% 0.00% 0.00% 37.96% 36.10% 62.39% 70.52% 60.48% 52.07%	710 304 0 0 0 0 95 1,479 1,433 896 208 1,671	200 200 200 222 44 299 14	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 supposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 37.64% 32.61% 57.82% 62.10% 56.04% 50.00%
Sept Step 2 Step 2 Step 2 Step 2 Step 3 Step 2 Step 3 Step 4 Ste	BULGARIA	Central Barkets Control of secrements on Noval authorities Authorities control of the Control of	710 307 0 0 0 0 95 1,532 1,486 995 225 1,728	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 0 0 0 0 0 0 67 67 96		Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure	0.09% 40.09% 40.09% 0.09% 0.09% 38.82% 39.53% 68.99% 64.81% 54.53% 579.98% 0.09%	710 305 0 0 0 0 0 95 1,511 1,465 945 216 1,697	0 0 0 0 0 0 0 0 187 187 214 44 484	Stage 3 exposure 0 4 0 0 0 0 0 777 77 1266 19 83 35	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 288 29 144 50 188	0.00% 40.00% 40.00% 0.00% 0.00% 37.96% 36.10% 62.39% 70.52% 60.48% 52.07%	710 304 0 0 0 0 95 1,479 1,433 896 208 1,671	200 200 200 222 44 299 14	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 stage	0.00% 40.00% 0.00% 0.00% 0.00% 37.64% 32.64% 57.82% 62.10% 56.00% 50.00% 0.00%
Suppl Supp	BULGARIA	Ceeds takes Code of severaments Fred of the Code of th	710 307 0 0 0 0 95 1,532 1,486 995 225 1,728	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 0 0 0 0 0 0 67 67 96		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 6 cc 5 c	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 38.2% 39.33% 68.99% 80.65% 64.81% 54.33% 0.00%	710 305 0 0 0 0 0 95 1,511 1,465 945 216 1,697	0 0 0 0 0 0 0 0 187 187 214 44 484	Stage 3 exposure 0 4 0 0 0 0 0 0 1 777 777 19 19 19 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 40.00% 0.00% 0.00% 37.96% 36.10% 70.52% 60.48% 52.07% 79.52% 0.00%	710 304 0 0 0 0 95 1,479 1,433 896 208 1,671	200 200 200 222 44 299 14	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 37.64% 32.64% 57.82% 62.10% 56.00% 50.00% 0.00%
Supple S	BULGARIA	Ceeds the Marka Control and Co	710 307 0 0 0 0 95 1,532 1,486 995 225 1,728	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 0 0 0 0 0 0 67 67 96		Stock of provisions for provisions for Stages 2 expenses 2 of the stages 2 of	Stock of provisions for Stage 3 exposure	0.00% 0.00%	710 305 0 0 0 0 0 95 1,511 1,465 945 216 1,697	0 0 0 0 0 0 0 0 187 187 214 44 484	Stage 3 exposure 9 4 4 0 0 0 0 777 777 126 83 83 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 40.00% 40.00% 0.00% 0.00% 0.00% 37.96% 36.10% 70.52% 60.48% 52.07% 79.52% 0.00% 0.00%	710 304 0 0 0 0 95 1,479 1,433 896 208 1,671	200 200 200 222 44 299 14	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 40.00% 0.00% 0.00% 22.61% 22.61% 57.82% 62.10% 56.00% 0.00% 0.00%
Supple S	BULGARIA	Ceeds the Marka Control and Co	7100 307 0 0 0 0 0 95 1,532 1,486 995 225 1,728 367 100 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 0 0 0 0 0 0 67 67 96 6 16 76 6 3 3 3 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	0 0 0 0 0 0 0 1 1 1 1 21 21 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 6 c c c c c c c c c c c c c c c c c c	0.00% 0.00%	710 305 0 0 0 0 95 1,511 1,465 945 216 1,697 352 137 0 0 0	0 0 0 0 0 0 0 0 0 187 214 44 281 149 0 0 0	0 4 0 0 0 0 0 0 777 276 199 83 3 3 5 5 0 0 0	Stock of	0 0 0 0 0 0 0 0 2 2 2 2 1 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 0 0 0 0 2 2 3 2 3 2 3 3 2 3 3 3 3	0.00% 40.00% 0.00% 0.00% 0.00% 35.10% 35.10% 62.39% 52.07% 0.00% 0.00% 0.00%	710 304 0 0 0 0 0 95 1,473 208 1,671 352 134 0 0 0 0 0 0 0 0 1,433 896 208 1,697 1,097 1	200 200 200 200 200 200 200 200 200 200	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	0 0 0 0 0 0 1 1 1 1 1 1 3 3 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 40.00% 0.00% 0.00% 22.61% 22.61% 57.82% 62.10% 56.00% 0.00% 0.00%
CYPRUS Control busing Control business C	BULGARIA	Ceeds the Marka Control and Co	7100 307 0 0 0 0 0 95 1,532 1,486 995 225 1,728 367 100 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 0 0 0 0 0 0 67 67 96 6 16 76 6 3 3 3 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 4 4 5 5 5 5 5 5 5 5	0 0 0 0 0 0 0 1 1 1 1 21 21 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 6 c c c c c c c c c c c c c c c c c c	0.00% 0.00%	710 305 0 0 0 0 95 1,511 1,465 945 216 1,697 352 137 0 0 0	0 0 0 0 0 0 0 0 0 187 214 44 281 149 0 0 0	0 4 0 0 0 0 0 0 777 276 199 83 3 3 5 5 0 0 0	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 2 2 2 2 1 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 0 0 0 0 2 2 3 2 3 2 3 3 2 3 3 3 3	0.00% 40.00% 0.00% 0.00% 0.00% 35.10% 35.10% 62.39% 52.07% 0.00% 0.00% 0.00%	710 304 0 0 0 0 0 95 1,473 208 1,671 352 134 0 0 0 0 0 0 0 0 1,433 896 208 1,697 1,097 1	200 200 200 200 200 200 200 200 200 200	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for a capacity of apparent of apparent of apparent of a capacity	0 0 0 0 0 0 1 1 1 1 1 1 3 3 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 40.00% 0.00% 0.00% 22.61% 22.61% 57.82% 62.10% 56.00% 0.00% 0.00%
## regional personnents for land arbiforties	BULGARIA	Comity I stakes Control of ever manners or threat suddentities Robbs centre centrice. Robbs centric	710 710 710 710 710 710 710 710 710 710	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 3 3 0 0 0 0	provision for Stage 3 exposure	0.09% 0.09%	719 265 265 265 265 265 265 265 265 265 265	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.	710 204 204 204 0 0 0 0 0 0 0 0 0 0 0 1,479 204 205 205 205 207 207 207 207 207 207 207 207 207 207	1 1 1 2 20 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for adoption for depositor depositor for the first force for the first force	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.0% 40.07% 40.0
### ##################################	BULGARIA	Ceedy takes Coulty of every manufact of the County of the	710 307 0 0 0 0 0 0 0 0 9 9 9 1,532 1,632 6 9 9 1,686 9 1,686 0 0 0 0 0 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 3 3 0 0 0 0	provision for Stage 3 exposure	0.00% 40.00% 40.00% 50.	710 395 0 0 0 0 0 0 0 0 1 595 1,511 1,465 1,465 1,465 1,467 1,000 0 0 5,400 Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	710 204 204 0 0 0 0 0 0 0 0 0 0 55 55 208 208 208 208 208 208 208 208 208 208	200 200 200 200 200 200 200 200 200 200	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for adoption for depositor depositor for the first force for the first force	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	6.00% 6.00%
######################################	BULGARIA	Ceedy of June 2004. Control of C	710 307 0 0 0 0 0 0 0 0 9 9 9 1,532 1,632 6 9 9 1,686 9 1,686 0 0 0 0 0 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 3 3 0 0 0 0	provision for Stage 3 exposure	0.00% 40.00% 40.00% 50.	710 395 0 0 0 0 0 0 0 0 1 595 1,511 1,465 1,465 1,465 1,467 1,000 0 0 5,400 Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.	710 204 204 0 0 0 0 0 0 0 0 0 0 55 55 208 208 208 208 208 208 208 208 208 208	200 200 200 200 200 200 200 200 200 200	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for adoption for depositor depositor for the first force for the first force	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	6.00% 6.00%
CYPRUS Companies Companie	BULGARIA	Consist Basics Control of sever manufact in the first statisticities Subdivision of the control of the first statisticities Subdivision of the control of the first statistics Control of the control of the first statistics Control of the control of the control of the first statistics Control of the c	710 307 0 0 0 0 0 0 0 0 9 9 9 1,532 1,632 6 9 9 1,686 9 1,686 0 0 0 0 0 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 3 3 0 0 0 0	provision for Stage 3 exposure	6.00% 6.00%	710 395 0 0 0 0 0 0 0 0 1 595 1,511 1,465 1,465 1,465 1,467 1,000 0 0 5,400 Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%	710 204 204 0 0 0 0 0 0 0 0 0 0 55 55 208 208 208 208 208 208 208 208 208 208	200 200 200 200 200 200 200 200 200 200	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for adoption for depositor depositor for the first force for the first force	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	8.00%
Secured two multipasses as immensible transvers 564 10 4 0 0 1 24/5% 150 10 1 24/5% 150 10 1 24/5% 150 11 6 0 0 1 25/5%	BULGARIA	Ceedy of Justice County of Section (1997) and Ceedy of Sec	710 207 207 207 207 207 207 207 207 207 20	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 3 3 0 0 0 0	provision for Stage 3 exposure	0.00%	710 365 365 365 365 366 366 367 367 367 367 367 367 367 367	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	710 304 304 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 200 200 200 200 200 200 200 200 200	Stage 3 stage as a sta	Stock of provisions for provisions for provisions for adoption for depositor depositor for the first force for the first force	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	6.000. 6.000.
Secured two multipasses as immensible transvers 564 10 4 0 0 1 24/5% 150 10 1 24/5% 150 10 1 24/5% 150 11 6 0 0 1 25/5%	BULGARIA	Cessing sharked Control of communities or Vertal subhrities Rubbs cancer centries Rubbs	710 207 207 207 207 207 207 207 207 207 20	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 3 3 0 0 0 0	provision for Stage 3 exposure	6.00% 6.00%	710 365 365 365 365 366 366 367 367 367 367 367 367 367 367	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	710 304 304 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Steps 3 Steps 4 Ste	Stock of provisions for provisions for provisions for adoption for depositor depositor for the first force for the first force	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	6.000. 6.0000. 6.0000. 6.0000. 6.0000. 6.0000. 6.0000. 7.124410. 7
Convert lends		Cooked in Architecture (Cooked Cooked	710 207 207 207 207 207 207 207 207 207 20	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 3 3 0 0 0 0	provision for Stage 3 exposure	6.00% 6.00%	710 305 305 306 30 0 0 0 0 0 155 355 355 355 365 365 365 365 365 365 3	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%	710 324 324 324 324 325 327 327 327 327 327 327 327 327 327 327	\$200.2 222.222.222.222.222.222.222.222.22	Steps 3 Steps 4 Ste	Stock of provisions for provisions for provisions for adoption for depositor depositor for the first force for the first force	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	6.000. 6.0000.
		Central Maria Control and Control Con	710 207 207 207 207 207 207 207 207 207 20	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 3 3 0 0 0 0	provision for Stage 3 exposure	4,00% 4,00%	710 305 305 306 30 0 0 0 0 0 155 355 355 355 365 365 365 365 365 365 3	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	710 324 324 324 324 325 327 327 327 327 327 327 327 327 327 327	\$200.2 222.222.222.222.222.222.222.222.22	Steps 3 Steps 4 Ste	Stock of provisions for provisions for provisions for adoption for depositor depositor for the first force for the first force	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	6.000. 6.0000.
		Coming a basis in Control of State Contr	710 207 207 207 207 207 207 207 207 207 20	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 3 3 0 0 0 0	provision for Stage 3 exposure	4.00% 4.00%	710 305 305 306 30 0 0 0 0 0 155 355 355 355 365 365 365 365 365 365 3	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	710 324 324 324 324 325 327 327 327 327 327 327 327 327 327 327	\$200.2 222.222.222.222.222.222.222.222.22	Steps 3 Steps 4 Ste	Stock of provisions for provisions for provisions for adoption for depositor depositor for the first force for the first force	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	6.000. 6.
		Ceeding Lands Could of sever manuscular World surface/MER Subtilization of Sever manuscular World surface/MER Subtilization of Sever manuscular Mercal surface/MER Subtilization of Sever manuscular MER Composition Compositi	710 207 207 207 207 207 207 207 207 207 20	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 3 3 0 0 0 0	provision for Stage 3 exposure	- 6.00% - 6.00	710 305 305 306 30 0 0 0 0 0 155 355 355 355 365 365 365 365 365 365 3	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	710 324 324 324 324 325 327 327 327 327 327 327 327 327 327 327	\$200.2 222.222.222.222.222.222.222.222.22	Steps 3 Steps 4 Ste	Stock of provisions for provisions for provisions for adoption of the provision of the prov	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	6.000. 6.
\$363 GM 90 H N N N N N N N N N N N N N N N N N N		Central studies Control of communities or Virold studies (Central Studies) Rubbs cancer settline Rubbs cancer s	710 207 207 207 207 207 207 207 207 207 20	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 3 3 0 0 0 0	provision for Stage 3 exposure		710 305 305 305 306 307 307 307 307 307 307 307 307 307 307	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00%, 6.	710 324 324 324 324 325 327 327 327 327 327 327 327 327 327 327	\$200.2 222.222.222.222.222.222.222.222.22	Steps 3 Steps 4 Ste	Stock of provisions for provisions for provisions for adoption of the provision of the prov	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	6.000. 6.
		Ceeby of basis (Ceeby of Ceeby	710 207 207 207 207 207 207 207 207 207 20	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 3 3 0 0 0 0	provision for Stage 3 exposure		710 305 305 305 306 307 307 307 307 307 307 307 307 307 307	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for stock of provisions for stock of sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%	710 324 324 324 324 325 327 327 327 327 327 327 327 327 327 327	\$200.2 222.222.222.222.222.222.222.222.22	Steps 3 Steps 4 Ste	Stock of provisions for provisions for provisions for adoption of the provision of the prov	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	6.000%. 6.000%

2023 EU-wide Stress Test: Credit risk STA

										Euro	bank Ergasi	as Services	and Holding	s S.A.								
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks	520) (0 0	1			0.00%	520	0		0	0	0	0.00%	520	0			0	0	0.
	Central governments	37	,	4 (1			40.00%	37	4		0	0	0	40.00%	37	4			0	0	0 40.1
	Regional governments or local authorities		1	0 (1			0.00%	0	0		0	0	0	0.00%	0	0			0	0	0.
	Public sector entities	30) :	2 (1			37.03%	29	3		0	0	0	36.49%	28	4			0	0	0 36.1
	Multilateral Development Banks		1	0 (1			0.00%	0	0		0	0	0	0.00%	0	0			0	0	0.0
	International Organisations		1	0 (1			0.00%	0	0		0	0	0	0.00%	0	0			0	0	0.0
	Institutions		1	0 (1			40.00%	0	0		0	0	0	40.00%	0	0			0	0	0 40.0 6 36.2 5 36.2 3 56.9 6 47.8
	Corporates	759	10:	1 3	2	1	12	36.50%	736			1	1	14	36.36%	718			3 1	1	16	36.2
	of which: SME	267	7 86	6 3	2	1	12	36.50%	243		37	1	1	14	36.36%	225	117	40	3 1	1	15	36.2
	Retail	500	14	9		13	49	52,72%	462	151	123		12	66	54.61%	437	151	140	5 7	17	83	56.9
SERBIA	of which: SME	52	11	8 9			5	54,60%	48	20	- 13			5	50.66%	45	21	1	3		- 6	47.8
	Secured by mortgages on immovable property	156	14	4 1	5		3	19,30%	153	15	17				18,06%	151	15	- 15				3 17.1
	of which: SME	20)	3 4			2	42.88%	19					2	41,23%	18	4		5 0		2	2 40.1
	Items associated with particularly high risk	26		0				37,20%	26						37,20%	26	0					0 37.2
	Covered bonds)	0				0.00%	0						0.00%		0					0.0
	Claims on institutions and corporates with a ST credit assessment		1	0 (1			0.00%	0	0		0	0	0	0.00%	0	0			0	0	0.00
	Collective investments undertakings (CIU)		1	0 (1			0.00%	0	0		0	0	0	0.00%	0	0			0	0	0.0
	Equity		1	0 (1			0.00%	0	0		0	0	0	0.00%	0	0			0	0	0.00
	Securitisation																					
	Other exposures		1	0 0				0.00% 45.49%	0	0			0	0	0.00%	0	0			0	0	0.00
	Standardised Total	2,028	261	140	9	14	64	45,49%	1.963	291	176	10	13	83	47.10%	1.916	304	210) s	18	103	48.88

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for provisions for Stage 2 exposure	Stock of ovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Central governments	874			0	0		40.00%	874			0	0		40.00%	873			0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Institutions	45	0	0	0	0	0	40.00%	45	0		0	0	0	40.00%	45			0	0	0	40.00%
	Corporates	58	3	0	0	0	0	39.14%	58	3		0	0	0	39.14%	58	3		0	0	0	39.14%
	of which: SME	5	0	0	0	0	0	14.21%		0		0	0	0	14.21%	9			0	0	0	14.21% 78.84%
	Retail	1	0	0	0	0	0	78.96%	1	0		0	0	0	78.89%				0	0	0	
UNITED STATES	of which: SME	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Secured by mortgages on immovable property	1	0	0	0	0	0	78.90%	1	0		0	0	0	78.59%				0	0	0	78.21%
	of which: SME	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%				0	0	0	0.00%
	Standardised Total	979	3	0	0	0	0	58.68%	979		0	0		0	52.30%	979	3		0	0	0	49.13%

												Baseline Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	630	0	0	0		0	0.00%	630	0		0	0	0	0.00%	630	0	0		0	0	0.00%
	Central governments		0	0	0		D	0.00%	0	0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Regional governments or local authorities		0	0	0		D	0.00%	0	0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Public sector entities	0	0	0	0		0	0.00%	0	0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Multilateral Development Banks	0	0	0	0		0	0.00%		0		0	0	0	0.00%	0	0	0		0	0	0.00%
	International Organisations		0	0			0	0.00%		0		0 0	0	0	0.00%	0	0	0				0.00%
	Institutions	56	0	0			0	34,03%		0		0 0	0	0	34,22%	56	0	0				34.31%
	Corporates	21	0	0			0	28,86%	21	0		0 0	0	0	29,17%	21	0	0				29.32%
	of which: SME	3		0			D	0.01%		0		0 0	0	0	0.01%	3	0	0				0.01% 11.78%
	Retail	1	0	0	0		0	26.21%	1	0		0 0	0	0	16.94%	1	0	0		0	0	11.78%
LUXEMBOURG	of which: SME	0	0	0	0		0	0.01%	0	0		0 0	0	0	0.01%	0	0	0		0	0	0.01%
	Secured by mortgages on immovable property	2	0	0	0		0	0.01%	2	0		0 0	0	0	0.01%	2	0	0		0	0	0.01%
	of which: SME	0	0	0	0		0	0.00%	0	0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Items associated with particularly high risk	0	0	0	0		0	0.00%		0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Covered bonds	0	0	0	0		0	0.00%	0	0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0	0			0	0.00%		0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Collective investments undertakings (CIU)		0	0			0	0.00%		0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Equity		0	0			0	40,00%		0		0 0	0	0	40,00%	0	0	0		0	0	40.00%
	Securitisation																					
	Other exposures	0	0	0	0		0	0.00%	0	0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Standardised Total	710	0	0)	31.78%	710	0		0 0	0	0	31.52%	710	0	0	0	0	0	31.35%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

												Adverse Scenario	•					_				
					31/12/2023							31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	14,467	7 0		0	0		0.00%	14,457	0	0		0		0.00%	14.467		0 0		0		0.00%
	Central governments Regional governments or local authorities	14,176 20	6 4 0 5	146	54 0	1	58	40.00% 45.45%	14,040 16	5 7	281 3	42	2	113	44.20%	13,934 15	5	S 387 7 S	35	2	155	40.00%
	Public sector entities Multilateral Development Banks	539 594	9 2 4 0	2S 0	0	0	21	84,65% 18,06%	532 594	3 0	31 0	2	0	23	76,28% 18,14%	527 594		4 3S 0 0	- 2		25 0	43.79% 71.59% 18.11%
	International Organisations Institutions	2,278	0 8 8	12	5	3	6	0.00% 45.77%	2.259	0 14	26	- 0	0 5	12	0.00% 47.11%	2,247	7 1	0 5 37	- 1	6	18	0.00%
	Corporates of which: SME	15.924 4.774	4 2.100 4 1.191	1,393 1,028	122 45	244 114	854 648	61.31% 63.06% 72.66%	14.536 4.231	2.943 1.475	1.938 1.287	85 28	294 115	1.084 752	55.94% 58.42% 68.15%	13.731 3.962 3,796	3.225	5 2.460 0 1.531	69 22	85	853	
Eurobank Ergasias Services and Holdings	S Retail of which: SME	4,774 4,560 1,454			125 20	322 59	922 248		4,231 4,092 1,325	1,475 1,326 343	1,287 1,783 478	87 18	115 314 61	1,215					74	266 58	1,418	56.20%
S.A.	Secured by mortoaces on immovable property of which: SME	7,956 1,356		1,183 517	25 10	116 32	299 135	25.27% 26.12%	7,307 1,148	2,628 753	1,887	19	104 30	396 159	20.99%	6,941 1,047		1 2,479 3 826	16	74 24	463 180	18.67% 21.77% 45.24%
		441 351	1 70	54	2	5	28 0	51.85% 40.00%	411 350	87 0	67	2	6	32	47.52%	391 349	9	6 79 0 2	2	7	36 1	45.24% 40.00%
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CEU)		0 0	0	0	0	0	0.00%	0	0	0 0	0	0	0	0.00%	0	1	0 0		0	0	40.00% 0.00% 0.00%
	Eoultv Securitisation	173	3 0	0	0	0	0	40.00%	173	0	0	0	0	0	40.00%	173		0 0		0	0	40.00%
	Other exposures Standardised Total	61,481	0 0	4,085	337	690	2,189	0.00% 53.60%	58,779	7,013	6,018	242	725	2,878	0.00% 47.81%	57,165	6,994	0 0 4 7,650	204	0 594	3,427	0.00%
					31/12/2023							Adverse Scenario 31/12/2024	•						31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)	9,349	9 0	0	0	0	0	0.00%	9,349	0	0	exposite	0	exposure	0.00%	9.349		0	exposure	0	0	
	Central governments Regional governments or local authorities	12,192	2 0	139	52 n	0	56	40.00% 45.48%	12,062	1 7	269	40	0	108	40.00% 44.21%	11,961		1 370 7 S	37	0	148	0.00% 40.00% 43.80% 72.48%
	Public sector entities Multilateral Development Banks	505 565		25	2	0	21	85.14% 0.00%	503 569	0	30	2	0	23	77.00%	499 569		0 34	-		25	72.48%
	International Organisations	784	0	0	0	0	0	0.00% 46.43%	0 766	0	0	0	0		0.00% 47.89%	0 754	0	0 0		0	0	0.00% 0.00% 48.80%
	Transports Corporates of which: SHE	11,527	7 1.512	1.111	94	213	752	67.68%	10,407	2.252	1,490	66	265	941	63.17%	9,752	2.51	7 1.880	54	217	1.135	60.35%
GREECE	or witch: SME of which: SME	1,604 2,867	7 952	839 1,017	96	84 258	741	68.82% 72.87% 70.61%	1,263 2,587	841 845	992 1,405	66	87 250	657 964	66.25% 68.59%	1,103 2,381 837	1 77.	3 1,683	16 56	63 215	1,106	65.74%
GREECE	Secured by mortgages on immovable property	1,024 5,748	2,321	1,078	23	108	221		933 5,187	237 2,202	413 1,756	16	96	326	62.71% 18.57%	4,839	1,980	0 2,328	15	66	389	46.80% 60.35% 60.35% 64.51% 65.74% 65.74% 16.70% 19.66% 19.66% 13.3.42%
	of which: SME Items associated with particularly high risk	946 210	530 0 36	47S 32	9	30 5	110 11	23.17% 35.44%	753 194	572 39	625 45	9	28 6	132 15	21.15% 33.80%	647 182	53 2 31	3 770 9 57	7	23 7	151 19	1 19.66%
	Covered bonds Claims on institutions and corporates with a ST credit assessment	66	6 0 0 0	1 0	0	0		40.00% 0.00%	65 0	0	1 0	0	0	1	40,00% 0.00%	64		0 2	- 6	0	1 0	0.00%
	Collective investments undertakings (CIU) Equity	173	0 0	0	0	0	0	0.00% 40.00%	0 173	0	0 0	0	0	0	0.00% 40.00%	173	1	0 0		0	0	0.00%
	Securitisation Other exposures		0	0	0			0.00% 53.35%	0	0		0	0		0.00%	0		0			0	0.00%
	Standardised Total	44,013	4,834	3,415	275	586	1,822	53.35%	41,878	5,360	5,024	198	624	2,390	47.58%	40,538	5,332	6,391	168	514	2,840	44.44%
												Adverse Scenario	•									
					31/12/2023 Stock of	Stock of	Stock of					Adverse Scenark 31/12/2024 Stock of	Stock of	Stock of					31/12/2025 Stock of	Stock of	Stock of	
	(nin EJR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central programments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure		Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%
	Central banks Central covernments Recional covernments or local authorities Bublic central entities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 40.00%	710	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0 40.00%	710		Stage 3 exposure 0 0 9 0 0 9	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%
	Central banks Central programments	Stage 1 exposure) 710 300 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 4 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 40.00% 0.00% 0.00%	710	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage a exposure	0.00% 40.00% 40.00% 0.00%	710		Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 4 0 0	0.00% 4.00% 0.00% 0.00%
	Central banks Central dovernments Recincal covernments or local authorities Public sector entirely Public sector e	710 308 0 0 0 0 95	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 4 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 33	0.00% 40.00% 40.00% 0.00% 0.00% 38.37%	710 303 0 0 0 0 0 95	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 7 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 40.00% 0.00% 0.00% 38.01%	710 300 0 0 0 0 95	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.00% 6 40.00% 0 40.00% 0 0.00% 1 0.00%
	Countral assess Central accomments or local authorities Resistant observments or local authorities Public actor control of the	710 306 0 0 0 0 0 0 1,456 1,411	0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 5 0 5 232 1 232	0 4 0 0 0 0 0 0 85		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 40.00% 0.00% 0.00% 0.00% 40.43% 40.43%	710 303 0 0 0 0 0 1,347 1,301	0 0 0 0 0 0 0 0 289 289	Stage 3 exposure 0 7 0 0 0 0 10 0 140 175	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 1 40.00% 0.00% 0.00% 30.00% 32.14% 32.14%	710 300 0 0 0 0 95 1,303 1,257	2 28 28 28 28 28 28 28 28 28 28 28 28 28	0 0 9 0 9 0 0 0 0 0 0 0 0 0 0 0 0 8 184 8 184	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 5 5 5	Stock of provisions for Stage 3 exposure 0 0 0 0 0 533 533	0 0.00% 6 40.00% 0 40.00% 0 0.00% 1 0.00%
BULGARIA	Central States Control Conversations to for all published to control Conversations to for all published to control Conversations to form and the control Conversations to c	710 306 0 0 0 0 0 0 0 0 1,456 1,411 946 212	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0 0 0 0 85		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 35 35 79	0.09% 40.09% 40.09% 0.09% 0.09% 0.09% 40.43% 40.43% 70.17% 71.34%	710 303 0 0 0 0 0 95 1,347 1,301 844	0 0 0 0	Stage 3 exposure 0 7 0 0 0 0 1400 1400 1276	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 40.00% 40.00% 0.00% 0.00% 38.01% 32.14% 63.13%	710 300 0 0 0 0 95 1,303 1,257 804	2 28 28 25 1 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 53 53 136 21	0 0.00% 6 40.00% 0 40.00% 0 0.00% 1 0.00%
BULGARIA	Central Standard Coulted Conservation in Noval Architecture Standard Conservation in Noval Architecture Standard Conservation in Noval Architecture Standard Conservation Standa	710 306 0 0 0 0 0 0 1,456 1,411	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0 0 0 0 85 86 113 20 79		Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.096 40.096 0.096 0.096 0.096 0.096 40.436 40.436 60.436 68.256 68.256 63.696	710 303 0 0 0 0 0 1,347 1,301	0 0 0 0 0 0 0 0 289 289	Stage 3 exposure 0 0 7 0 0 0 0 140 140 126 32	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 33.01% 32.14% 63.13% 56.78% 60.05%	710 300 0 0 0 0 95 1,303 1,257	2 28 25 25 3 3 5 3 5 3 5 3 5 3 5 3 5 3 5 3 5	0 0 0 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 Stage	1 0.00% 40.00% 1 40.00% 1 0.00% 1 0.00% 1 0.00% 2 0.00% 2 28.86% 5 60.31% 5 50.99% 5 50.99%
BULGARIA	Central Standard Coulted Conservation in Noval Architecture Standard Conservation in Noval Architecture Standard Conservation in Noval Architecture Standard Conservation Standa	710 306 6 6 6 6 9 9 1,456 1,411 946 2112 1,686	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0 0 0 0 85 86 113 20 79		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 40.09% 40.09% 0.09% 0.09% 0.09% 40.43% 40.43% 70.17% 71.14% 68.29% 63.29% 63.29% 0.09%	710 303 0 0 0 0 0 95 1,347 1,391 844 190	0 0 0 0 0 0 0 0 289 289 266 583	Stage 3 exposure 0 7 0 0 0 0 140 140 126 32 97 40 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 38.01% 32.14% 63.13% 66.05% 58.79% 79.44%	710 300 0 0 0 0 95 1,303 1,257 834 1,599	2 28 25 25 3 3 5 3 5 3 5 3 5 3 5 3 5 3 5 3 5	0 0 0 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.00% 4 40.00% 1 40.00% 1 0.00% 1 0.00% 2 8.85% 3 28.85% 5 60.31% 5 50.9% 5 50.9% 5 79.04% 1 0.00%
BULGARIA	Central baseds Control of several services and control of seve	710 306 6 6 6 6 9 9 1,456 1,411 946 2112 1,686	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0 0 0 0 85 86 113 20 79		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 40.09% 40.09% 0.09% 0.09% 0.09% 0.09% 10.99% 10.19% 11.34% 68.25% 61.69% 0.09% 0.09%	710 303 0 0 0 0 0 95 1,347 1,391 844 190	0 0 0 0 0 0 0 0 289 289 266 583	Stage 3 exposure 0 0 7 7 0 0 0 0 10 0 140 176 32 97 40 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure of Control of	0.00% 40.00% 0.00% 0.00% 0.00% 38.01% 32.14% 63.13% 56.78% 6.00% 58.57% 0.00%	710 300 0 0 0 0 95 1,303 1,257 834 1,599	2 28 25 25 3 3 5 3 5 3 5 3 5 3 5 3 5 3 5 3 5	0 0 0 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 Exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0.00% 40.00% 40.00% 1 0.00% 1 0.00% 2 0.00% 2 0.00% 2 0.00% 3 0.00% 5 0.00% 5 0.00% 5 0.00% 6 0.31% 5 0.00% 6 0.31% 6 0.31% 6 0.31% 6 0.00% 6 0.0
BULGARIA	Central States Control of conversaments as a first of substration substrate of control of conversaments as a first of substration substrate of control of	710 306 6 6 6 6 9 9 1,456 1,411 946 2112 1,686	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0 0 0 0 85 86 113 20 79		Stock of provisions for consistence of a consistence of consistenc	Stock of provisions for Stage 3 exposure	0.09% 40.09% 40.09% 0.09% 0.09% 0.09% 40.43% 40.43% 71.14% 68.25% 63.66% 79.82% 0.09% 0.09%	710 303 0 0 0 0 0 95 1,347 1,391 844 190	0 0 0 0 0 0 0 0 289 289 266 583	Stage 3 exposure 0 0 0 0 0 0 0 0 1400 1400 1400 1500 1600 1600 1600 1600 1600 1600 16	Stock of	Stock of provisions for Stage 2 expission of O	Stock of Provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 38.01% 32.14% 63.13% 56.78% 0.00% 58.57% 0.00%	710 300 0 0 0 0 95 1,303 1,257 834 1,599	2 28 25 25 3 3 5 3 5 3 5 3 5 3 5 3 5 3 5 3 5	0 0 0 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	1 0.00% 1 40.00% 2 40.00% 3 0.00% 3 0.00% 3 8.02% 5 60.31% 5 55.03% 6 55.03% 6 55.03% 6 55.03% 7 9.04% 9 0.00% 1 0.00%
BULGARIA	Central baseds Control of several services and control of seve	710 306 6 6 6 6 9 9 1,456 1,411 946 2112 1,686	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0 0 0 0 0 86 86 81 133 20 79 9 35 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provision for Steps A	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 40.09% 40.09% 0.09% 0.09% 0.09% 0.09% 10.99% 10.19% 11.34% 68.25% 61.69% 0.09% 0.09%	710 303 0 0 0 0 0 95 1,347 1,391 844 190	0 0 0 0 0 0 0 0 289 289 266 583	0 0 0 0 0 0 140 140 176 32 97 40 0 0 0	Stock of	Stock of provision for Stock of provision for Stock of provision for Stock of	0 3 3 0 0 0 0 45 45 45 45 111 111 18 3 2 2 2 3 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	710 300 0 0 0 0 95 1,303 1,257 834 1,599	288 255 55 155 155 155 155 155 155 155 155	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 4 4 4 4 4 4 4 4 4	1 0.00% 1 40.00% 2 40.00% 3 0.00% 3 0.00% 3 80.00% 5 28.85% 60.11% 50.99% 55.69% 1 20.00% 1 0.00% 1 0.00%
BULGARIA	Central States Control of conversaments as a first of substration substrate of control of conversaments as a first of substration substrate of control of	71c 306 6 6 6 6 7 9 1,466 1,411 944 211 1,686 342 215 5 6 6 6 6 6 7 7 7 8 8 8 8 8 8 8 8 8 8 8 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0 0 0 0 0 86 86 81 133 20 79 9 35 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 or Stope 1 o	0 0 0 0 0 0 0 8 8 8 39 4 4 7,7 1 1 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 40.09% 40.09% 0.09% 0.09% 0.09% 40.43% 40.43% 71.14% 68.25% 63.66% 79.82% 0.09% 0.09%	710 303 0 0 0 95 1,347 1,301 844 190 329 229 0 0 0 0	0 0 0 0 0 0 0 0 0 289 289 266 58 355 167 27 7 7 7	0 0 0 0 0 0 140 140 176 32 97 40 0 0 0	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 7 7 2 36 4 4 7 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 3 0 0 0 0 45 45 45 111 188 23 23 4 4 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 32.14% 63.13% 66.05% 58.57% 0.00% 0.00% 0.00% 0.00%	710 300 0 0 0 0 0 9 5 1,257 894 1.79 337 123 0 0 0 0 0 0 0 0 1,257 1,2	288 255 55 155 155 155 155 155 155 155 155	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions of provisions of a exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0.00% 1 40.00% 2 40.00% 3 0.00% 3 0.00% 3 8.02% 5 60.31% 5 55.03% 6 55.03% 6 55.03% 6 55.03% 7 9.04% 9 0.00% 1 0.00%
BULGARIA	Central States Control of conversaments as a first of substration substrate of control of conversaments as a first of substration substrate of control of	1712 1212 1212 1212 1212 1212 1212 1212	D 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open Stock of O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 40.00% 0.00% 0.00% 0.00% 38.27% 40.43% 40.43% 70.17% 70.17% 70.00% 0.00% 63.60% 70.00% 63.60% 63.	719 203 203 203 203 203 203 203 203 203 203	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for adjoint of the provisions for adjoint of the provision of the provisi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0094 40.00% 40.00% 0.0	710 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expresses 4 expresses 4 expresses 4 expresses 5 expresses 5 expresses 5 expresses 6 express	0.00% 40.00% 10.
BULGARIA	Central States Control of conversaments as a first of substration substrate of control of conversaments as a first of substration substrate of control of	71c 306 6 6 6 6 7 9 1,466 1,411 944 211 1,686 342 215 5 6 6 6 6 6 7 7 7 8 8 8 8 8 8 8 8 8 8 8 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0 0 0 0 0 86 86 81 133 20 79 9 35 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for expensions for expensions of the expension of the ex	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expensions ()	0.09% 40.09% 40.09% 0.09% 0.09% 0.09% 40.43% 40.43% 71.14% 68.25% 63.66% 79.82% 0.09% 0.09%	710 303 0 0 0 95 1,347 1,301 844 190 329 229 0 0 0 0	0 0 0 0 0 0 0 0 0 289 289 266 58 355 167 27 7 7 7	0 0 0 0 0 0 140 140 176 32 97 40 0 0 0	Stock of provisions for Stage 1 44 pooles. 1 44 pooles. 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 2 2 2 2 3 4 4 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.	710 300 0 0 0 0 0 9 5 1,257 894 1.79 337 123 0 0 0 0 0 0 0 0 1,257 1,2	288 255 55 155 155 155 155 155 155 155 155	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for exposure C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0.00% 1 40.00% 2 40.00% 3 0.00% 3 0.00% 3 8.02% 5 60.31% 5 55.03% 6 55.03% 6 55.03% 6 55.03% 7 9.04% 9 0.00% 1 0.00%
BULGARIA	Coming descriptions of control statistics of	1712 1212 1212 1212 1212 1212 1212 1212	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open Stock of O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 6.00%	719 203 203 203 203 203 203 203 203 203 203	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for adjoint of the provisions for adjoint of the provision of the provisi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	710 200 0 0 0 0 0 0 0 0 0 0 1 59 99 1257 1257 120 0 0 0 0 0 0 0 0 4,933	1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expresses 4 expresses 4 expresses 4 expresses 5 expresses 5 expresses 5 expresses 6 express	0.00% 0.00%
BULGARIA	Central desired Consider descriptions of level authorities Consider descriptions of level authorities Particles of level desired of level authorities Reduction of level desired of level des	7716 7717 7717 7717 7717 7717 7717 7717	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open Stock of O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%. 6.	710 303 0 0 0 0 0 0 0 0 155 1347 1,391 100 0 0 0 0 100 100 100 100 100 100 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for deposits of the provisions for deposits of the provision of the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%	710 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expresses 4 expresses 4 expresses 4 expresses 5 expresses 5 expresses 5 expresses 6 express	0.00% 0.00%
BULGARIA	Coming descriptions of control statistics of	7716 7717 7717 7717 7717 7717 7717 7717	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open Stock of O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%. 6.	710 303 0 0 0 0 0 0 0 0 155 1347 1,391 100 0 0 0 0 100 100 100 100 100 100 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for deposits of the provisions for deposits of the provision of the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0075 0.	710 200 0 0 0 0 0 0 0 0 0 0 1 59 99 1257 1257 120 0 0 0 0 0 0 0 0 4,933	1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expresses 4 expresses 4 expresses 4 expresses 5 expresses 5 expresses 5 expresses 6 express	\$ 0.00% \$ 0.00
BULGARIA	Coming desirations of control studies of control st	7716 7717 7717 7717 7717 7717 7717 7717	Stape 2 stapsove stapsove	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open Stock of O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	710 303 0 0 0 0 0 0 0 0 155 1347 1,391 100 0 0 0 0 100 100 100 100 100 100 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for deposits of the provisions for deposits of the provision of the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0000 0.00000 0.000000 0.000000000000	710 200 0 0 0 0 0 0 0 0 0 0 1 59 99 1257 1257 120 0 0 0 0 0 0 0 0 4,933	Stage 2 supplier	Stage 3 supporture	Stock of provisions for Stock of provisions for Stock of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	\$ 0.00% \$ 0.00
	Coming developments of local authorities Coming developments of local authorities For the committee of local authorities Fo	100 100	Stape 2 stapsove stapsove	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open Stock of O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	710 30.1 30.1 30.0 0 0 0 0 0 0 150.1	8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for deposits of the provisions for deposits of the provision of the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$5.000. \$6.0	710 300 300 00 00 00 00 00 00 00 00 00 00	Stage 2 exposure	Sape 3 Sape 4 Sape 4 Sape 4 Sape 4 Sape 5 Sape 5 Sape 5 Sape 6 Sape 6 Sape 7 Sape 7 Sape 8 Sape 8	Stock of provisions for Stock of provisions for Stock of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	\$ 0.00% \$ 0.00
BULGARIA	Coming de Journal Comment de la Comment de L	100 100	Stape 2 stapsove stapsove	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open Stock of O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	710 30.1 0.0 0.0 0.0 0.0 1.3347 1.3921 8941 1.2020 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for deposits of the provisions for deposits of the provision of the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,000, 4,000 and 1,000 and	710 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 Stage 3	Sape 3 Sape 4 Sape 4 Sape 4 Sape 4 Sape 5 Sape 5 Sape 5 Sape 6 Sape 6 Sape 7 Sape 7 Sape 8 Sape 8	Stock of provisions for Stock of provisions for Stock of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	4.00% 4.00%
	Central baseds Control of everywheat or for our authorities which centre entities central centre central centre central centre of which centre of whic	100 100	Stape 2 stapsove stapsove	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open Stock of O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00%, 6.	710 30.1 30.1 30.0 0 0 0 0 0 0 150.1	8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for deposits of the provisions for deposits of the provision of the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.50% (0.50%)	710 200 200 200 200 200 200 200 200 200 2	Stage 2 Stage 3	Sape 3 Sape 4 Sape 4 Sape 4 Sape 4 Sape 5 Sape 5 Sape 5 Sape 6 Sape 6 Sape 7 Sape 7 Sape 8 Sape 8	Stock of provisions for Stock of provisions for Stock of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00% 0.00%
	Coming deversal months of the control authorities control authorities of the control authorities souther souther souther south of the control authorities souther souther souther souther souther souther souther souther souther souther souther souther souther souther souther souther souther souther souther souther souther souther souther souther of souther souther of souther souther souther souther souther souther souther of souther o	100 100	Stape 2 stapsove stapsove	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open Stock of O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	710 30.1 30.1 30.0 0 0 0 0 0 0 150.1	8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for deposits of the provisions for deposits of the provision of the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,550% 4,	710 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 Stage 3	Sape 3 Sape 4 Sape 4 Sape 4 Sape 4 Sape 5 Sape 5 Sape 5 Sape 6 Sape 6 Sape 7 Sape 7 Sape 8 Sape 8	Stock of provisions for Stock of provisions for Stock of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00% 0.00%
	Control desired Contro	100 100	Stape 2 stapsove stapsove	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open Stock of O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%, 0.	710 30.1 30.1 30.0 0 0 0 0 0 0 150.1	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	Stock of provisions for provisions for deposits of the provisions for deposits of the provision of the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0000, 0.00000, 0.0000, 0.0000, 0.0000, 0.0000, 0.0000, 0.0000, 0.0000, 0.00000, 0.0000, 0.0000, 0.0000, 0.0000, 0.0000, 0.0000, 0.0000, 0.00	710 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 Stage 3	Sape 3 Sape 4 Sape 4 Sape 4 Sape 4 Sape 5 Sape 5 Sape 5 Sape 6 Sape 6 Sape 7 Sape 7 Sape 8 Sape 8	Stock of provisions for Stock of provisions for Stock of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00% 0.00%
	Compared Services of Total Anthorities Anthorities of Total Anthorities	100 100	Stape 2 stapsove stapsove	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open Stock of O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		710 30.1 30.1 30.0 0 0 0 0 0 0 150.1	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	Stock of provisions for provisions for deposits of the provisions for deposits of the provision of the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0000	710 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 Stage 3	Sape 3 Sape 4 Sape 4 Sape 4 Sape 4 Sape 5 Sape 5 Sape 5 Sape 6 Sape 6 Sape 7 Sape 7 Sape 8 Sape 8	Stock of provisions for Stock of provisions for Stock of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	
	Central desertation of the Contral desertation o	100 100	Stape 2 stapsove stapsove	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open Stock of O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%, 0.	710 30.1 30.1 30.0 0 0 0 0 0 0 150.1	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	Stock of provisions for provisions for deposits of the provisions for deposits of the provision of the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0000, 0.00000, 0.0000, 0.0000, 0.0000, 0.0000, 0.0000, 0.0000, 0.0000, 0.00000, 0.0000, 0.0000, 0.0000, 0.0000, 0.0000, 0.0000, 0.0000, 0.00	710 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 Stage 3	Sape 3 Sape 4 Sape 4 Sape 4 Sape 4 Sape 5 Sape 5 Sape 5 Sape 6 Sape 6 Sape 7 Sape 7 Sape 8 Sape 8	Stock of provisions for Stock of provisions for Stock of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00% 0.00%

2023 EU-wide Stress Test: Credit risk STA

										Euro	bank Ergasi	as Services	and Holding	s S.A.								
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks	520) (0 0	0 1			0.00%	520	0		0	0	0	0.00%	520	0			0	0	0.0
	Central governments	37	,	4	1	0		40.00%	36	- 4		0	0	0	40.00%	36	4		2 0		1	1 40.0
	Regional governments or local authorities		1	0 (0	0		0.00%	0	0		0	0	0	0.00%	0	0				0	0.0
	Public sector entities	30) :	2 (0	0		37.03%	29	3		0	0	0	36.49%	28	4				0	0 36.1
	Multilateral Development Banks		1	0 (0	0		0.00%	0	0		0	0	0	0.00%	0	0				0	0.0
	International Organisations		1	0 (0	0		0.00%	0	0		0	0	0	0.00%	0	0				0	0.00
	Institutions		1	0 (0	0		40.00%	0	0		0	0	0	40.00%	0	0				0	0 40.01 12 45.21 12 45.21 11 70.6
	Corporates	731	115	9 4:	1	5 3	19	45.91%	688			4	4	26	45.54%	665		71	3	2	32	2 45.23
	of which: SME	246	91	8 4:	1	5 3	19	45.91%	204		58	4	4	26	45.54%	178		71	3	2	32	2 45.26
	Retail	450	168	6 11	8 1	7 25	88	74,53%	372	185	177	14	27	126	71.16%	327	179	221	3 11	21	161	4 70.6
SERBIA	of which: SME	47	7 21	0 1	1	1	- 6	53,69%	39	23	17		1		49,95%	35	23	2		1	10	0 48.2
	Secured by mortgages on immovable property	152	16	6 17	7	1	- 4	26,04%	142	20	23	1	1	- 6	24.39%	137	20	21	3			7 23.3
	of which: SME	18		4 4	4		2	52,50%	16	- 4			0		49,67%	15	- 4		7			3 48.5
	Items associated with particularly high risk	26		0	0			44,69%	26				0		44,69%	26						0 44.6
	Covered bonds)	0	0			0.00%	0				0		0.00%	0						0.0
	Claims on institutions and corporates with a ST credit assessment		1	0 (0	0		0.00%	0	0		0	0	0	0.00%	0	0				0	0.00
	Collective investments undertakinos (CIU)		1	0 (0	0		0.00%	0	0		0	0	0	0.00%	0	0				0	0.00
	Equity		1	0 (0	0		0.00%	0	0		0	0	0	0.00%	0	0				0	0.00
	Securitisation																		1			4
	Other exposures)	0	0			0.00%	0				0		0.00%	0						0 0.00
	Standardised Total	1,946	307	7 177	7 23	29	111	63.10%	1,813	357	260	18	31	159	61.10%	1,739	363	328	15	24	200	J 60.93°

												Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for provisions for Stage 2 exposure	Stock of ovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Central governments	874						40.00%	874	0			0		40.00%	873			0	0	0	40.00%
	Regional governments or local authorities	0			0			0.00%		0			0		0.00%				0	0	0	0.00%
	Public sector entities	0			0			0.00%		0			0		0.00%				0	0	0	0.00%
	Multilateral Development Banks	0		0	0		0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	International Organisations	0		0	0		0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Institutions	45		0	0		0	40.00%	45	0		0	0	0	40.00%	45			0	0	0	40.00%
	Corporates	58		0	0		0	37.95%	58	3		0	0	0	38.06%	58	3		0	0	0	38.18%
	of which: SME	5		0	0		0	18.83%		0		0	0	0	18.83%	9			0	0	0	18.83%
	Retail	1		0	0		0	86.47%	-	0		0	0	0	86.33%				0	0	0	86.22%
UNITED STATES	of which: SME	0		0	0		0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Secured by mortgages on immovable property	1		0	0		0	80.53%	-	0		0	0	0	80.09%				0	0	0	79.67%
	of which: SME	0		0	0		0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Items associated with particularly high risk	0		0	0		0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Covered bonds	0		0	0		0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0		0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0		0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Equity	0		0	0		0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Securitisation																					
	Other exposures	0		0	0		0	0.00%		0		0	0	0	0.00%		0		0	0	0	0.00%
	Standardised Total	979	3	- 0				60.26%	979	- 3		- 0	- 0		53.07%	979	3	-	- 0	0	0	49,66%

	i de la companya de											Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	630	0	0	0		0	0.00%	630	0		0	0	0	0.00%	630	0	0		0	0	0.00%
	Central governments	0	0	0	0		D	0.00%	0	0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Regional governments or local authorities	0	0	0	0		D	0.00%	0	0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Public sector entities	0	0	0	0		D	0.00%	0	0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Multilateral Development Banks	0	0	0	0		0	0.00%		0		0	0	0	0.00%	0	0	0		0	0	0.00%
	International Organisations		0	0			0	0.00%		0		0 0		0	0.00%	0	0	0				0.00%
	Institutions	56	0	0			D	31,34%	56	0		0 0		0	29,56%	56	0	0				25.17%
	Corporates	21	0	0			D	25,21%	21	0		0 0		0	24.81%	21	0	0				25.12%
	of which: SME	3	0	0			D	9,00%		0		0 0		0	9,00%	3	0	0				9.00% 15.22%
	Retail	1	0	0	0		0	26.85%	1	0		0 0	0	0	17.94%	1	0	0		0	0	15.22%
LUXEMBOURG	of which: SME	0	0	0	0		0	9.00%	0	0		0 0	0	0	9.00%	0	0	0		0	0	9.00%
	Secured by mortgages on immovable property	2	0	0	0		0	16.67%	2	0		0 0	0	0	16.67%	2	0	0		0	0	16.67%
	of which: SME	0	0	0	0		0	0.00%	0	0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Items associated with particularly high risk	0	0	0	0		0	0.00%		0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Covered bonds	0	0	0	0		0	0.00%	0	0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0.00%		0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0			0	0.00%		0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Equity	0	0	0			0	40,00%		0		0 0	0	0	40,00%	0	0	0		0	0	40.00%
	Securitisation																					
	Other exposures	0	0	0	0		0	0.00%	0	0		0 0	0	0	0.00%	0	0	0		0	0	0.00%
	Standardised Total	710	0	0)	29.09%	710	0		0 0	0	0	27.13%	710	0	0	0	0	0	24.31%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



								Public guara	ntees - Actual						
								31/1	1/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-198	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														_
	Corporates		0	- 0	- 0	- 0			0	0	0	- 0	0	0	
	Composites - Of Which: Sparished Lending		0	0	0	0			0	٥	٥	0	0	0	-
	Corporates - Of Which: SME		0	0	0	0				٥	٥	0	0	0	-
Eurobank Ergasias	Retail		0	- 0	- 0	- 0			0	0	0	- 0	0	0	
	Retail - Secured on real estate property		0	0	0	0			0	٥	٥	0	0	0	-
Services and	Retail - Secured on real estate property - Of Which: SME		0	- 0	- 0	- 0			0	0	0	- 0	0	0	
	Retail - Secured on real estate property - Of Which: non-			0	0	0			0	٥	٥	0	. 0	0	
Holdings S.A.	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0			0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME		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														
	Securitisation														
	Other non-credit obligation assets														
	IR8 TOTAL		0	0	0	0			0			0	0	0	

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-198	F-IRB	A-DEB	FIRE	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail				0		0	0	0			0	0	0	
	Retail - Secured on real estate property														
GREECE	Retail - Secured on real estate property - Of Which: SME														
GREECE	Retail - Secured on real estate property - Of Which: non-				0		0	0	0			0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-IRB	F-IRB		F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0		0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0		0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
BULGARIA	Retail - Secured on real estate property - Of Which: SME														
DOLGARIA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0		0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														Į l
	Securitisation			_											
	Other non-credit obligation assets														
	IRB TOTAL				0	0			0						

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates			0	0	0				٥	٥	0	0	0	
	Corposites - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
CYPRUS	Retail - Secured on real estate property - Of Which: SME														
CITIOS	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	0		0	0	0	0	0	0	0	0	0	0	0	-

EBA BANCORE AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

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								Public guara	intees - Actual						
								31/1	2/2022						
		Exposus	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB		F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0			0			0	0	0	0	0		-
	Corposites - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0			0	0	0	0		
	Retail - Secured on real estate property														
SERBIA	Retail - Secured on real estate property - Of Which: SME														
SERBIA	Retail - Secured on real estate property - Of Which: non-	0	0	0		0			0	0	0	0	0		1 -
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation			_											
	Other non-credit oblination assets														
	IRS TOTAL			0		0			0				0		

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-IRB	F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central assernments														
	Institutions														
	Corporates	0		0	0	0			0		0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														Į l
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME														Į l
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Detail - Other Detail														Į l
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Faulty														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL				- 0										1-

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IFB	F-IRB	A-198	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0		0	0	0	0	
	Corposites - Of Which: Specialised Lending														
	Corposites - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0		0	0	0	0	
	Retail - Secured on real estate property														
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														
LUXEIIDUUKG	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														Į.
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														

																Public guarantees		o .													
			Stage 1		Stage 2		2/2023 Stage 3	Stock of	Stock of	Shork of			Stage 1		Stage 2	31/1:	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		2/2025 Stage 3	Stock of	Stocked	Short of .	
		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
	(min BUR, %) Contral banks	5)	amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
	Central covernments Institutions																														
	Corporates Commission - Of White: Socialized Lenden Corporates - Of White: SME	- 0		۰	۰	۰	•			0			۰	-								۰	0							0 -	
Eurobank Ergasia	Page 2		0	0	0	0	٥		٥	0			0	-		٥	٥	٥				٥	0	0	-	0	-	0 0	٥	0 -	
Services and	Rutal - Secured on real estate property - Of Which: SME																														
Holdings S.A.	Retail - Oualfrins Revolvins Retail - Other Retail Statel - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME Equity																														
	Securitisation Other non-credit obligation assets																														
	IRS TOTAL																						0		,			0) 0		0 -	
																Public guarantees		'o													
			Stage 1		Stage 2		2/2023 Stage 3						Stage 1		State 2	31/1:	-						Sant 1		Stage 2		2/2025 Stage 3				
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3
	(min BUR, %)		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
	Central covernments Institutions																														
	Corporates Corporates - Of Which: Socialised Lending	0			,		٥			0				-			۰	۰				٥	۰		-					0 -	
	Corconitus - Of Which: SME Retail	0	0	0	0	0	٥		٥	0			0			٥	0	0			-	0	0	0		0		0 0	0	0 -	
GREECE	Retail - Secured on real estate property Ratel - Secured on real estate property - Of Which: SME Ratel - Secured on real estate property - Of Which: por-																														
	Retail - Oualifying Revolving	ı "					•		Ů			,	·										,		,		,		- 0		
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME																														
	Equity Security action Other non-resid obligation assets																														
	Other non-credit oblication assets IRB TOTAL	0	۰		0	۰	۰		0	0			۰			٥	0	0	0			٥	0	0		٥			۰	0	
																Public guarantees	- Baseline Scenari	io .													
						31/1	2/2023									Public guarantees 31/1:	2/2024									31/1	2/2025				
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which		Stans 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	State 2	31/1	2/2024		Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of			Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min ESR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/1	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stans 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/1	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Interest Corporates Corporates	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stans 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/1	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central conveniments Institutions	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stans 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/1	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RIII GADIA	Central Service Central Coverments Institutions Corroction - Of White: Serviced Landres Corroction - Of White: Serviced Landres Corroction - Of White: Serviced Landres Retail - Serviced on read attales removely	0	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed amount		Stans 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stape 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/1	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Steps 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	Control lossies Control converments Control (1997)	0	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed amount		Stans 3	Stock of provisions for State 1 serposure exposure	Stock of provisions for Stage 2 Stage 2 Stage 2 Stage 2 Stage 3 Stage	Stock of provisions for Stage 3 expositive	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/1	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Steps 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage I exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 Stage 3 Stage 3 Carposure	Coverage Ratio - Stage 3 exposure
BULGARIA	Control banks Control	0	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed amount		Stans 3	Stock of provisions for Stage I exposure	Stock of provisions for Stage 5 Stage 5 exposure	Stock of provisions for Stage 3 Stage	Coverage Ratio - Stage 3 exposure	Stape 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	State 2	31/1	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Steps 5 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stock of stock	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposurs	Coverage Ratio - Stage 3 exposure
BULGARIA	Control lossies Control converments Control (1997)	0	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure 6 0	Stage 2 exposure, of which guaranteed amount		Stans 3	Stock of provisions for Stage I as a possure of the stage	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposture 0	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/1	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Patio - Stage 3 exposure	Stage 1 exposure	Stage 1 expoure, of expoure, of expoure, of expoure, of guaranteed guaranteed amount.	Stage 2 exposure	Stage 2 exposure, of which which guaranteed amount			Stock of provisions for Stock of stock	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	Control banks Control	0	Stage 1 exposure, of which surround amount of the control of the c	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stans 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stock of provisions for Stock of	Stock of provisions for Stope 3 expansive	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Sage 1 exposure, of which which guaranteed amount 0 0 0	Stage 2 exposure	State 2	31/1	2/2024		Stock of provisions for provisions for stock of provisions for stock of the stock o	Stock of provisions for Steps of Steps	Coverage Ratio - Steps 3 expours	Stage 1 exposure	Stage 1 expours, of which which guranteed guranteed of the control	Stage 2 exposure 0 0 0	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stock of expressions for stock of expression of the expressi	Stock of provisions for Stage 2 exposure control of the control of	Stock of provisions for Stops 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	Control season Contro	0	Stage 1 exposers, of guaranteed exercises 0 0 0	Stage 2 exposure	Stage 2 exposers, of exposers, of exposers, of exposers, of exposers, of exposers amount of exposers and exposers amount of exposers and exposers amount of exposers and exposers and exposers are exposers and exposers and		Stans 3	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure	Book of previsions for Stage 3 exposure	Coverage Ratio - Stage 3 expansive	Steps 1 suposure	Steps 1 exposers, of which see a service of	Stage 2 exposure	Stage 2 exposure, of guaranteed amount.	31/1: Stage 3 exposure 0 0	1/2024 Stage 3	Book of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	stock of provisions for Steps 3 exposure	Coverage Ratio- Bage 3 exposure	Steps 1 exposurs	Shops 1 expours, of which which guranted amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of principles for the principles of the pr	Stock of provisions for Stops 3 expisions of C C C C C C C C C C C C C C C C C C	Coverage Ratio- Staps 3 exposure
BULGARIA	Control season Contro	0	Stage 1 exposure, of guaranteed extrount 0 0 0	Stage 2 exposes	Stage 2 exposers, of operating stage of the	Steps 3 expressive	Sogn 3 segments, of which which which which was another of a mount of the control		Stock of provisions for Stage 2 exposure	Book of previsions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Steps 1 suppliers	Stage 1 exposers, of which seed amount of a mount of a	Stage 2 exposure	Stage 2 exposure, of guaranteed amount.	31/1: Stage 3 exposure 0 0 0 Public guarantees	2/2024 Steps 3 early of fourth of the control of t	Sack of provisions for Stage I exposure	Stock of provisions for Stage 2 exposure 0 0 0	stock of provisions for Stage 3 exposure	Coverage Ratio- Bage 3 exposure	Steps 1 exposurs	Stage 1 exposure, of which of amount 0	Stage 2 exposure	Stage 2 exposure, of which red amount of the control of the contro	Stage 3 exposure 0 0 0	Steps 3 seposers, of which guaranteed amount ()	D C C	Stock of present for the prese	Stock of provisions for Stopp 3 expiciars	Coverage Ratio- Staps 1 exposure
BULGARIA	Control season Contro	0	exposen, of which which which which amount a mount of the control	0 0	exposes, of white, of white, of white, of guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sogn 3 segments, of which which which which was another of a mount of the control	0 0 0	0	provisions for Stage 3 exposure 0	Stage 3 exposure	and a state of the	exposers, of which which which which amount a mount of the control	(Stage 2 exports, of exports, of exports, of exports, of exports, or exports amount of exports of ex	31/1: Stage 3 exposure 0 0 0 0 Public quarantees	2/2024 Stepn 3 Stepn 4 Step	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposers, of which guaranteed amount ()		0	0 -	
BULGARIA	Commission County of Commission C	0 0 0 0 stage 1 exposure	expount, of which which guaranteed encount	0 0	exposer, of which which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sogn 3 segours, of which which services of amount 0 0 0		0	provisions for Stage 3 exposure 0	Coverage Ratio Sage 3 exposure Coverage Ratio Sage 3 Sage 3 Sage 3	and a state of the	exposure, of the property of t	(Stage 2 expendence of expenden	31/1: Stage 3 exposure 0 0 0 Public guarantees	2/2024 Stepn 3 Stepn 4 Step	Sack of provisions for Stage 1 exposure	0	0	Coverage Ratio. Sage 3 exposure Coverage Ratio. Sage 3 exposure Coverage Ratio. Sage 3 exposure	0	expours, of which which which guaranteed aeround aeround aeround 0 0 0 0 0 0 0	0	exposure, of which which guaranteed amount	0 0 0 31/1	Stage 2 segonary, of which guaranteed guaranteed semount		Stock of proximon for Stope 2 exposure of the stock of proximon for Stope 2 exposure of the stock of the stock of proximon for Stock of proximon for	0 -	Coverage Ratio-
BULGARIA	Control season Contro	0 0 0 0 stage 1 exposure	exposen, of which which which which amount a mount of the control	0 0	exposes, of white, of white, of white, of guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sogn 3 segments, of which which which which was another of a mount of the control	0 0 0	0	provisions for Stage 3 exposure 0	Stage 3 exposure	and a state of the	exposers, of which which which which amount a mount of the control	(Stage 2 exports, of exports, of exports, of exports, of exports, or exports amount of exports of ex	31/1: Stage 3 exposure 0 0 0 0 Public quarantees	2/2024 Stepn 3 Stepn 4 Step	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposers, of which guaranteed amount ()		0	0 -	
BULGARIA	Control section of Control Section (Control Section Se	0 0 0 0 stage 1 exposure	exposen, of which which which which amount a mount of the control	0 0	exposes, of white, of white, of white, of guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sogn 3 segments, of which which which which was another of a mount of the control	0 0 0	0	provisions for Stage 3 exposure 0	Stage 3 exposure	and a state of the	exposers, of which which which which amount a mount of the control	(Stage 2 exports, of exports, of exports, of exports, of exports, or exports amount of exports of ex	31/1: Stage 3 exposure 0 0 0 0 Public quarantees	2/2024 Stepn 3 Stepn 4 Step	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposers, of which guaranteed amount ()		0	0 -	
BULGARIA	Commission	0 0 0 0 stage 1 exposure	exposen, of which which which which amount a mount of the control	0 0	exposes, of white, of white, of white, of guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sogn 3 segments, of which which which which was another of a mount of the control	0 0 0	0	provisions for Stage 3 exposure 0	Stage 3 exposure	and a state of the	exposers, of which which which which amount a mount of the control	(Stage 2 exports, of exports, of exports, of exports, of exports, or exports amount of exports of ex	31/1: Stage 3 exposure 0 0 0 0 Public quarantees	2/2024 Stepn 3 Stepn 4 Step	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposers, of which guaranteed amount ()		0	0 -	
	Control section of Control Section (Control Section Se	O O O O O O O O O O O O O O O O O O O	exposen, of which which which which amount a mount of the control	0 0	exposes, of white, of white, of white, of guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sogn 3 segments, of which which which which was another of a mount of the control	0 0 0	0	provisions for Stage 3 exposure 0	Stage 3 exposure	and a state of the	exposers, of which which which which amount a mount of the control	(Stage 2 exports, of exports, of exports, of exports, of exports, or exports amount of exports of ex	31/1: Stage 3 exposure 0 0 0 0 Public quarantees	2/2024 Stepn 3 Stepn 4 Step	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposers, of which guaranteed amount ()		0	0 -	
BULGARIA CYPRUS	Commission	O O O O O O O O O O O O O O O O O O O	exposen, of which which which guaranteed amount	0 0	exposes, of white, of white, of white, of guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sogn 3 segments, of which which which which was another of a mount of the control	0 0 0	0	provisions for Stage 3 exposure 0	Stage 3 exposure	and a state of the	exposers, of which which which which amount a mount of the control	(Stage 2 exports, of exports, of exports, of exports, of exports, or exports amount of exports of ex	31/1: Stage 3 exposure 0 0 0 0 Public quarantees	2/2024 Stepn 3 Stepn 4 Step	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposite, of which guaranteed amount ()		0	0 -	
	Commission	O O O O O O O O O O O O O O O O O O O	exposen, of which which which guaranteed amount	0 0	exposes, of white, of white, of white, of guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sogn 3 segments, of which which which which was another of a mount of the control	0 0 0	0	provisions for Stage 3 exposure 0	Stage 3 exposure	and a state of the	exposers, of which which which which amount a mount of the control	(Stage 2 exports, of exports, of exports, of exports, of exports, or exports amount of exports of ex	31/1: Stage 3 exposure 0 0 0 0 Public quarantees	2/2024 Stepn 3 Stepn 4 Step	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposite, of which guaranteed amount ()		0	0 -	
	Control sealers Read C	O O O O O O O O O O O O O O O O O O O	exposen, of which which which guaranteed amount	0 0	exposes, of white, of white, of white, of guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sogn 3 segments, of which which which which was another of a mount of the control	0 0 0	0	provisions for Stage 3 exposure 0	Stage 3 exposure	and a state of the	exposers, of which which which which amount a mount of the control	(Stage 2 exports, of exports, of exports, of exports, of exports, or exports amount of exports of ex	31/1: Stage 3 exposure 0 0 0 0 Public quarantees	2/2024 Stepn 3 Stepn 4 Step	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposite, of which guaranteed amount ()		0	0 -	
	Commission	O O O O O O O O O O O O O O O O O O O	exposen, of which which which guaranteed amount	0 0	exposes, of white, of white, of white, of guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sogn 3 segments, of which which which which was another of a mount of the control	0 0 0	0	provisions for Stage 3 exposure 0	Stage 3 exposure	and a state of the	exposers, of which which which which amount a mount of the control	(Stage 2 exports, of exports, of exports, of exports, of exports, or exports amount of exports of ex	31/1: Stage 3 exposure 0 0 0 0 Public quarantees	2/2024 Stepn 3 Stepn 4 Step	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposite, of which guaranteed amount ()		0	0 -	

2023 FU-wide Stress Test: Credit risk COVID-19 IRB

RANCING AUTHORITY														Euro	bank Ergasia	s Services	and Holding	s S.A.													
						31/1	2/2023										/2024									31/:	12/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stepe 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera 52 exp
	Central banks Central covernments																														
	Institutions Corporates	0		0 0	0 0			0	0	0			0			0	0	0	0	0		0		0	0		0 0	0	0		0 -
	Coronates - Of Which: Socialised Landing Coronates - Of Which: SHE Retail																Δ.														
OEDDY.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME									Ů			·																Ů	,	
SERBIA	Ratali - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0		0 0	0 0	0		0	0	0		0	0				0	0		0		۰	0	0	0		0 0	0			0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME Equity																														
	Securithation Other non-credit oblination assets IRB TOTAL																					_									
	THE TOTAL	·		*1												Public guarantees				•		·					•			,	_
						31/1	2/2023										/2024									31/:	12/2025				_
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of	Con
	(min BUR, %)	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	Stage 2	provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure		provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Ί,
	Central banks Central consumments		amount		amegne		amount						amtunt		amount		amount						amount		amount		amount				
	Institutions Corporates	0		0 0	0 0												0		0	0				0							0 -
	Corporates - Of Which: Socialised Lending Corporates - Of Which: SME																														1
	Retail - Secured on real estate property	0		0	0 0	0		0	0	0		0	0	0		0		0	0	0			0	0	0		0 0	0	0	-	٥.
TED STATES	Rutal - Secured on real estate property - Of Which: SME Rutal - Secured on real estate property - Of Which: non-	0		0 1	0 0	0		0	0	0		0	0				0		0	0				0	0			0	0		٥.
	Retail - Qualifying Revolving Betail - Other Betail Retail - Other Retail - Of Which: SME																														1
	Rutal - Other Rutal - Of Which: non-SME																														+
	Securitisation Other non-credit obligation assets																														Ŧ
	IRS TOTAL	0	1	0 0	0 0			۰			-				0	0	0	0		0	-						0 0				0 -
						31/1	2/2023									Public guarantees	- Baseline Scenari :/2024	o .								31/	12/2025				
			Stage 1 exposure, of		Stage 2 exposure, of		Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio -		Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Cove
	(min BJR. %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed	Stage 1 exposure	Steps 2	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	exposure	exposure, of which guaranteed emount	Stage 3 exposure	exposure, of which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central powernments		amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Institutions Corporates																Δ.														
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME									Ů			·																Ů	,	
	Retail - Secured on real estate property	0		0 0	0 0	0		0		0		0	0				0	0	0	0		٥		0	0		0 0	0			٥.
KEMBOURG	Retal - Secured on real estate property - Of Which: SME Retal - Secured on real estate property - Of Which: non-	0		0						n								0		0					0				0		0 -
	Retail - Qualifying Revolving Retail - Other Retail									ľ			·						Ť	v								ľ	ľ		+
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME																														H
	Equity																														
	Securitisation Other non-credit obligation assets																														

																Public guarantees		•													
			Stage 1		Stage 2	31/12	Stage 3	Stock of	fresh of	David of			Stage 1		Stage 2	31/12	Stage 3	Stock of	Stant of	Short of			Stage 1		Stage 2	31/1	2/2025 Stage 3	Short of	Plant of	Parch of	
			exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	stage 3
	(min BUR, %))	guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	elposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
	Central covernments Institutions																														
	Corporates Corporates - Of White- Socialized Leviline	0	0	0	0	0	۰		0	0		0	0		۰	٥	0	0	0	0	-	٥	٥	0		0		0	0	0 -	
Eurobank Ergasia	Corconites - Of Which: SME Retail	0	0			0			0			0	0		۰		0	0		0		0				0		0		0 -	
Services and	Rutal - Secured on real estate property - Of Which: SME																														
Holdings S.A.	Retail - Oualifying Revolving Retail - Other Retail Batail - Other Retail - Of Which: SME																														
	Security Securitization																														
	Other non-credit obligation assets IRS TOTAL	0	0		0	۰			0	0			۰		۰		0	0				0	٥				۰			0 -	
																Public quarantees	- Adverse Scenari	•													
						31/12	2/2023									31/12										31/1	2/2025				
		Stane 1	Stage 1 exposure, of	Store 2	Stage 2 exposure, of	Stane 3	Stage 3 exposure, of	Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio -	Stane 1	Stage 1 exposure, of	Stane 2	Stage 2 exposure, of	Stane 3	Stage 3 exposure, of	Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio -	Stane 1	Stage 1 exposure, of	Stane 2	Stage 2 exposure, of	Stane 1	Stage 3 exposure, of	Stock of	Stock of provisions for Stage 2	Stock of Co	werage Ratio -
	(min BUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
	Central banks		amount		ameunt		amount						amtunt		amount		amount						amount		amount		amount				
	Institutions Corporates	0															0													^	
	Corporates - Of Which: Socialised Lendino Corporates - Of Which: SME		·			·							·		Ť			·				Ť									
	Retail - Secured on real estate property	0	0	0	0	6	٥		0	0		0	6		٥	0	0	0	0	0	-	٥	٥	0		0		0	0	0 -	
GREECE	Ratal - Secured on real estate property - Of Whish: SME Ratal - Secured on real estate property - Of Whish: non-	0	0	0	0	0			0	0			0		٥	0	0	0		0		0	0	0		0			0	0 -	
	Retali - Cualifyino Revolvino Retali - Other Retali																														
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME																														
	Securitisation Other population assets																														
	IRB TOTAL	0			0					0						0						0	•			0					
_	IRS TOTAL	•	•		0	•		•	0	0	I-		•	•		Public guarantees		0	0			٥	ů	· ·	,					• 1	
	118:10744		Stane 1		Same 2		2/2023 State 3		0	0	-	0	Sans 1	•	Sans 2	31/12	/2024			0		0	Sare 1		Stane ?	31/1	2/2025 Stage 3				
	242 31974L	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which		Stans 3	Stock of provisions for Stane 1	Stock of provisions for Stane 2	Stock of provisions for Spans 1	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Sans 2	31/12	/2024		Stock of provisions for State 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	1		Stock of provisions for Space 1	Stock of provisions for Stone 2	Stock of provisions for Stock 3	overage Ratio - Stage 3
	(on Each)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of white guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	1		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks Central covernments	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stans 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Sans 2	31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	1		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of Provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions Corporates Corporates Corporates	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stans 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Sans 2	31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	1		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 5 exposure	rverage Ratio - Stage 3 exposure
	Central banks Central consumments Institutions Central consumments Central consumments Central	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stans 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Sans 2	31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	1		Stock of provisions for Steps a supplier a	Stock of provisions for Stage 2 exposure	Stock of provisions for Co Stock of provisions for Co Stock 3 exposure	overage Ratio - Stage 3 exposure
RI II GARTA	Central banks Central banks Sandraines Sandraines Central Sandraines Central Sandraines Central Sandraines Central Sandraines Central Sandraines Sandraines Sandraines Sandraines Sandraines Sandraines Sandraines Sandraines	0	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stans 3	Stock of provisions for Stage I exposure	Stock of provisions for Stage 2 stage 2 stage 2 stage 3 stage	Stock of provisions for Stage 3 Stage 3 Stage 3 O	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	Sans 2	31/12	/2024		Stock of provisions for Stage 2 Stage 2 exposure	Stock of provisions for Stage 3 Stage 3 Cappender C	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	1		Stock of provisions for Stage 1 exposure	Stock of provisions for Stope 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
BULGARIA	Control invariant Control invariant Control Co	0	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stans 3	Stock of provisions for Stage 1 exposure	Stock of provisions for stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0	Stage 2 exposure	Sans 2	31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which gumanteed amount	Stage 2 exposure	Steps 2 exposure, of which guaranteed amount	1		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	rverage Ratio - Stage 3 exposure
BULGARIA	Control classes Read Secured created control Read Control classes Read Con	0	Stage 1 exposure, of which guaranteed associat	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stans 3	20ck of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Sans 2	31/12	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which of gurranted amount 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	1		Stock of provisions for Stage 1 exposure	Stock of provisions for Stock of provisions for Stock of provisions for Stock of Sto	Steck of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
BULGARIA	Control invariant Control invariant Control Co	0	Stage 1 exposure, of which guiranteed amount	Stage 2 exposure	Stage 2 exposers of which control of amount of		Stans 3	Mock of provisions for Stages of exposure exposure	Stock of provisions for Stoge 2 captures	Stock of provisions for Stage 3 expansive	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	Sans 2	31/12	/2024		Stock of provisions for Stock of exposure exposure	200k ef provisions for 32eps 3 exposure	Coverage Ratio - Stage 3 exposure	Steps 1 exposure	Stage 1 spours, of which of the other o	Stage 2 exposure	Stage 2 exposure, of which guaranteed emount	1		Stock of provision for stops of exposure	Stock of provides for Salay 2 exposure	Stock of provisions for Co Steps 3 exposure	newage Ratio - Stage 3 exposiure
BULGARIA	Control classes Read Secured created control Read Control classes Read Con	0	Steps 1 exposure of which guaranteed emount 0 0	Stage 2 exposure	Diege 2 exposure, of which guaranteed amount		Stans 3	Discis of property of the prop	Stock of proteins for Stock of appearing to the proteins for Stock of appearing to the proteins of the stock	Dock of provision for Days 3 exponers	Coverage Ratio Stage 3 exposure	Stage 1 stylenore	Sage 1 seposity of which guaranteed amount 0	Stage 2 exposure	Sans 2	31/12	/2024		Stock of provision for Stock of provision for Stock of Provision for Stock of Stock	Stock of provisions for Stops 3 explosure	Coverage Ratio-	Stage 1 exposure	Stage 1 expoure, of which gueranteed arround 0	Stage 2 exposure	Steps 2 exposure of guaranteed amount	1		Stank of presidents for presidents f	Stock of provisions for Stope 2 exposure	Stock of Corprovisions for Corprovisions for Corporative Corporati	nverage Ratio - Stage 3 exposure
BULGARIA	Commission	0	Steps 1 exposure of which guaranteed emount 0 0	Singu 2 exposure	Diege 2 exposure, of which guaranteed amount		Stans 3	Stock of provision for provision for exposure of exposure of exposure of other or ot	Stock of provisions for Stock of provisions for Stock of provisions for Stock of Sto	Dock of products for Stage 3 exposure 0	Coverage Ratio Stage 3 exposure	Stage 1 stagement of the stagement of th	Stage 1 Stage	Stage 2 explosure	Stage 2 exposure, of guaranteed amount	31/12 Stage 3 exposure	V/2024 Stage 3 exposure, of which gueranteed amount 0	Book of provisions for Stage 1 exposure	Stock of provisions for Stock of provisions for Stock of provisions for Stock of Sto	Stock of provisions for Steps 3 exploses e	Coverage Ratio- Sage 3 43/court	Stage 1 exposure	Stage 1 expoure, of white of the country of the cou	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	1		Stock of previous for Stops 1 exponers	Stock of provisions for Stope 2 stope	Stock of Corporations for Corporation for Corpora	everage Ratio - Stage 3 exposure
BULGARIA	Commission	0	Stage 1 exposury, of exposury, of exposury, of exposury, of exposury, of exposury, of exposury exposure exposur	Заар 2 Франт	2 Stage 2 exposures, of exposures, or exposu	Stage 3 exposure	Stans 3	Stock of provision in the provision of t	Stock of provisions for Stock of provisions for Stock of provisions for Stock of the Stock of	Dock of products for Steps 3 exposure control of 0	Coverage Ratio - Stage 3 expenses	Stage 1 sappoure	Stage 1 stages and sta	Starge 2 exposure	Stage 2 exposure, of guaranteed amount	31/12	1/2024 Steps 3	Book of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Dock of previsions for Stage 3 exposure	Coverage Ratio- Days 3 42/court	Stage 1 exposure	Stage 1 separate of exposure o	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0		Stock of previous for Stops 1 exposure	Stock of Sto	Stock of Co Stock of Co Stock of Co C	overage Ratio - Stage 3 exposure
BULGARIA	Commission	0	exposure, of water pure interest pure	0 0	exposes, of white, of white, of white, of guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sego 3 segours, do which guirented amount 0 0 2/2023	0	0	0	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which guaranteed amount of the control of the co	G G G G G G G G G G G G G G G G G G G	Steps 2 exposure, of substitution which gas arrosted amount 0	31/12 Stage 3 expansive 0 0 0 0 Public guarantees	2/2024 Steps 3	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposity, of swhich substantial seposity of swhich guaranteed amount 0 0 0 0	0	0	0 -	
BULGARIA	Commission	0 0 0 0 0 0	exposure, of water pure interest pure	0 0	exposes, of white, of white, of white, of guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sego 3 segours, do which guirented amount 0 0 2/2023	0	0	0	Coverage Ratio Sage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which guaranteed amount of the control of the co	Stage 2 exposure G G Stage 2 exposure	Steps 2 exposure, of substitution which gas arrosted amount 0	31/12 Stage 3 exposure 0 0 0 Public guarantees	2/2024 Steps 3	Sack of provisions for Stage 1 exposure	0	0	Coverage Ratio-Stage 3 expourse supporter supp	0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposity, of swhich substantial seposity of swhich guaranteed amount 0 0 0 0	0	0	0 -	overage Ratio - Stage 3 exposure exposure exposure stage 3 exposure exposure stage 3 exposure
BULGARIA	Control contro	0 0 0 0 0 0	exposure, of water from the control of the control	0 0	exposer, of which which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sego 3 expoure, of which guirenfaced amount 0	0	0	0	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which which which are provided amount amount 0	G G G G G G G G G G G G G G G G G G G	Stage 2 expended of the control of t	31/12 Stage 3 expansive 0 0 0 0 Public guarantees	2/2024 Steps 3	Sack of provisions for Stage 1 exposure	0	0		0	expours, of which which which guaranteed aeround aeround aeround 0 0 0 0 0 0 0	0	exposure, of which which guaranteed amount	0 0 0 31/1	Stop 3 exposers, of exposers, o	0	Stock of provisions for Stock of Appendix	0 -	
BULGARIA	Commission	0 0 0 0 0 0	exposure, of water pure interest pure	0 0	exposes, of white, or white, oreal or white, or white, or white, or white, or white, or white, o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sego 3 segours, do which guirented amount 0 0 2/2023	0	0	0	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which guaranteed amount of the control of the co	G G G G G G G G G G G G G G G G G G G	Steps 2 exposure, of substitution which gas arrosted amount 0	31/12 Stage 3 expansive 0 0 0 0 Public guarantees	2/2024 Steps 3	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposity, of swhich substantial seposity of swhich guaranteed amount 0 0 0 0	0	0	0 -	
BULGARIA	Commission of the Commission o	0 0 0 0 0 0	exposure, of water pure interest pure	0 0	exposes, of white, or white, oreal or white, or white, or white, or white, or white, or white, o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sego 3 segours, do which guirented amount 0 0 2/2023	0	0	0	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which guaranteed amount of the control of the co	G G G G G G G G G G G G G G G G G G G	Steps 2 exposure, of substitution which gas arrosted amount 0	31/12 Stage 3 expansive 0 0 0 0 Public guarantees	2/2024 Steps 3	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposity, of swhich substantial seposity of swhich guaranteed amount 0 0 0 0	0	0	0 -	
	Control Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of water pure interest pure	0 0	exposes, of white, or white, oreal or white, or white, or white, or white, or white, or white, o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sego 3 segours, do which guirented amount 0 0 2/2023	0	0	0	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which guaranteed amount of the control of the co	G G G G G G G G G G G G G G G G G G G	Steps 2 exposure, of substitution which gas arrosted amount 0	31/12 Stage 3 expansive 0 0 0 0 Public guarantees 31/12	2/2024 Steps 3	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposity, of swhich substantial seposity of swhich guaranteed amount 0 0 0 0	0	0	0 -	
BULGARIA CYPRUS	Comment of the Commen	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of water pure interest pure	0 0	exposes, of white, or white, oreal or white, or white, or white, or white, or white, or white, o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sego 3 segours, do which guirented amount 0 0 2/2023	0	0	0	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which guaranteed amount of the control of the co	G G G G G G G G G G G G G G G G G G G	Steps 2 exposure, of substitution which gas arrosted amount 0	31/12 Stage 3 expansive 0 0 0 0 Public guarantees 31/12	2/2024 Steps 3	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposity, of swhich substantial seposity of swhich guaranteed amount 0 0 0 0	0	0	0 -	
	Committee Commit	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of water pure interest pure	0 0	exposes, of white, or white, oreal or white, or white, or white, or white, or white, or white, o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sego 3 segours, do which guirented amount 0 0 2/2023	0	0	0	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which guaranteed amount of the control of the co	G G G G G G G G G G G G G G G G G G G	Steps 2 exposure, of substitution which gas arrosted amount 0	31/12 Stage 3 expansive 0 0 0 0 Public guarantees 31/12	2/2024 Steps 3	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposity, of swhich substantial seposity of swhich guaranteed amount 0 0 0 0	0	0	0 -	
	Comment of the Commen	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of water pure interest pure	0 0	exposes, of white, or white, oreal or white, or white, or white, or white, or white, or white, o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sego 3 segours, do which guirented amount 0 0 2/2023	0	0	0	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which guaranteed amount of the control of the co	G G G G G G G G G G G G G G G G G G G	Steps 2 exposure, of substitution which gas arrosted amount 0	31/12 Stage 3 expansive 0 0 0 0 Public guarantees 31/12	2/2024 Steps 3	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposers, of swhich surrount of swhich swhich surround of swhich swhich surround of swhich swhich surround of swhich s	0	0	0 -	
	Control below Control of Control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of water pure interest pure	0 0	exposes, of white, or white, oreal or white, or white, or white, or white, or white, or white, o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sego 3 segours, do which guirented amount 0 0 2/2023	0	0	0	Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which guaranteed amount of the control of the co	G G G G G G G G G G G G G G G G G G G	Steps 2 exposure, of substitution which gas arrosted amount 0	31/12 Stage 3 expansive 0 0 0 0 Public guarantees 31/12	2/2024 Steps 3	Sack of provisions for Stage 1 exposure	0	0		0	espoure, of which which amount amount of the second of the	0	exposure, of which which guaranteed amount	0 0 0 31/1	Steps 3 seposers, of swhich surrount of swhich swhich surround of swhich swhich surround of swhich swhich surround of swhich s	0	0	0 -	

2023 EU-wide Stress Test: Credit risk COVID-19 I

RANCING AUTHORITY	Í													Eurob	ank Ergasia	s Services a	and Holding - Adverse Scenario	s S.A.													
						31/1	2/2023									31/12	/2024									31/	12/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Scage 3	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	age Ratio - tage 3 posure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments		anicant		amedint		amount						ameunt		amount		amount						amount		antoint		amount				
	Institutions Corporates		0 0		0 0		0	0	0	0		0			0	0	0	0	0	0 -		0	0	0	0			0	0		
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																														
	Retail - Secured on real estate property		0 0		0 0	-			0	0		0	0	0		0	0	0	0	0 -		0	0	0	0			0	0	0	-
SERBIA	Ratel - Secured on real estate property - Of Which: SME Ratel - Secured on real estate property - Of Which: non-					,				^							0	^						0	^						
	Retail - Qualifying Revolving					· ·	Ů	·	Ů							Ů	Ů					·	Ů	Ů			`	Ů	Ů		
	Rutal - Other Retail - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME Equity																														
	Securitisation Other non-credit obligation assets				+																-						-				
	IRB TOTAL		0	il .	0 0			٥	0		il-				0	0	0	0		0 -		0	0	0	0				0		\vdash
	Í															ublic guarantees	- Adverse Scenario	•													
						31/1	2/2023										/2024									31/	12/2025				
			Stage 1		Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of Cov	age Ratio -		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	Stage 2	Stage 3		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed		provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min BUR, %)		amount		amount		amount	exposure	exposure	exposure	- Inputitive		amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	-,,
	Central banks Central banks Institutions																														
	Corporates		0 0		0 0				0	0		0	0	0	0	0	0	0	0	0 -		0	0	0	0			0			
	Corporates - Of Which: Specialised Landing Corporates - Of Which: SME																														
	Retail - Secured on real estate property		0 0		0 0		٥	٥	0	0		0	0	٥	0	٥	0	0		0 -		٥	٥	0	0			0	0		-
UNITED STATES	Ratal - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving		0												°	°	٥			0 -			°								
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME Equity				1																										
	Securitisation Other non-credit obligation assets																														
	IRB TOTAL	-	0 0		0 0		۰	۰	0	0				0	٥	0	0	0		0 -		0	0	٥	0						
						31/1	2/2023									ublic guarantees 31/12	- Adverse Scenario :/2024	•								31/	12/2025				
			Stage 1		Stage 2 exposure, of		State 3	Stock of	Stock of	Stock of			Stage 1		Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2 exposure, of		Character 2	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3			exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min BUR, %) Central banks		amount		amount		amount	exposure	exposure	exposure	- Inputition		amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
	Central course Central governments Institutions																														
	Corporates		0 0		0 0					0										0 -											
	Corporates - Of Which: Specialised Landing Corporates - Of Which: SME																														
	Retail		0 0		0 0		٥	٥	0	0		0	0	٥		0	0	Ó		0 -		0	0	0	Ó			0	0		
LUXEMBOURG	Retail - Secured on real estate property Rutail - Secured on real estate property - Of Which: SME																														
LUXEMBOURG	Ratal - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving		0 0		0 0			0	0	0		0			0	0	0	0		0 -		0	0	0	0			0	0		
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														
	Securitisation Other non-credit obligation assets		-	-	_																										

EBA BURGHAN BANKING AUTHORITY

								ntees - Actual 2/2022					
	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks												
	Central governments Repland governments or local authorities												
	Public sector entities Multilateral Development Sanks												
	International Grossisations												
	Institutions	263	113	706	533	97	72	15	17	4		4	24%
urobank Ergasias	of white Off	233	84 51	431	313	61	- 43	11	9	3	3	3	30%
Services and	Retail of which 의한	122 122	51	335 335	250 250	11 11	7	3	2	1		- 1	28% 28% 11%
Holdings S.A.	Secured by mortness on immovable nonesty of which non-SME	1	2 0	14	11	- 6	- 4	4	3	0			. 11%
	Stems associated with particularly high risk Covered bonds												
	Colines on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity												
	Securitisation Other exposures												
	Standardised Total	390	166	1.059	792	114					- 4		22%
								ntees - Actual					
					Stace 1		31/1 Stace 2	2/2022	Stage 3				
	(min EUR. %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks				amount.		amount		armini	exposite	Фирович	Exposure	
	Central governments Reployed governments or local authorities												
	Public sector potition Multilateral Development Banks												
	International Grasnisations												
	Institutions Corporates	60	59	520	415	81	65	13	10		- 1	1	22%
	of which: SME Retail	31	79	245 286	195 218	- 6	36	22		2	- 1	3	25% 7%
GREECE	Retail of which: SMC	61		255	215	2		2	i				7%
	Secured by mortososs on immovable property of which: non-SME	1	0	13	10		- 4	- 1	1	0			12%
	Stems associated with particularly high risk												
	Colors on institutions and corporates with a ST credit assessment Colors on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)												
	Equity												
	Securitization												
	Standardised Total	124	95	515	643	85	70	29	15	3	3	3	18%
							Public guars	chees - Actual					
			Plak avenuura	State 1	Stage 1 exposure, of	Stane 2	31/1 Shana 7	2/2022	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
	(min ELIR, Ye)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control bands (min EUS, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/1 Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central opperments Renipped congresses or local authorities	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/1 Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central opportunists Beninad opportunists or local authorities Public autor entities Hultilateral Development Banks	Esposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/1 Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Serious Innovernments or local authorities		Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/1 Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central opportunists Beninad opportunists or local authorities Public autor entities Hultilateral Development Banks	137	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/1 Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	49%
BIII GARTA	Central servicements Serviced concernments or local activation Serviced concernments are local activation Serviced concernments are local Serviced concernments texture Serviced concernments texture Serviced concernments Serviced concernments Serviced concernments Serviced concernments	117 137 39	17 17 6	131 131 34	exposure, of which guaranteed	Stage 2 exposure	31/1 Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	40% 40% 77%
BULGARIA	Control basis Control and Auditoria Control and Control and Control Control and Control Contro	137	17 17 6	131	exposure, of which guaranteed	Stage 2 exposure 6 6 6 6	31/1 Stage 2 exposure, of which	2/2022	Stage 3 expease, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	49%
BULGARIA	Central basis Central consummary could a malaciana Palicia cure methina National consummary could a malaciana National consummary could a malaciana National Consummary could be not consummary consummary could be not consummary could be not consummary could be not consummary consummary consummary could be not consummary consummary consummary could be not consummary consu	117 137 39	17 17 6	131 131 34	exposure, of which guaranteed	Stage 2 exposure 6 6 6 5	31/1 Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	40% 40% 77%
BULGARIA	Control benefit Charlet communication Charlet communication Fallet control management from an advantage Fallet control management from the Charlet discovered factors Control for Control discovered factors Control for Control discovered factors Control for Co	117 137 39	17 17 6	131 131 34	exposure, of which guaranteed	Stage 2 exposure	31/1 Stage 2 exposure, of which	2/2022	Stage 3 exposure, of which guaranteed and the stage 3 1 1 1 0 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	40% 40% 77%
BULGARIA	Control basis de Control de Contr	117 137 39	17 17 6	131 131 34	exposure, of which guaranteed	Stage 2 exposure 6 6 6 6 9	31/1 Stage 2 exposure, of which	2/2022	Stage 3 exposure, of whiched guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	40% 40% 77%
BULGARIA	Control benefit Charlet communication Charlet communication Fallet control management from an advantage Fallet control management from the Charlet discovered factors Control for Control discovered factors Control for Control discovered factors Control for Co	117 137 39	17 17 6	131 131 34	exposure, of which guaranteed	Stage 2 exposure	31/1 Stage 2 exposure, of which	2/2022	Stage 3 speare, of which guaranteed 1 1 1 2 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	40% 40% 77%
BULGARIA	Control benefit Charlet communication Charlet communication Fallet control management from an advantage Fallet control management from the Charlet discovered factors Control for Control discovered factors Control for Control discovered factors Control for Co	117 137 39	17 17 27 6 6 0 0	131 131 34 34 0	exposure, of which guaranteed	5 5 5 6 6 0 0	31/1 Stage 2 exposure, of which which control of the control of th	2/2022 Stage 3 exposurs 2 2 2 2 1 1 0 9	espeaus, of which guaranteed guaranteed 1 1 1 1 1 2 1 2 0 0 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	40% 40% 40% 77% 77%
BULGARIA	Control based: A property of the control of the co	137 137 39 29 1 0	17 17 27 6 6 0 0	131 131 34 34 0	exposure, of which guaranteed	5 5 5 6 6 0 0	31/1 Stage 2 segours, of switch guaranteed g	2/2022 Stage 3 exposurs 2 2 2 1 0 0 0	espeaus, of which guaranteed guaranteed 1 1 1 1 1 2 1 2 0 0 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	40% 40% 77%
BULGARIA	Control based: A property of the control of the co	137 137 39 29 1 0	17 17 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18	131 133 34 34 1 2	spours, of working of the spours of the spou	6 6 6 6 6 9 9 9 122	31/1 spage 2 spage 2 spage 3 spage 3 spage 4 s		espeint, of which guaranteed which guaranteed a service of the ser	provision for Stage 1 exposure 1 1 1 1 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1	provision for State of State o	provision for Steps 3 exposure 1 a superiors 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	49% 49% 27% 77%
BULGARIA	Control basis of the Control of the	137 137 39 29 1 0	17 17 27 6 6 0 0	131 131 34 34 0	asposars, of which guaranteed which guaranteed and subsequently subseq	5 5 5 6 6 0 0	31/1 Stage 2 septoms, of septo	Stage 3 exposure 2 2 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	exposure, of which guaranteed which guaranteed a guarante	provision for Sage 1 separates as a separate sep	provision for Stape 2 exposure	provision for Stape 3 exposure	40% 40% 40% 77% 77%
BULGARIA	Control based: A property of the control of the co	1377 1277 29 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	177 177 177 177 177 177 177 177 177 177	133 133 133 133 133 133 133 133 133 133	seposare, of which parameters of the parameters	6 6 6 6 6 6 0 0 0 12 12 12 12 12 12 12 12 12 12 12 12 12	31/1 Stage 2 approximate from the control of the co	2 2 2 2 3 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2	espeint, of which guaranteed which guaranteed a service of the ser	provisions for Stage 1 exposure exposure 1 e	provision for State of State o	provision for Steps 3 exposure 1 a superiors 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	49% 49% 27% 77%
BULGARIA	Contail where the contained of the conta	1377 1277 29 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	177 177 177 177 177 177 177 177 177 177	133 133 133 133 133 133 133 133 133 133	seposare, of which parameters of the parameters	6 6 6 6 6 6 0 0 0 12 12 12 12 12 12 12 12 12 12 12 12 12	31/1 Stage 2 approximate from the control of the co	2 2 2 2 3 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2	espeint, of which guaranteed which guaranteed a service of the ser	provisions for Stage 1 exposure exposure 1 e	provision for State of State o	provision for Steps 3 exposure 1 a superiors 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	49% 49% 27% 77%
BULGARIA	Control based: Control based:	1177 1277 29 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	177 177 177 177 177 177 177 177 177 177	133 133 133 133 133 133 133 133 133 133	seposare, of which parameters of the parameters	6 6 6 6 6 6 0 0 0 12 12 12 12 12 12 12 12 12 12 12 12 12	31/1 Stage 2 approximate from the control of the co	2 2 2 2 3 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2	espeint, of which guaranteed which guaranteed a service of the ser	provisions for Stage 1 exposure exposure 1 e	provision for State of State o	provision for Steps 3 exposure 1 a superiors 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	49% 49% 27% 77%
BULGARIA	Contail Annual Contai	1177 1277 29 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	177 177 177 177 177 177 177 177 177 177	133 133 133 133 133 133 133 133 133 133	seposare, of which parameters of the parameters	6 6 6 6 6 6 0 0 0 12 12 12 12 12 12 12 12 12 12 12 12 12	31/1 Stage 2 approximate from the control of the co	2 2 2 2 3 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2	espeint, of which guaranteed which guaranteed a service of the ser	provisions for Stage 1 exposure exposure 1 e	provision for State of State o	provision for Steps 3 exposure 1 a superiors 1 1 1 1 1 1 1 1 1 1 1 2 2 2 2 2 2 2 2	49% 49% 27% 77%
BULGARIA	Control bender Contro	1177 1277 29 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	177 177 177 177 177 177 177 177 177 177	133 133 133 133 133 133 133 133 133 133	seposare, of which parameters of the parameters	6 6 6 6 6 6 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	31/1 Stage 2 approximate from the control of the co	2 2 2 2 3 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2	espeint, of which guaranteed which guaranteed a service of the ser	provisions for Stage 1 exposure exposure 1 e	provision for State of State o	provision for Steps 3 exposure 1 a superiors 1 1 1 1 1 1 1 1 1 1 1 2 2 2 2 2 2 2 2	49% 49% 27% 77%
	Contail bearing Contail bearin	1177 1277 29 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	137 127 127 127 127 12 0 0 0 0 0 0 223	133 133 133 133 133 133 133 133 133 133	seposare, of which parameters of the parameters	6 6 6 6 6 6 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	31/1 Stage 2 approximate from the control of the co	2 2 2 2 3 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2	espeint, of which guaranteed which guaranteed a service of the ser	provisions for Stage 1 exposure exposure 1 e	provision for State of State o	provision for Steps 3 exposure 1 a superiors 1 1 1 1 1 1 1 1 1 1 1 2 2 2 2 2 2 2 2	49% 49% 27% 77%
BULGARIA	Control bender Contro	137 137 137 137 137 137 137 137 137 137	137 127 127 127 127 12 0 0 0 0 0 0 223	133 133 133 133 133 133 133 133 133 133	seposers, of which parameters of the parameters	6 6 6 6 6 6 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	31/1 Stage 2 approximate from the control of the co	2 2 2 2 3 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2	espeint, of which guaranteed which guaranteed a service of the ser	provisions for Stage 1 exposure exposure 1 e	provision for State of State o	provision for Steps 3 exposure 1 a superiors 1 1 1 1 1 1 1 1 1 1 1 2 2 2 2 2 2 2 2	49% 49% 27% 77%
	Control water Co	137 137 137 137 137 137 137 137 137 137	137 127 127 127 127 12 0 0 0 0 0 0 223	133 133 133 133 133 133 133 133 133 133	seposers, of which parameters of the parameters	6 6 6 6 6 6 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	31/1 Stage 2 approximate from the control of the co	2 2 2 2 3 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2	espeint, of which guaranteed which guaranteed a service of the ser	provisions for Stage 1 exposure exposure 1 e	provision for State of State o	provision for Steps 3 exposure 1 a superiors 1 1 1 1 1 1 1 1 1 1 1 2 2 2 2 2 2 2 2	49% 49% 27% 77%
	Control March 1997 Contro	137 137 137 137 137 137 137 137 137 137	22 23 24 25 25 25 25 25 25 25 25 25 25 25 25 25	133 133 133 133 133 133 133 133 133 133	seposers, of which parameters of the parameters	6 6 6 6 6 6 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	31/1 Stage 2 approximate from the control of the co	2 2 2 2 3 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2	espeint, of which guaranteed which guaranteed a service of the ser	provisions for Stage 1 exposure exposure 1 e	provision for State of State o	provision for Steps 3 exposure 1 a superiors 1 1 1 1 1 1 1 1 1 1 1 2 2 2 2 2 2 2 2	49% 49% 27% 77%
	Control water Co	137 137 137 137 137 137 137 137 137 137	22 23 24 25 25 25 25 25 25 25 25 25 25 25 25 25	133 133 133 133 133 133 133 133 133 133	seposers, of which parameters of the parameters	6 6 6 6 6 6 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	31/1 Stage 2 approximate from the control of the co	2 2 2 2 3 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2	espeint, of which guaranteed which guaranteed a service of the ser	provisions for Stage 1 exposure exposure 1 e	provision for State of State o	provision for Steps 3 exposure 1 a superiors 1 1 1 1 1 1 1 1 1 1 1 2 2 2 2 2 2 2 2	49% 49% 27% 77%
	Control March 1997 Contro	137 137 137 137 137 137 137 137 137 137	22 23 24 25 25 25 25 25 25 25 25 25 25 25 25 25	133 133 133 133 133 133 133 133 133 133	seposers, of which parameters of the parameters	6 6 6 6 6 6 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	31/1 Stage 2 approximate from the control of the co	2 2 2 2 3 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2	espeint, of which guaranteed which guaranteed a service of the ser	provisions for Stage 1 exposure exposure 1 e	provision for State of State o	provision for Steps 3 exposure 1 a superiors 1 1 1 1 1 1 1 1 1 1 1 2 2 2 2 2 2 2 2	49% 49% 27% 77%
	Control March 1997 Contro	137 137 137 137 137 137 137 137 137 137	22 23 24 25 25 25 25 25 25 25 25 25 25 25 25 25	133 133 133 133 133 133 133 133 133 133	seposers, of which parameters of the parameters	6 6 6 6 6 6 0 0 0 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	31/1 Stage 2 approximate from the control of the co	2 2 2 2 3 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2	espeint, of which guaranteed which guaranteed a service of the ser	provisions for Stage 1 exposure exposure 1 e	provision for State of State o	provision for Steps 3 exposure 1 a superiors 1 1 1 1 1 1 1 1 1 1 1 2 2 2 2 2 2 2 2	49% 49% 27% 77%

EBA EARCHS AUTHORITY		202	23 EU-\			est: Cr	and Holding	s S.A.	ID-19	STA			
								ntees - Actual					
							31/12 Stage 2	/2022	Stage 3				
	(min EUR. %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks												
	Denional aggregate or local authorities												
	Public sector entities Multilateral Development Sanks												
	International Groanisations												
	Institutions Corocrates	66	17	55	13	10	,						28%
	of which: SPE	65	37	55	13	10	2	, ,	ő	0	, ,	ő	28%
SERBIA	Retail of which CAP	22	10	15	4	4	- 1	- :	0	0			
SERDIA	Secured by mortgages on immovable property	1	0	3 -	- 0		. 0			0	9 0		
	of which: non-SME Steems associated with nurticularly high risk												
	Covered bonds												
	Claims on institutions and connectes with a ST credit assessment Collective investments undertakings (CIU)												
	Equity												
	Securitization Other emouses												
	Standardised Total	89	46	74	15	14	3	1	0		0		16%
							Public guara						
								1/2022					
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
		Exposure values	amounts	exposure	which	exposure	which guaranteed	exposure stage 3		Stage 1	Stage 2	Stage 3	Stage 3
	(min EUR, %)				guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central banks Central oovernments												
	Regional governments or local authorities												
	Public sector entitles Multilateral Descriptorment Santa												
	International Organisations Institutions												
	Cornecator												
	of which: SME Retail	0 0	0.0	0		0	0	0	0	0	0		
UNITED STATES	of which: SVE			0			0	0	0		0		
	Secured by mortospes on immovable property of which pro-CAP	0	0	0		0	0	0	0	0	0		
	Stems associated with particularly high risk	0		0				0			0		-
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity												
	Securitization Other exposures												
	Standardised Total	0	0	0		0	0	0	0	0	0		
							Public quara	ntees - Actual					
							31/12						
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3
	(min FIR %)	Exposure values	amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks				- tressent		emount		*******	exposure	езрише	exposure	
	Central governments Regional governments or local authorities												
	Regional governments or local authorities Dublic sector antities												
	Multilateral Development Banks												
	International Organisations Enablishings												
	Corporates of subsection	0	0	0		0	0						
	Detail		0			0		0	0	0	0		
LUXEMBOURG	of which: SVE	0	0	0		0	0		0	0			
	Secured by mortosces on immovable property of which: non-SME		0	0	0	0	0			0		0	
	Items associated with particularly high risk												
	Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collection investments undertakings (CIII)												
	Securitisation												
	Other concesses												

															IIK ETYASIA:																
						31/12									Pi	rublic guarantees - 31/12	/2024										12/2025				
			Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	Coverage Ratio		Stage 1 exposure, of		Stage 2		Stage 3 exposure, of	Stock of	Stock of provisions for Stage 2 exposure	Stock of	Coverage Ratio		Stage 1 exposure, of		Stage 2 exposure, of			Stock of	Stock of	Stock of provisions for Stage 3 exposure	oversos Ratio
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Central banks							Exposure	exposite	exposure								exposure	exposite	expense								exposure	exposite	exposure	
	Central governments Regional governments or local authorities																														
	Public sector entrinsa Multisteral Develorment Banks International Organisations																														
	Institutions Corporates	657	495	128	115	33	25		2		5 15.27%	62	435	145	84	40	22		2		12.92%	601	386	153	66		4 2			7	11.72%
Eurobank Ergasias	Affailation Offi	329	265	34	12	10	7	0		,	1 13.67%	32	91	13	6	18			0	2	10,44%	315	30	12	3	20				2	9,17%
Services and Holdings S.A.	of which SAT Secured by mortonnes on immersable remostly	14	11		4	5	4	0			0 9,99%	12	9	- 5	4	6	- 4		0	1	5.99%	13	7	5	3		4	4 (0 0	- 1	8.15%
Troidings 5.71.	of which non-SME Thems associated with particularly high risk																														
	Collective investments undertakings (CIU)																														
	Souty Securitization																														
	Other exposures Standardised Total	1.001	750	147	131	45	26	1	2	,	7 14,39%	96	535	164	94	72	33	1	2	9	12.59%	929	424	171	72	9	6 31		0 2	11	11.65%
															Pi	ublic guarantees -	- Baseline Scenari	•				•									
						31/1	2/2023									31/12	/2024									31/1	12/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed arrount	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	overage Ratio -
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure
	Central powerments Central governments Resignal powerments or local authorities																														
	Regional governments or local authorities Subtir surface antities																														
	Multilateral Development Banks International Organisations																														
	Concentrates of which: 'Gat'	471	377	114	103	26	23		2	- 4	4 14.05%	44	324	132	83	42	20		2	- 5	12.21%	419	285	140	65	55	5 11		1	6	11.27%
GREECE	Retail of which: SHE	280	213	3	3	7	5	0	0		0 6.70%	274	66	3	2	13	5			- 1	6.45%	269	9	1	- 1	15	9 .	4 (0		6.39%
	Secured by mortoaces on immovable procesty of which non-SME	13	10	- 5	4	5	4		0		0 10.02%	1	8	3	4	٥	4	٥	0	- 1	9,03%	- 11	7	5	7				0		8.18%
	Items associated with particularly high risk Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)																														
	Equity Securitisation																														
	Other procures Standardised Total	764	600	121	110	40	32	1	2	- 5	5 12.32%	72	325	140	87	60	29	1	2	7	10.90%	698	301	147	69	80	0 21		0 2		10.20%
															Pi	ublic guarantees -	- Baseline Scenari	•													
			Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	/2024 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	12/2025 Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 1 exposure, of which cuaranteed	Stage 2 exposure	Stage 2 exposure, of which ourranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which quaranteed	31/12 Stage 3 exposure	/2024 Stage 3 exposure, of which ourranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which ourranteed	Stage 2 exposure	Stage 2 exposure, of which quaranteed	Stage 3 exposure	Stage 3 exposure, of which ournateed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3 exposure
	(min EUR, %) Central banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	12/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks Central control	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/17 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Radio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	12/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Control Sanita Control Contro	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which gurranted	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	12/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Control banks Control community Control community Control community Control community Control community Control Contro	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposers	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which gussanted	Stage 3 exposure	12/2025 Stage 3 exposure, of which guaranted	Stock of provisions for Stage 1 exposure	Stack of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
DIN CARRA	Control Service Control Contro	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions of Stage of exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stock 1 Stock of provisions for Stock 1 Stock	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 20,00%	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 expanse, of which guaranteed	31/1 Stage 3 exposure	12/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage 2 REPOSERS	Steck of provisions for Step 3 exposure	oversge Ratio - Stage 3 exposure exposure 24.2%
BULGARIA	General hands General manus General manus From a manuscular programman and pro	Stage 1 exposure	Stage 1 exposure, of which guaranteed ***********************************	Stage 2 exposum	Stage 2 exposure, of which guaranteed	31/11 Stage 3 exposes 2 2	2/2023 Sage 3 Exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage	Stock of provisions for Stage 3 supposure	Coverage Ratio - Stage 3 exposure - 1 36.50%	Stage 1 exposure	Stage 1 exposure, of which gurranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	/2024 Stige 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage	Coverage Ratio - Stage 3 exposure - Stage 3 exposure - Stage 3 exposure - Stage 3 - St	Stage 1 exposure	Stage 1 exposure, of which guaranteed guaranteed	Stage 2 exposure	Stage 2 exposurs, of which guaranteed	Stage 3 exposure	12/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stoge 2 exposure	Stock of provisions for C Stage 3 exposure	overage Rablo - Stage 3 - exposure - exposure - N.22% - 21.29% - 4.59%
BULGARIA	Control house Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposum	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Sage 3 Sa	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposure 1 36.80% 1 38.10% 1 4.21%	Stage 1 exposure	Stage 1 exposure, of which government powershead	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposures	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Radio - Stage 3 exposure - 30.00% - 27.22% - 4.47%	Stage 1 exposure	Stage 1 exposure, of which gustanteed gustanteed	Stage 2 exposure	Stage 2 supsums, of which guntanteed	Stage 3 exposure	12/2025 Singe 2 exponent, of which guarantees	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fee	overage Ratio - Stage 3 exposure - 24.22% - 21.29% - 4.54%
BULGARIA	Control Service Control Contro	Stage 1 exposure	Stage 1 exposure, of which gurranteed	Stage 2 exposure 4	Stage 2 exposure, of which guaranteed amounts	Stage 3 exposure	2/2023 Stage 3 stageours, of which guaranteed accounts	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposure 1 35.80% 1 35.80% 1 35.80% 0 4.71%	Stage 1 exposure	Stope 1 exposure of guaranteed puaranteed	Stage 2 exposure	Stage 2 sapesure, of which guaranteed of the same of t	Stage 3 exposure	/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Shock of provisions for Shage 2 exposures	Stock of provisions for Stage 1 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Sage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 sapasure, of which guaranteed	Stage 3 exposure	12/2025 Stage 2 exposers, of which guarantees	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Staps 3 saposure	oversige Ratio - Stage 3 exposine 24.22% - 24.22% - 4.52%
BULGARIA	Control banks Control comments Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 expresses	Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure	2/2023 Stage 3 stageours, of which guaranteed seconds	Stock of provisions for Stage 1 explosure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure exposure	Coverage Ratio - Stage 2 exposure exposure 35.80%	Stage 1 exposure	Single & exposure, of which which guaranteed a second a s	Stage 2 exposure	Stage 2 sepotum, of which guaranteed asserties	Stage J exposure	/2024 Stage 2 exposure, of whiteler guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure - 20,00% - 27,27% - 4,47%	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	12/2025 Singe 3 exposure, of which guaranted	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stape 3 saposure	24.22% 4.50% 2.12% 24.22% 21.20%
BULGARIA	Control home Control C	Stage 1 exposure 133 33 1.1	Stage 1 exposure, of which guaranteed guaranteed 205 20 20 21 21 213	Page 2 expense	Stegs 2 espains, of espains, of guaranteed guaranteed	31/11 Stage 3 exposure 2 2 0	2/2023 Stage 3	Stock of provisions for Stage 1 exposures	20ock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure 1 35.80% 1 1 1 1 1 1 1 1 1	Stage 1 exposure	Single 2 explosers, of explose	Stage 2 exposure	Stage 2 represent of greatestand greatestand	Stage 3 exposure	Jacob Steps 2 expenses of memory and memory	Stock of provisions for Stage 1 exposure	Bock of provisions for Stage 2 exposure	Dock of provision for Stage 3 exposure	Coverage Ratio - Stage 3 exposure - Stage 3 exposure - Stage 3 exposure - Stage 3 - St	Stage 1 exposure	Rage 1 exposed of exposed of supported of su	Steps 2 exposure	Stage 2 saposure, of which quarented guaranted 0	31/3 Singe 3 exposure	12/2025 Sige 2 exposure, of which guarantee	Shock of provisions for strength of the streng	Stock of provisions for Stoge 2 exposures	Stock of provisions for Stage 3 exposure	24.2% 22.2% 22.2%
BULGARIA	Control famile. Control manufacture of the control famile of the	Stage 1 exposure	Stage 1 explanation of explanation of the explanati	2 tags 2	Steps 2 space of spac	31/11/ Stage 3 exposure 2 2 2	2/2021 Step 3 St	Stock of provisions for Stope 1 support of Stope 1	Stock of provisions for Steps 2 supposes	Stock of provisions for stops as a superior of stops and superior of stops and stops are stops as a superior of stops and stops are stops as a superior of stops and stops are stops as a superior of stops and stops are stops as a superior of stops and stops are stops as a superior of stops are stops a	Coverage Ratio - Stage 3 exposure supposure 1 30.50%	Stage 1 exposure	Steppe 1 exposure, of which guaranteed	Stage 2 explanate	Stage 2 separate of separate of guaranteed	Slage 3 exposure exposure 0 0 0 0 0 14bic quarantes	J2024 Stape 3 exposure, of which pure reference of the pure refere	Stock of provisions for Stoge 1 cape	Stock of provisions for Stage 2 stp2 stock of the stage 2 stp2 stock of the stage 2 stp2 stock of the stage 2 o	Stack of provisions for Stage 3 exposure 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Coverage Ratio - Segie 3 exposure - Segie 3 exposure - Segie 3 - S	Stage 1 exposure	Stage 1 exposure, of supported of the su	Singe 2 exposure	Stage 2 exposure, of which guaranteed guaranteed guaranteed 0 0 0 2 2 2 2 2 2	31/3 Stage 3 exposure	12/2025 Stage 3 exposure, of which communities of communities of which of communities of communi	Stock of provisions for Steps I exposure	Stock of provisions for Stope 2 exposure	Stock of provisions for C Stape 3 stap	24.27%
BULGARIA	Control basis Control assessment Control assessment Control assessment Control assessment Control assessment Control C	132 33 1	205	4 4 5 9 9 11	4 4 5 5	2 2 2 0 0	2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0 0	1 1 2	1 36,99% 1 36,99% 2 4,27% 2 37,49%	160 2 2 2 2 3	100	4 4 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2 2 2 3 3 3 Installing Scenario	0 0 0	0	1 1 2 2	30,00% 27,27% 4,47% 28,51%	130	93 16 0	5 9 9	0 0 2 2 2 2	31/1	12/2015			1 1 0 0	24.22% 21.22% 4.34% 22.57%
BULGARIA	Control families Control cont	132 33 1	205	4 4 5 9 9 11	4 4 5 5	2 2 2 0 0	2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0 0	1 1 2	1 36,99% 1 36,99% 2 4,27% 2 37,49%	160 2 2 2 2 3	100	4 4 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2 2 2 3 3 3 Installing Scenario	0 0 0	0	1 1 2 2	30,00% 27,27% 4,47% 28,51%	130	93 16 0	5 9 9	0 0 2 2 2 2	31/1	12/2015			1 1 0 0	24.22% 21.22% 4.34% 22.57%
BULGARIA	Control basis Control comments Control C	132 33 1	Step 1 spoon of spoo	4 4 5 9 9 11	4 4 5 5	2 2 2 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	9 9	0 0	1 1 2	1 36,99% 1 36,99% 2 4,27% 2 37,49%	160 2 2 2 2 3	100 100 22 2 2 3	4 4 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	Steps 3 esposers, of which guaranteed - Baselina Scenaria - Samelina S	0 0 0	9	1 1 2 2	30,00% 27,27% 4,47% 28,51%	130	Stage 1 september 1 september 2 september	5 9 9	Stage 2 exposure, of guaranteed	31/1	12/2015			Stock of profession for a separate sepa	24.22% 21.22% 4.34% 22.57%
BULGARIA	Control the Control of	132 33 1	205	4 4 5 9 9 11	4 4 5 5	2 2 2 0 0	2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0 0	1 1 2	1 36,99% 1 36,99% 2 4,27% 2 37,49%	160 2 2 2 2 3	100	4 4 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2 2 2 3 3 3 Installing Scenario	0 0 0	0	1 1 2 2	30,00% 27,27% 4,47% 28,51%	130	93 16 0	5 9 9	0 0 2 2 2 2	31/1	12/2015			1 1 0 0	24.22% 21.22% 4.34% 22.57%
BULGARIA	Control the Control of	132 33 1	205	4 4 5 9 9 11	4 4 5 5	2 2 2 0 0	2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0 0	1 1 2	1 36,99% 1 36,99% 2 4,27% 2 37,49%	160 2 2 2 2 3	100	4 4 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2 2 2 3 3 3 Installing Scenario	0 0 0	0	1 1 2 2	30,00% 27,27% 4,47% 28,51%	130	93 16 0	5 9 9	0 0 2 2 2 2	31/1	12/2015			1 1 0 0	24.22% 21.22% 4.34% 22.57%
BULGARIA	Control the Control of	132 33 1	205	4 4 5 9 9 11	4 4 5 5	2 2 2 0 0	2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0 0	1 1 2	1 36,99% 1 36,99% 2 4,27% 2 37,49%	160 2 2 2 2 3	100	4 4 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2 2 2 3 3 3 Installing Scenario	0 0 0	0	1 1 2 2	30,00% 27,27% 4,47% 28,51%	130	93 16 0	5 9 9	0 0 2 2 2 2	31/1	12/2015			1 1 0 0	24.22% 21.22% 4.34% 22.57%
	Control the Control of	132 33 1	205	4 4 5 9 9 11 11	4 4 5 5	2 2 2 0 0	2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0 0	1 1 2	1 36,99% 1 36,99% 2 4,27% 2 37,49%	160 2 2 2 2 3	100	4 4 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2 2 2 3 3 3 Installing Scenario	0 0 0	0	1 1 2 2	30,00% 27,27% 4,47% 28,51%	130	93 16 0	5 9 9	0 0 2 2 2 2	31/1	12/2015			1 1 0 0	24.22% 21.22% 4.34% 22.57%
BULGARIA CYPRUS	Control the Control of	132 33 1	205	4 4 5 9 9 11 11	4 4 5 5	2 2 2 0 0	2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0 0	1 1 2	1 36,99% 1 36,99% 2 4,27% 2 37,49%	160 2 2 2 2 3	100	4 4 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2 2 2 3 3 3 Installing Scenario	0 0 0	0	1 1 2 2	30,00% 27,27% 4,47% 28,51%	130	93 16 0	5 9 9	0 0 2 2 2 2	31/1	12/2015			1 1 0 0	24.22% 21.22% 4.34% 22.57%
	Control the Control of	132 33 1	205	4 4 5 9 9 11 11	4 4 5 5	2 2 2 0 0	2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0 0	1 1 2	1 36,99% 1 36,99% 2 4,27% 2 37,49%	160 2 2 2 2 3	100	4 4 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2 2 2 3 3 3 Installing Scenario	0 0 0	0	1 1 2 2	30,00% 27,27% 4,47% 28,51%	130	93 16 0	5 9 9	0 0 2 2 2 2	31/1	12/2015			1 1 0 0	24.22% 21.22% 4.34% 22.57%
	Control the Control of	132 33 1	205	4 4 5 9 9 11 11	4 4 5 5	2 2 2 0 0	2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0 0	1 1 2	1 36,99% 1 36,99% 2 4,27% 2 37,49%	160 2 2 2 2 3	100	4 4 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2 2 2 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0	0	1 1 2 2	30,00% 27,27% 4,47% 28,51%	130	93 16 0	5 9 9	0 0 2 2 2 2	31/1	12/2015			1 1 0 0	24.22% 21.22% 4.34% 22.57%
	Control the Control of	132 33 1	205	4 4 5 9 9 11 11	4 4 5 5	2 2 2 0 0	2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0 0	1 1 2	1 36,99% 1 36,99% 2 4,27% 2 37,49%	160 2 2 2 2 3	100	4 4 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2 2 2 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0	0	1 1 2 2	30,00% 27,27% 4,47% 28,51%	130	93 16 0	5 9 9	0 0 2 2 2 2	31/1	12/2015			1 1 0 0	24.22% 21.22% 4.34% 22.57%
	Control the Control of	132 33 1	205	4 4 5 9 9 11 11	4 4 5 5	2 2 2 0 0	2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0 0	1 1 2	1 36,99% 1 36,99% 2 4,27% 2 37,49%	160 2 2 2 2 3	100	4 4 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2 2 2 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0	0	1 1 2 2	30,00% 27,27% 4,47% 28,51%	130	93 16 0	5 9 9	0 0 2 2 2 2	31/1	12/2015			1 1 0 0	24.22% 21.22% 4.34% 22.57%
	Control the Control of	132 33 1	205	4 4 5 9 9 11	4 4 5 5	2 2 2 0 0	2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0 0	1 1 2	1 36,99% 1 36,99% 2 4,27% 2 37,49%	160 2 2 2 2 3	100	4 4 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2 2 2 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0	0	1 1 2 2	30,00% 27,27% 4,47% 28,51%	130	93 16 0	5 9 9	0 0 2 2 2 2	31/1	12/2015			1 1 0 0	24.22% 21.22% 4.34% 22.57%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Fu	iroha	nk	Fraasi	as	Sen	rices	and	Hold	inas S	.A.	

																Public guarantees		to .													
						31/1	2/2023									31/1	2/2024									31/1	2/2025				
	(min BJR	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for stage 2	Stock of provisions for Stage 3 exposure	overage Rat Stage 3 exposure
	Central banks Central governments																														=
	Senional programme or local authorities Public sector entities																														
	Multilateral Develorment Banks International Organisations																														
	Institutions Corporates		.,,			,					9,29%		- ,,								8,37%										8.0
	of which set: Retail					- 1					10.75%				-					-	9,97%	- 4								-	9.
SERBIA	of which that Secured by mortoaces on immovable property										7,00%										7.02%								0		7.
	of which non-SME There appropriated with particularly blob risk																														
	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU) Equity																														
	Securification Other exposures																														
	Standardised Total	72	17	7 2	5 11	3					9.80%	70			4	6			0	- 1	14.03%	65	- 11	13	- 1		- 1			- 1	15.
						31/1:	2/2023					ı				Public guarantees 31/1:	- Baseline Scenari 2/2024	to								31/1	2/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed			provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2		overage Rat Stage 3 exposure
	Central banks Central governments	%)	amount		mentand		amount	exposure	exposure	exposure	exposite		amount		amound		amount (exposure	exposure	exposure	exposure		arrount		amound		amount	exposure	exposure	exposure	
	Regional povernments or local authorities																														
	Public sector entities Multilateral Development Banks																														
	International Organisations Institutions																														_
	Corporates of which: 245				0 0	0			0		-			-				0	0	0		0	۰	۰	0			۰	0	0 -	_
INITED STATES		-	0		0 0		0		0	٥		0		-		0			0	0		0	۰		0				0	0 -	
	Secured by mortoaces on immovable property of which mouth?	- 1								٥				-	۰		٥		0	0								٥	۰		
	Trems associated with particularly high risk Covered bonds																														_
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
	Equity Securitisation Other excourses																														_
	Standardised Total					0			0		-								0			0			0					0 -	_
						31/1:	2/2023									Public guarantees 31/1:	- Baseline Scenari 2/2024	to .								31/1	2/2025				
		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	overage Ra Stage 3
	Central banks	%)	guaranteed		guaranteed	,	guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central covernments Regional covernments or local authorities																														
	Sublic sector entities Multisteral Development Banks																														
	International Organizations Institutions																														
	Corporates of which: SME		0	2	0 0		- 0															0			0						_
	Retail		0		0 0	0	0		0		-	0						0		0				۰	0				0	0 -	
LUXEMBOURG	of which: SME)	0 0	0	0				-	0						0		0				۰	0				0	0 -	
LUXEMBOURG	Secured by mortoaces on immovable property of which non-SME																													_=	
LUXEMBOURG	Secured by mortoaces on immovable property of which non-SEC Thems associated with particularly Nich risk Covered bonds	· ·																													
	Secure who mortages on immovable property of white mortages on immovable property from associated with naticularly high risk flower belonds Calve to be a secure of the se		Ü																												
	Security of workness on innovable ecountry of which workness on innovable ecountry of which workness of the security of which was Covered book Covered book Calaire on inhibitions and concordate with a ST credit assessment Following inhibitions and concordate with a ST credit assessment Following inhibitions and concordate with a ST credit assessment Following inhibitions and concordate with a ST credit assessment State of the ST credit assessment ST credit assessment ST credit assessment ST credit assessment	c																													
	Secure who mortages on immovable property of white mortages on immovable property from associated with naticularly high risk flower belonds Calve to be a secure of the se	0	0			0			0	0		0	0		0	0	0	0	0	0	-	0	0		0		0		0	0.	

						31/12	2/2023									Public guarantees	- Adverse Scenari	6								31/1	2/2025				
			Stage 1		Stage 2			Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	Stage 3	Stock of	Stock of provisions for Stage 2 exposure	Stock of			Stage 1		Stage 2			Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Stage 3
	(min EUR, %) Central banks							exposure	exposure	exposure	exposite							exposure	exposure	exposure	exposite							exposure	exposure	exposure	exposite
	Central governments Regional governments or local authorities																														
	Public sector entities Multilateral Development Banks																														
	International Organisations Institutions																														
Eurobank Ergasias	Consorates of which 1987	608	391	161	4	40	- 11	- 2	- 5	7	7 14,34%	52	254	205	M	92	9	1	5	- 11	12.26%	461	224	206	31	130		- 1	4	15	11.56%
Services and	Retail of which: SHE	321	103	25	4	13	2	1			2 13.92%	30	31	21	2	25	2	- 1		- 1	11.11%	289	16	15	1	45	2	- 1		- 5	10.08%
Services and Holdings S.A.	Served by motorous on immovable conserv of which non-SME	13	9	5	3		3	0	0	_	1 9,89%	1:	7	6		7	3		0	-	5.53%	- 11	5	6	2				0	- 1	8,15%
	Terms associated with particularly high risk Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
	Securitisation																														
	Other exposures Standardised Total	943	503	184	25	60	35	2	6	9	9 13.90%	83.	323	232	40	126	34	2		16	12.67%	762	245	231	34	183	13		4	23	12.41%
	•															Public guarantees	- Adverse Scenari	6													
						31/12	2/2023									31/12										31/1	2/2025				
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio		Stage 1		Stage 2 exposure, of which guaranteed		Stage 3	Stock of	Stock of	Stock of	Coversos Belio -		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of Co	overson Datio .
	(min EUR. %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Stage 3 exposure
	Central hanks		amount		armount)		arrount .	exposure	exposure	exposure			amount		amount		amount .	exposure	exposure	exposure			errount		amount		- trucama	exposure	exposure	exposure	
	Central governments Regional governments or local authorities																														
	Sublic sector entities Multilateral Development Banks																														
	International Organisations Institutions																														
	Corporates of which: SMC	429	290	143	47	41	9	1	5		6 13.52%	35	200	186	37	77	5	- 1	5	9	11.85%	315	153	189	30	109	7	1	3	12	11.27%
GREECE	Retail of which: 1945	276	79	4	1	9	- 1	1	0	,	1 8.04%	26	14	7	1	20	1	1		2	8.00%	249	2	6		35	1	1		3	8.00%
	Secured by mortoaces on immovable property of which non-SME	12		5	3		3	0	0		1 9,89%	1	6			7	3		0	1	5,79%	9	5	6	2		3	0	0	1	8,10%
	Items associated with particularly high risk Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Equity Securitation																														
	Other entoures Stronfordised Total	717	377	151	51	- 20	14	,	-	,	7 17 20%	67	220	100	41	103	12	,		- 11	11.08%	571	160	201	77	151	- 11		-	м	10.78%
											.,					Dublis assessment	. Adverse Scenari														
						31/12	2/2023									31/12	/2024									31/1	2/2025				
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12 Stage 3	2/2023 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12 Stage 3	5/2024 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/1: Stage 3	2/2025 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	overage Ratio -
	(min EUR, Ye)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central brains Central brains Central brains	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks Central banks Central communities And of communit	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 esposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	t/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Comment demands Comment demands Comment demands Comment demands Register and comment Register	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	1/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	oversge Ratio - Stage 3 exposure
	Control State (Annual Control State	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 esposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of whilch guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Skage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Control banks Control banks Control control Control control Co	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage J exposure	2/2023 Stage 3 exposure, of which government	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rablo - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which gurranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	1/2024 Stage 3 exposure, of which guranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Ca Stage 3 exposure	overage Ratio - Stage 3 exposure
BULGARIA	Control Service Control Service Control Control Control Control Control Control Control Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 1 27.20% 1 33.47% 2 12.20%	Stage 1 exposure	Stage 1 exposure, of which gurranted	Stage 2 exposure	Stage 2 exposure, of which generated	Stage 3 exposure	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 18.00% 18.00% 12.42%	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Cs growing or Cs gas 3 exposure	overage Ratio - Stage 3 exposure 16.02% 20.05%
BULGARIA	Control banks Contro	Stage 1 exposure	Stage 1 exposure, of which guaranteed assessment of the stage of the s	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure of the control of the con	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 - exposure	Stage 1 exposure	Stage 1 exponency of which gurranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 Stage 3 Stage 3 Stage 3 Stage 4 Stage	Coverage Ratio - Stage 3 exposure - Stage 3 exposure - 11.00% - 12.41%	Stage 1 exposure	Stage 1 exposure, of which yourranteed comments	Stage 2 exposure	Stage 2 exposum, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Cs pro	Overage Ratio - Stage 3 exposure - 16.02% - 20.03% - 12.45%
BULGARIA	Control basis Control community Control of control C	Stage 1 exposure	Stage 1 exposure, of which guaranteed assessment of the control of	Stage 2 exposure	Stage 2 explain, of publish guaranteed	Stage 3 exposure	2/2023 Stage 3 Supposers, of supposers, of s	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Radio - Stage 3 exposure exposure 1 27.20%	Stage 1 exposure	Stage 1 exposure, of which guaranteed example	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions of provisions of provisions of Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 Stage 3 Stage 3 Stage 3 Stage 4 Stage	Coverage Ratio - Stage 3 exposure - Stage 3 exposure - 11.07% - 12.47%	Stage 1 exposure	Stage 1 exposure, of which which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Carponium Stage 3 exposure	Overage Ratio Stage 3 exposure 10.02% 20.05%
BULGARIA	Control banks Control Contro	Stage 1 exposure	Stepp 1 separate, of subtch guaranteed	Stage 2 espeaure	Stage 2 explain, of publich guaranteed	31/12 Stage 3 exposure 4 4 3 3	2/2023 Stage 2 Supposers of which guaranteed	Stock of provisions for Steps I exposure	Stock of provision of the provision of t	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposure 1 27.30% 1 33.45%	Stage 1 exposure	Stage 1 exposure, of which guaranteed exament	Stage 2 exposure	Stage 2 exposure, of which guaranted	Stage 2 exposure	1/2024 Stage 3 Stage 3 Stage 3 Stage 3 Which guarantees Stage 3 2	Stock of provisions for Stage exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stops 3 exposure	Coverage Satio - \$2.55 cc; core cc; cor	Stage 1 exposure	Stepe 1 expusers, of which guaranteed puranteed	Stage 2 exposure	Stage 2 espease, of white guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 sappose, of which guaranteed	Stock of provisions for Stage I exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for City 3 exposure	20,03% 16,02% 10,03%
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2023 EU-wide Stress Test: Credit risk COVID-19 STA

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						31/1	2/2023									31/1	2/2024									31/:	12/2025			
	(min	Stage 3 exposur	Stage 1 exposure, which guarantee	of Stage 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks Central governments																													
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	Corporates of which: 240		50		11	4	0		0	٥	11.51%		1 5	13					0	1	10.94%	- 44	3	36		0 1	2		0	- 1
ERBIA	Retail of whole GMF		14	3	4	2	0		0		14.25%		2			3			0	0	13,49%	12	-	-			4			- 1
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						31/1	2/2023					1					- Adverse Scenari 2/2024	io .								31/:	12/2025			
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of
		Stage 1 exposur	exposure, which guarantee	of Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed		provisions for p Stage 2	provisions for Stage 3
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	Central governments Regional governments or local authorities																													
	Public sector entities Multisteral Decelorment Banks																													
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	Corporates		0	0	0 0				0	0									0	0		0				0	0			0
	of which: SHE Retail		0	0	0 0					0								0	0	0		0				0	0			0
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	Covered bonds																													
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	Other excourses Standardised Total		0	0	0 0				0	0								0	0	0		0				0	0	0 0		0
	•																- Adverse Scenari	io .												
			Stage 1		Stage 2	1	2/2023 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	1	2/2024 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	1	12/2025 Stage 3	Stock of	Stock of	Stock of
	(min	Stage 3 exposur	exposure, which guarantee	Scage 2	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed				Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for stage 2	Stock of provisions for Stage 3 exposure
	Central banks		*******		amente)		MACON TO SERVICE STATE OF THE		,				**************************************		440/183		amount.						- mount		440014		amount.		,	
	Central governments																													
	Regional governments or local authorities			_																										
	Subdic sector entities Multilateral Development Banks																													
	Bublic sactor entities Multistanci Development Banks International Organisations Institutions															0			0	0		0				0	0		0	0
	Bubbs earlier cuttine Multitated Development Banks Seternational Organisations Feetinations Consorates			0																					_	0				
MBOI IDC	Sibility author well-lies Multiplated Development Banks Enternational Operatedops Santimitions Corronates of mixed SIBI		0	0	0 0		0		0	0		0						0				0					9	0 0	0	
MBOURG	Modify andre cellities Modified Worksonsett Banks Jahanstina Oranizations Santhetinas Certonies Generalist of the Santhetinas of the Santhetinas of the Santhetinas of the Santhetinas Santhetinas of the Santhetinas		0	0	0 0	0 0	9	0	0	0		0		9	0	0	0	0	0	0			0			0	0	0 0	0	0
MBOURG	Raiding control parties Militation of Constitution Militation of Militation Militation Militation of Militation Milita		0	0	0 0	0 0	0	0	0	0		0	0	6	0	0	0	0	0	0		0	0	·		0	0		0	0
MBOURG	Motivarious continue. Militativa Consciousness Banks Militativa Consciousness Banks Militativa Consciousness Banks Militativa Consciousness of which their Militativa Consciousness Militativa Militativ		0	0	0 0	0	a a	0	0	0		0	9 9	6	0	0	0		0	0	-	0	0			0	0	0 6	0	0
MBOURG	Anthon somic parties When the control of the contr		0	0	g 4	0 0	0	0	0	0	-	0	0 0	6	0	0	0	•	0	٥	-	0	0			0		0 0	0	0
MBOURG	Motivarious continue. Militativa Consciousness Banks Militativa Consciousness Banks Militativa Consciousness Banks Militativa Consciousness of which their Militativa Consciousness Militativa Militativ		0	0	9 4 9 4	0	9	0	0	0	-	0	0 0	6	0	0	0	0	0	0		0	0	6				0 6	0	0



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	0						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	0						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	0	0	0	0	0	0	0
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual	Baseline scenario			Adverse scenario			
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Risk exposure amount for credit risk	40,051	40,157	40,490	40,738	40,051	40,051	40,085	
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	
Risk exposure amount other credit risk	40,051	40,157	40,490	40,738	40,051	40,051	40,085	
Risk exposure amount for market risk	965	965	965	965	1,193	1,193	1,193	
Risk exposure amount for operational risk	3,323	3,323	3,323	3,323	3,323	3,323	3,323	
Other risk exposure amounts	0	131	203	203	-383	-328	-202	
Total risk exposure amount	44,339	44,576	44,981	45,229	44,185	44,239	44,400	
Total Risk exposure amount (transitional)	44,618	44,576	44,981	45,229	44,333	44,303	44,400	
Total Risk exposure amount (fully loaded)	44,339	44,576	44,981	45,229	44,185	44,239	44,400	



		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
А	OWN FUNDS		8,026	8,192	8,848	9,394	6,432	6,427	6,647
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		6,776	6,942	7,598	8,144	5,182	5,177	5,397
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		1,977	1,977	1,977	1,977	1,977	1,977	1,977
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		1,774	2,297	2,941	3,513	1,219	1,297	1,479
A.1.3	Accumulated other comprehensive income		-142	-142	-142	-142	-472	-472	-472
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-12	-12	-12	-12	-342	-342	-342
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		4	4	4	4	4	4	4
A.1.3.3	Other OCI contributions		-135	-135	-135	-135	-135	-135	-135
A.1.4	Other Reserves		3,014	3,014	3,014	3,014	3,014	3,014	3,014
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		68	68	68	68	68	68	68
A.1.7	Adjustments to CET1 due to prudential filters		6	6	6	6	6	6	6
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-6	-6	-6	-6	-6	-6	-6
A.1.7.2	Cash flow hedge reserve		12	12	12	12	12	12	12
A.1.7.3	Other adjustments		0	0	0	0	0	0	0
A.1.8	(-) Intangible assets (including Goodwill)		-193	-193	-193	-193	-193	-193	-193
A.1.8.1	of which: Goodwill (-)		-2	-2	-2	-2	-2	-2	-2
A.1.8.2	of which: Software assets (-)		-96	-96	-96	-96	-96	-96	-96
A.1.8.3	of which: Other intangible assets (-)		-95	-95	-95	-95	-95	-95	-95
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	-238	-193	-89
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-34	-34	-34	-34	-34	-34	-34
	A.1.14.1	of which: from securitisation positions (-)		-34	-34	-34	-34	-34	-34	-34
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-81	-29	0	0	-335	-323	-294
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	-41	-31	-9
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		0	-1	-15	-41	-1	-6	-32
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		-24	-24	-24	-24	-24	-24	-24
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-1,076	-1,056	-1,056	-1,056	-1,352	-1,311	-1,193
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of $01/01/2018$ compared to related IAS 39 figures as at $31/12/17$ ("static part")	1,062	1,062	1,062	1,062	1,062	1,062	1,062	1,062
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		6	6	6	6	6	6	6
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		28	0	0	0	424	365	196
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		8	0	0	0	127	109	59
	A.1.22	Transitional adjustments		412	3	0	0	236	91	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		279	0	0	0	148	64	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		279	0	0	0	148	64	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		133	3	0	0	87	27	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario					
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	А.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		6,776	6,942	7,598	8,144	5,182	5,177	5,397
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,250	1,250	1,250	1,250	1,250	1,250	1,250
	A.4.1	Tier 2 Capital instruments		1,250	1,250	1,250	1,250	1,250	1,250	1,250
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		44,339	44,576	44,981	45,229	44,185	44,239	44,400
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		279	0	0	0	148	64	0
	C.1	Common Equity Tier 1 Capital ratio		15.19%	15.57%	16.89%	18.01%	11.69%	11.69%	12.16%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		15.19%	15.57%	16.89%	18.01%	11.69%	11.69%	12.16%
	C.3	Total Capital ratio		17.99%	18.38%	19.67%	20.77%	14.51%	14.51%	14.97%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		6,364	6,939	7,598	8,144	4,946	5,086	5,397
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		6,364	6,939	7,598	8,144	4,946	5,086	5,397
	D.3	TOTAL CAPITAL (fully loaded)		7,614	8,189	8,848	9,394	6,196	6,336	6,647



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		14.35%	15.57%	16.89%	18.01%	11.19%	11.50%	12.16%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		14.35%	15.57%	16.89%	18.01%	11.19%	11.50%	12.16%
	E.3	Total Capital ratio		17.17%	18.37%	19.67%	20.77%	14.02%	14.32%	14.97%
	H.1	Total leverage ratio exposures (transitional)		85,850	85,850	85850	85850	85850	85850	85850
Loverness ratios (94)	H.2	Total leverage ratio exposures (fully loaded)		85,523	85,523	85523	85523	85523	85523	85523
Leverage ratios (%)	H.3	Leverage ratio (transitional)		7.89%	8.09%	8.85%	9.49%	6.04%	6.03%	6.29%
	H.4	Leverage ratio (fully loaded)		7.44%	8.11%	8.88%	9.52%	5.78%	5.95%	6.31%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.12%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%
Transitional combined	P.3	O-SII buffer		0.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.37%	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%
	R.1	Pillar 2 capital requirement		3.00%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	R.1.1	of which: CET1		1.69%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%
	R.1.2	of which: AT1		2.25%	0.52%	0.52%	0.52%	0.52%	0.52%	0.52%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		11.00%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%
	R.2.1	of which: CET1		6.19%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.37%	14.59%	14.59%	14.59%	14.59%	14.59%	14.59%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.56%	9.89%	9.89%	9.89%	9.89%	9.89%	9.89%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		6,380						
Memorandum items	5.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-		44,379						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		14.38%						



2023 EU-wide Stress Test: P&L

	Actual	ual Baseline scenario			Adverse scenario			
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Net interest income	1,550	1,732	1,692	1,566	1,406	1,458	1,330	
Interest income	2,368	3,114	3,001	2,678	3,903	3,795	3,279	
Interest expense	-817	-1,383	-1,310	-1,112	-2,497	-2,337	-1,949	
Dividend income	2	2	2	2	1	1	1	
Net fee and commission income	449	441	445	446	313	313	313	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	692	149	149	149	48	4	4	
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-55			
Other operating income not listed above, net	165	90	90	90	95	89	89	
Total operating income, net	2,858	2,413	2,377	2,253	1,807	1,865	1,737	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-303	-434	-218	-219	-1,319	-629	-381	
Other income and expenses not listed above, net	-820	-981	-933	-944	-1,281	-1,087	-1,009	
Profit or (-) loss before tax from continuing operations	1,735	998	1,225	1,090	-793	149	347	
Tax expenses or (-) income related to profit or loss from continuing operations	-405	-299	-368	-327	238	-45	-104	
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0							
Profit or (-) loss for the year	1,330	698	858	763	-555	104	243	
Amount of dividends paid and minority interests after MDA-related adjustments	0	175	214	191	0	26	61	
Attributable to owners of the parent net of estimated dividends	1,330	524	643	572	-555	78	182	
Memo row: Impact of one-off adjustments		121	121	121	121	121	121	
Total post-tax MDA-related adjustment		0	0	0	0	0	0	
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17					·			



2023 EU-wide Stress Test: Major capital measures and realised losses

(mln EUR)	
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon $(+/-)$	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0