



9M2023 results

7 November 2023

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9M23 results highlights

9M23 results highlights: Profitability

Adjusted Net Profit €916m in 9M23

9M23 RoTBV¹ at 18.0%

TBV per share up 20.9% y-o-y at €1.97; up 3.7% q-o-q

- NII up 55.3% y-o-y at €1,601m; up 3.4% q-o-q
- Commission income up 6.2% y-o-y at €403m; down 5.3% q-o-q
- Operating expenses y-o-y up 0.5% in Greece; Group up 5.9%
- Cost – to – core income at 33.6%, down 11.4ppts y-o-y
- Core pre-provision income (PPI) up 71.8% y-o-y at €1,331m
- Cost of Risk (CoR)² at 84bps in 9M23
- Core Operating Profit³ at €1,077m, up 85.1% y-o-y
- SEE operations net profit¹ €342m in 9M23; up >100% y-o-y
- Reported Net Profit €980m in 9M23

P&L (€ m)	3Q23	2Q23	Δ(%)	9M23	9M22	Δ(%)
Net interest income	558.4	540.1	3.4	1,601.0	1,030.6	55.3
Commission income	133.1	140.6	(5.3)	403.1	379.6	6.2
Other Income	11.7	30.9	(62.1)	30.4	614.7	(95.1)
Operating income	703.2	711.6	(1.2)	2,034.4	2,024.8	0.5
Operating expenses	(229.4)	(221.8)	3.4	(672.7)	(635.1)	5.9
Core PPI	462.1	458.9	0.7	1,331.3	775.1	71.8
PPI	473.8	489.8	(3.3)	1,361.7	1,389.7	(2.0)
Loan loss provisions	(90.4)	(89.2)	1.4	(254.7)	(193.3)	31.8
Core Operating Profit³	371.7	369.7	0.5	1,076.6	581.8	85.1
PBT ⁴	400.2	383.2	4.4	1,111.9	1,167.3	(4.7)
Adjusted Net Profit	317.8	343.2	(7.4)	916.3	924.2	(0.9)
Net Profit	296.1	447.5 ⁵	(33.8)	980.1	1,106.4	(11.4)
Ratios (%)	3Q23	2Q23		9M23	9M22	
Net interest margin	2.84	2.72		2.70	1.78	
Cost / income	32.6	31.2		33.1	31.4	
Cost / core income	33.2	32.6		33.6	45.0	
Cost of risk ²	0.89	0.88		0.84	0.67	
RoTBV	17.8 ¹	20.1 ¹		18.0 ¹	10.0 ⁶	
TBV per share (€)	1.97	1.90		1.97	1.63	
EPS (€)	0.08	0.12		0.26	0.30	

Note: Serbia operations classified as held for sale. All previous quarters restated accordingly. Transaction completed on November 2nd.
 Operating profit= Core PPI minus loan loss provisions. 4. Adjusted profit before tax. 5. Including mainly €111m related to Hellenic bank negative goodwill. 6. Adjusting net profit for the year, by normalizing Other Income (after deducting significant trading income items) & excluding Triangle gain & restructuring costs.

9M23 results highlights: Balance sheet

Capital

- Total CAD at 19.5%¹, up 230bps y-o-y
- CET1 FLB3 at 16.8%¹, up 260bps y-o-y; up 50bps q-o-q
- 1.4% shares buyback from HFSF completed

Volumes

- Group performing loans organic growth⁵ at €0.7bn in 9M23; up €0.2bn in 3Q23
- Deposits up €1.0bn in 9M23; up €0.6bn in 3Q23
- L/D ratio at 72.0%, LCR at 170.6%

Asset Quality

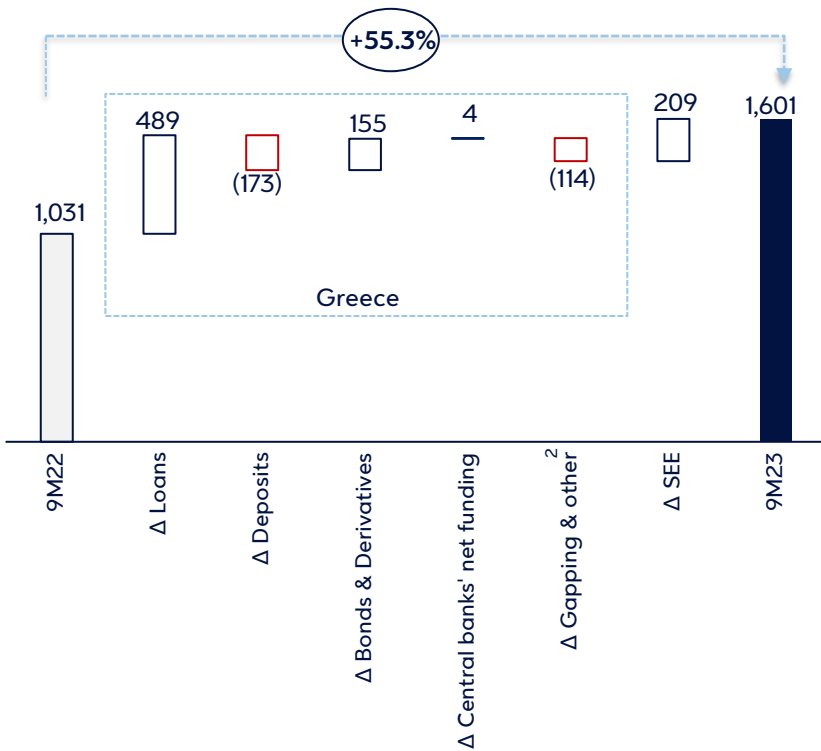
- NPE ratio at 4.9%⁶ in 3Q23, down 0.7ppts y-o-y
- NPE stock at €2.1bn, down €0.2bn y-o-y
- Net NPE stock⁷ at 0.5bn
- NPE coverage at 75.0%

Key Balance sheet ratios

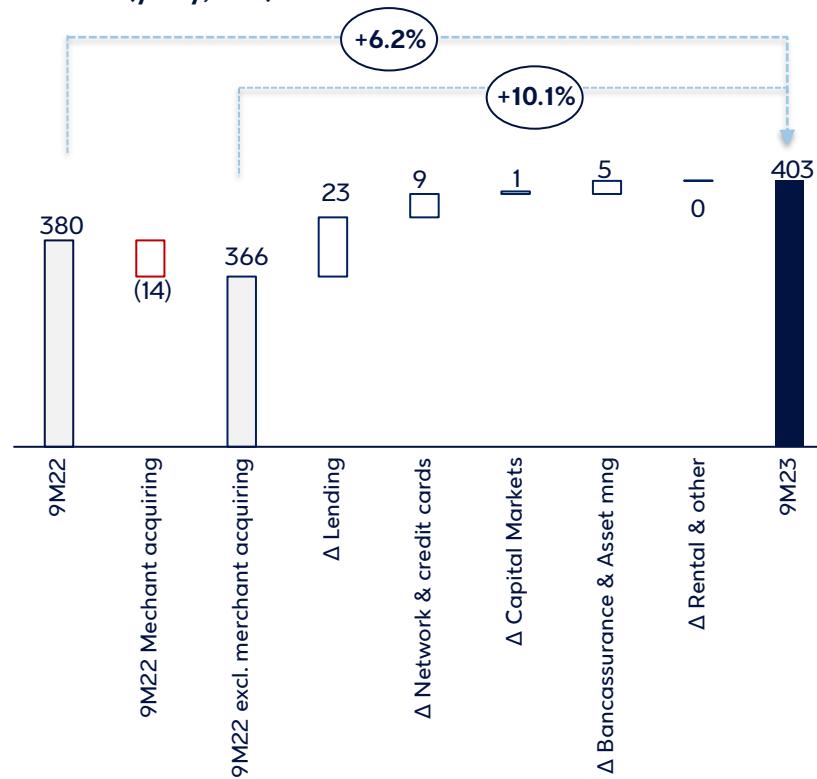
Group (%)	3Q23	2Q23	1Q23	4Q22	3Q22
Capital⁸					
CAD	19.5 ¹	19.0 ^{1,2}	18.4 ^{1,2,3}	19.0 ⁴	17.2 ⁴
CET1	16.8 ¹	16.3 ^{1,2}	15.5 ^{1,2,3}	16.0 ⁴	14.9 ⁴
CET1 FLB3	16.8 ¹	16.3 ^{1,2}	15.5 ^{1,2,3}	15.2 ⁴	14.2 ⁴
Liquidity					
L/D	72.0	72.6	72.9	72.4	73.4
LCR	170.6	174.2	167.5	172.9	169.0
Asset Quality					
NPE ratio ⁶	4.9	5.2	5.1	5.2	5.6
NPE coverage	75.0	73.2	76.0	75.5	73.7

Core Income

Δ NII (y-o-y, € m)¹

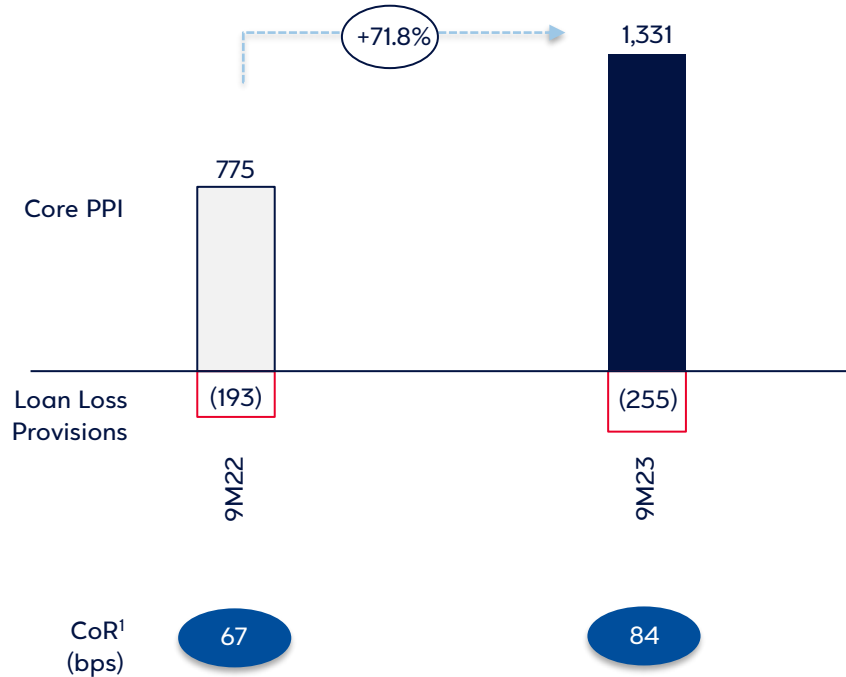


Δ Fees (y-o-y, € m)

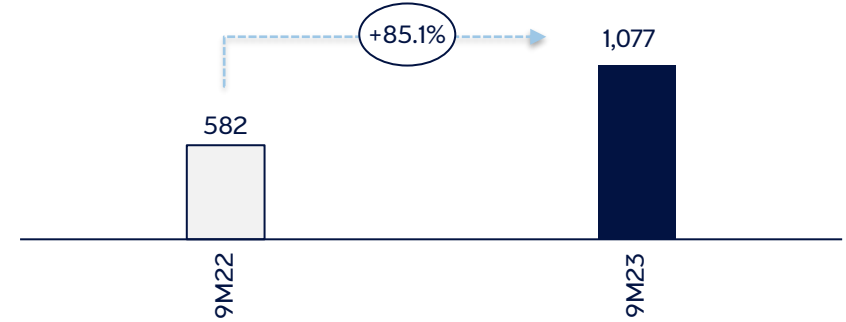


1. Analysis based on gross income. 2. Including MREL, Money Market, Repos and Tier II.

Core PPI and Provisions (€ m)



Core Operating Profit² (€ m)

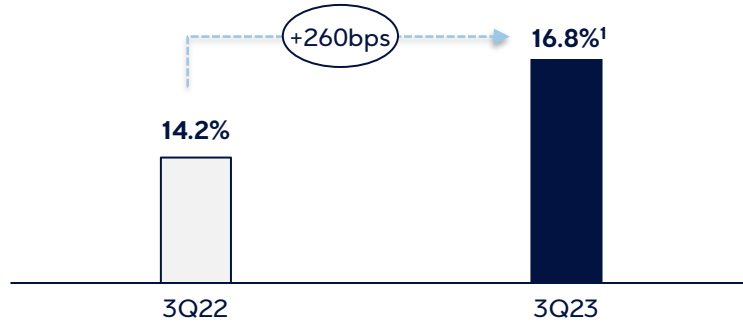


Profit before Tax³ (€ m)

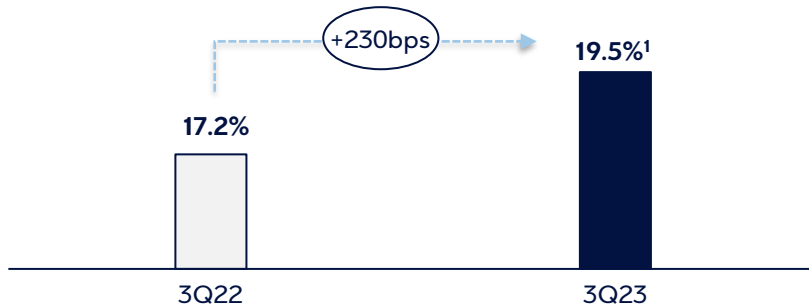


1. On net loans. 2. Core Operating profit= Core PPI minus loan loss provisions. 3. Adjusted profit before tax.

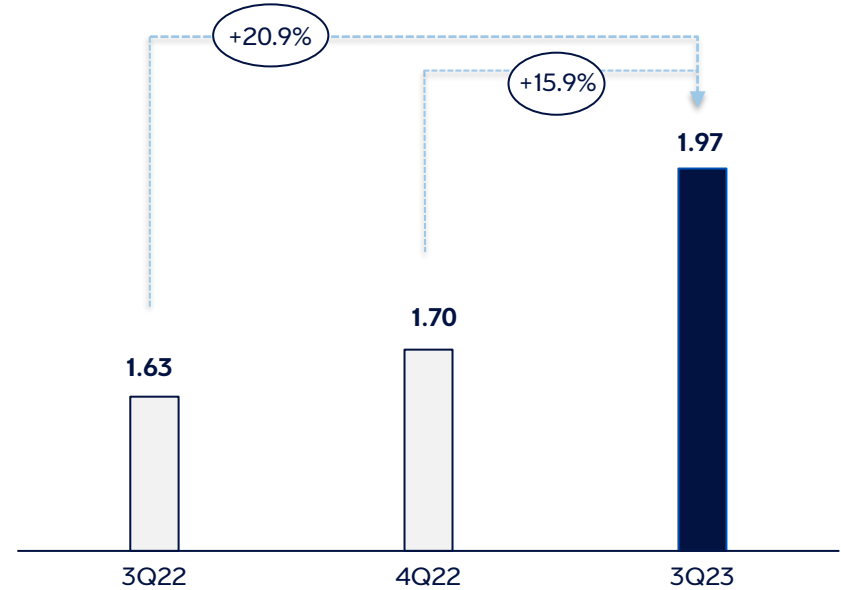
CET1 FLB3



CAD



TBV per share (€)



Outperforming 2023 financial goals

	9M23 Actual	FY23E November guidance	FY23E July guidance
Δ performing loans	€0.7bn	>€1.0bn	c.€2.0bn
Core PPI	€1,331m	c.€1.8bn	c.€1.7bn
Core Operating Profit ¹	€1,077m	c.€1.4bn	>€1.3bn
NIM	270bps	c.270bps	>250bps
RoTBV	18.0% ²	c.17.0% ²	>15.0% ²
EPS	€0.26	>€0.30	c.€0.28
CoR ³	84bps	c.85bps	c.85bps
NPE ratio	4.9%	c.4.5%	c.5.0%
FLB3 CET1 ⁴	16.8% ⁵	>17.0%	c.17.0%
CAD ⁴	19.5% ⁵	c.20.0%	c.20.0%

1. Core Operating profit= Core PPI minus loan loss provisions. 2. Adjusted net profit. 3. On net loans. 4. Including period profits, subject to AGM approval.

5. Pro forma for Serbian

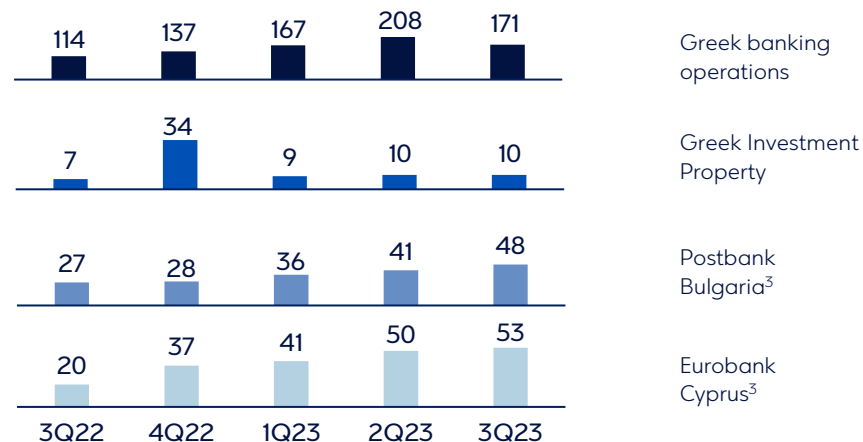
Diversified business model

Segmental analysis: diversified earnings generation

Key Metrics (9M23)

Group (%)	Assets	RWAs	TBV	Net Profit ¹	RoTBV ²	2022 RoTBV
	€ bn	€ bn	€ m	€ m		
Greek Banking Operations	55.9	32.2	4,194	546	17.7%	23.4%
Greek Investment Property	1.5	1.5	480 ⁵	29	8.3%	20.7%
Postbank Bulgaria ³	9.4	5.4	1,022	125	16.9%	11.8%
Eurobank Cyprus ³	8.4	2.3	759	144	28.0%	16.6%
Other Int'l	5.3	2.8	766	73 ⁴	18.0%	11.1%
Total	80.5	44.2	7,221	916	18.0%	20.3%

Net profit¹ (€ m)



1. Adjusted net profit. 2. (9M23 Adjusted Net profit annualized / (average 3Q23 and 4Q22 TBV)). 3. Bank View. 4. Includes mainly Hellenic bank (+€30m, under "income from associates"), Luxembourg (+€19m) and due to REO sale in Bulgaria (+€25m). 5. Based on internal capital allocation, assuming debt / equity ratio 2:1.

Eurobank Group Investment Real Estate Portfolio



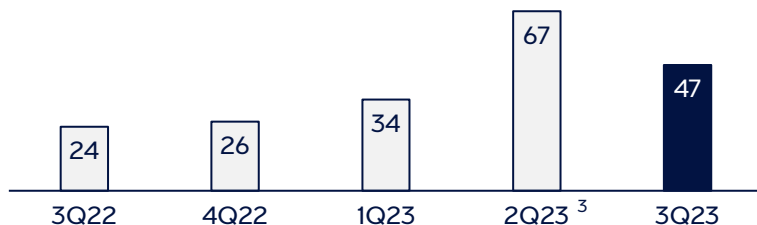
9M23	Office	Mixed use	Retail	Big boxes & supermarkets	Logistics	Special use	Total
No. of assets (#)	60	27	83	33	22	27	252
Book Value (€ m)	438	203	167	341	96	73	1,317
% of total BV	33%	15%	13%	26%	7%	6%	100%
BV / GLA (€ /sqm)	1,570	2,552	1,900	1,285	635	820	1,384
GLA (sqm)	278,773	79,537	87,752	265,141	151,624	88,580	951,407
Occupancy	88%	87%	79%	100%	99%	100%	93%
Annualized rent (€ m)	31	11	11	25	7	6	91
% of total Rent	34%	12%	12%	27%	8%	6%	100%
Gross yield of occupied	8.0%	6.3%	8.3%	7.3%	7.6%	8.0%	7.4%

9M23 Highlights

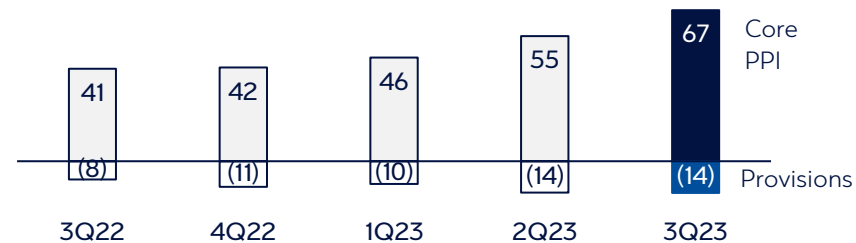
Net profit² €148m, up >100% y-o-y

- Core PPI at €168m, up 48.9% y-o-y
- NII up 50.0% y-o-y at €231m
- Commission income up 2.3% y-o-y at €57m
- Cost – to – core income at 41.4%

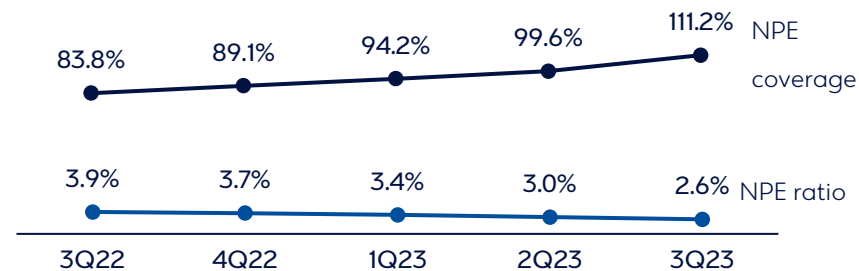
Net Profit (€ m)



Core PPI and provisions (€ m)



NPEs ratio and provisions / NPEs



1. Country view: Includes Postbank Bulgaria and other subsidiaries. 2. Adjusted Net profit. 3. Including other impairment losses of -€23m and DTA recognition of €51m due to the sale of a real estate company.

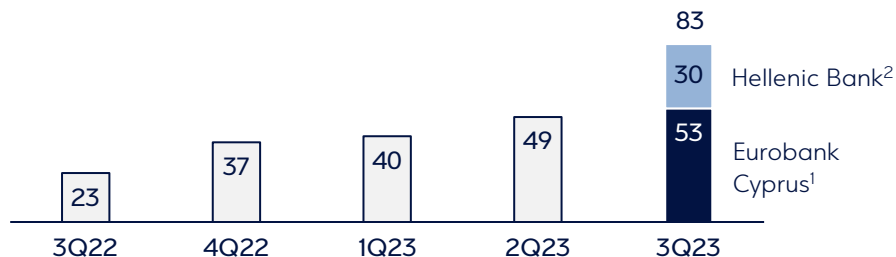
Cyprus key metrics¹

9M23 Highlights

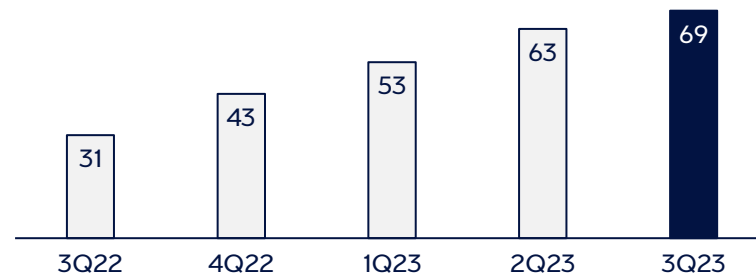
Net profit €172m; up 100% y-o-y

- Core PPI up >100% y-o-y at €184m
- NII up >100% y-o-y at €199m
- Commission income down 1.4% y-o-y at €28m
- Cost – to – core income at 18.9%
- Hellenic Bank stake to reach 55.3% from 29.2%, upon regulatory approvals

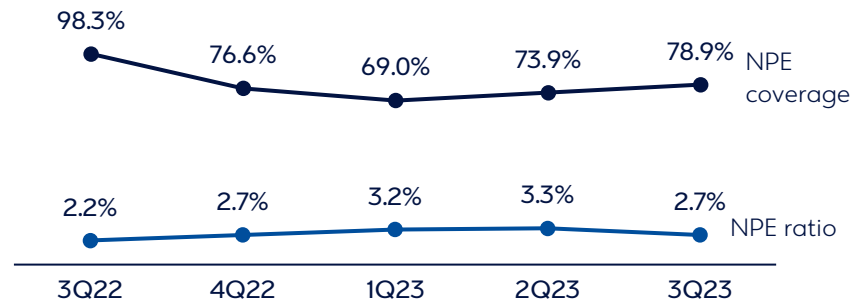
Net Profit (€ m)



Core PPI (€ m)



NPEs ratio and provisions / NPEs

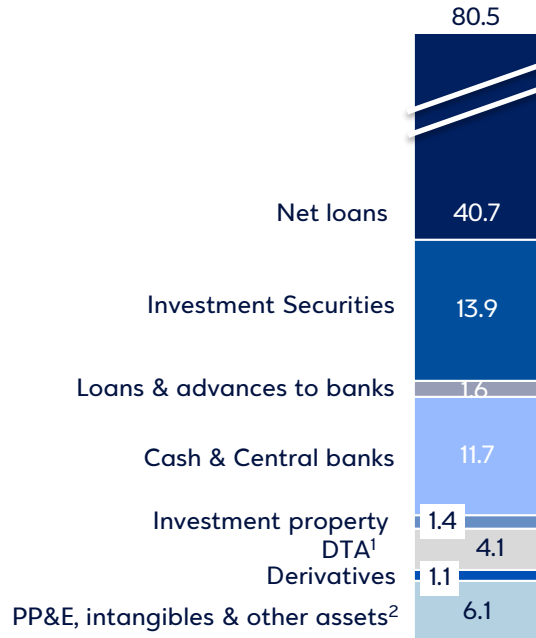


1. Country view: Includes Eurobank Cyprus and other subsidiaries. 2. Income from associates; this amount relates to Hellenic Bank 2Q23 results and corresponds to 29.2% participation.

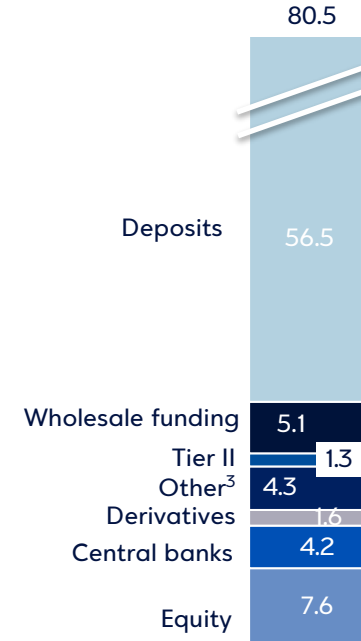
Balance sheet

Balance sheet composition

Assets (€ bn)

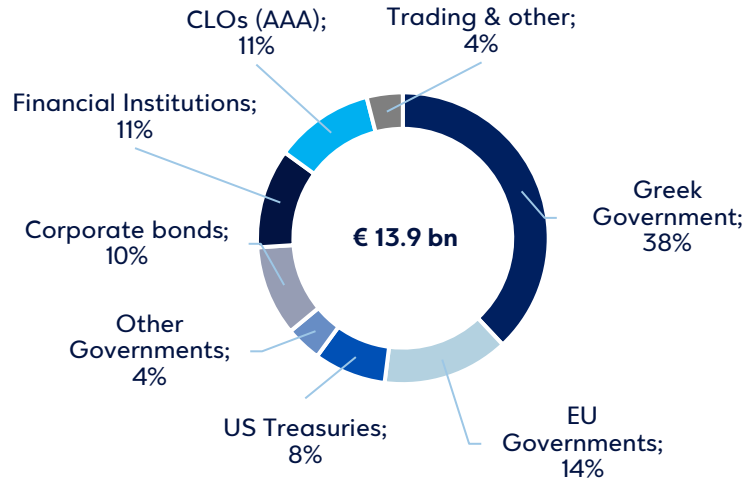


Liabilities and Equity (€bn)



1. Of which €3.3bn DTC. 2. Including €2.6bn assets classified as held for sale. 3. Including €2.0bn liabilities classified as held for sale.

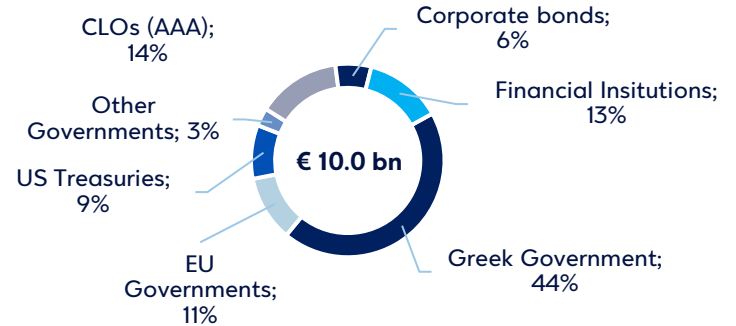
Breakdown per issuer



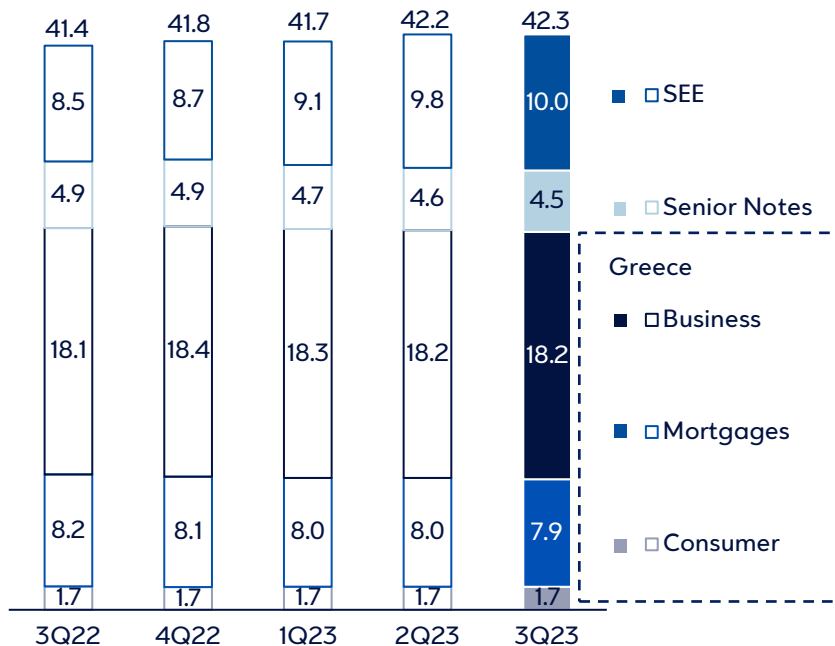
Breakdown per classification



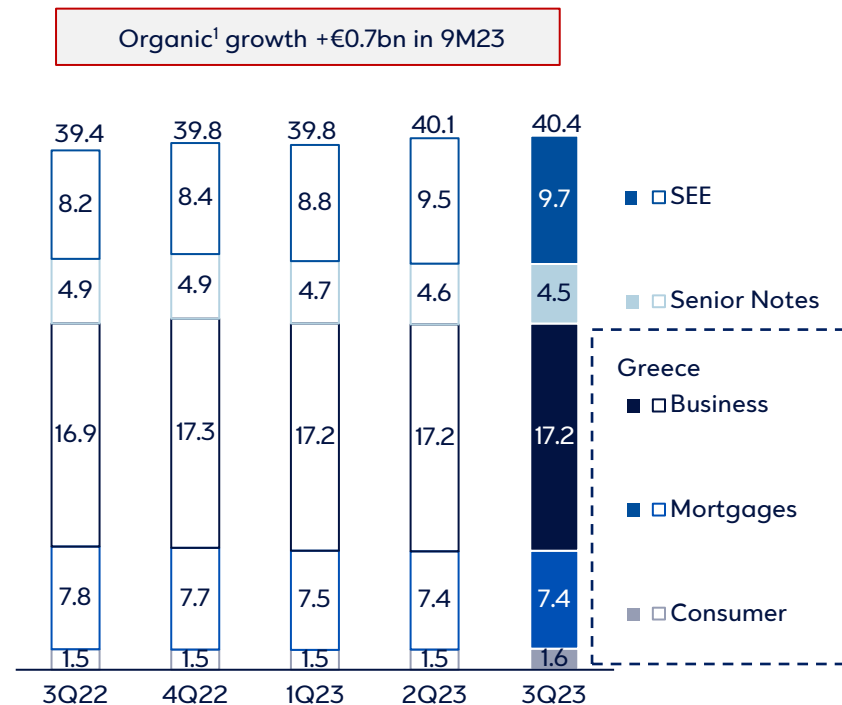
Amortized cost breakdown



Gross loans (€ bn)

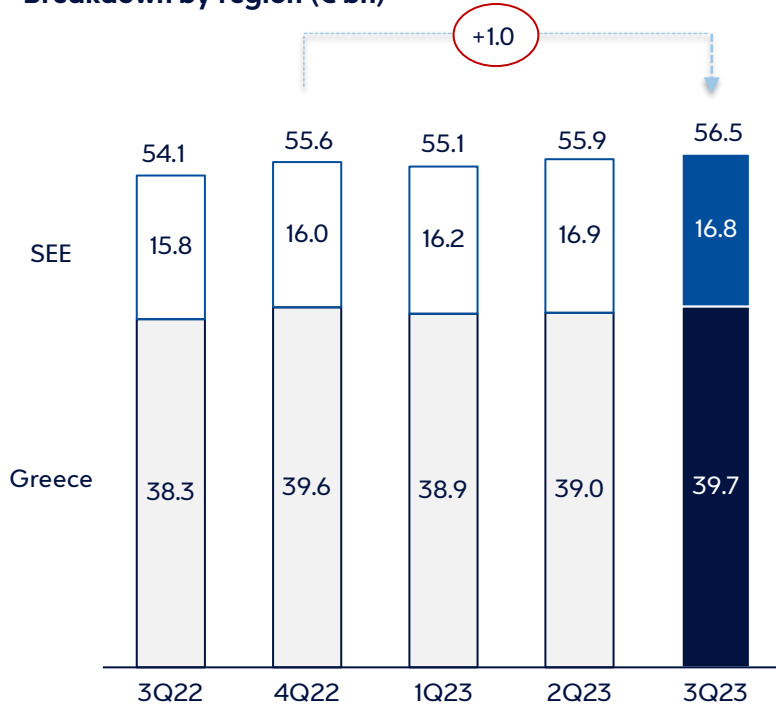


Performing loans (€ bn)

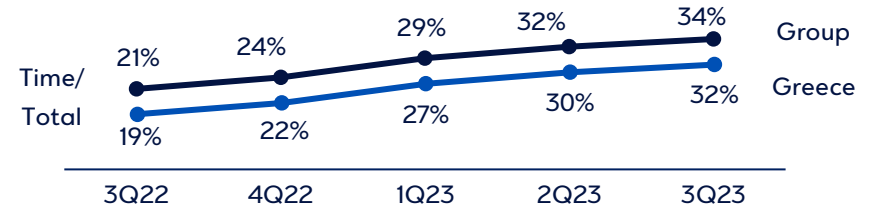


1. Organic: disbursements minus repayments adjusted for write-offs, sales, acquisitions, liquidations, FX effect and held-for-sale.

Breakdown by region (€ bn)



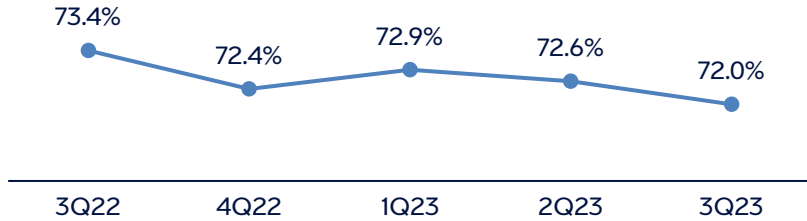
Breakdown by type



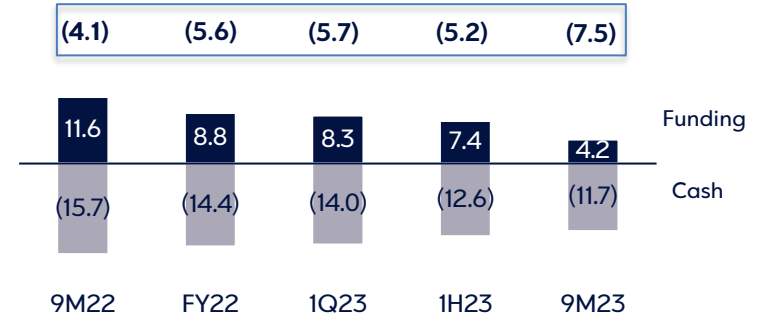
Breakdown by customer



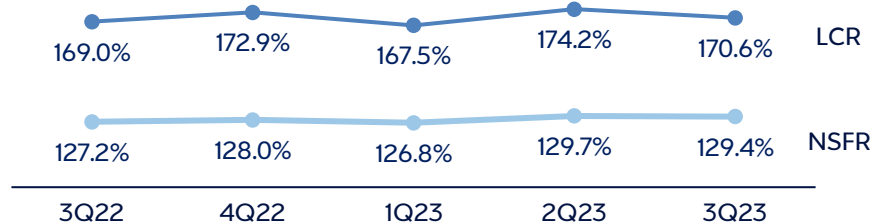
Net loans / Deposits ratio



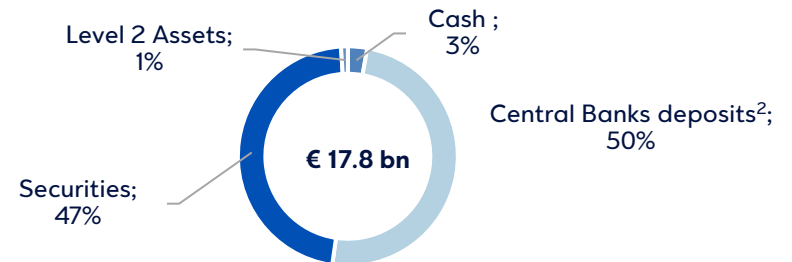
Net ECB Funding (€ bn)



Liquidity coverage ratio (LCR) & Net Stable Funding ratio (NSFR)



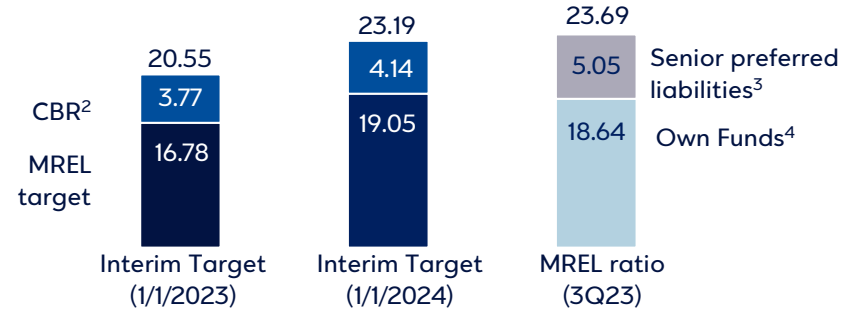
HQLAs¹



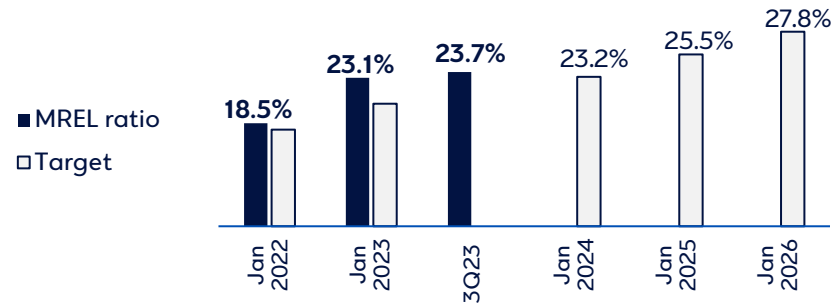
1. HQLA: High Quality Liquid Assets. 2. Over the minimum required.

- 3Q23 MREL ratio at 23.69%, exceeding the non-binding January 1st 2024 MREL target of 23.19%, incl. CBR
- Final MREL target at 27.77%¹ of RWAs; compliance horizon until 1/1/2026
- Eurobank has covered c.60% of the distance to reach the final MREL target (1/1/2026)

MREL (% RWAs)

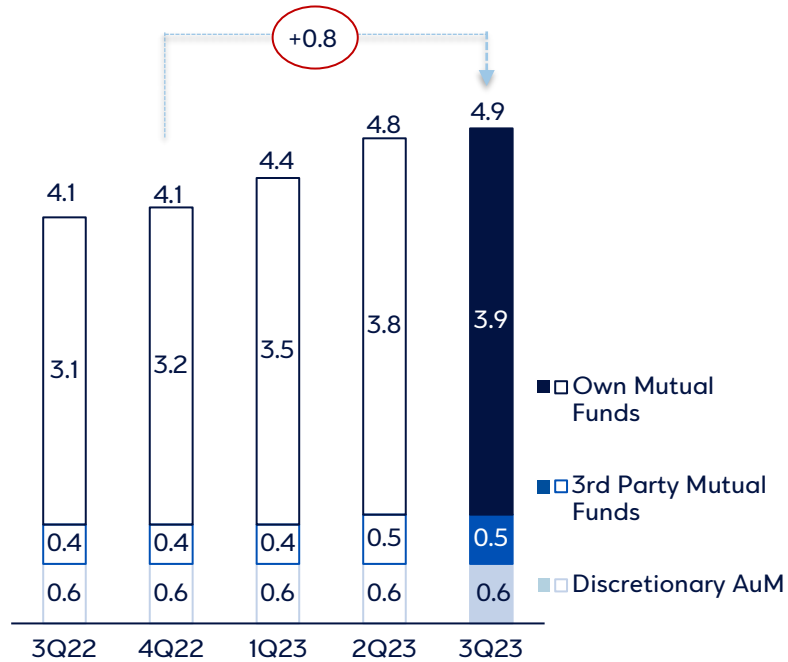


MREL ratio and targets evolution

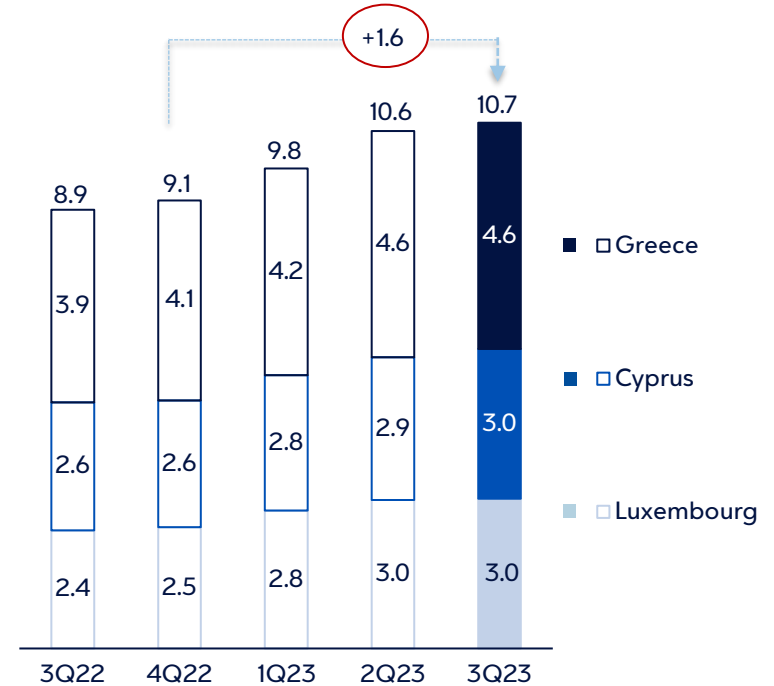


1. Including a fully-loaded Combined Buffer Requirement (CBR) of 4.20%, which reflects also the increase in the O-SII buffer to 1.25% from 1/1/2024. 2. Combined Buffer Requirement (CBR) applicable in each year. 3. MREL-eligible senior preferred bonds of €2bn and other MREL-eligible liabilities, incl. Tier 2 instrument of €950m issued to the Hellenic Republic that entered the amortization phase in Jan. 2023 (amortized part counts towards MREL) 4. Eurobank S.A. sub-consolidated level.

Managed Funds (AuM, € bn)

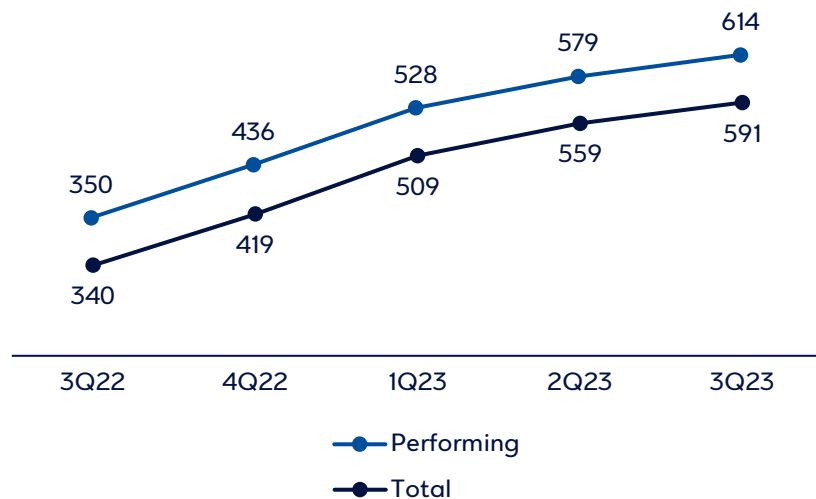


Private Banking (CAL¹, € bn)



Profitability

Loan client rates (Greece, bps)



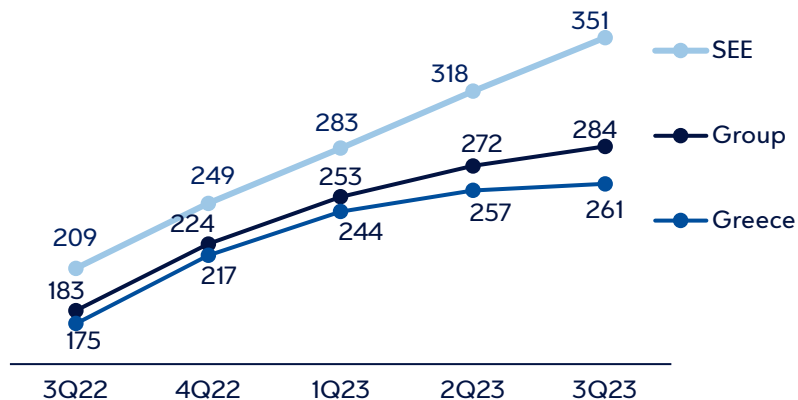
Lending spreads (Greece, bps)¹

	3Q22	4Q22	1Q23	2Q23	3Q23
Performing	307	286	285	281	265
Corporate	262	242	242	244	237
3M avg Euribor	47	177	263	336	377
6M avg Euribor	96	229	309	366	397
Retail	361	340	340	329	302
Consumer	955	837	777	721	661
SBB	447	419	424	428	420
Mortgage	212	213	221	214	183
Non-Performing	219	154	168	167	144
Total	300	276	276	273	256

1. On average gross loans.

Net Interest margin & deposit spreads

Net Interest margin (bps)



Deposit spreads (Greece, bps)

	3Q22	4Q22	1Q23	2Q23	3Q23
Savings & Sight	17	142	238	318	364
Time	(8)	66	123	143	149
Total	13	129	211	269	301
1M avg Euribor	9	135	235	315	362

Deposit betas (Greece)

	1Q23		2Q23		3Q23	
	EUR	Total	EUR	Total	EUR	Total
Time	37%	51%	48%	58%	52%	60%
Total	9%	14%	13%	18%	14%	19%

9M23: 17%

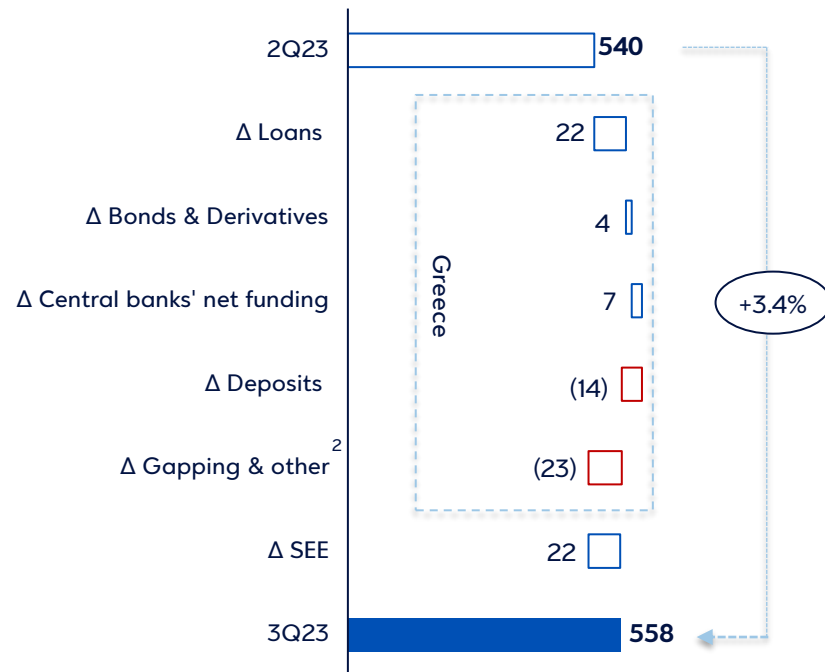
Net Interest Income

NII breakdown (€ m)¹

9M23 NII up 55.3% y-o-y at €1,601m

	3Q22	4Q22	1Q23	2Q23	3Q23
Loans	329	396	460	516	564
Bonds & Derivatives	70	87	114	126	132
Central banks' net funding	9	34	29	40	55
Money Market & Repos	7	10	19	16	(9)
MREL	(17)	(20)	(30)	(34)	(37)
Tier II	(15)	(17)	(23)	(23)	(23)
Deposits	(19)	(41)	(68)	(100)	(123)
Total NII	363	449	502	540	558

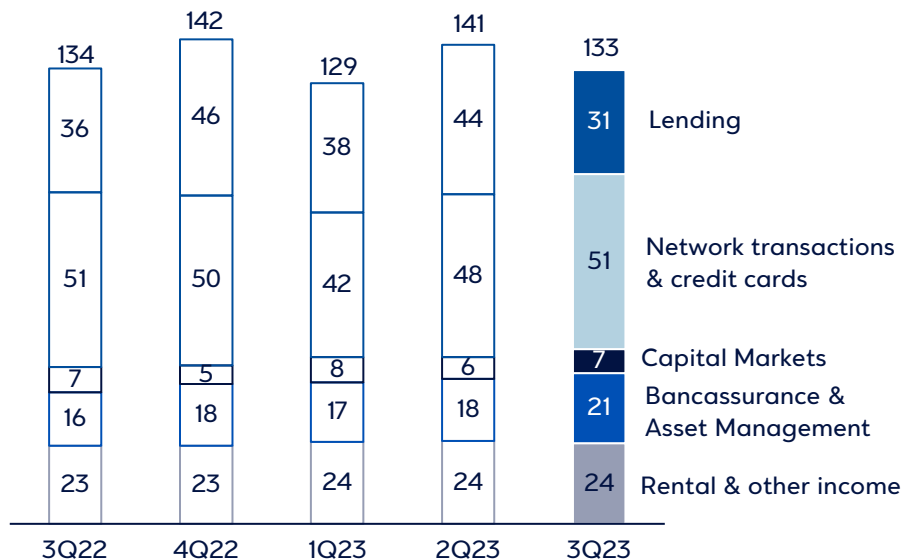
Δ NII (q-o-q, € m)¹



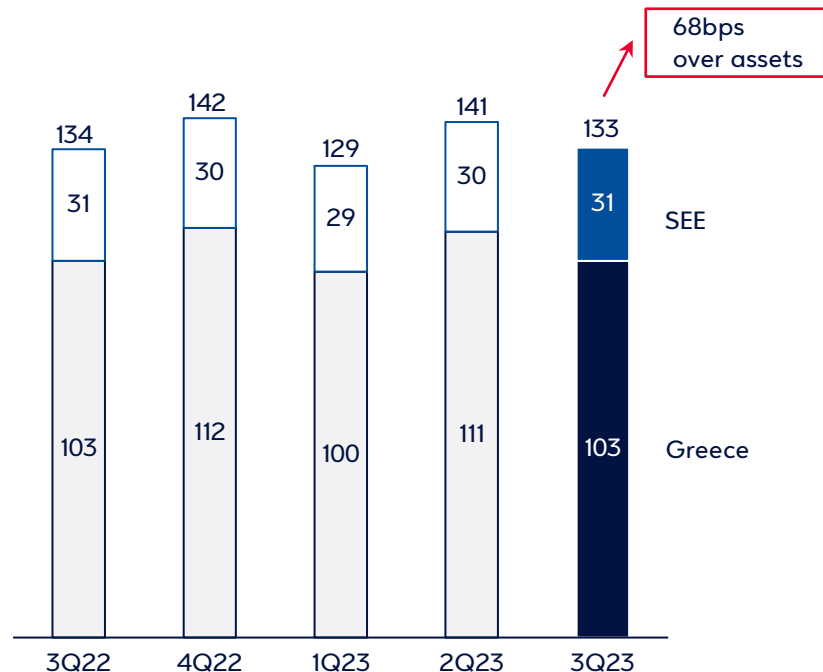
1. Analysis based on gross income. 2. Including MREL, Money Market, Repos and Tier II.

Commission income breakdown (€ m)

9M23 commission income up 6.2% y-o-y at €403m

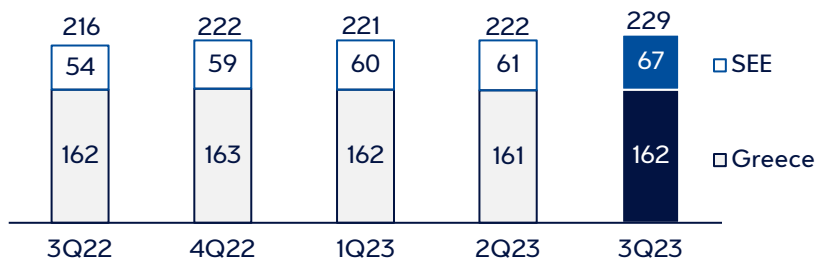


Commission income per region (€ m)



Operating expenses

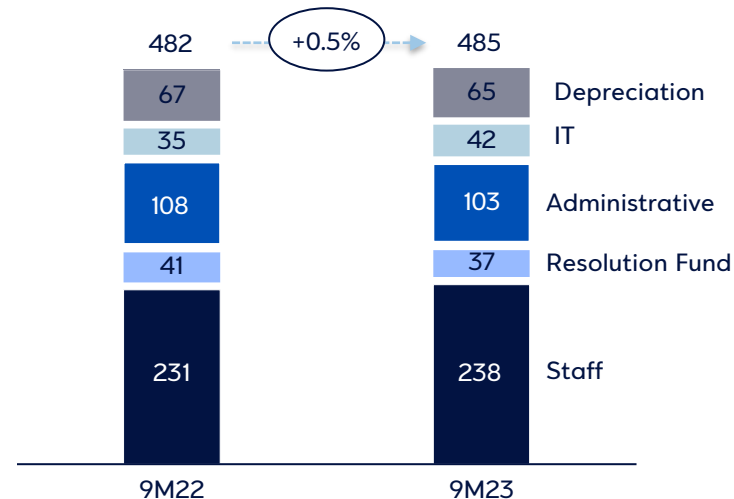
OpEx per region (€ m)



Cost -to- core income (%)

	3Q22	3Q23	9M23
Greece	43.9	33.8	33.7%
SEE	42.1	31.7	33.3%
Group	43.4	33.2	33.6%

OpEx breakdown (Greece, € m)

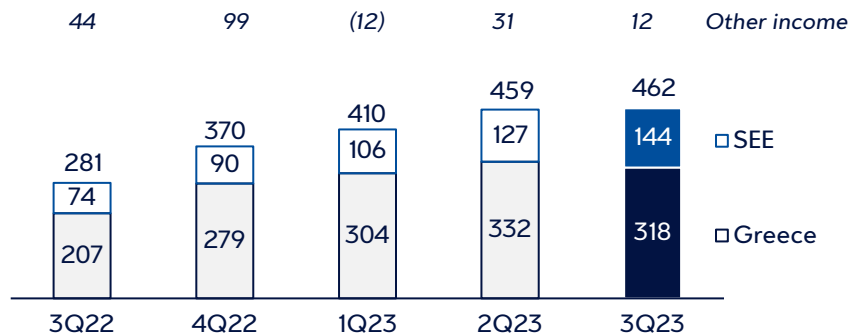


FTES (#)

Group	9,992	10,577
Greece	6,444	6,282
Retail branches Greece (#)	274	269

Pre-provision income (PPI)

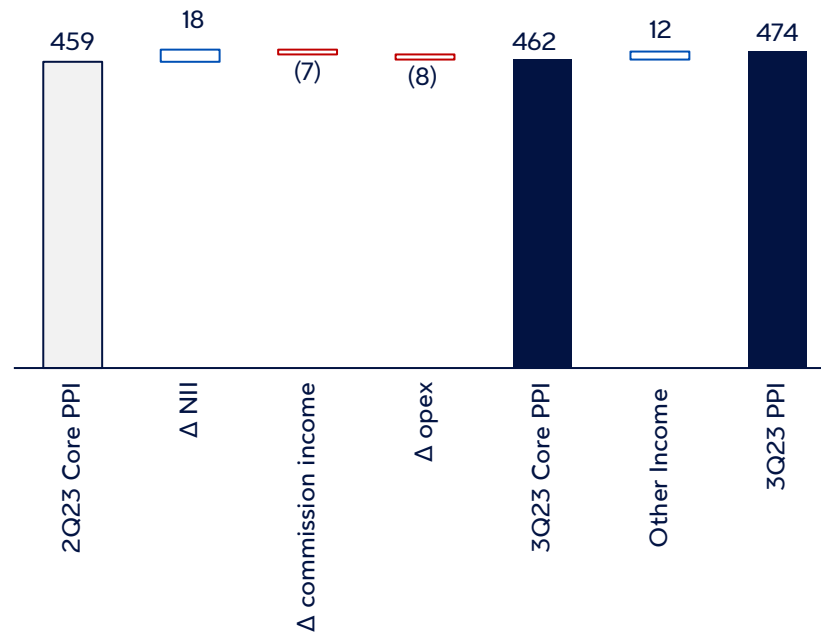
Core PPI and other income (€ m)



PPI per region (€ m)



Δ Core PPI (q-o-q, € m)



Δ Core Operating Profit (y-o-y, € m)

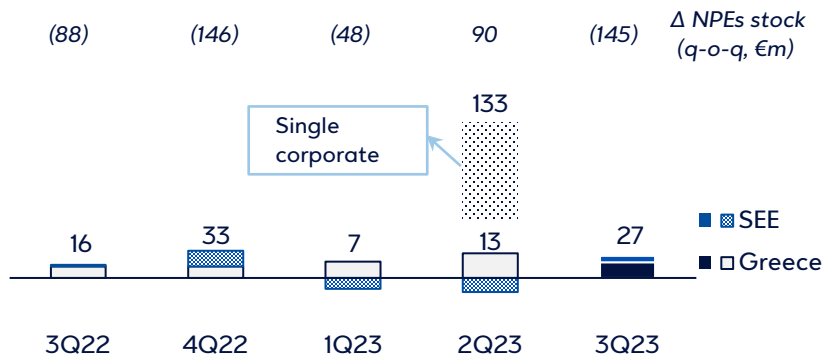


1. RF: Resolution Fund. 2. Adjusted profit before tax.

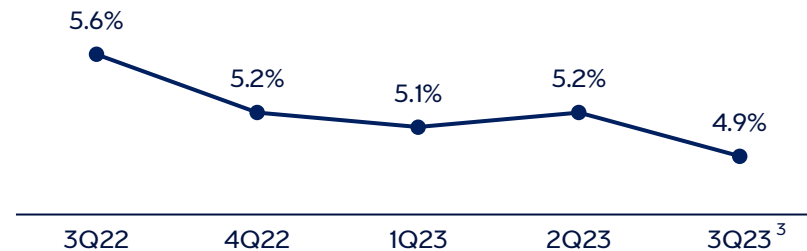
Asset Quality

Asset quality metrics

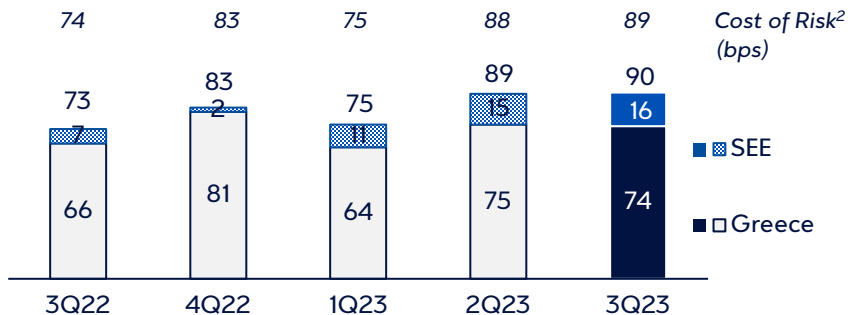
NPEs formation¹ (€ m)



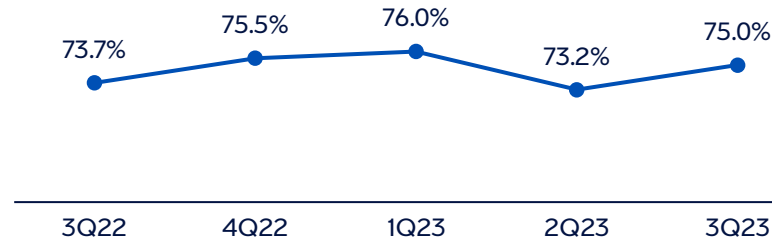
NPEs ratio (%)



Loan loss provision (€ m)



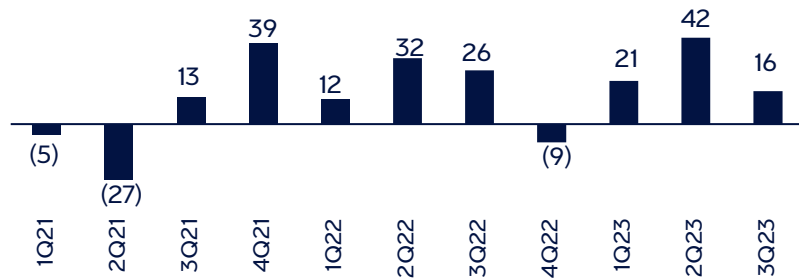
NPE coverage (%)



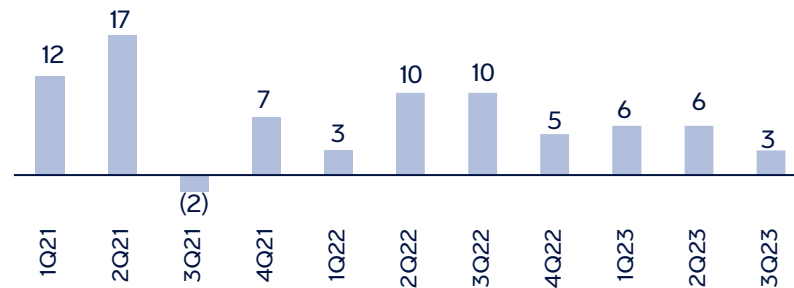
1. q-o-q Δ before write-offs, sales, FX movements and other. 2. On net loans. 3. Pro forma for Solar senior note recognition.

NPEs formation per segment (Greece)

Mortgages (€ m)



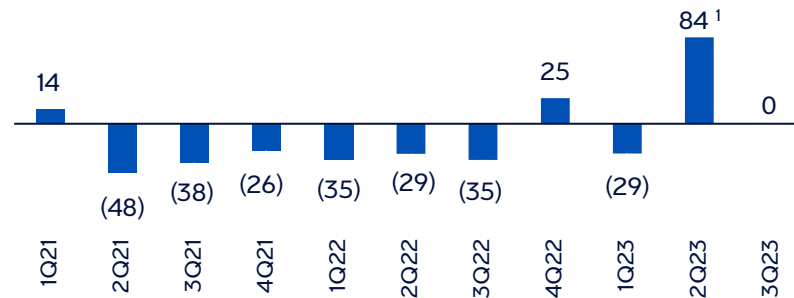
Consumer (€ m)



Small Business (€ m)



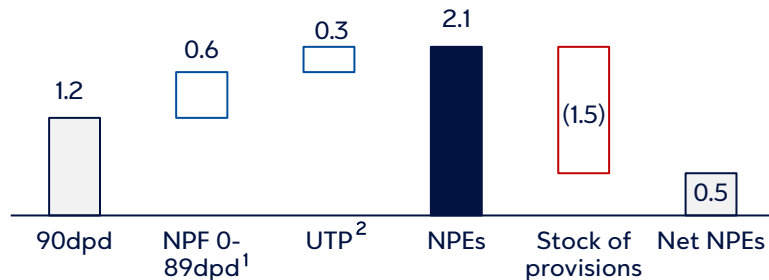
Corporate (€ m)



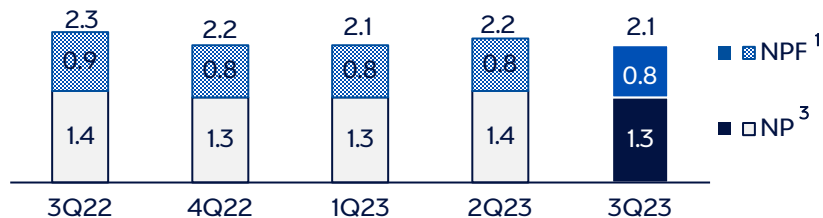
1. Including €119m single corporate loan.

NPE metrics (Group)

90dpd bridge to NPEs (€ bn)



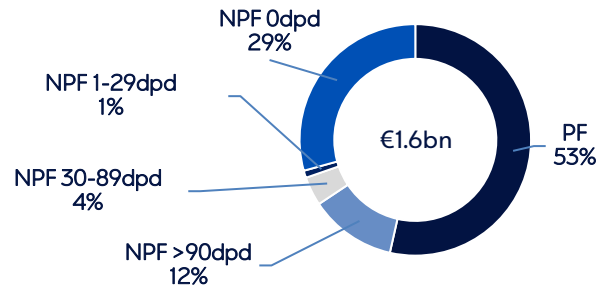
NPEs (€ bn)



NPEs per region

	Total NPEs (€ bn)	NPE ratio (%)	NPE coverage (%)	Provisions & collaterals / NPEs (%)
Consumer	0.1	8.1	135.8	137
Mortgages	0.5	6.5	72.7	163
Small Business	0.4	12.8	68.2	138
Corporate	0.8	3.9	59.3	127
Greece	1.8	5.6	70.8	143
SEE	0.3	2.5	104.9	177
Total	2.1	4.9	75.0	147

Forborne loans (%)

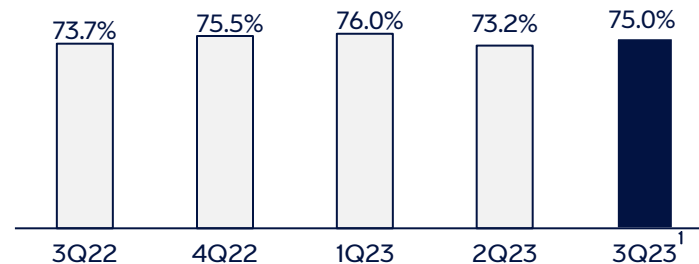


Loans' stage analysis (Group)

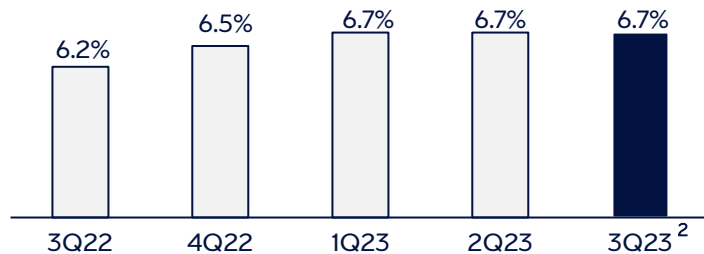
Loans' stage breakdown

(€ bn)	3Q22	4Q22	1Q23	2Q23	3Q23
Stage 1	33.6	34.2	34.4	34.9	35.2
Stage 2	5.4	5.4	5.1	5.1	5.0
Stage 3 (NPEs)	2.3	2.2	2.1	2.2	2.1
Total	41.3	41.7	41.6	42.2	42.2

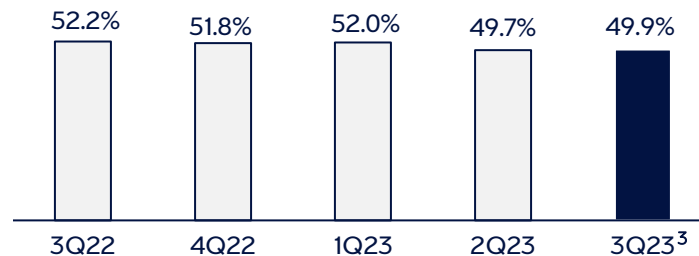
Provisions stock over NPEs



Stage 2 loans coverage



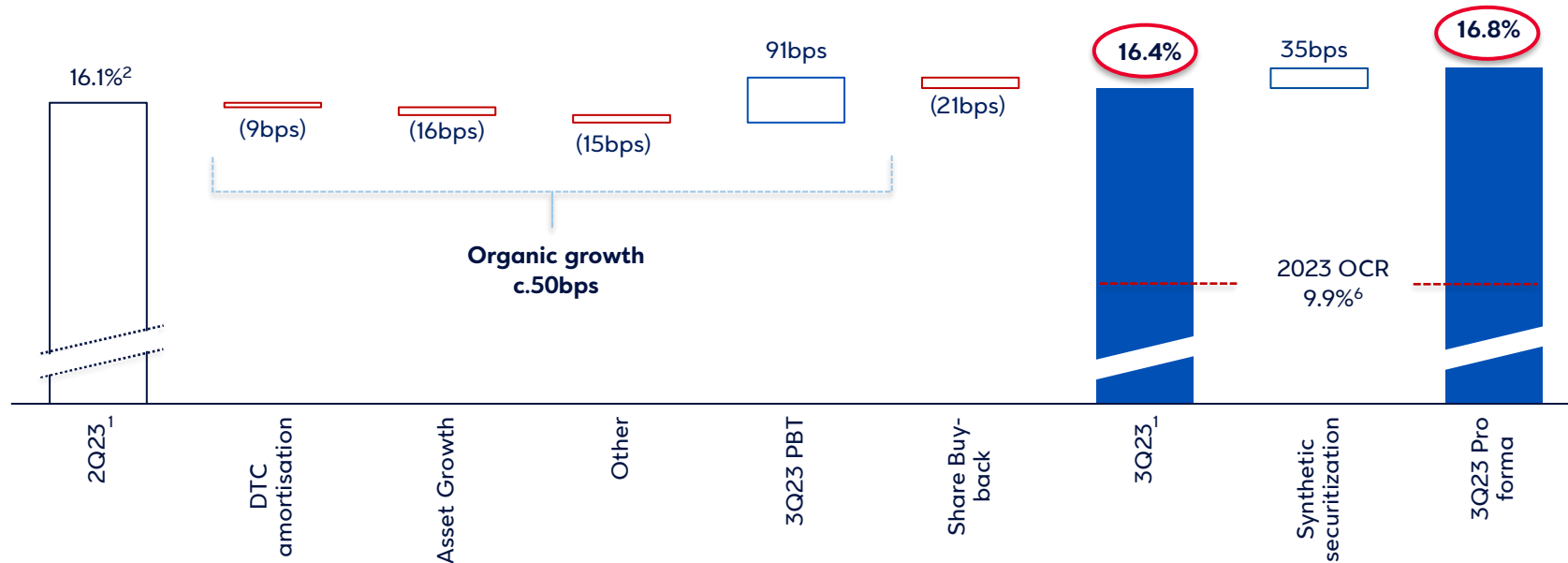
Stage 3 loans coverage (NPEs)



1. Including €51m off-balance sheet provisions. 2. Including €3m off-balance sheet provisions. 3. Including €26m off-balance sheet provisions.

Capital

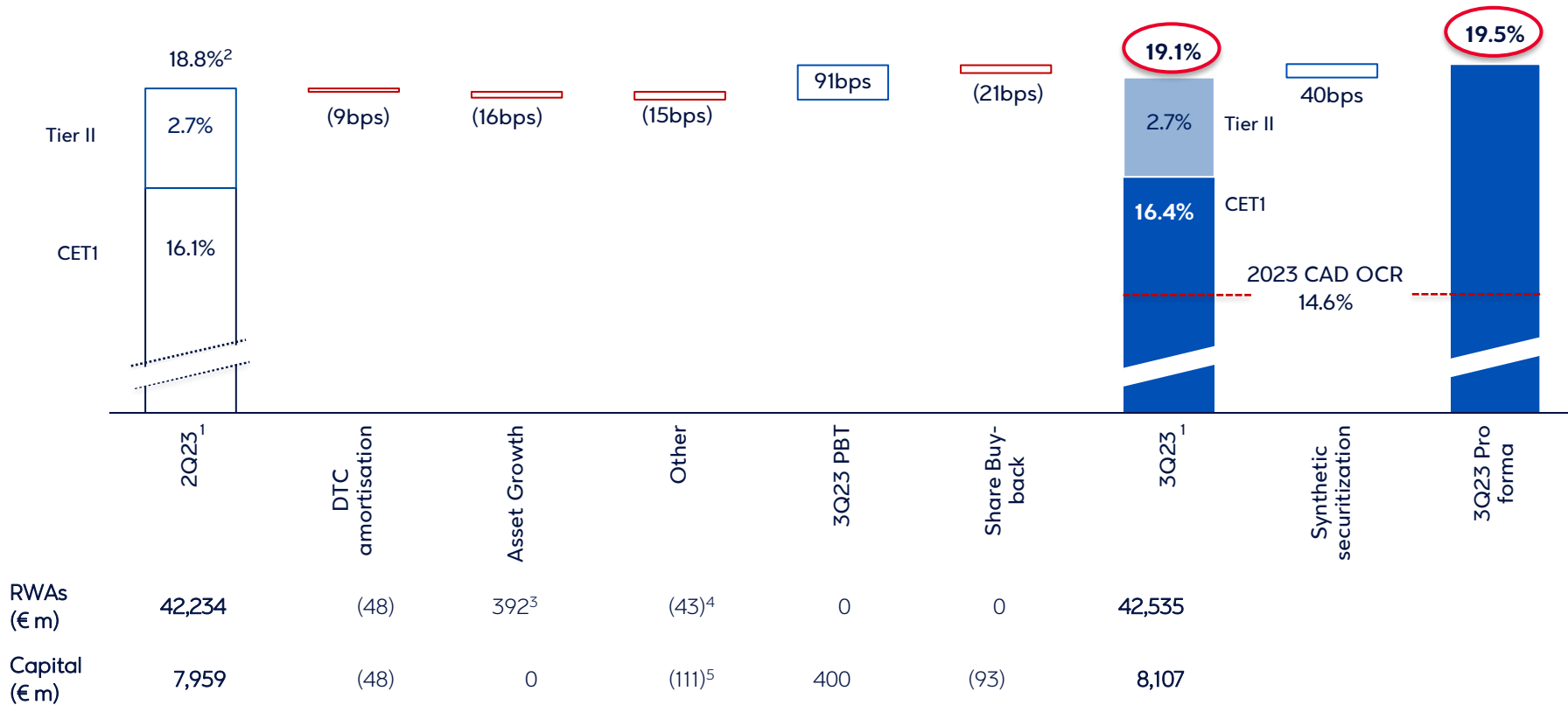
Capital ratios (CET1 FLB3, q-o-q)



RWAs (€ m)	42,234	(48)	392 ³	(43) ⁴	0	0	42,535
Capital (€ m)	6,804	(48)	0	(82) ⁵	400	(93)	6,981

1. Including period profits, subject to AGM approval. 2. Pro forma for Serbian operations disposal (+45bps) and Solar. 3. Including mainly loans (€274m), off balance sheet (-€17m) and investment securities (€135m). 4. Including mainly market risk. 5. Including mainly restructuring costs (-€15m), software and intangibles (-€14m), CSR initiative (Thessaly area floods, etc., -€14m), associates' regulatory thresholds (-€9m) and FVOCI valuation (-€16m). 6. Assumes full utilization of AT1 capacity (excl. at 11.9%).

Capital ratios (CAD, q-o-q)



1. Including period profits, subject to AGM approval. 2. Pro forma for Serbian operations disposal (+60bps) and Solar. 3. Including mainly loans (€274m), off balance sheet (-€17m) and investment securities (€135m). 4. Including mainly market risk. 5. Including mainly restructuring costs (-€15m), Tier II amortization (-€27m), software and intangibles (-€14m), CSR initiative (Thessaly area floods, etc., -€14m), associates' regulatory thresholds (-€9m) and FVOCI valuation (-€16m).

Sustainability commitments and performance

<https://www.eurobankholdings.gr/en/esg-environment-society-governance>

- > Eurobank's [Climate - related & Environmental Risk Report](#), published in July, outlines the Bank's approach and effort to climate action.
- > It aims to give a balanced overview of Bank's commitments, initiatives, impacts and other relevant updates regarding the progress on climate risk.



Governance

Climate-Related & Environmental (CR&E) Risks Management Framework

Overview of governance structure for the oversight and management of sustainability and climate related & environmental matters

Role of Board, Board Risk Committee, Management committees on the supervision of sustainability and climate related & environmental matters

Dedicated functions for integrating sustainability and climate change matters into the operating model



Strategy

Our commitment towards climate action

Our key enablers

Our sectoral approach



Risk Management

Risk Identification & Materiality Assessment

CR&E Data

Risk Appetite & Monitoring

Risk Management Processes & Tools



Metrics & Targets

2022 Sustainable financing targets and performance

Implementation of the EU Taxonomy Regulation

Operational Footprint

Our financed emissions

Monitoring Indicators

Commitments and targets



Environment

Energy consumption & certification

- › Considerable reduction in electricity consumption and equivalent Scope 2 emissions in relation to 9mo period of 2022.
- › Car Policy for Hybrid/Electric vehicles approved in September 2023, in line with National Climate Law electromobility stipulations.

Electric Energy
(2023 vs 2022 – 9mo)

-12.36%

Equiv. CO2 Emissions
(GHG protocol)

-9.29%

Renewable Energy

97.97%

Energy self-production

- › Photovoltaic installations (PV) are in progress under the Net Metering principle in N. Ionia & Acharnes buildings.
- › Establishment of a special purpose vehicle (Eurobank Renewables S.A. - EuroRES) for developing standalone Photovoltaic (PV) Plants in central Greece.

Self Production

0.66 MWp

(N. Ionia)

0.21 MWp

(Acharnes)

Waste management

- › Completion of the design of the Bank's new recycling project (Go Zero Waste) for the Nea Ionia complex.



Social

Resilience & Recovery

- › Participation to the Hellenic Bank Association initiative to relieve people affected by the recent natural disaster in Thessalia by contributing €12.5mio, as well as continuing support to other natural disaster restoration efforts with an additional donation of €1.0mio.
- › Donations of 2,924 items of furniture and electronic equipment, to various institutions with acquisition value of over €0.5mio.

Natural Disaster
Restoration
Support
13.5mio

Donations of
office equipment
0.5mio

Demographic Challenge

- › Continuing initiatives through the broad program "Moving Family Forward" aiming to reverse low birth rates, in rural Greece (to date, 20 births by IVF were supported)

Demographic
Challenge
20births

Wellbeing & Culture Shift

- › Launch of the "myProsperity" initiative in July 2023, as part of the Bank's Wellbeing Framework.
- › Activation of the Culture Shift program in September 2023 and launch of the 12 principles program "We think innovatively, we work differently" as regards "Our New Ways Of Working Hub".



Governance

Training with ESG impact

- › "Familiarity with disabilities" training program was launched targeting Retail Banking Networks to develop capabilities of employees facing clients/persons with disabilities.

Management Systems (ISO)

- › Attestation for Whistleblowing Management per ISO 37002

ESG Capacity building for Clients

- › The benefits of sustainable development in tourism for local markets were presented in the workshop on "ESG: New model of Sustainable Tourism", supported by the Eurobank Digital Academy for Business and SETE - Greek Tourism Confederation. Attended by 191 clients / company representatives over the web and 50 in physical presence.

Sustainable
Tourism
Event
241
Clients
attended

ESG Culture

- › Eurobank's 2nd ESG newsletter "Insight" was distributed, aiming at regularly informing and engaging stakeholders on the Bank's sustainability efforts and initiatives.

Our Tangible Outcomes

In line with our target

for green corporate disbursements

More than 23% of our gross corporate disbursements have been classified as Green/ Environmentally sustainable in Q3 2023.

~€190m

in Assets under Management in ESG Focused mutual funds

~€1.5bn

Green/ Environmentally sustainable financing as of 9M2023

~€420m

New corporate disbursements have been classified as Green/ Environmentally sustainable in 9M 2023.

More than 50%

of the 2023 gross corporate disbursements in the Energy Sector are classified as Green/Environmentally sustainable

Our Ambitious Financed Impact Transition Roadmap

- ✓ **Comprehensive ESG Risk Management** supported by the roll out of the **Interbank ESG Risk Questionnaire**, ensuring a harmonized assessment approach for Bank's clients
- ✓ **Enhanced disclosures** through the publication of **Eurobank's 1st TCFD Report** (Task Force on Climate-Related Financial Disclosures) incorporating scenario analysis covering both transition and physical climate risk
- ✓ Performance of a **Net-Zero gap analysis and roadmap**, as well as commitment to a relevant Net-Zero Framework
- ✓ **Continuous engagement** with our clients in order to support their **transition journey**

ESG ratings

- › **MSCI** - Significant score improvement in September 2023 (rated at “A” vs “BBB” in 2022).
- › **S&P** – Score improvement (Oct 2023) – Rated at **52** with data availability “Very High” (vs 50 with the 2022 methodology)
- › **ISS ESG** – Attained highest score “1” for Environmental performance (Sept 2023)
- › **Refinitiv ESG** – Improved score at **82** (Q3 2023) vs previous score at 79



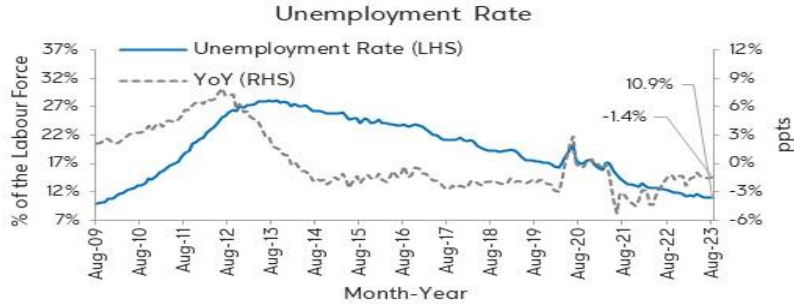
Distinctions and awards

- › **Global Finance:** “Best Consumer Innovation and Transformation Bank in Greece and Western Europe”
- › **Bite Awards:** Numerous distinctions including “Digitalized Company of the Year” and “Gold” award in “Inclusion & Diversity through Digital Systems & Applications”
- › **People Excellence Awards:** Numerous distinctions including HR Heads’ Choice for “Making evidence-based decisions” and “Building diversity, equality & inclusion in working environment”

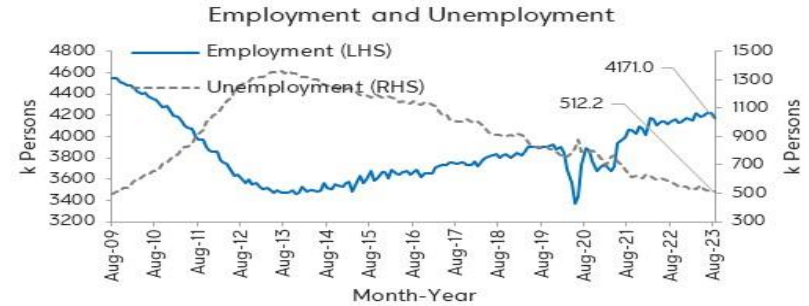
Macroeconomic update

- 2Q23 growth at +2.7% y-o-y / +1.3% q-o-q, still over-performing the Euro Area (+0.5% y-o-y / +0.1% q-o-q); growth expected at 2.3% in 2023 and 3.0% in 2024 according to the 2024 draft budget (October 2023)
- Inflation rate continues to decline on the back of decreasing energy prices; HICP inflation at 2.4% in Sep-23, from 12.1% in Sep-22 (4.3% and 9.9% respectively in the Euro Area). Based on the 2024 draft budget estimates, the 12-month average inflation rate is expected to decelerate further to 4.0% and 2.4% in 2023 and 2024 respectively
- According to the 2024 draft budget, the unemployment rate is expected to decrease to 11.2% in 2023 and 10.6% in 2024 from 12.4% in 2022 (12-month average)
- Gross Public Debt expected to drop to 159.3% of GDP in 2023 from 172.6% in 2022; Public sector cash reserves of €37.2bn (17% of GDP) in October 2023
- Investment grade credit rating for Greece from S&P (October) and DBRS (September)
- The country's Business Environment Ranking (Economist Intelligence Unit) improved by 16 places among 82 countries since 2019, on the basis of pro-investment government reforms
- The Economic Sentiment Indicator deteriorated at the start of Q4 2023, nevertheless it remained above the respective figure in the Euro Area (106.4 vs 93.3 in Oct-23)

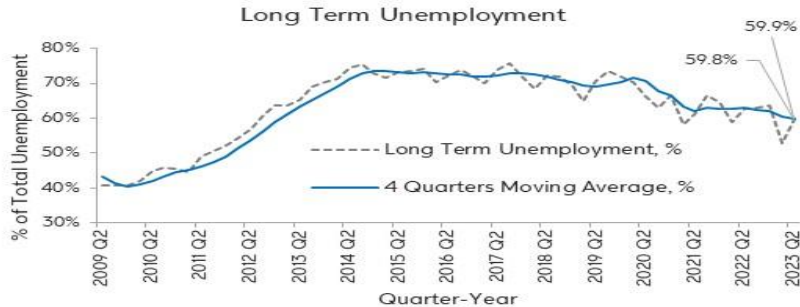
The unemployment rate continues to decline, still the 2nd highest in the Euro Area despite reported labor shortages



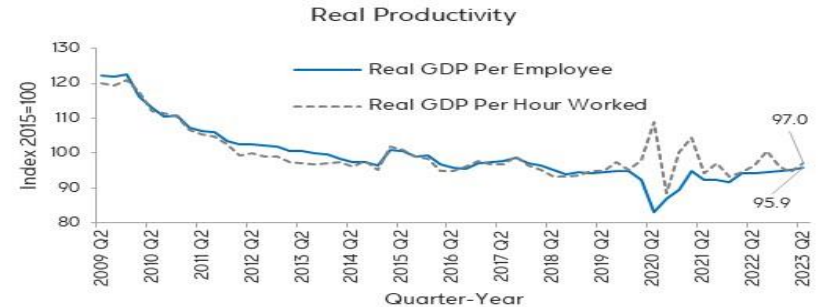
Employment remains on an upward trajectory



Long term unemployment decreases, yet it remains far above the pre-debt crisis level

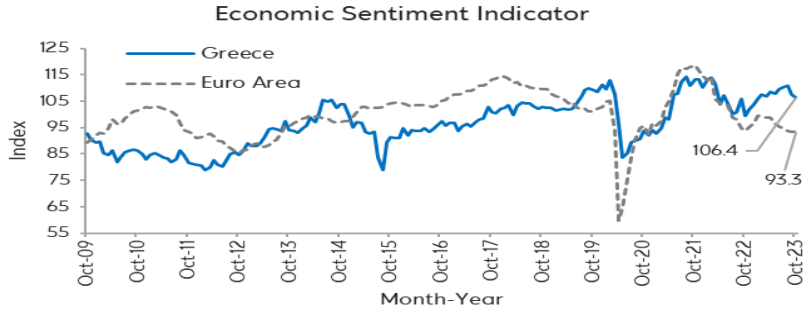


Recovery of productivity requires continued implementation of structural reforms and investments

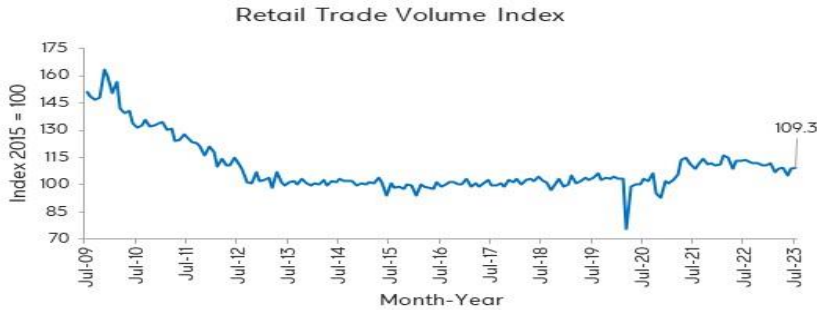


Selected indicators of domestic economic activity

ESI deteriorates at the start of Q4-2023; higher relative to the EA



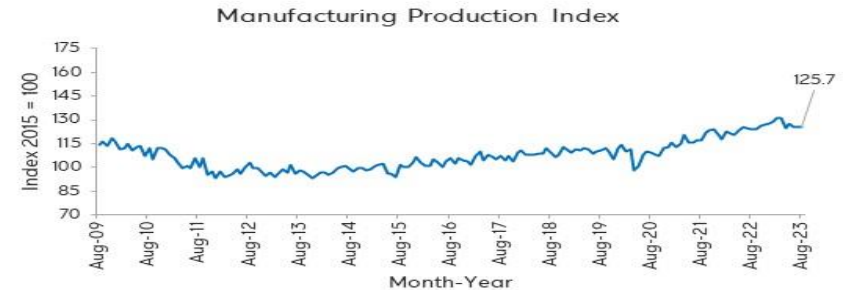
Turnover increases in retail trade, however real volume drops



Operating conditions in manufacturing decelerate

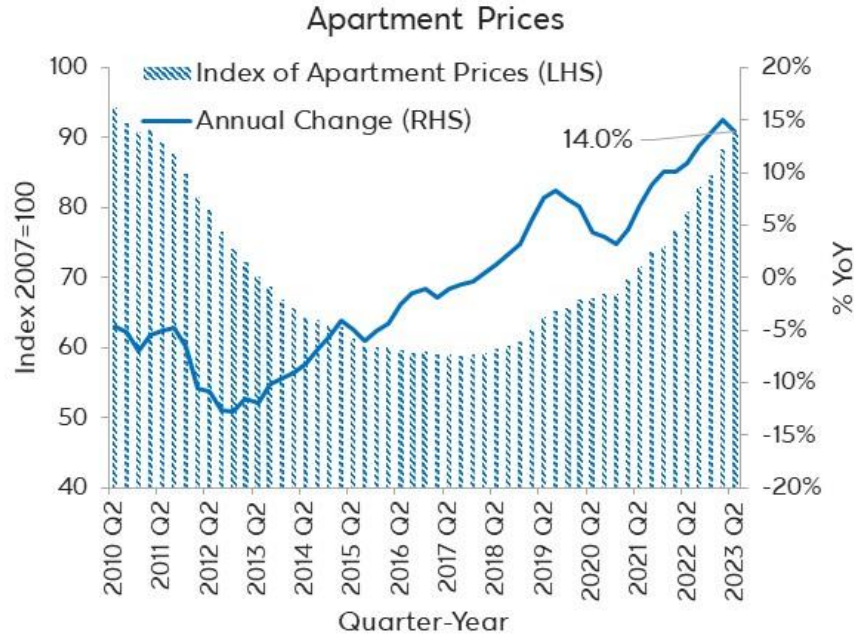


Manufacturing production increases YoY but at a decelerating rate

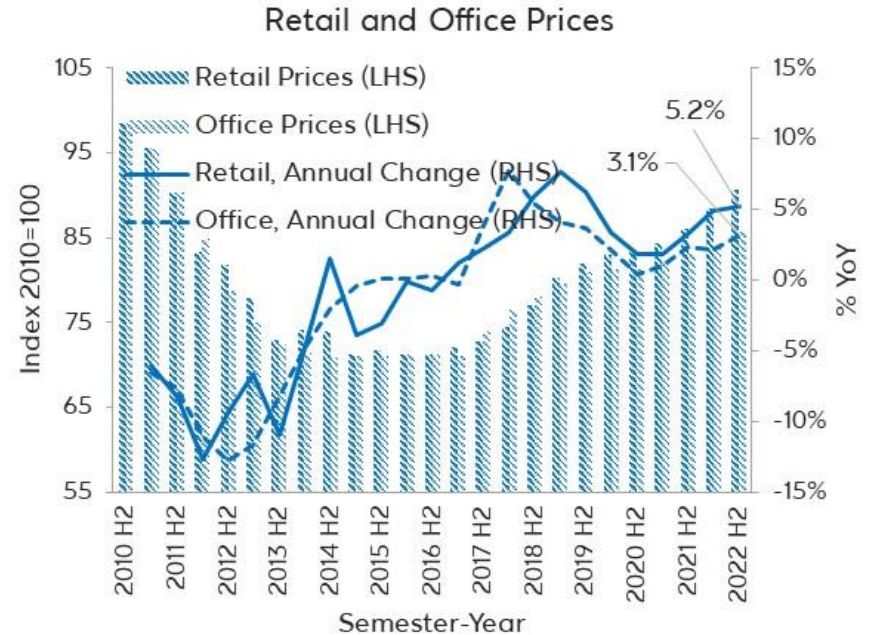


Real estate prices: strong growth continues in Q2 2023

**Index of Apartment Prices
2Q10 – 2Q23**



**Index of Retail and Office Prices
2H10 – 2H22**

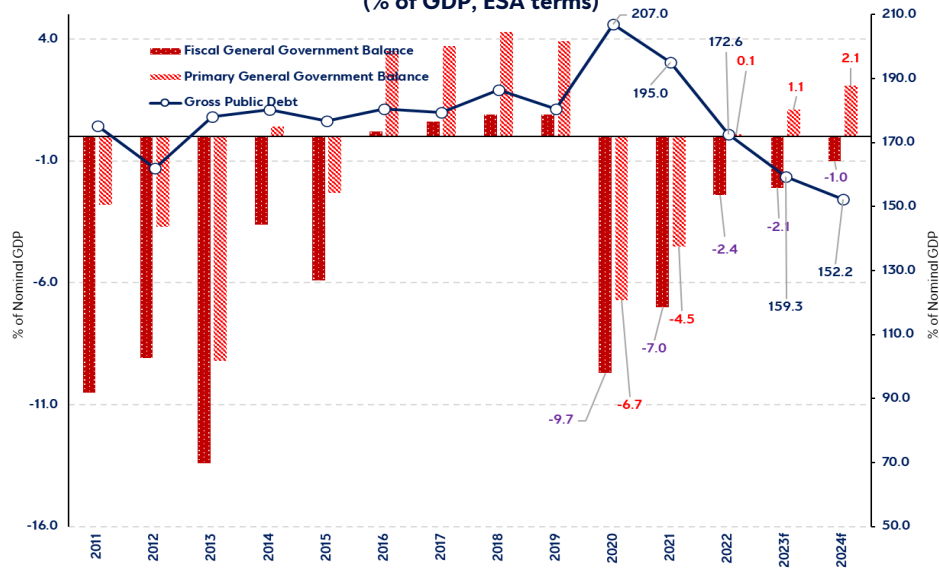


Fiscal and current account balances

- 2024 Draft Budget fiscal forecasts for 2023 & 2024 (in ESA2010 terms):
 - 2023 & 2024 GG primary balance expected at +1.1% & 2.1% of GDP
 - Current account deficit expected to improve at -7.0% in 2023 and -6.7% of GDP in 2024 from -9.7% of GDP in 2022 (Bank of Greece, June 2023)

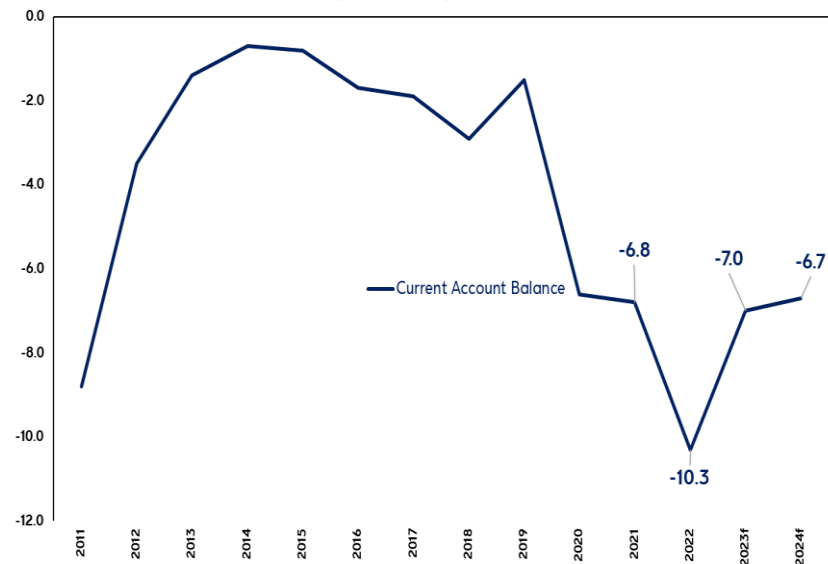
GG overall & primary fiscal balances

(% of GDP, ESA terms)



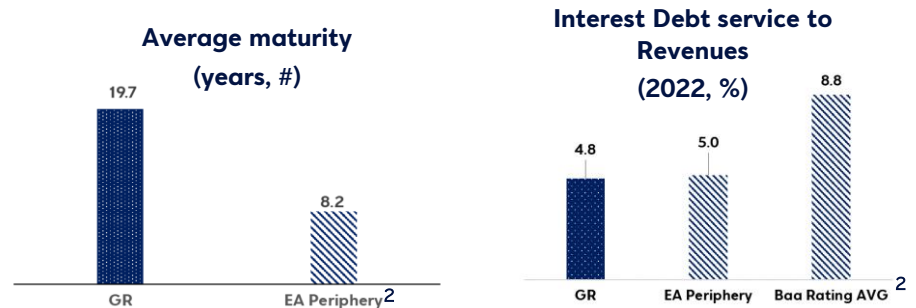
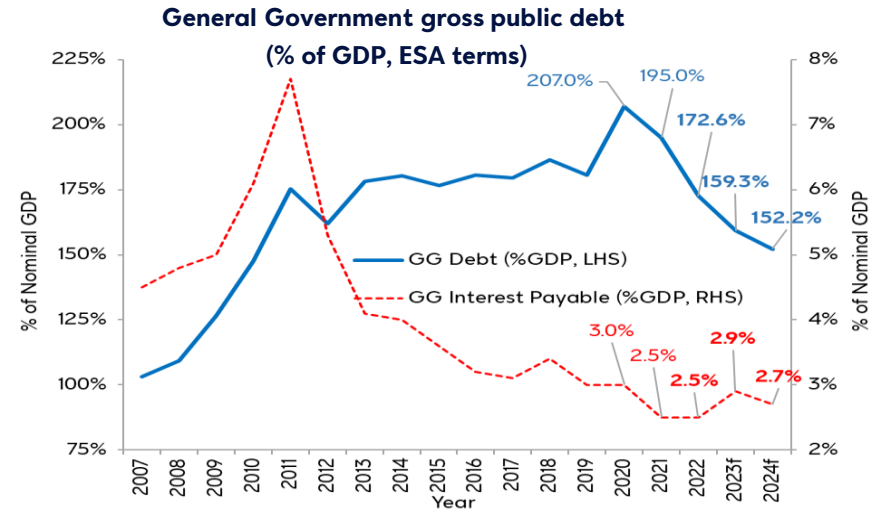
Current Account Balance

(% of GDP)



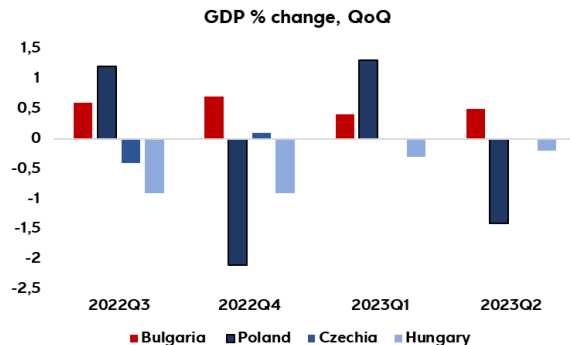
Sovereign debt profile

- According to the 2024 Draft Budget, the Greek GG Gross Public Debt is expected at 159.3% and 152.2% of GDP in 2023 and 2024 respectively vs 172.6% in 2022 and a peak of 207.0% in 2020
- 75.8% of the debt stock is held by official sector creditors^{1,3} allowing for: a long maturity profile (at 19.7 years versus 8.2 years avg in EA periphery² as of Dec-22), low and fixed interest rates
- Interest Debt Service to Revenues at 4.8% [5.0% in EA Periphery and 8.8% in countries with similar (Baa) rating]; GG Interest payable (%GDP) expected at 2.9 % and 2.7% for 2023 and 2024
- Regular issuance of €8.3bn in 2022. New issuance in 2023 already at €10.9bn by the end of October 2023 (2024 Draft Budget)
- Investment grade credit rating from September 2023 (S&P and DBRS already upgraded Greece; the respective decision by Fitch is scheduled for Dec-23), has directly made Greek bonds eligible as collateral for Eurosystem related transactions, eliminating the need for a special eligibility regime
- General Government cash buffer at ca €37.2bn⁴ (17% of GDP, October 2023); it allows for further debt reduction under the new investment grade rating regime

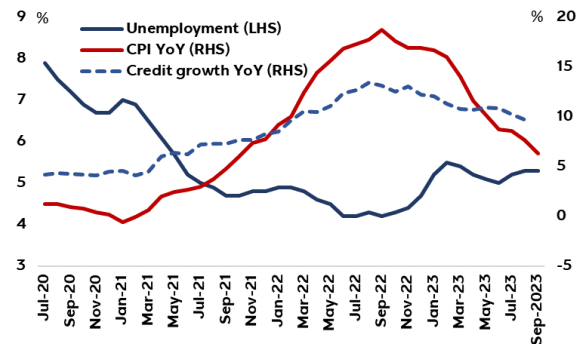


- The economy expanded by 2.1% y-o-y in 2Q23, below the 2.5% y-o-y growth reading in 1Q23 and the 3.9% performance of FY22
- Still, 2Q23 growth reading ranked among the highest in the region, with only Romania and Croatia faring slightly better
- World Bank (October 2023) expects real GDP growth of 1.4% in 2023 & 2.7% in 2024; CPI expected at 9.8% in 2023 & 5.6% in 2024, from 15.3% in 2022
- Recently, Fitch Ratings affirmed Bulgaria's sovereign rating at BBB and kept the outlook positive

GDP growth held firm in Q2 compared to regional peers...

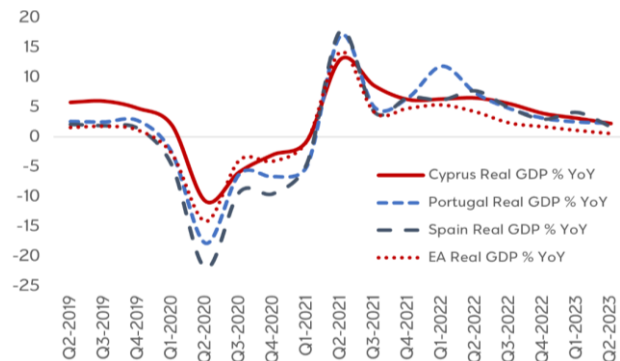


.. on the back of steadily lower unemployment and inflation



- 2Q23 growth at 2.3% y-o-y; +2.8% y-o-y in 1H23
- 2Q23: decline in fixed capital formation (-25.5% y-o-y), growth supported by household consumption (+4.7% y-o-y), on the back of weakening inflation; external balance improved by imports' decline (-3.0% y-o-y) surpassing exports' (-2.7% y-o-y)
- Unemployment at a 12.5-year low of 5.9% in 2Q against 6.8% in 1Q (ICT sector boom, relaxed employment restrictions for 3rd-country nationals)
- Signs of a milder boost from tourism to growth in 3Q23; tourist arrivals up by 15.4% y-o-y vs. +24.9% y-o-y in 2Q23
- Inflation acceleration from August onwards; 4.3% y-o-y in September from 2.4% in July, due to increases in transport and housing – utility prices
- Moody's in September upgraded the country's credit rating by 2 notches, to Baa2, with a positive outlook. Investment grade by the BIG-4 agencies
- IMF (October 2023) foresees a real GDP growth rate of 2.2% for 2023, accelerating to 2.7% in 2024

Cyprus remained among the best performers in GDP growth terms in the EA in 2Q23, only behind Ireland and Greece



Construction of houses not affected by rising prices in 2022, seems correlated with credit expansion since 4Q22



Appendix I – Supplementary information

Summary performance

Balance sheet – key figures

€ m	3Q23	2Q23
Gross customer loans	42,222	42,156
Provisions	(1,488)	(1,552)
Loans FVTPL	16	15
Net customer loans	40,650 ²	40,526 ²
Customer deposits	56,453	55,892
Eurosystem funding	4,185	7,402
Total equity	7,643	7,452
Tangible book value	7,221	7,039
Tangible book value / share (€)	1.97	1.90
Earnings per share (€)	0.08	0.12
Risk Weighted Assets	44,225	43,976
Total Assets	80,475	81,521
Ratios (%)	3Q23	2Q23
CET1	15.9	15.6
Loans/Deposits	72.0	72.6
NPEs	4.9	5.2
NPE coverage	75.0	73.2
Headcount (#)	10,577	10,584
Branches and distribution network (#)	540	545

Income statement – key figures

€ m	3Q23	2Q23
Net interest income	558.4	540.1
Commission income	133.1	140.6
Operating income	703.2	711.6
Operating expenses	(229.4)	(221.8)
Pre-provision income	473.8	489.8
Loan loss provisions	(90.4)	(89.2)
Other impairments	(11.4)	(31.8)
Net income after tax ¹	317.8	343.2
Discontinued operations	(0.9)	(1.1)
Hellenic Bank negative goodwill	(0.3)	111.0
Restructuring costs (after tax)	(20.6) ³	(5.6)
Net Profit / Loss	296.1	447.5
Ratios (%)	3Q23	2Q23
Net interest margin	2.84	2.72
Fee income / assets	0.68	0.71
Cost / income	32.6	31.2
Cost of risk	0.89	0.88

1. Adjusted net profit. 2. Including fair value changes of loans in portfolio hedging of interest rate risk (-€100m in 3Q23, -€93m in 2Q23). 3. Including €9.6m CSR initiative (Thessaly area floods, etc.)

Consolidated quarterly financials – Income statement

(€ m)	3Q23	2Q23	1Q23	4Q22	3Q22
Net Interest Income	558.4	540.1	502.5	449.2	363.2
Commission income	133.1	140.6	129.3	142.4	133.9
Other Income	11.7	30.9	(12.2)	99.4	43.5
Operating Income	703.2	711.6	619.6	690.9	540.7
Operating Expenses	(229.4)	(221.8)	(221.5)	(221.8)	(215.9)
Pre-Provision Income	473.8	489.8	398.1	469.2	324.8
Loan Loss Provisions	(90.4)	(89.2)	(75.0)	(83.1)	(73.2)
Other impairments	(11.4)	(31.8)	(0.8)	(58.5)	(13.2)
Adjusted Profit before tax ¹	400.2	383.2	328.4	330.3	240.2
Adjusted Net Profit ¹	317.8	343.2	255.3	236.8	169.2
Discontinued operations	(0.9) ²	(1.1) ²	(15.0) ²	1.3 ²	0.8 ²
Hellenic Bank negative goodwill	(0.3)	111.0	-	-	-
Restructuring costs (after tax) & tax adjustments	(20.6) ³	(5.6)	(3.7)	(14.9)	(4.3)
Net Profit / loss	296.1	447.5	236.5	223.2	165.7

1. Before discontinued operations, restructuring costs, goodwill impairment and tax adjustments. 2. Refers to Serbian operations classified as held for sale. 3. Including €9.6m CSR initiative (Thessaly area floods, etc.)

Consolidated quarterly financials – Balance sheet

(€ m)	3Q23	2Q23	1Q23	4Q22	3Q22
Consumer Loans	3,429	3,355	2,803	2,752	2,743
Mortgages	10,009	10,033	10,015	10,039	10,100
Household Loans	13,438	13,388	12,818	12,791	12,843
Small Business Loans	3,580	3,701	3,716	3,720	3,700
Corporate Loans	20,731	20,499	20,471	20,448	20,072
Business Loans	24,311	24,200	24,186	24,168	23,771
Senior notes	4,535	4,614	4,729	4,901	4,838
Total Gross Loans ¹	42,138	42,078	41,587	41,663	41,420
Total Deposits	56,453	55,892	55,092	55,609	54,148
Total Assets	80,475	81,521	81,877	81,460	83,438

1. Including Loans at FVTPL and fair value changes of loans in portfolio hedging of interest rate risk.

Income Statement (€ m)	9M23	9M22	Δ y-o-y (%)
Net Interest Income	1,601.0	1,030.6	55.3
Commission income	403.1	379.6	6.2
Other Income	30.4	614.7	(95.1)
Operating Income	2,034.4	2,024.8	0.5
Operating Expenses	(672.7)	(635.1)	5.9
Pre-Provision Income	1,361.7	1,389.7	(2.0)
Loan Loss Provisions	(254.7)	(193.3)	31.8
Other impairments	(44.0)	(44.9)	(1.9)
Adjusted Profit before tax ¹	1,111.9	1,167.3	(4.7)
Adjusted Net Profit ¹	916.3	924.2	(0.9)
Discontinued operations, Triangle and Hellenic bank transactions	93.7 ²	230.5 ³	(59.3)
Restructuring costs (after tax) & tax adjustments	(29.8) ⁴	(48.3)	(38.3)
Net Profit / loss	980.1	1,106.4	(11.4)
Balance sheet (€ m)	9M23	9M22	Δ y-o-y (%)
Consumer Loans	3,429	2,743	25.0
Mortgages	10,009	10,100	(0.9)
Household Loans	13,438	12,843	4.6
Small Business Loans	3,580	3,700	(3.2)
Corporate Loans	20,731	20,072	3.3
Business Loans	24,311	23,771	2.3
Senior notes	4,535	4,838	(6.3)
Total Gross Loans ⁵	42,138	41,420	1.7
Total Deposits	56,453	54,148	4.3
Total Assets	80,475	83,438	(3.6)

1. Before discontinued operations, restructuring costs, goodwill impairment and tax adjustments. 2. Refers to Hellenic bank negative goodwill and Serbian operations classified as held for sale. 3. Refers to merchant acquiring business sale and Serbian operations classified as held for sale. 4. Including €9.6m CSR initiative (Thessaly area floods, etc.) 5. Including Loans at FVTPL and fair value changes of loans in portfolio hedging of interest rate risk.

SEE operations key figures – 3Q23¹

		Bulgaria	Cyprus	Lux	Sum
Balance Sheet (€m)	Assets	9,342	8,608	2,469	20,419
	Gross loans	6,538	2,672	819	10,029
	Net loans	6,348	2,618	819	9,785
	NPE loans	171	73	0	244
	Deposits	7,514	7,165	2,155	16,834
CAD²		21.9%	34.0%	24.4%	
Income statement (€m)	Core Income	110.0	83.2	17.4	210.6
	Operating Expenses	(43.3)	(14.7)	(7.8)	(65.8)
	Loan loss provisions	(13.6)	(5.0)	(0.1)	(18.7)
	Profit before tax ³	52.4	93.1	9.3	154.8
	Net Profit ⁴	47.2	82.7	6.9	136.8
Branches (#)	Retail	223	-	-	223
	Business / Private banking centers	12	8	2	22
Headcount (#)		3,698	462	115	4,275

Appendix II – Glossary

Glossary – Definition of Alternative Performance Measures (APMs) & other selected financial measures / ratios

This document contains financial data and measures as published or derived from the published consolidated financial statements which have been prepared in accordance with International Financial Reporting Standards (IFRS). Additional sources used, include information derived from internal information systems consistent with accounting policies and other financial information such as consolidated Pillar 3 report. The financial data are organized into two main reportable segments, Greece view and International Operations view.

Greece view includes the operations of Eurobank S.A. and its Greek subsidiaries, incorporating all business activities originated from these entities, after the elimination of intercompany transactions between them.

International Operations include the operations in Bulgaria, Serbia, Cyprus and Luxembourg. Each country comprises the local bank and all local subsidiaries, incorporating all business activities originated from these entities, after the elimination of intercompany transactions between them.

Glossary – Definition of Alternative Performance Measures (APMs) & other selected financial measures / ratios

Adjusted net profit: Net profit/loss from continuing operations after deducting restructuring costs, goodwill impairment / gain on acquisition, gains/losses related to the transformation plan, contributions to restoration initiatives following natural disasters and income tax adjustments.

Commission income: The total of Net banking fee and commission income and Income from non-banking services of the reported period.

Core Pre-provision Income (Core PPI): The total of net interest income, net banking fee and commission income and income from non-banking services minus the operating expenses of the reported period.

Common Equity Tier I (CET1): Common Equity Tier I regulatory capital as defined by Regulation No 575/2013 as in force, based on the transitional rules for the reported period, divided by total Risk Weighted Assets (RWAs).

Core Operating Profit: Core pre-provision income minus impairment losses relating to loans and advances charged in the reported period

Cost to Average Assets: Calculated as the ratio of annualized operating expenses divided the by the average balance of continued operations' total assets for the reported period (the arithmetic average of total assets, excluding assets classified as held for sale, at the end of the reported period and at the end of the previous period).

Cost to core income: Total operating expenses divided by total core operating income. Core operating income is the total of net interest income, net banking fee and commission income and income from non banking services.

Cost to Income ratio: Total operating expenses divided by total operating income.

Deposits Spread: Accrued customer interest expense over matched maturity and currency libor, annualized and divided by the reported period average Due to Customers. The period average for Due to Customers is calculated as the daily average of the customers' deposit volume as derived by the Bank's systems.

Deposits Client Rate: Accrued customer interest expense, annualized and divided by the reported period average Due to Customers. The average for Due to Customers is calculated as the daily average of the customers' deposit volume as derived by the Bank's systems.

Earnings per share (EPS): Net profit attributable to ordinary shareholders divided by the weighted average number of ordinary shares excluding own shares.

ESG: Environmental Social Governance.

Fees/Assets: Calculated as the ratio of annualized Commission income divided by the average balance of continued operations' total assets (the arithmetic average of total assets, excluding assets classified as held for sale, at the end of the reported period and at the end of the previous period).

Fees & commissions over assets ratio: The total of net banking fee and commission income & income from non banking services of the reported period divided by the average balance of continued operations' total assets (the arithmetic average of total assets, excluding those related to discontinued operations', at the end of the reported period, at the end of interim quarters and at the end of the previous period).

Glossary – Definition of Alternative Performance Measures (APMs) & other selected financial measures / ratios

Forborne: Forborne exposures (in compliance with EBA Guidelines) are debt contracts in respect of which forbearance measures have been extended. Forbearance measures consist of concessions towards a debtor facing or about to face difficulties in meeting its financial commitments (“financial difficulties”).

Forborne Non-performing Exposures (NPF): Forborne Non-performing Exposures (in compliance with EBA Guidelines) are the Bank’s Forborne exposures that meet the criteria to be classified as Non-Performing.

Fully loaded Common Equity Tier I (CET1): Common Equity Tier I regulatory capital as defined by Regulation No 575/2013 as in force, without the application of the relevant transitional rules, divided by total Risk Weighted Assets (RWAs).

GHG: Greenhouse Gases emissions from human activities strengthen the greenhouse effect, causing climate change, mostly from burning fossil fuels.

Liquidity Coverage Ratio (LCR): The total amount of high quality liquid assets over net liquidity outflows for a 30-day stress period.

Loans to Deposits: Loans and Advances to Customers at amortized cost divided by Due to Customers at the end of the reported period.

Loans Spread: Accrued customer interest income over matched maturity and currency libor, annualized and divided by the reported period average Gross¹Loans and Advances to Customers. The period average for Gross Loans and Advances to Customers is calculated as the weighted daily average of the customers’ loan volume as derived by the Bank’s systems.

¹Up to FY-2017 Loans spread was calculated based on Net Loans & Advances to Customers. Comparatives have been restated accordingly

Net Interest Margin (NIM): The net interest income of the reported period, annualized and divided by the average balance of continued operations’ total assets (the arithmetic average of total assets, excluding those related to discontinued operations, at the end of the reported period, at the end of interim quarters and at the end of the previous period).

Net profit from continuing operations, before restructuring costs: Net profit from continuing operations after deducting restructuring costs net of tax

Net Zero: a state of a business where we add no incremental greenhouse gases to the atmosphere. Emissions output is balanced with offsetting or removal of carbon from the atmosphere via carbon sinks.

Non-performing exposures (NPEs): Non Performing Exposures (in compliance with EBA Guidelines) are the Group’s material exposures which are more than 90 days past-due or for which the debtor is assessed as unlikely to pay its credit obligations in full without realization of collateral, regardless of the existence of any past due amount or the number of days past due. The NPEs, as reported herein, refer to the gross loans at amortised cost except for those that have been classified as held for sale.

NPEs Coverage ratio: Impairment allowance for loans and advances to customers and ECL for credit related commitments (off balance sheet items), divided by NPEs at the end of the reported period.

Glossary – Definition of Alternative Performance Measures (APMs) & other selected financial measures / ratios

NPE ratio: Non Performing Exposures (NPEs) at amortized cost divided by Gross Loans & Advances to Customers at amortized cost at the end of the reported period.

NPEs formation: Net increase/decrease of NPEs in the reported period excluding the impact of write offs, sales & other movements.

Other Income: The total of net trading income, gains less losses from investment securities and other income/ (expenses) of the reported period.

Pre-provision Income (PPI): Profit from operations before impairments, provisions and restructuring costs as disclosed in the financial statements for the reported period.

Provisions (charge) to average Net Loans ratio (Cost of Risk): Impairment losses relating to Loans and Advances charged in the reported period, annualized and divided by the average balance of Loans and Advances to Customers at amortized cost (the arithmetic average of Loans and Advances to Customers at amortized cost, including those that have been classified as held for sale, at the beginning and at the end of the reported period as well as at the end of interim quarters).

Provisions/Gross Loans: Impairment Allowance for Loans and Advances to Customers including impairment allowance for credit related commitments (off balance sheet items)-divided by Gross Loans and Advances to Customers at amortized cost at the end of the reported period.

Provisions/90dpd loans: Impairment Allowance for Loans and Advances to Customers, including impairment allowance for credit related commitments (off balance sheet items) divided by Gross Loans at amortized cost more than 90 days past due at the end of the reported period.

Return on tangible book value (RoTBV): Adjusted net profit divided by average tangible book value. Tangible book value is the total equity excluding preference shares, preferred securities and non controlling interests minus intangible assets.

Risk-weighted assets (RWAs): Risk-weighted assets are the Group's assets and off-balance-sheet exposures, weighted according to risk factors based on Regulation (EU) No 575/2013 as in force, taking into account credit, market and operational risk.

Total Capital Adequacy ratio: Total regulatory capital as defined by Regulation (EU) No 575/2013 as in force, based on the transitional rules for the reported period, divided by total Risk Weighted Assets (RWA). The RWA are the Group's assets and off-balance-sheet exposures, weighted according to risk factors based on Regulation (EU) No 575/2013, taking into account credit, market and operational risk

Tangible Book Value: Total equity excluding preference shares, preferred securities and non controlling interests minus intangible assets

Tangible Book Value/Share: Tangible book value divided by outstanding number of shares as at period end excluding own shares.

90dpd ratio: Gross Loans at amortized cost more than 90 days past due divided by Gross Loans and Advances to Customers at amortized cost at the end of the reported period.

90dpd formation: Net increase/decrease of 90 days past due gross loans at amortized cost in the reported period excluding the impact of write offs, sales and other movements.

ISO 14064-1:2018: Specification issued by the International Standards Organization (ISO) with guidance at the organization level for quantification and reporting of greenhouse gas emissions and removals.



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