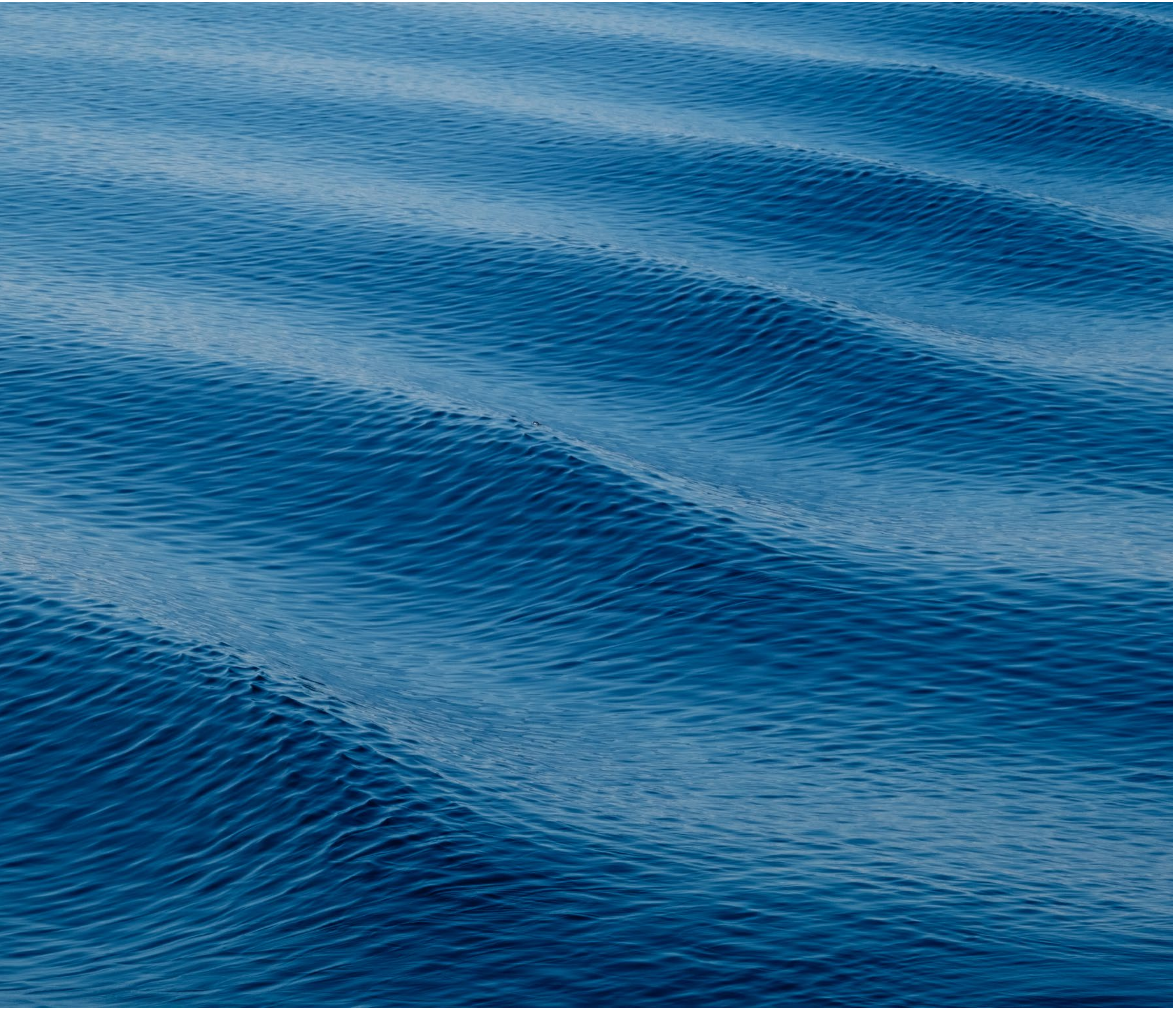

APPENDIX I

Selected **Financial Data**

for the Year Ended 31 December 2024

The complete Annual Financial Report for the year 2024 is available on the website eurobankholdings.gr

Eurobank Ergasias Services and Holdings S.A.

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Tel.: (+30) 214 40 61000
General Commercial Registry No: 000223001000

Concolidated Balance Sheet

31 December	2024 € million	2023 € million
ASSETS		
Cash and balances with central banks	**16,131**	10,943
Due from credit institutions	**2,196**	2,354
Securities held for trading	**285**	379
Derivative financial instruments	**838**	881
Loans and advances to customers	**50,953**	41,545
Investment securities	**22,184**	14,710
Investments in associates and joint ventures	**203**	541
Property and equipment	**975**	773
Investment property	**1,404**	1,357
Intangible assets	**415**	334
Deferred tax assets	**3,780**	3,991
Other assets	**1,695**	1,767
Assets of disposal groups classified as held for sale	**91**	206
Total assets	**101,150**	79,781
LIABILITIES		
Due to central banks	-	3,771
Due to credit institutions	**2,800**	3,078
Derivative financial instruments	**1,120**	1,450
Due to customers	**78,593**	57,442
Debt securities in issue	**7,056**	4,756
Other liabilities	**2,682**	1,385
Total liabilities	**92,251**	71,882
EQUITY		
Share capital	**809**	818
Share premium	**1,145**	1,161
Reserves and retained earnings	**6,945**	5,920
Total equity	**8,899**	7,899
Total equity and liabilities	**101,150**	79,781

Consolidated Income Statement

Year ended 31 December	2024 € million	2023 € million
Interest income	**5,096**	4,454
Interest expense	**(2,589)**	(2,280)
Net interest income	**2,507**	2,174
Banking fee and commission income	**705**	570
Banking fee and commission expense	**(144)**	(123)
Net banking fee and commission income	**561**	447
Income from non banking services	**105**	97
Net trading income / (loss)	**94**	71
Gains less losses from investment securities	**13**	57
Other income / (expenses)	**61**	68
Operating income	**3,341**	2,914
Operating expenses	**(1,099)**	(915)
Profit from operations before impairments, risk provisions and restructuring costs	**2,242**	1,999
Impairment losses relating to loans and advances to customers	**(303)**	(412)
Other impairments, risk provisions and related costs	**(60)**	(96)
Restructuring costs	**(168)**	(37)
Share of results of associates and joint ventures	**161**	88
Profit before tax from continuing operations	**1,872**	1,542
Income tax	**(361)**	(261)
Net profit from continuing operations	**1,511**	1,281
Net loss from discontinued operations	**(7)**	(153)
Net profit	**1,504**	1,128
Net profit / (loss) attributable to non controlling interests	**56**	(12)
Net profit attributable to shareholders	**1,448**	1,140
Earnings per share	**€**	€
- Basic earnings per share	**0.40**	0.31
- Diluted earnings per share	**0.39**	0.31
Earnings per share from continuing operations		
- Basic and diluted earnings per share	**0.40**	0.34