

Bank Name	Eurobank Ergasias, S.A.
LEI Code	JEUVK5RWVJEN8W0C9M24
Country Code	GR



# 2019 EU-wide Transparency Exercise Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)	30,03,2010	31,11,2010	31,03,2013	30,00,2013		
Common Equity Tier 1 (CET1) capital - transitional period	5,527	5,509	5,296	6,539	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,594	4,568	4,448	5,720	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	5,544	5,526	5,308	6,539	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,611	4,585	4,461	5,720	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	6,494	6,501	6,298	7,592	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,662	5,638	5,514	6,774	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	38,227	38,849	39,144	41,162	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	37,914	38,590	38,864	40,884	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.46%	14.18%	13.53%	15.88%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.12%	11.84%	11.45%	13.99%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.50%	14.22%	13.56%	15.88%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.16%	11.88%	11.48%	13.99%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.99%	16.73%	16.09%	18.44%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.93%	14.61%	14.19%	16.57%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	61,411	62,162	62,748	66,299	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.03%	8.89%	8.46%	9.86%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,544	5,526	5,308	6,539	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	4,352	4,325	4,324	5,596	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	61,411	62,162	62,748	66,299	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	60,028	60,468	61,162	64,731	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.0%	8.9%	8.5%	9.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.2%	7.2%	7.1%	8.6%	C 47.00 (r330,c010)	

# 2019 EU-wide Transparency Exercise Capital

Eurobank Ergasias, S.A.

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %)  OWN FUNDS	6,494	6,501	6,298		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	5,527	5,509	5,296		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	8,710	8,711	8,711		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments)  Retained earnings	-11,624	-11,518	-11,520		C 01.00 (r130,c010)	Articles 26(1) points (d) and (b), 27 to 23, 36(1) points (f) and 12 of CRR  Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	-107	-146	-118		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	7,993	7,942	7,943	·	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	0	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	36	28	33	37	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-169	-183	-186	-419	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-81	-63	-68	-3	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1	-1	-1	-2	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-405	-444	-460	-361	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	-10	-13	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	1,176	1,183	972	943	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,176	1,183	972	943	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	17	17	13	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	17	17	13	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,544	5,526	5,308	6,539	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	950	976	990	1,054	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	950	950	950	950	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	101	103	104	104	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	-101	-78	-64		C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	38,227	38,849	39,144	41,162	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
QUINEI III	B.1	Of which: Transitional adjustments included	547	494	281	278	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.46%	14.18%	13.53%	15.88%	CA3 {1}	-
CAPITAL RATIOS (%)  Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.50%	14.22%	13.56%	15.88%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.99%	16.73%	16.09%	18.44%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,352	4,325	4,324	5,596	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.55%	11.28%	11.13%	13.69%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	934	941	848	818	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Fiemo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-101	-78	-64	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	313	259	281	278	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu				•		1

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



#### Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	33,527	34,226	34,510	36,476	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[ C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	16,782	17,094	17,342	19,311	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	7,953	8,244	8,320	8,477	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	8,539	8,596	8,567	8,284	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	253	293	280	404	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	607	498	490	537	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	153	77	106	92	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	20	18	17	16	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	798	855	846	867	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	105	197	270	241	C 02.00 (R530, c010)
Of which IMA	694	658	576	626	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,122	3,175	3,175	3,175	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,122	3,175	3,175	3,175	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	38,227	38,849	39,144	41,162	



# 2019 EU-wide Transparency Exercise P&L Eurobank Ergasias, S.A.

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
Interest income	1,642	2,186	531	1,052
Of which debt securities income	132	178	44	91
Of which loans and advances income	1,187	1,574	377	751
Interest expenses	579	770	188	367
(Of which deposits expenses)	229	293	61	121
(Of which debt securities issued expenses)	62	87	26	53
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	2	0	1
Net Fee and commission income	209	298	63	134
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	74	80	9	38
Gains or (-) losses on financial assets and liabilities held for trading, net	2	14	0	-5
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	4	5	9
Gains or (-) losses from hedge accounting, net	0	0	-1	-3
Exchange differences [gain or (-) loss], net	23	23	1	1
Net other operating income /(expenses)	11	9	3	51
TOTAL OPERATING INCOME, NET	1,384	1,845	422	912
(Administrative expenses)	605	816	189	383
(Depreciation)	47	63	29	59
Modification gains or (-) losses, net	-51	-70	-17	-36
(Provisions or (-) reversal of provisions)	51	73	-2	84
(Commitments and guarantees given)	0	5	-10	-4
(Other provisions)	51	68	9	88
Of which pending legal issues and tax litigation <sup>1</sup>		-6		
Of which restructuring <sup>1</sup>		55		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	445	590	157	317
(Financial assets at fair value through other comprehensive income)	3	10	-2	-4
(Financial assets at amortised cost)	442	580	159	321
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	17	30	4	8
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	29	29	1	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	197	233	29	27
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	138	156	23	29
Profit or (-) loss after tax from discontinued operations	-57	-65	-4	-4
PROFIT OR (-) LOSS FOR THE YEAR	81	91	20	26
Of which attributable to owners of the parent	81	91	20	26
of which attributable to owners of the parent	01	91	20	

<sup>(1)</sup> Information available only as of end of the year (2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	8			As of 31,	12/2018			As of 31/	/03/2019			As of 30/	06/2019		
		Fai	r value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	1,877				1,924				2,102				3,311				IAS 1.54 (i)
Financial assets held for trading	1,691	63	1,627	1	1,848	43	1,805	1	2,038	54	1,984	0	2,439	119	2,320	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	152	43	4	104	164	39	8	117	156	31	8	117	157	25	13	119	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	6,091	5,969	123	0	6,248	6,130	118	0	6,052	5,944	108	0	5,523	5,420	104	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	39,535				39,899				40,188				40,300				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	80	0	80	0	66	0	66	0	73	0	73	0	31	0	31	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	7,830				7,836				8,226				10,634				
TOTAL ASSETS	57,255				57,984				58,834				62,395				IAS 1.9(a), IG 6

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

(mln	ı EUR)			As of 30/09/20	18					As of 31,	/12/2018					As of 31	/03/2019					As of 30	/06/2019			
		Gross carr	ying amount		Accun	nulated impairmen	it	Gros	ss carrying amo	ount	Accui	mulated impairn	nent	Gro	ss carrying am	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Accur	nulated impair	ment	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since Cred	Stage 3 dit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaire assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	6,087	7 21	. 0	-16	0	0	6,239	26	C	0 -17	-1	0	6,061	5	5	0 -1	4 0		0 5,534	C		0 -11	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	C	0	0	0	0	0	0	0	C	0	0	0	0	C	o	0	0		0 0	C		0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	875	5 553	0	-3	-33	0	697	755	C	0 -3	-28	0	691	759	9	0 -	2 -30		0 721	788		0 -2	-35	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	22,625	7,283	17,675	-132	-740	-8,567	23,667	6,961	16,653	-147	-712	-7,942	24,085	7,007	7 16,50	00 -14	6 -710	-7,96	7 25,410	6,863	14,29	2 -145	-632	-6,959	Annex V.Part 1.32, 44(a)

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



**Market Risk**Eurobank Ergasias, S.A.

	SA					T	M									IM						
			VaR <i>(Memorandum</i>	m item)	STRESSED VaR (/	demorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		ICE RISKS C IARGE FOR C			VaR (Memora	andum item)	STRESSED VaR (Me		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		E RISKS CAPITA RGE FOR CTP	<b>L</b>	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x  AVERAGE OF  P	PREVIOUS AY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR A	.2 WEEKS AVERAGE MEASURE	EXP	TAL RISK POSURE MOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/1	2/2018					
Traded Debt Instruments Of which: General risk Of which: Specific risk	2 2 0	2 2 0	12 12 1	3 3 0	16 16 1	8 8 0							8 8 1	1 1 0	15 15 0	1 1 0						
Equities Of which: General risk Of which: Specific risk	6 3 3	7 3 4	0 0 0	0 0 0	1 1 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0 0						
Foreign exchange risk Commodities risk Total	97 0 <b>105</b>	189 0 <b>197</b>	7 0 <b>16</b>	2 0 <b>4</b>	26 0 <b>30</b>	9 0 <b>10</b>	9	9	0	0	0	694	6 0 <b>12</b>	2 0 <b>2</b>	25 0 <b>31</b>	8 0 <b>9</b>	10	10	0	0	0	658
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019									As of 30/0	5/2019					
Traded Debt Instruments Of which: General risk Of which: Specific risk	2 2 0	2 2 0	5 5 1	2 2 0	5 5 0	3 3 0							5 5 1	1 0 1	5 5 0	1 1 0						
Equities Of which: General risk Of which: Specific risk	3 1 1	9 4 4	0 0 0	0 0 0	1 1 0	0 0 0							0 0 0	0 0 0	1 1 0	0 0 0						
Foreign exchange risk Commodities risk Total	266 0 <b>270</b>	230 0 <b>241</b>	4 0	1 0 <b>2</b>	28 0 <b>29</b>	9 0	9	1	0	0	0	576	4 0 7	1 0	25 0 <b>26</b>	8 0 <b>9</b>	8	17	0	0	0	626

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



#### Credit Risk - Standardised Approach

Eurobank Ergasias, S.A.

					Standardise	ed Approach			
					Standardise	да Арргоасп			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	15,121	14,089	5,732		15,849	14,587	5,692	
	Regional governments or local authorities	57	50	11		55	49	10	
	Public sector entities Multilateral Development Banks	718 89	/18	718		726	726  122	719	
	International Organisations	451	451	0		122 453	453		
	Institutions	11,185	4,983	819		10,329	4,621	729	
	Corporates	4,732	3,296			5,106	3,570	3,452	
	of which: SME	717	639	487		779	670	511	
	Retail	3,349	2,563	1,853		3,326	2,568	1,856	
Consolidated data	of which: SME	645	387	222		647	388	222	
Consolidated data	Secured by mortgages on milliovable property	3,910	3,896	1,427		3,855	3,842	1,405	
	of which: SME	190	186	62		187	183	61	
	Exposures in default	3,464	1,717	1,786	1,741	2,608	1,571	1,645	1,033
	Items associated with particularly high risk	0	0	0		164	136	204	
	Covered bonds	154	154	3/		162	162	32	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	120	120	294		89	189	224	
	Other exposures	2,064	2,064	1,432		2,229	2,229	1,541	
	Standardised Total <sup>2</sup>	45,415		·		<b>-</b>	+ '	•	1,287

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	9,074	9,304	5,362		9,224	9,473	5,355	
	Regional governments or local authorities	57	50	10		55	49	10	
	Public sector entities	718	718	718		726	726	719	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	195	112	47		377	154	72	
	Corporates	936	840	804		1,164	1,017	972	
	of which: SME	381	376	286		419	412	314	
	Retail	1,635	1,314	968		1,596	1,300	957	
	of which: SME	165	98	56		174	104	60	
GREECE	Secured by mortgages on immovable property	2,346	2,345	829		2,305	2,304	816	
	of which: SME	15	15	5		14	14	5	
	Exposures in default	2,793	1,316	1,342	1,474	2,064	1,189	1,221	870
	Items associated with particularly high risk	0	0	0		2	2	3	
	Covered bonds	54	54	27		61	61	21	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	120	120	294		89	89	224	
	Other exposures	1,602	1,602	1,038		1,747	1,747	1,159	
	Standardised Total <sup>2</sup>				1,682				1,047

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

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)	0	0	0		0	0	0	
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	5	5	0		5	5	1	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,046	3,266	458		6,769	2,662	323	
	Corporates	144	79	86		98	66	73	
	of which: SME	1	1	1		1	1	1	
	Retail	10	9	6		12	9	6	
LINITED KINGDOM	of which: SME	4	3	2		4	4	2	
ONLIED KINGDOM	of which: SME  Secured by mortgages on immovable property	36	36	15		41	41	19	
	or which: SME	2	2	1		2	2	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	l 0		0	0	0	
	Collective investments undertakings (CIU)	o l	0			n	0		
	Equity	0	0	0		0	0	0	
	Other exposures	10	10	10		6	6	6	
	Standardised Total <sup>2</sup>				0				0

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

		exposures, but includes genera	exposures, but includes general credit risk adjustments.										
					Standardise	d Approach							
			As of 30	/09/2018			As of 31/	/12/2018					
		Original Exposure <sup>1</sup>	Original Exposure 1 Exposure Value 1 Risk exposure amount Provisions 2 provisions 2				Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a				
	(mln EUR, %)												
	Central governments or central banks	634	634	41		580	580	26					
	Regional governments or local authorities	1	1	1		1	1	1					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	3	37	9		0	39	9					
	Corporates	1,134	986	951		1,306	1,031	999					
	of which: SME	180	145	111		191	134	102					
	Retail	879	619	438		907	646	457					
BULGARIA	of which: SME	198	147	84		202	150	85					
DOLGARIA	Secured by mortgages on immovable property	983	973	365		949	940	347					
	of which: SME	146	143	48		139	136	45					
	Exposures in default	390	208	227	179	298	184	203	]				
	Items associated with particularly high risk	0	0	0		54	52	78					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures	222	222	180		240	240	181					
	Standardised Total <sup>2</sup>				210				1				

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



#### Credit Risk - Standardised Approach

Eurobank Ergasias, S.A.

					Standardise	d Approach				
			As of 30	/09/2018		As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(mln EUR, %)									
	Central governments or central banks	2,898	1,638	21		3,927	2,417	27		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	84	85	0		102	102	0		
	International Organisations	451	451	0		453	453	0		
	Institutions	519	392	87		433	349	75		
	Corporates	994	392	382		1,062	501	493		
	of which: SME	3	3	3		3	2	2		
	Retail CME	20	10	6		15	11	/		
Other Countries	of which: SME	12	/	4		12 62	62	5		
	Secured by mortgages on immovable property of which: SME	52	52	21		02	02	25		
	Exposures in default	2 0	2	1	2	2 2	2	1		
	Items associated with particularly high risk	9	J	5	3	2	2	2		
	Covered bonds	0	0	0		0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0			n	0			
	Collective investments undertakings (CIU)	0	0			n l	0	l o		
	Equity	0	0			0	0	0		
	Other exposures	25	25	25		23	23	23		
	Standardised Total <sup>2</sup>				4				1	

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

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30,	/09/2018			As of 31/	/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(mln EUR, %)											
	Central governments or central banks	1,258	1,255	0		1,280	1,280	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	61	23	8		110	25	8				
	Corporates	972	558	549		927	504	496				
	of which: SME	49	37	28		49	32	25				
	Retail	272	137	88		259	126	82				
CYPRUS	of which: SME	193	79	45		180	69	39				
<b>3111133</b>	Secured by mortgages on immovable property	113	112	45		122	121	49				
	of which: SME	10 80	10 27	29	F2	13 52	13 33	40	10			
	Exposures in default	0	27	29	52	98	33 72	108	19			
	Items associated with particularly high risk Covered bonds	0	0	0		96	72	100				
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	١				
	Equity	0	0	0		0	0	١				
	Other exposures	26	26	19		28	28	20				
	Standardised Total <sup>2</sup>	20	20	15	55	20	20	20	44			

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

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30/	09/2018			As of 31	/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(mln EUR, %)											
	Central governments or central banks	110	110	0		119	119	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	1,473	676	96		1,570	885	122				
	Corporates	19	19	12		24	24	16				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
GERMANY	of which: SME	0	0	0		0	0	0				
GERMAINT	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	l 0		0	0					
	Equity	0	0			n l	0					
	Other exposures	0	0			0	0					
	Standardised Total <sup>2</sup>				1		•		1			

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

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

			Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the sposures, but includes general credit risk adjustments.									
					Standardise	ed Approach						
			As of 30	/09/2018		As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(mln EUR, %)											
	Central governments or central banks	298	298	297		271	271	270				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	10	10	2		4	4	1				
	Corporates	479	369	351		470	381	360				
	of which: SME	103	77	59		116	89	68				
	Retail	504	446	325		515	455	332				
SERBIA	of which: SME	72	52	30		74	52	30				
SEKDIA	Secured by mortgages on immovable property	213	212	89		213	212	89				
	of which: SME	7	7	3		10	10	3				
	Exposures in default	82	51	63	31	79	50	58	28			
	Items associated with particularly high risk	0	0	0		9	8	13				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	64	64	45		76	76	44				
	Standardised Total <sup>2</sup>				38				34			

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



Credit Risk - Standardised Approach

Eurobank Ergasias, S.A.

					Standardise	d Approach			
			As of 30,	/09/2018			As of 31	./12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0		
Country of	of which: SME	0	0	0		0	0		
-	Secured by mortgages on immovable property	0	0			0	0		
Counterpart 8	of which: SME	0	0			0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

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

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

		exposures, but includes general credit risk adjustments.										
					Standardise	ed Approach						
			As of 30	/09/2018			As of 31	12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(mln EUR, %)											
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0			0	0	0				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
_	Retail	0	0	0		0	0	0				
Country of	of which: SME	0	0	0		0	0	0				
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0				
counterpart 3	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0 n	) n	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>	, in the second			0				0			
		(1) Octobridation I company of the Francisco										

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

		(2) Total value adjustments and exposures, but includes gener		terparty excludes those for secu	uristisation exposures, additional	valuation adjustments (AVAs) a	nd other own funds reductions	related to the	
			·		Standardise	d Approach			
			As of 30	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0			0	0		
	Institutions	0	0			0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures	0 n	) n	l 0		0	0		
	Standardised Total <sup>2</sup>	0	0		0	0	0	0	0
	Standardised Total				• • • • • • • • • • • • • • • • • • •				· · · · · · · · · · · · · · · · · · ·

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

Credit Risk - Standardised Approach

Eurobank Ergasias, S.A.

					Standardise	ed Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	15,836	14,852	5,501		16,895	15,921	5,848	
	Regional governments or local authorities	53	47	10		51	45	9	
	Public sector entities	727	727	720		709	709	709	
	Multilateral Development Banks	124	124	1		100	100	1	
	International Organisations	200	200	C		199	199	0	
	Institutions	11,589	4,922	677		12,627	5,621	778	
	Corporates	5,280	3,696	3,568	3	5,616	3,968	3,790	
	of which: SME	551	451	344	H	744	608	464	
	Retail	3,333	2,556	1,846	5	3,372	2,596	1,872	
	of which: SME	672	396	227	,	706	427	244	
Consolidated data	of which: SME  Secured by mortgages on immovable property	3,849	3,836	1,397	,	4,282	4,262	1,577	
	of which: SME	192	188	63	3	270	266	90	
	Exposures in default	2,576	1,534	1,601	1,037	2,577	1,587	1,652	985
	Items associated with particularly high risk	161	133	200		251	176	264	
	Covered bonds	171	171	34		171	171	34	
	Claims on institutions and corporates with a ST credit assessment	0	0	C		0	0	0	
	Collective investments undertakings (CIU)	0	0	C		0	0	0	
	Equity	105	105	263		126	126	316	
	Other exposures	2,524	2,524	1,924		3,547	3,547	2,904	
	Standardised Total <sup>2</sup>	46,527	35,427	17,742	1,290	50,524	39,029	19,755	1,232

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

•					Standardise	d Approach						
			As of 31,	/03/2019			As of 30	/06/2019				
		Original Exposure <sup>1</sup>	Priginal Exposure Exposure Value <sup>1</sup> Risk exposure amount Value adjustments and provisions <sup>2</sup> Original Exposure Exposure Value <sup>1</sup> Exposure Value <sup>1</sup> Risk exposure amount									
	(mln EUR, %)											
	Central governments or central banks	9,692	9,958	5,105		10,669	10,945	5,378				
	Regional governments or local authorities	53	46	9		51	44	9				
	Public sector entities	726	726	720		708	708	708				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	134	110	48		139	125	52				
	Corporates	1,189	1,044	1,011		1,169	1,061	994				
	of which: SME	189	181	139		304	295	226				
	Retail	1,557	1,266	930		1,472	1,192	874				
GREECE	of which: SME	180	109	62		183	110	63				
GILLECE	Secured by mortgages on immovable property	2,290	2,290	811		2,304	2,304	815				
	of which: SME	14	13	5		13	12	4				
	Exposures in default	2,034	1,158	1,189	873	1,978	1,159	1,192	815			
	Items associated with particularly high risk	2	2	3		10	10	15				
	Covered bonds	71	71	24		71	71	24				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	105	105	263		126	126	316				
	Other exposures	2,014	2,014	1,486		2,893	2,893	2,353				
	Standardised Total <sup>2</sup>				1,048				979			

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

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	5	5	1		5	5	1	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,573	2,791	308		8,133	3,072	344	
	Corporates	137	76	76		142	82	82	
	of which: SME	1	1	1		1	1	1	
	Retail	12	9	6		21	11	7	
NITED KINGDOM	of which: SME	3	3	2		9	3	2	
INTI LD KINGDOM	becared by moregages on ministratic property	50	50	21		55	55	24	
	of which: SME	3	3	1		3	3	1	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	1	1	1		3	2	4	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	7	7	7		8	8	8	
	Standardised Total <sup>2</sup>				0				

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

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

		exposures, but includes genera		. ,	<u> </u>	, ,			
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	526	526	50		687	687	84	
	Regional governments or local authorities	1	1	1		1	1	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	61	13		14	95	32	
	Corporates	1,334	1,047	1,013		1,681	1,263	1,220	
	of which: SME	195	143	109		271	181	138	
	Retail	909	646	458		1,049	767	545	
BULGARIA	of which: SME	202	149	85		235	168	97	
DULGARIA	Secured by mortgages on immovable property	991	981	361		1,378	1,368	522	
	of which: SME	147	144	48		224	221	75	
	Exposures in default	281	168	184	113	358	245	263	112
	Items associated with particularly high risk	56	54	81		87	70	104	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	240	240	199		304	304	232	
	Standardised Total <sup>2</sup>				143				144

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Standardised Total<sup>2</sup>

# 2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Eurobank Ergasias, S.A.

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	3,455	2,205	44		2,550	1,300	64	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	103	103	0		95	95	0	
	International Organisations	200	200	0		199	199	0	
	Institutions	398	314	61		472	471	94	
	Corporates	1,057	493	484		1,000	508	502	
	of which: SME	4	4	3		5	5 11	4	
	Retail of which: SME	15 12	12	/ -		13	11	6	
Other Countries		71	10 71	29		11   56	56	22	
	Secured by mortgages on immovable property of which: SME	71	71	1		) 1	ວດ າ	1	
	Exposures in default	2 2	1	1	1	1	1	1	
	Items associated with particularly high risk	0	0		1	9	9	13	
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	25	25	25		4	4	4	
	Standardised Total <sup>2</sup>				1				

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

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

		exposures, but includes genera		nterparty excludes those for sec	uristisation exposures, additiona	r valuation adjustments (AVAS) a	and other own runds reduction	is related to the	
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	1,340	1,339	0		2,114	2,114	0	
	Regional governments or local authorities	1,540	1,555			0	2,117		
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	109	26	9		154	26	9	
	Corporates	994	575	567		968	558	551	
	of which: SME	45	32	24		38	28	21	
	Retail	289	133	87		271	134	87	
CYPRUS	of which: SME	202	72	41		187	77	44	
CIFROS	Secured by mortgages on immovable property	134	133	55		156	154	64	
	of which: SME	12	12	4		16	16	5	
	Exposures in default	56	34	42	21	59	32	40	27
	Items associated with particularly high risk	85	60	90		91	66	100	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	37	37	30		35	35	29	
	other exposures	57	- 57	30		33	33	25	

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

49

		exposures, but includes gener	·		Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)	110	110			0=	0.5		
	Central governments or central banks	119	119	0		85	85	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	2,001	1,085	119		2,241	1,275	134	
	Corporates	37	37	20		55	55	24	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CEDNAANI)/	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	_
	Standardised Total <sup>2</sup>				1				1

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

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

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30/	06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an
	(mln EUR, %)								
	Central governments or central banks	274	274	274		296	296	296	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	1		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	2		8	8	2	
	Corporates	490	387	365		481	410	387	
	of which: SME	118	91	69		125	98	75	
	Retail	521	462	337		527	466	339	
SERBIA	of which: SME	73	53	30		78	56	32	
SLKDIA	Secured by mortgages on immovable property	183	182	74		176	176	73	
	of which: SME	10	10	3		12	12	4	
	Exposures in default	74	45	49	29	69	42	45	
	Items associated with particularly high risk	16	15	23		50	19	28	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	90	90	66		104	104	81	
	Standardised Total <sup>2</sup>				35				

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



**Credit Risk - Standardised Approach** 

Eurobank Ergasias, S.A.

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0			0	0	0	
	of which: SME	0				0	0		
	Retail	0		0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpart o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures	0	l o			0	0		
	Standardised Total <sup>2</sup>		- U		0	Ů.	<u> </u>		0

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

		exposures, but includes genera		nterparty excludes those for sec	uristisation exposures, additional	valuation adjustments (AVAS) a	and other own funds reductio	is related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	)/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)	0	0	0		0	^	0	
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0 1	
	Public sector entities	0	0			0	0	0 1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0 /	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0 /	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0 1	
	of which: SME  Exposures in default	0	0	0	0	0	0	0 1	0
	Items associated with particularly high risk	0	0		U	0	0	o '	U
	Covered bonds	0	0	0		0	0	0 /	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

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

		exposures, but includes gener	ar create risk dayasaments.		Chandaudica	d Annyonah			
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	06/2019	
	(role EUD - 0/)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)  Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0			0	0		
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
'	of which: SME	0	0	0	0	0	0	0	2
	Exposures in default	0	0	0	U	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	n			0   n	0	0	
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	0	0			0	0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total <sup>2</sup>				0				0

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Credit Risk - IRB Approach Eurobank Ergasias, S.A.

							IRB App	oroach					
				As of 30/0	09/2018					As of 31/	12/2018		
		Original Ex	(posure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	1
	Corporates	14,812	5,875	14,531	8,172	0	3,263	14,923	5,664	14,628	8,433	0	3,23
	Corporates - Of Which: Specialised Lending	2,605	671	2,574	1,683	0	412	2,759	678	2,733	1,760	0	413
	Corporates - Of Which: SME	6,558	3,946	6,374	2,495	0	2,159	6,402	3,835	6,221	2,427	0	2,15
	Retail	20,953	8,367	19,598	8,421	2,554	4,901	20,182	7,537	18,831	8,487	2,513	
	Retail - Secured on real estate property	14,042	6,092	13,918	6,600	2,233	3,028	13,873	5,923	13,752	6,684	2,231	2,904
Canadidated data	Retail - Secured on real estate property - Of Which: SME	4,146	2,322	4,023	466	0	1,192	4,041	2,214	3,920	460	0	1,100
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	9,896	3,770	9,895	6,134	2,233	1,836	9,832	3,709	9,832	6,224	2,231	1,804
	Retail - Qualifying Revolving	2,877	734	2,339	530	0	675	2,532	382	2,026	536	0	327
	Retail - Other Retail	4,035	1,541	3,340	1,291	321	1,198	3,777	1,232	3,054	1,267	282	887
	Retail - Other Retail - Of Which: SME	2,308	894	1,614	380	0	795	2,058	608	1,335	378	0	499
	Retail - Other Retail - Of Which: non-SME	1,726	647	1,726	911	321	404	1,719	624	1,719	889	282	389
	Equity	104	0	104	253	0		124	0	124	293	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				16,846						17,214		

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	oroach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	(
	Institutions	0	0	0	0	0	0	0	0	0	0	0	(
	Corporates	14,812	5,875	14,531	8,172	0	3,263	14,923	5,664	14,628	8,433	0	3,231
	Corporates - Of Which: Specialised Lending	2,605	671	2,574	1,683	0	412	2,759	678	2,733	1,760	0	413
	Corporates - Of Which: SME	6,558	3,946	6,374	2,495	0	2,159	6,402	3,835	6,221	2,427	0	2,155
	Retail	20,953	8,367	19,598	8,421	2,554	4,901	20,182	7,537	18,831	8,487	2,513	4,118
	Retail - Secured on real estate property	14,042	6,092	13,918	6,600	2,233	3,028	13,873	5,923	13,752	6,684	2,231	2,904
CDEECE	Retail - Secured on real estate property - Of Which: SME	4,146	2,322	4,023	466	0	1,192	4,041	2,214	3,920	460	0	1,100
GREECE	Retail - Secured on real estate property - Of Which: non-SME	9,896	3,770	9,895	6,134	2,233	1,836	9,832	3,709	9,832	6,224	2,231	1,804
	Retail - Qualifying Revolving	2,877	734	2,339	530	0	675	2,532	382	2,026	536	0	327
	Retail - Other Retail	4,035	1,541	3,340	1,291	321	1,198	3,777	1,232	3,054	1,267	282	887
	Retail - Other Retail - Of Which: SME	2,308	894	1,614	380	0	795	2,058	608	1,335	378	0	499
	Retail - Other Retail - Of Which: non-SME	1,726	647	1,726	911	321	404	1,719	624	1,719	889	282	389
	Equity	47	0	47	121	0	0	62	0	62	150	0	(
	Other non credit-obligation assets												
	IRB Total												
		(1) Original exposur	a unlika Evnocura	value is reported l	oforo taking into a	ccount any offect	due to credit convers	ion factors or crod	it rick mitigation to	schniques (e.g. sub	ctitution offocts)		

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

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

					IRB Ap	proach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments	Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>	Of which: defaulted	and provisions	Of which: defaulted		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0 0	0	0	0 0	0	0
	Institutions	0 0	0	0 0	0	0	0 0	0	0
	Corporates	0 0	0	0 0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0 0	0	0 0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0 0	0	0	0	0	0
	Retail	0	0	0 0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0 0	0	0	0 0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0	0 0	0	0	0	0	0
ONITED KINODOTT	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0
	Retail - Other Retail  Of Which: CMF		0				0		0
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME		0		٥	١	0		0
	Equity		0			1	0 1		0
	Other non credit-obligation assets		U		U			2	
	IRB Total								

					IRB Ap	proach					
			As of 30	/09/2018				As of 31,	/12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(   FUD 0()	Of which:	value	Of which:	provisions		Of which:	value		Of which:	provisions
	(mln EUR, %)	defaulted		defaulted			defaulted	•		defaulted	
	Central banks and central governments	0 0	0	0	0	0	0	0			
	Institutions	0 0	0	0	0	0	0	0			
	Corporates Of Misisha Cussisliand Laudina		0	0		0	0	0			
	Corporates - Of Which: Specialised Lending		0	0		0		0			
	Corporates - Of Which: SME  Retail		0	٥		0		1			
	Retail - Secured on real estate property					0		1			
	Retail - Secured on real estate property - Of Which: SME		0	٥		0		1			
BULGARIA	Retail - Secured on real estate property - Of Which: non-SME		0	ا		0			1		
	Retail - Qualifying Revolving		0	ا م		١	0				
	Retail - Other Retail		0		0	0	0	0			
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	0 0	0	o	0 0	0	0	0			
	Equity	4 0	4	8	0	4	0	4	7	,	
	Other non credit-obligation assets										
	IRB Total										

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

						IRB App	oroach					
			As of 30,	/09/2018					As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Valu adjustm and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisi
	Central banks and central governments	0 (	0	0	Cacidatica	0	0	0	0	0	deradited	0
	Institutions			0	C		0	0		0		0
	Corporates		0	0	C	0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	0	0	0	0		0
	Corporates - Of Which: SME	0 0	0	0	C	0	0	0	0	0		0
	Retail	0 0	0	0	C	0	0	0	0	0		0
	Retail - Secured on real estate property	0	0	0	C	0	0	0	0	0		0
Other Countries	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	0		0
Other Countries	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0		0
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	0		0
	Retail - Other Retail	0 0	0	0	C	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0		0
	Equity	27	27	71	С	0	27	0	27	72	2	0
	Other non credit-obligation assets											
	IRB Total											

**Credit Risk - IRB Approach**Eurobank Ergasias, S.A.

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposı	ire amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisio
	Central banks and central governments	0 0	0	0	C	0	(	0 0	0	0		J
	Institutions	0 0	0	0	C	0	(	0	0	0		ן
	Corporates	0 0	0	0	C	0	(	0 0	0	0		ן
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	(	0 0	0	0		)
	Corporates - Of Which: SME	0 0	0	0	C	0	(	0 0	0	0		J
	Retail	0 0	0	0	C	0	(	0 0	0	0		ן
	Retail - Secured on real estate property	0 0	0	0	C	0	(	0 0	0	0		ן
CVDDLIC	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	(	0 0	0	0		ן
CYPRUS	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	(	0 0	0	0		ן
	Retail - Qualifying Revolving	0 0	0	0	C	0	(	0 0	0	0		)
	Retail - Other Retail	0 0	0	0	C	0	(	0 0	0	0		)
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	(	0 0	0	0		)
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	(	0 0	0	0		)
	Equity	4 (	4	12	C	0	6	6 0	6	16	(	)
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30	/09/2018					As of 31	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
		Of which:	- Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provisions
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0		0		0	(	0 0	0	0	C	0
	Institutions	0 0	0	0		0	(	0 0	0	0	(	0
	Corporates	0 0		0		0	(	0 0	0	0	C	0
	Corporates - Of Which: Specialised Lending	0 0	o c	0		0	(	0 0	0	0	C	0
	Corporates - Of Which: SME	0	ol c	0		0	(	0 0	0	0	C	(
	Retail	0	o <b>l</b>	0		0	(	0 0	0	0	C	)
	Retail - Secured on real estate property	0		0		0	(	0 0	0	0	C	
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	(	0 0	0	0	(	
GLINIANI	Retail - Secured on real estate property - Of Which: non-SME	0		0		0	(	0 0	0	0	C	
	Retail - Qualifying Revolving	0	0	0		0	(	0 0	0	0	(	0
	Retail - Other Retail	0		0		0	(	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0		0		0		0	0	0	[ C	
	Retail - Other Retail - Of Which: non-SME	0		0		0	(	0	0	0	[ C	0
	Equity	0 0		0		0	(	0 0	0	0	0	
	Other non credit-obligation assets											
	IRB Total											

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

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

					IRB A	pproach			
			As of 30/	09/2018			As of 31/	/12/2018	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amou	adjustments	Original Exposu	Exposure	Risk exposure a	adjust
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>	Of wh			Which: faulted		allof which: provide p
	Central banks and central governments	0 0	0	0	0 (	0	0 0	0	0
	Institutions	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
	Corporates - Of Which: SME	0 0	0	0	0 (	0	0 0	0	0
	Retail	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
CEDDIA	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0 0	0	0	0	0	0 0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0 0	0	0
	Equity	9 0	9	17	0 (	9	0 9	17	0
	Other non credit-obligation assets								
	IRB Total								

						IRB Ap	proach					
			As of 30	/09/2018					As of 31,	/12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original l	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0 (	0	(	0	0	0	0	0	0	C	ر
	Institutions	0	0	(	0	0	0	0	0	0	o c	ן
	Corporates	0	0	(	0	0	0	0	0	0	o c	)
	Corporates - Of Which: Specialised Lending	0	0	(	0	0	0	0	0	0	o c	)
	Corporates - Of Which: SME	0	0	(	0	0	0	0	0	0	o c	)
	Retail	0	0	(	0	0	0	0	0	0	o c	)
	Retail - Secured on real estate property	0	0	(	0	0	0	0	0	0	o c	)
overten and Coverte we see the	Retail - Secured on real estate property - Of Which: SME	0	0	(	0	0	0	0	0	0	o c	)
ountry of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0	0	(	0	0	0	0	0	0	o c	)
	Retail - Qualifying Revolving	0	0	(	0	0	0	0	0	0	o c	)
	Retail - Other Retail	0	0	(	0	0	0	0	0	0	o c	)
	Retail - Other Retail - Of Which: SME	0	0	(	0	0	0	0	0	0	o c	)
	Retail - Other Retail - Of Which: non-SME	0	0	(	0	0	0	0	0	0	o c	)
	Equity	0	0	(	0	0	0	0	0	0	o  c	)
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach					
			As of 30/	09/2018				As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposu	ure amount	Value adjustment
	(mla FUD 04)	Of which:	Value <sup>1</sup>	Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provisions
	(mln EUR, %)	defaulted	0	defaulted		0	defaulted	0	0	defaulted	
	Central banks and central governments Institutions		0			0	0	0	0		<u>'</u>
	Corporates		0			0	"	0	0		ál
	Corporates - Of Which: Specialised Lending		0			0		0	0		á
	Corporates - Of Which: SME		0			0	٥	0	0		مأ
	Retail		0	ol o	0	0		0	0		S
	Retail - Secured on real estate property		0	ol o	0	0	0	0	0		J
	Retail - Secured on real estate property - Of Which: SME	0 0	0	ol d	0	0	0	0	0		J
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	o o	0	0	0	0	0	l c	J
	Retail - Qualifying Revolving	0 0	0	o o	0	0	0	0	0	c	J
	Retail - Other Retail	0 0	0	0 0	0	0	0	0	0	c	J
	Retail - Other Retail - Of Which: SME	0 0	0	0 0	0	0	0	0	0	c	J
	Retail - Other Retail - Of Which: non-SME	0 0	0	0 0	0	0	0	0	0	c	J
	Equity	0 0	0	0 0	0	0	0	0	0	c	)
	Other non credit-obligation assets										
	IRB Total										

					IRB Ap	proach					
			As of 30	/09/2018				As of 31,	/12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	value	Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	deradited	0	o delauiteu	0	0	derauited	0	0	deraulted	
	Institutions					٠ ١		0	0		
	Corporates					1 0		0	0		
	Corporates - Of Which: Specialised Lending		0	0 0		0		0	0		
	Corporates - Of Which: SME	o	0 0	0 0	0	0		0	0		
	Retail	0	0	0 0	0	0		0	0		
	Retail - Secured on real estate property	0	0 0	o o	0	0	l c	0	0		
Country of Country at 10	Retail - Secured on real estate property - Of Which: SME	0	0	0 0	0	0	c	0	0		)
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0	0	0 0	0	0	c	0	0	(	)
	Retail - Qualifying Revolving	0	0	0 0	0	0	C	0	0	(	)
	Retail - Other Retail	0	0	0 0	0	0	C	0	0	(	)
	Retail - Other Retail - Of Which: SME	0	0	0 0	0	0	C	0	0		)
	Retail - Other Retail - Of Which: non-SME	0	0	0 0	0	0	C	0	0		
	Equity	0	0	0 0	0	0	C	0	0	C	0
	Other non credit-obligation assets										
	IRB Total										

IRB Total

## 2019 EU-wide Transparency Exercise

# Credit Risk - IRB Approach Eurobank Ergasias, S.A.

							Luiobank Lig	, , .					
							IRB App	roach					
				As of 31/	03/2019					As of 30/0	06/2019		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ure amount	Value adjustmen and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	)
	Institutions	0	0	0	0	0	0	0	0	0	0	0	)
	Corporates	14,812	5,563	14,497	8,525	0	3,157	14,724	5,319	14,401	8,680	0	) [
	Corporates - Of Which: Specialised Lending	2,741	676	2,710	1,731	0	411	2,872	641	2,839	1,864	0	)
	Corporates - Of Which: SME	6,414	3,806	6,242	2,615	0	2,158	6,390	3,644	6,212	2,770	0	) 2
	Retail	20,117	7,525	18,786	8,453	2,417	4,191	19,959	7,425	18,653	8,174	2,348	3
	Retail - Secured on real estate property	13,827	5,893	13,711	6,653	2,140	2,945	13,790	5,865	13,678	6,347	2,007	7
Consolidated data	Retail - Secured on real estate property - Of Which: SME	4,037	2,214	3,921	459	0	1,087	4,039	2,219	3,928	450	0	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	9,790	3,679	9,789	6,194	2,140	1,858	9,751	3,645	9,750	5,897	2,007	7
	Retail - Qualifying Revolving	2,497	380	1,980	529	0	327	2,455	367	1,930	583	71	L <b> </b>
	Retail - Other Retail	3,793	1,253	3,095	1,271	276	919	3,715	1,193	3,044	1,243	270	)
	Retail - Other Retail - Of Which: SME	2,050	609	1,352	381	0	504	2,028	598	1,357	384	0	)
	Retail - Other Retail - Of Which: non-SME	1,743	643	1,743	890	276	414	1,687	596	1,687	859	270	)
	Equity	117	0	117	280	0		182	0	182	404	0	)
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				17,258						17,258		

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

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	cposure¹	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	14,812	5,563	14,497	8,525	0	3,157	14,724	5,319	14,401	8,680		2,994
	Corporates - Of Which: Specialised Lending	2,741	676	2,710	1,731	0	411	2,872	641	2,839	1,864		377
	Corporates - Of Which: SME	6,414	3,806	6,242	2,615	0	2,158	6,390	3,644	6,212	2,770	0	2,066
	Retail	20,117	7,525	18,786	8,453	2,417		19,959	7,425	18,653	8,174	2,348	
	Retail - Secured on real estate property	13,827	5,893	13,711	6,653	2,140		13,790	5,865	13,678	6,347	2,007	
CDEECE	Retail - Secured on real estate property - Of Which: SME	4,037	2,214	3,921	459	0	1,087	4,039	2,219	3,928	450		1,058
GREECE	Retail - Secured on real estate property - Of Which: non-SME	9,790	3,679	9,789	6,194	2,140		9,751	3,645	9,750	5,897		
	Retail - Qualifying Revolving	2,497	380	1,980	529	0	327	2,455	367	1,930	583		314
	Retail - Other Retail	3,793	1,253	3,095	1,271	276	919	3,715	1,193	3,044	1,243	270	
	Retail - Other Retail - Of Which: SME	2,050	609	1,352	381	0	504	2,028	598	1,357	384	0	521
	Retail - Other Retail - Of Which: non-SME	1,743	643	1,743	890	276	414	1,687	596	1,687	859	270	386
	Equity	49	0	49	128	0	0	59	0	59	142	0	0
	Other non credit-obligation assets												
	IRB Total												

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

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

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

		IRB Approach												
				As of 31/	03/2019					As of 30/	06/2019			
		Original Expos	Exposure	Risk exposi	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments			
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>	Of which: defaulted	and provisions		
UNITED KINGDOM	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0									

IRB Approach As of 31/03/2019 As of 30/06/2019 Original Exposure<sup>1</sup> Risk exposure amount Risk exposure amount Original Exposure<sup>1</sup> adjustments Value<sup>1</sup> and Value<sup>1</sup> Of which: Of which: Of which: Of which: (mln EUR, %) Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME BULGARIA Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustme and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provision
	Central banks and central governments	0 deladited	0	0	uerauiteu	0	0	derauited	0	0	deradited	<u> </u>
	Institutions		0	0	0	0	0		0	0		
	Corporates		0	0	0	0	0		0	0		
	Corporates - Of Which: Specialised Lending		0	0	0	0	0		0	0		
	Corporates - Of Which: SME	0 0	0	0	0	0	0	l 0	0	0		
	Retail	0 0	0	0	0	0	0	0	0	0		o l
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0		)
Otto au Cauntui aa	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0		
Other Countries	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	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		
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		
	Equity	32 0	32	81	0	0	23	0	23	51	. (	)
	Other non credit-obligation assets											
	IRB Total											

**Credit Risk - IRB Approach**Eurobank Ergasias, S.A.

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

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

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

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup> Ex		Risk exposi	ıre amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisio
	Central banks and central governments	0 0	0	0	0	0	(	0	0	0	(	5
	Institutions	0 0	0	0	0	0	(	0	0	0		J
	Corporates	0 0	0	0	0	0	(	0	0	0		ა
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	(	0	0	0		ა
	Corporates - Of Which: SME	0 0	0	0	0	0	(	0	0	0		J
	Retail	0 0	0	0	0	0	(	0	0	0		J
	Retail - Secured on real estate property	0 0	0	0	0	0	(	0	0	0		J
CYPRUS	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	(	0	0	0		J
CIPRUS	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	(	0	0	0		J
	Retail - Qualifying Revolving	0 0	0	0	0	0	(	0	0	0		)
	Retail - Other Retail	0 0	0	0	0	0	(	0	0	0		)
	Retail - Other Retail - Of Which: SME	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		)
	Equity	6 0	6	15	0	0	6	0	6	15	(	)
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31	/03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0	0	) (	0	0	0	C	0
	Institutions	0 0	0	0	0	0	0	0	0	0	C	0
	Corporates	0 0	0	0	0	0	0	0	0	0	C	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0	C	0
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0	0	0
	Retail	0 0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0	C	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	C	0	0	0	C	0
OLIVIANI	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0		0	0	0		0
	Retail - Qualifying Revolving	0 0	0	0	0	0		0	0	0		0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0			0	0		0
	Equity	0 0	0	0	0	0		0	0	0		U
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach				
			As of 31	03/2019					As of 30/	06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	re amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value	Of which: defaulted	provisions
SERBIA	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity Other non credit-obligation assets  IRB Total	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

						IRB Ap	proach					
			As of 31,	/03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	C	J
	Institutions	0	0	0	0	0	0	0	0	0	0	)
	Corporates  Compared to Compar	0		0			0	0	0	0		)
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0					0	0	, , , , ,	2
	Retail								0	0	,	ó
	Retail - Secured on real estate property									0	ر ا	o l
	Retail - Secured on real estate property - Of Which: SME							0		0	ن ار	ó
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0		0	0	0	0	0	, ,	ő
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0	,  c	ა
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0	,  c	ა
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	, c	ა
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	/ c	J
	Equity	0 0	0	0	0	0	0	0	0	0	C	ر ا
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustme
		Of which:	Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	C	0	0	0		)
	Institutions	0 0	0	0	0	0	C	0	0	0		)
	Corporates	0 0	0	0	0	0	C	0	0	0		)
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	C	0	0	0		)
	Corporates - Of Which: SME	0 0	0	0	0	0	C	0	0	0		
	Retail	0 0	0	0	0	0	C	0	0	0		
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0			0	0	(	
country of counterpart 3	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0			0	0	(	
	Retail - Qualifying Revolving	0 0	0	0	0				0	0		
	Retail - Other Retail	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		
	Equity Other non credit-obligation assets	0 0	U	U	U	U	U	U U	U	0		7
	IRB Total											

						IRB Ap	proach					
			As of 31,	/03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	(	0
	Institutions	0 0	0	0	0	0	0	0	0	0		0
	Corporates	0 0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0		O
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
	Retail	0 0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0		0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0	0	0		0
source, or counterpart to	Retail - Secured on real estate property - Of Which: non-SME	U		0	0		0	0	0	0		
	Retail - Qualifying Revolving			١	0		0	0	0	0		
	Retail - Other Retail  Retail - Other Retail - Of Which: SME			0	0		0		0	0		
	Retail - Other Retail - Of Which: non-SME			١	"		0		0	0		
	Equity			١	١		0		0	0		
	Other non credit-obligation assets								U			
	IRB Total											



General governments exposures by country of the counterparty

							Eurobank Ergasias, S.A							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with po	ositive fair value	Derivatives with	negative fair value	Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [	Austria													
Total [ 0 - 3M [	Belgium													
[ 0 - 3M [	Bulgaria	1 0 0 1 131 66 0	1 0 0 1 131 66 0	0 0 0 1 0 3 0	0 0 0 0 0 0	0 0 0 0 131 63 0	1 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 19 0 0 0 0	0 0 0 0 0 0	
Total  [ 0 - 3M [	Cyprus	199 1 3 7 0 181 329	199 1 3 7 0 180 329 0	4 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 3 1 0 35 205	1 0 6 0 146 123 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	20 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total [ 0 - 3M [	Czech Republic	521	520	0	0	244	277	0	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Denmark													
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

							Eurobank Ergasias, S.A						
						Dire	As of 31/12/2018 ct exposures						
	(mln EUD)			On balance sl	 1eet		ct exposures		Deriva	tives	Off bala	nce sheet	
	(mln EUR)							Derivatives with pos		Derivatives with negative fair value		eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Finland												
[ 0 - 3M [	France	0 0 0 154 183 51 100	0 0 0 154 183 50 100	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 154 183 50 0	0 0 0 0 0 0 100	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Germany	0 0 9 0 111 0 0	0 0 9 0 111 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 9 0 111 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Croatia												
[ 0 - 3M [	Greece	5 5 0 1 13 285 2,966	5 5 0 1 12 282 2,924 3,231	0 1 0 0 2 7 2 11	0 0 0 0 0 0	5 4 0 0 3 239 1,977 <b>2,229</b>	0 0 0 1 8 37 949	0 0 0 0 0 879 329 <b>1,209</b>	0 0 0 0 0 7,100 805 <b>7,905</b>	0 0 0 0 19 19 13 0 0	0 0 0 0 0 0 0 0 3 0 0 261 0 0 261	0 0 0 0 0 60 0	12
[ 0 - 3M [	Hungary		5,202					5,200	- 7,200				
[ 0 - 3M [	Ireland												
[ 0 - 3M [	Italy	0 310 52 20 42 0 0	0 310 52 20 41 0	0 0 0 0 0	0 0 0 0 0	0 310 52 20 41 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	
Total [ 0 - 3M [	Latvia	424	422	0	0	422	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							Eurobank Ergasias, S.A	١.						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
	(min zort)											Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with posi	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands													
Total  [ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal													
[ 3M - 1Y [	Romania	0 0 0 0 19 15 26	0 0 0 0 19 15 26	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 19 15 26	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	14
[ 0 - 3M [	Slovakia						· ·							
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

							Eurobank Ergasias, S.						
						Div.	As of 31/12/2018	<b>5</b>					1
				On halanaa al		Dire	ct exposures		<b>D</b> anisa		Off hala		_
	(mln EUR)		<u> </u>	On balance sl	neet 				Deriva	tives	Off bala	nce sheet	_
											Off-balance s	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with negative fair val	ıe		_
													Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial										exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)								Newinel	Bussisiana	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at fair value through other	of which: Financial assets at				Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount Notional amou	nt		
[ 0 - 3M [													
[ 0 - 3M [	Su-:-												
[3Y - 5Y [ [5Y - 10Y [	Spain												
Total [ 0 - 3M [													
[ 0 - 3M [	_												
[3Y - 5Y [ [5Y - 10Y [	Sweden												
[10Y - more Total [ 0 - 3M [													
[ 0 - 3M [													
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	United Kingdom												
[10Y - more Total													
[ 0 - 3M [													
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Iceland												
[10Y - more Total													
[ 0 - 3M [													
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Liechtenstein												
LOTAL													
[ 0 - 3M [													
[ 2Y - 3Y [ [3Y - 5Y [	Norway												
Total													
[ 0 - 3M [													
[ 2Y - 3Y [ [3Y - 5Y [	Australia												
[ 0 - 3M [													
[ 0 - 3M [ [ 3M - 1Y [													
[ 2Y - 3Y [ [ 2Y - 5Y [	Canada												
[ 0 - 3M [													
[ 0 - 3M [													
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Hong Kong												
[5Y - 10Y [ [10Y - more													
iotai	<u> </u>												



General governments exposures by country of the counterparty

							Eurobank Ergasias, S.A							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets			of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	36 28 41 0 0 0 0	36 28 41 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	36 28 41 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	104
[ 0 - 3M [	Middle East	105	105		V		104	<u> </u>		U		U	Ü	104
Total [ 0 - 3M [	Latin America and the Caribbean													



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

Eurobank Ergasias, S.A.

							Luiobank Ligasias, S.A	٦.						
							As of 31/12/2018							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		hich: Financial assets at ir value through other omprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa													
[ 0 - 3M [	Others	0 200 276 442 803 24 0	441 803 24 0	0 0 0 0 0 0	0 0 0 0 0 0	0 191 275 441 803 24 0	0 8 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	27

#### Notes and definition

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Britrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

							Eurobank Ergasias, S.A							
							As of 30/06/2019							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Austria													
Total  [ 0 - 3M [	Belgium													
[ 0 - 3M [	Bulgaria	0 18 6 104 22 68 0	0 18 6 104 22 68 0	0 0 1 0 1 3 0	0 0 0 0 0 0	0 18 5 104 22 65 0	0 1 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 18 0 0 0 0 0	0 0 0 0 0 0	
Total [ 0 - 3M [	Cyprus	218 0 7 1 1 74 181 273 73	0 7 1 74 181 273 73	4 0 0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 87 132 62	0 6 1 74 94	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Czech Republic	610	609		0	282	327	0		0	0	0	0	U
[ 0 - 3M [	Denmark													
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

							Eurobank Ergasias, S.A						
						Direc	As of 30/06/2019						
	, , <del>-</del>			On balance sl	heet		crexposures		Deriva	tives	Off bala	ice sheet	
	(mln EUR)			On balance si	ileet			Derivatives with pos		Derivatives with negative fair value		neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Finland												
[ 0 - 3M [	France	0 0 0 0 0 100 0	0 0 0 0 0 100 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 100 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Germany	0 66 5 54 0 0	0 66 5 54 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 66 4 54 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Croatia												
[ 0 - 3M [	Greece	3 1 0 3 16 337 3,538 3,898	2 1 0 3 15 335 3,490 <b>3,847</b>	1 1 0 0 5 22 9	0 0 0 0 0 0	0 0 0 0 6 280 2,501	2 0 0 3 5 34 986 <b>1,029</b>	0 0 0 0 0 1,168 409	0 0 0 0 0 7,100 800 <b>7,900</b>	0 0 0 0 17 11 0 0	19 0 0 0 0 0 0 0 0 4 0 0 0 0 242 4 261	18 0 0 0 0 0 42 <b>60</b>	21
[ 0 - 3M [	Hungary												
[ 0 - 3M [	Ireland												
[ 0 - 3M [	Italy	46 151 25 0 0 0	46 151 25 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	46 151 25 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	
Total [ 0 - 3M [	Latvia	222	222	0	0		U	U	U		J U	U	



General governments exposures by country of the counterparty

							Eurobank Ergasias, S./						
						Dire	As of 30/06/2019						
	, ,			On balance sł	neet		ct exposures		Deriva	tives	Off bala	nce sheet	
	(mln EUR)			On balance si				Derivatives with pos		Derivatives with negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Lithuania												
Total  [ 0 - 3M [	Luxembourg												
[ 0 - 3M [	Malta												
[ 0 - 3M [	Netherlands												
Total  [ 0 - 3M [	Poland												
[ 3M - 1Y [	Portugal												
[ 0 - 3M [	Romania	0 0 0 10 0 86 0	0 0 0 10 0 86 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 10 0 86 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	26
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Slovakia	96	96	Ü	O Company of the comp	96	U	Ü	V	U C C C C C C C C C C C C C C C C C C C			20
[ 0 - 3M [	Slovenia												



General governments exposures by country of the counterparty

							Eurobank Ergasias, S.						
						Div.	As of 30/06/2019						
				O chala can al		Dire	ct exposures				Off halo		-
	(mln EUR)		1	On balance s	neet 				Deriva	tives	Off bala	nce sheet	_
											Off-balance s	Off-balance sheet exposures	
								Derivatives with pos	sitive fair value	Derivatives with negative fair va	lue	<u> </u>	-
													Risk weighted
Book alaka b	a de la	Total gross carrying amount of non-	Total carrying amount of non-derivative financial										exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)								Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at fair value through other					Provisions		
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount Notional amo	unt		
[ 0 - 3M [													
[ 0 - 3M [	Su-:												
[3Y - 5Y [ [5Y - 10Y [	Spain												
Total [ 0 - 3M [													
[ 0 - 3M [	_												
[3Y - 5Y [ [5Y - 10Y [	Sweden												
[10Y - more Total [ 0 - 3M [													
[ 0 - 3M [													
[ 27 - 37 [ [3Y - 5Y [ [5Y - 10Y [	United Kingdom												
[10Y - more Total													
[ 0 - 3M [													
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Iceland												
[10Y - more Total													
[ 0 - 3M [													
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Liechtenstein												
LOTAL													
[ 0 - 3M [													
[ 2Y - 3Y [ [3Y - 5Y [	Norway												
Total													
[ 0 - 3M [ [ 3M - 1Y [ [ 1V - 2V [													
[ 2Y - 3Y [ [3Y - 5Y [	Australia												
[ 0 - 3M [													
[ 0 - 3M [ [ 3M - 1Y [													
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Canada												
[ 0 - 3M [													
[ 0 - 3M [													
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Hong Kong												
[ 0 - 3M [													
Total													



General governments exposures by country of the counterparty

							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sheet exposures		
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region		non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
Total  [ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 3M - 1Y [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
Total  [ 0 - 3M [	Other Central and eastern Europe countries non EEA	1 66 5 0 0 0	1 66 5 0 0 0 71	0 0 5 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 66 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	67
[ 0 - 3M [	Middle East		. 2										· ·	
[ 0 - 3M [	Latin America and the Caribbean													



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

Eurobank Ergasias, S.A.

							Ediobalik Eligasias, Sir							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	atives		Off balance	ce sheet	
								Derivatives with po	ocitivo fair valuo	Derivatives with negative fair value		Off-balance she	eet exposures	
								Denvatives with po	sitive fail value	Derivatives with	i llegative fall value			Dishaminka d
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [														
[ 0 - 3M [	Africa													
[ 0 - 3M [	Others	16 185 415 294 51 71	16 184 415 293 51 71 0	0 0 0 0 0	0 0 0 0 0	16 176 415 293 51 71	0 8 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total		1.031	1.030	0	0	1.022	R	0	0	<u> </u>	0	Ŏ	0	64

#### Notes and definition

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

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

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

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

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

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

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

#### Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

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



#### Performing and non-performing exposures

			Α	as of 30/09/201	.8					A	s of 31/12/201	8		
	Gross carrying amount				Accumulated i accumulated c value due to c provisions <sup>4</sup>	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated ir accumulated cl value due to cr provisions <sup>4</sup>	hanges in fair	Collaterals and financial
	Of which performing but past due >30			-performing <sup>1</sup>	On performing exposures <sup>2</sup> On non-performing		guarantees received on non- performing		Of which performing but past due >30			On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing
(colo EUD)		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures
(mln EUR)  Debt securities (including at amortised cost and fair value)	7,540	0	0	0	53	0	0	7,720	0	0	0	48	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,726	0	0	0	49	0	0	6,854	0	0	0	44	0	0
Credit institutions	297	0	0	0	1	0	0	340	0	0	0	2	0	0
Other financial corporations	126	0	0	0	0	0	0	122	0	0	0	0	0	0
Non-financial corporations	390	0	0	0	2	0	0	405	0	0	0	2	0	0
Loans and advances(including at amortised cost and fair value)	49,191	779	17,757	16,635	872	8,618	7,110	48,886	719	16,734	15,737	860	7,992	6,908
Central banks	1,479	0	0	0	0	0	0	1,466	0	0	0	0	0	0
General governments	69	0	1	1	1	1	0	67	0	1	1	1	1	0
Credit institutions	1,801	0	0	0	1	0	0	1,760	0	0	0	1	0	0
Other financial corporations	1,773	26	391	391	5	278	59	1,697	21	209	209	8	146	41
Non-financial corporations	23,359	235	9,502	9,106	400	4,791	3,540	23,375	244	8,870	8,526	387	4,381	3,451
of which: small and medium-sized enterprises at amortised cost	13,117	177	7,246	6,882	299	3,647	2,719	12,672	151	6,687	6,363	291	3,238	2,687
Households	20,710	518	7,863	7,137	464	3,548	3,511	20,521	454	7,654	7,002	462	3,464	3,417
DEBT INSTRUMENTS other than HFT	56,731	779	17,757	16,635	925	8,618	7,110	56,606	719	16,734	15,737	908	7,992	6,908
OFF-BALANCE SHEET EXPOSURES	4,737		118	118	58	44	8	4,948		107	106	56	45	4

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### **Performing and non-performing exposures**

			A	As of 31/03/201	9						As of 30/06/201	.9		
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup> Collaterals and financial			Gross carryi	ng amount	Accumulated accumulated value due to opposite provisions accumulated accumulat		hanges in fair	Collaterals and financial	
		Of which performing but past due >30	Of which non	-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	n-performing <sup>1</sup>	On performing	On non- performing	guarantees received on non- performing exposures
(mln EUR)		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	
Debt securities (including at amortised cost and fair value)	7,521	0	0	0	46	0	0	7,047	0	0	0	48	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,701	0	0	0	42	0	0	6,263	0	0	0	45	0	0
Credit institutions	304	0	0	0	2	0	0	280	0	0	0	1	0	0
Other financial corporations	117	0	0	0	0	0	0	112	0	0	0	0	0	0
Non-financial corporations	399	0	0	0	2	0	0	393	0	0	0	2	0	0
Loans and advances(including at amortised cost and fair value)	49,460	781	16,590	15,649	856	8,019	6,959	49,601	649	14,381	13,622	777	7,015	6,017
Central banks	1,733	0	0	0	0	0	0	2,900	0	0	0	0	0	0
General governments	65	0	1	1	1	1	0	62	0	1	1	1	1	0
Credit institutions	1,455	0	0	0	2	0	0	1,866	0	0	0	1	0	0
Other financial corporations	2,300	14	198	198	6	136	38	2,281	19	178	178	6	119	38
Non-financial corporations	23,499	278	8,807	8,505	390	4,363	3,515	24,138	202	8,599	8,343	385	4,244	3,600
of which: small and medium-sized enterprises at amortised cost	13,432	195	6,860	6,558	294	3,385	2,810	13,879	162	6,648	6,411	299	3,304	2,740
Households	20,409	489	7,585	6,946	458	3,519	3,406	18,354	428	5,604	5,101	385	2,651	2,379
DEBT INSTRUMENTS other than HFT	56,981	781	16,590	15,649	902	8,019	6,959	56,648	649	14,381	13,622	825	7,015	6,017
OFF-BALANCE SHEET EXPOSURES	4,952		104	103	56	44	6	5,029		107	107	55	42	5

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

			As of 30/09/2018								
	Gross carrying exposures wit measures		Accumulated im accumulated change due to cresprovisions for expressions for expressions and the control of the	anges in fair dit risk and xposures with	Collateral and financial guarantees	Gross carrying exposures witl measures		accumulated ch value due to cre provisions for e	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	10,112	5,073	2,448	1,888	6,063	9,745	4,852	2,285	1,739	5,895	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	78	62	37	36	33	91	75	40	38	43	
Non-financial corporations	4,241	2,376	1,098	866	2,480	4,079	2,360	1,037	817	2,382	
of which: small and medium-sized enterprises at amortised cost	2,866	1,574	748	549	1,634	2,680	1,511	682	492	1,574	
Households	5,793	2,635	1,313	986	3,550	5,575	2,418	1,208	884	3,470	
DEBT INSTRUMENTS other than HFT	10,112	5,073	2,448	1,888	6,063	9,745	4,852	2,285	1,739	5,895	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### **Forborne exposures**

			As of 31/03/2019	)				As of 30/06/2019	)	
	Gross carrying exposures wit measures	g amount of th forbearance	Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	9,416	4,652	2,208	1,680	5,900	8,505	3,931	1,876	1,406	5,469
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	70	60	28	27	38	71	59	28	28	36
Non-financial corporations	3,883	2,213	969	753	2,377	3,867	2,113	936	718	2,454
of which: small and medium-sized enterprises at amortised cost	2,686	1,502	685	502	1,617	2,588	1,356	648	457	1,570
Households	5,462	2,379	1,212	900	3,486	4,568	1,759	912	660	2,979
DEBT INSTRUMENTS other than HFT	9,416	4,652	2,208	1,680	5,900	8,505	3,931	1,876	1,406	5,469
Loan commitments given	0	0	0	0	О	0	0	0	0	0

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.