



1Q2022 results

25 May 2022

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1Q22 results highlights

1Q22 results highlights: Profitability

Net Income¹ €305m in 1Q22

- NII up 1.4% y-o-y at €339m; up 5.7% q-o-q
- Commission income up 24.7% at €123m; down 5.3% q-o-q
- Other income includes trading gains of €212m²
- Operating expenses y-o-y down 0.3% in Greece; Group up 3.0%
- Core pre-provision income (PPI) up 10.4% y-o-y at €240m; up 6.7% q-o-q
- Cost of Risk (CoR)³ at 63bps in 1Q22
- 1Q22 Core Operating Profit⁴ at €178m; up >100% y-o-y and 42.0% q-o-q
- Profit before tax (PBT)⁵ at €404m in 1Q22
- SEE operations net profit¹ €47m in 1Q22; up 46.4% y-o-y

P&L (€ m)	1Q22	1Q21	Δ(%)	1Q22	4Q21	Δ(%)
Net interest income	339.4	334.7	1.4	339.4	320.9	5.7
Commission income	123.0	98.7	24.7	123.0	129.9	(5.3)
Other Income	240.4	13.1	>100	240.4	62.2	>100
Operating income	702.7	446.5	57.4	702.7	513.0	37.0
Operating expenses	(221.9)	(215.5)	3.0	(221.9)	(225.5)	(1.6)
Core PPI	240.4	217.9	10.4	240.4	225.3	6.7
PPI	480.8	231.0	>100	480.8	287.5	67.2
Loan loss provisions	(62.1)	(131.3)	(52.7)	(62.1)	(99.7)	(37.8)
Core Operating Profit ⁴	178.4	86.5	>100	178.4	125.6	42.0
PBT⁵	404.1	97.6	>100	404.1	173.2	>100
Net Income after tax ¹	305.0	72.0	>100	305.0	126.8	>100
Net income after tax	269.8	70.0	>100	269.8	112.4	>100
Ratios (%)	1Q22	1Q21		1Q22	4Q21	
Net interest margin	1.75	1.96		1.75	1.70	
Cost / income	31.6	48.3		31.6	44.0	
Cost of risk ³	0.63	1.40		0.63	1.04	
RoTBV ¹	22.9	5.7		22.9	8.2	
TBV per share (€)	1.45	1.36		1.45	1.42	
EPS (€)	0.07	0.02		0.07	0.03	

1Q22 results highlights: Balance sheet

Asset Quality

- NPE ratio at 6.0%¹ in 1Q22, down 8.2ppts y-o-y
- NPE stock at €2.4bn¹, down €3.4bn y-o-y
- Net NPE stock^{1,2} at 0.7bn
- NPE coverage at 71.5%¹, up 9.6ppts y-o-y

Capital

- Total CAD at 16.5%³ including full year transitions
- CET1 at 14.0%³, FBL3 at 13.6%³

Volumes

- Loan disbursements in Greece at €2.3bn in 1Q22
- Group performing loans organic growth⁴ at €0.4bn in 1Q22; strong pipeline in 2Q, +€0.3bn in April
- Deposits down €0.7bn in 1Q22; up €1.2bn in April
- L/D ratio at 74.9%, LCR at 151.3%

Key Balance sheet ratios

Group (%)	1Q22	4Q21	3Q21	2Q21	1Q21
Asset Quality					
NPE ratio	6.0 ¹	6.8	7.3	14.0	14.2
NPE coverage	71.5 ¹	69.2	72.8	63.3	61.9
Liquidity					
L/D	74.9	73.2	73.8	75.4	77.7
LCR	151.3	152.4	168.2	166.4	140.6
Capital					
CAD	16.5 ³	16.8 ³	15.7	15.6	15.5
CET1	14.0 ³	14.5 ³	13.3	13.2	13.0
CET1 FLB3	13.6 ³	13.6 ³	12.3	12.1	11.9

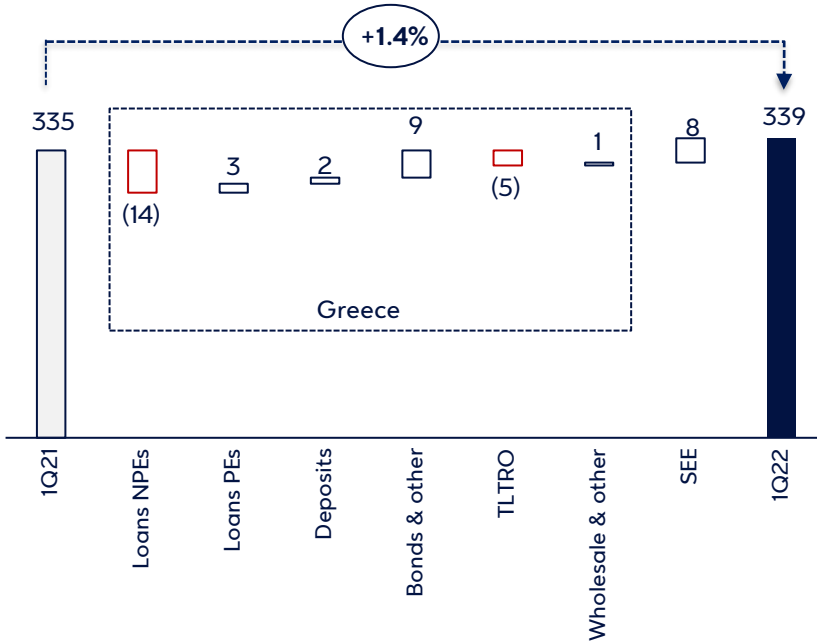
2022 goals on track

	1Q21 Actual	4Q21 Actual	1Q22 Actual	FY22 Business plan ¹
Core PPI	€218m	€225m	€240m	c.€865m
Core Operating Profit ²	€87m	€126m	€178m	c.€610m
RoTBV ³	6%	8%	23%	10%
EPS	€0.02	€0.03	€0.07	c.€0.14 ⁴
CoR ⁵	140bps	104bps	63bps	c.65bps
NPE ratio	14.2%	6.8%	6.0% ⁶	c.5.8%
NPE coverage	61.9%	69.2%	71.5% ⁶	c.64.0%
FLB3 CET1	11.9%	13.6% ⁶	13.6% ⁷	c.13.6%
CAD	15.5%	16.8% ⁶	16.5% ⁷	c.16.4%

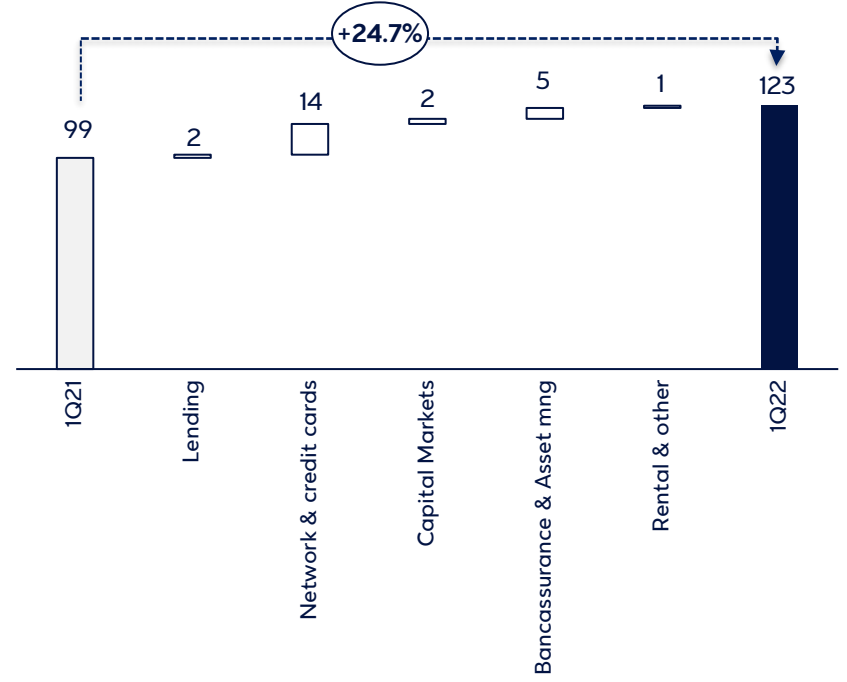
1. As presented in FY21 results (March 2022). 2. Core Operating profit= Core PPI minus loan loss provisions 3. Adjusted net profit. 4. Excluding Triangle gain and restructuring costs (VES). 5. On net loans. 6. Pro forma for €0.3bn NPE securitization of corporate loans (Solar). 7. Pro forma for strategic partnership for merchant acquiring business (Triangle). Binding agreement in December 2021, closing 2Q22. Including period profits, subject to AGM approval.

Core Income

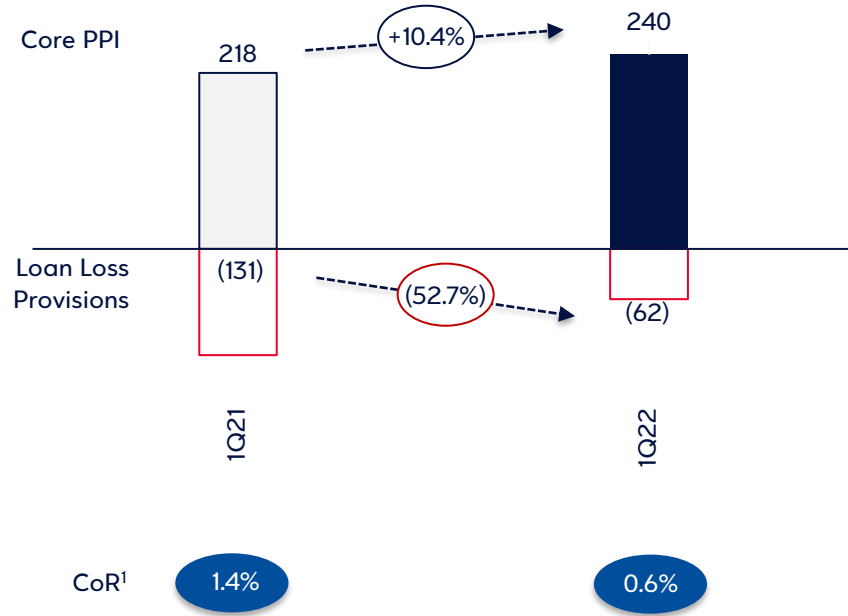
Δ NII (y-o-y, € m)



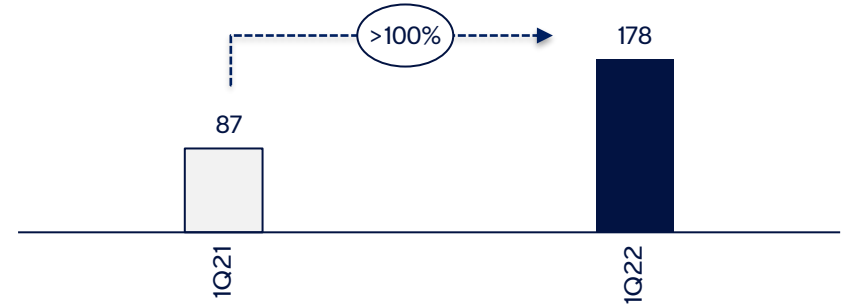
Δ Fees (y-o-y, € m)



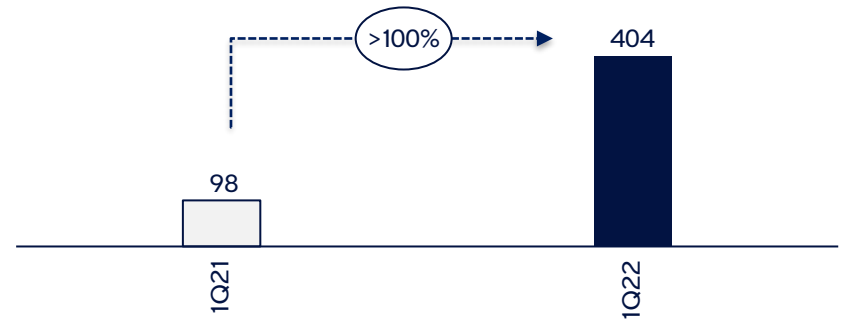
Core PPI and Provisions (€ m)



Core Operating Profit² (€ m)

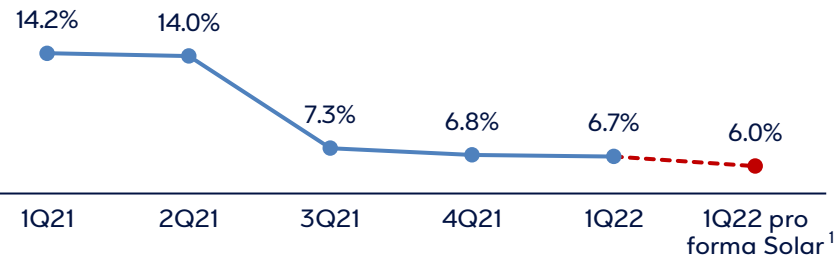


Profit before Tax³ (€ m)

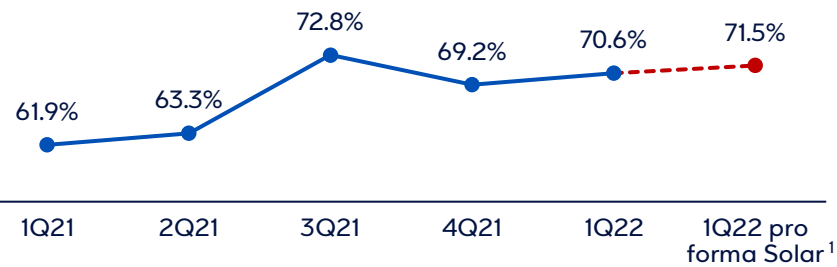


1. On net loans. 2. Core Operating profit= Core PPI minus loan loss provisions. 3. Adjusted profit before tax.

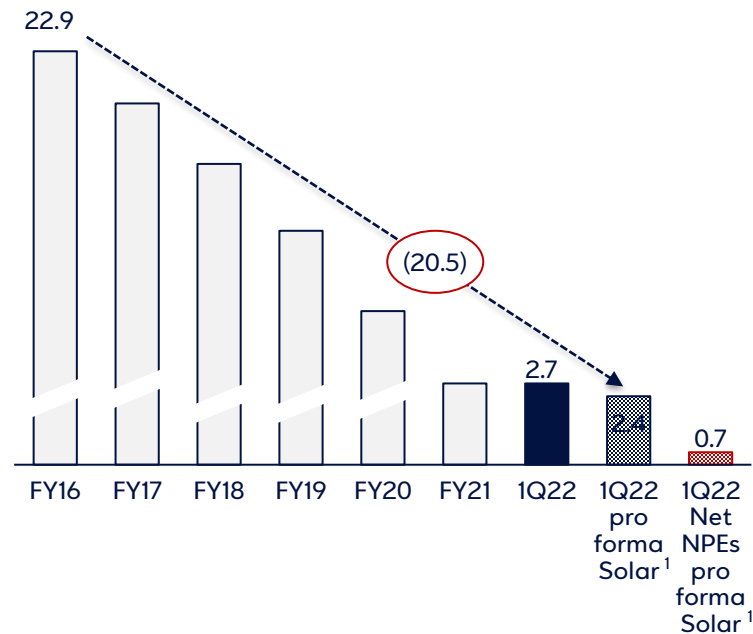
NPEs ratio



NPE coverage

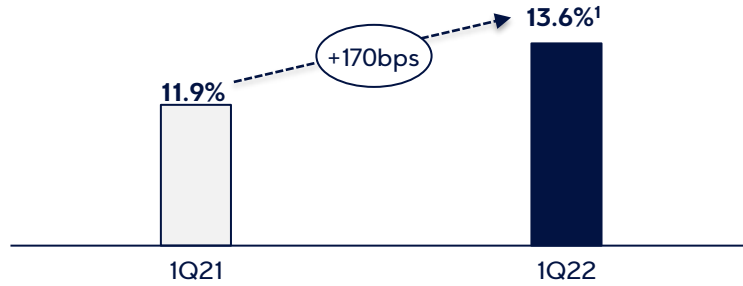


NPEs stock (€ bn)

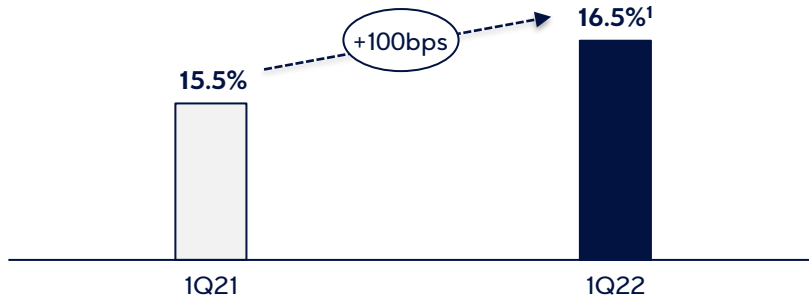


1. €0.3bn NPE securitization of corporate loans (Solar).

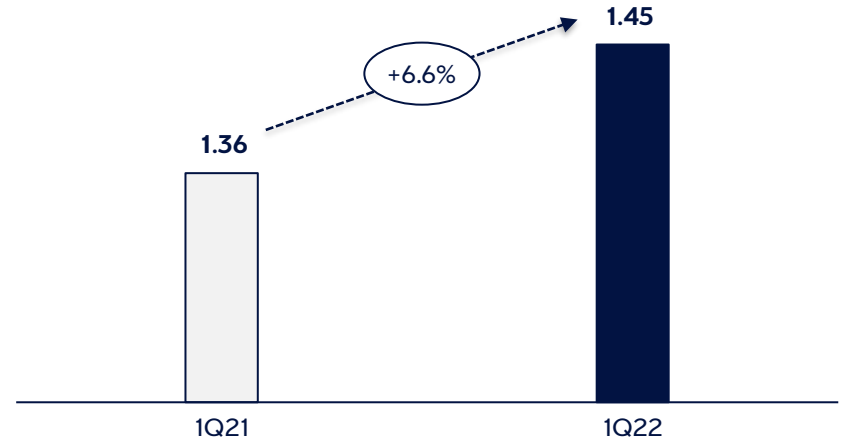
CET1 FLB3



CAD



TBV per share (€)



1. Pro-forma for strategic partnership for merchant acquiring business (Triangle). Binding agreement in December 2021, closing 2Q22.

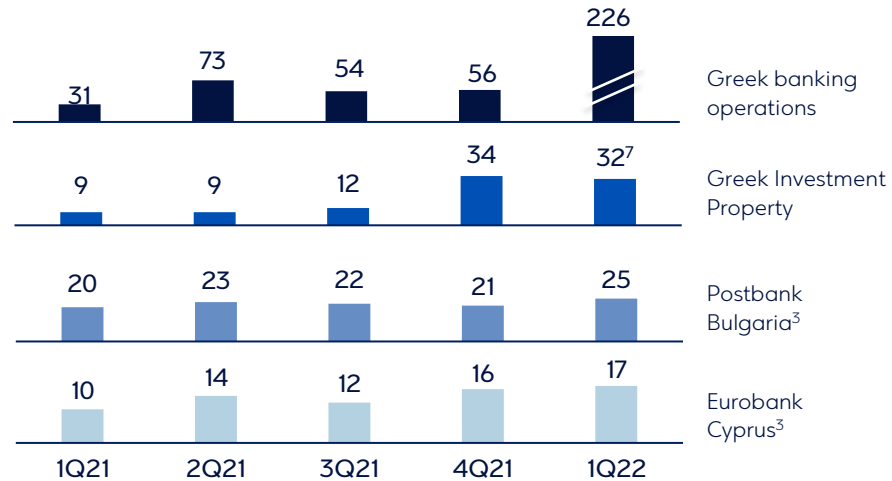
Diversified business model

Segmental analysis: diversified earnings generation

Key Metrics (FY21)

Group (%)	Assets € bn	RWAs € bn	TBV € m	Net Profit ¹ € m	RoTBV ²	2021 RoTBV
Greek Banking Operations	55.6	30.7 ⁶	3,311	226	27.8%	7.0%
Greek Investment Property	1.4	1.8	458 ⁵	32 ⁷	27.7%	13.6%
Postbank Bulgaria ³	7.6	4.2	880	25	11.3%	10.4%
Eurobank Cyprus ³	8.3	2.2	552	17	11.9%	9.8%
Other Int'l ⁴	4.3	1.8	179	6	12.1%	3.4%
Total	77.2	40.6⁶	5,380	305	22.9	8.2%

Net profit¹ (q-o-q, € m)



1. Adjusted net profit. 2. (FY21 Adjusted Net profit annualized / (average FY21 +1Q22 TBV)). 3. Bank View. 4. Includes mainly Serbia and Luxembourg. 5. Based on internal capital allocation, assuming debt / equity ratio 2:1. 6. Pro forma Triangle. 7. Including €24m gain from Grivalia Hospitality sale.

Eurobank Group Investment Real Estate Portfolio



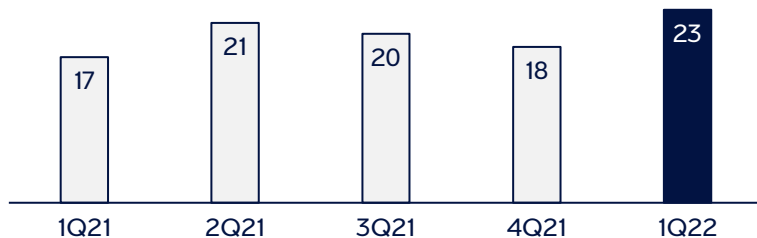
1Q22	Office	Mixed use	Retail	Big boxes & supermarkets	Logistics	Special use	Total
No. of assets (#)	66	29	76	43	22	26	262
Book Value (€ m)	437	206	159	430	90	70	1,392
% of total MV	32%	15%	11%	31%	6%	5%	100%
MV / GLA (€ /sqm)	1,438	2,377	1,797	1,150	582	816	1,273
GLA (sqm)	304,086	86,483	88,575	373,924	154,617	85,513	1,093,198
Occupancy	89%	78%	80%	100%	99%	100%	93%
Annualized rent (€ m)	30	10	8	31	7	5	92
% of total Rent	33%	11%	9%	34%	8%	5%	100%
Gross yield of occupied	7.7%	6.3%	6.7%	7.3%	8.3%	7.2%	7.1%

1Q22 Highlights

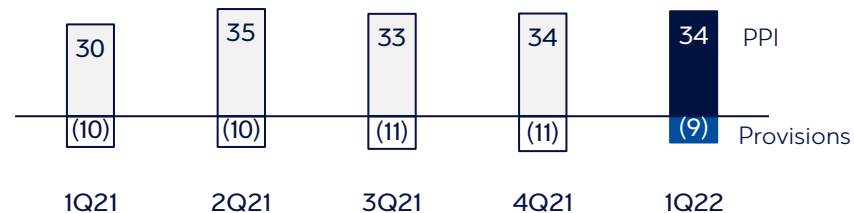
Net profit €23m in 1Q22, up 30.0% y-o-y

- 1Q22 Core PPI at €35m, up 15.6% y-o-y
- NII up 8.2% y-o-y at €48m
- Commission income up 18.6% y-o-y at €17m
- OpEx up 5.6% y-o-y; down 1.3% q-o-q
- 1Q22 CoR at 74bps

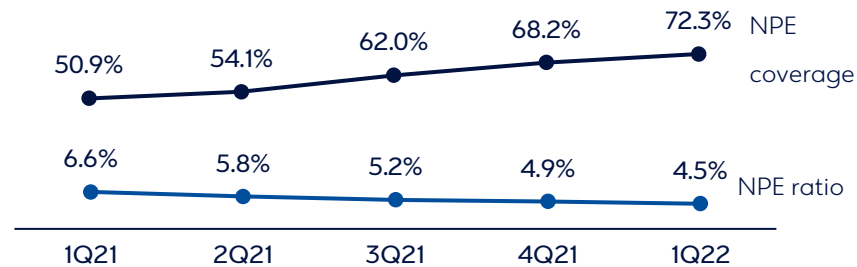
Net Profit (€ m)



PPI and provisions (€ m)



NPEs ratio and provisions / NPEs



1Q22 Highlights

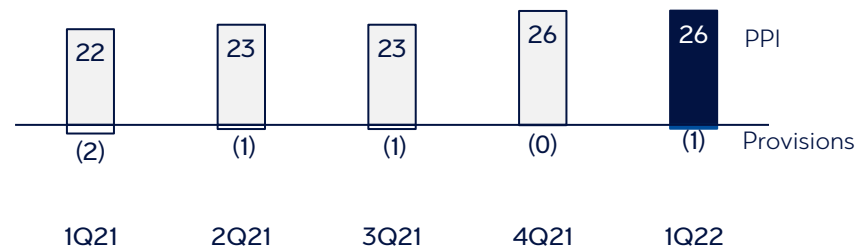
Net profit €20m in 1Q22; up 31.2% y-o-y

- 1Q22 Core PPI up 20.5% y-o-y at €26m
- NII up 10.4% y-o-y at €27m
- Commission income up 31.2% y-o-y at €10m
- OpEx up by 5.0% y-o-y
- 1Q22 CoR at 15bps

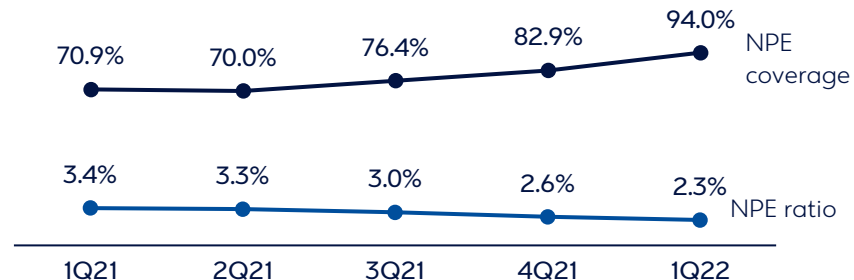
Net Profit (€ m)



PPI and provisions (€ m)



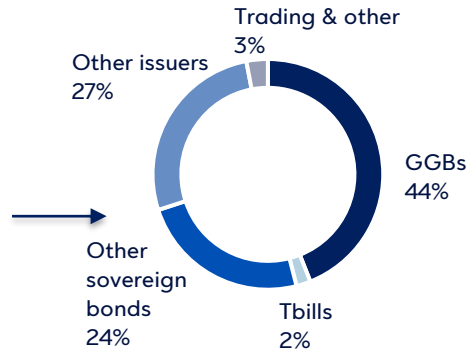
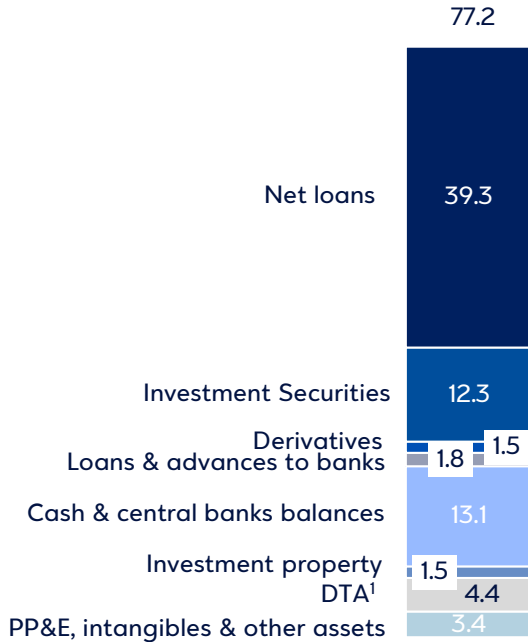
NPEs ratio and provisions / NPEs



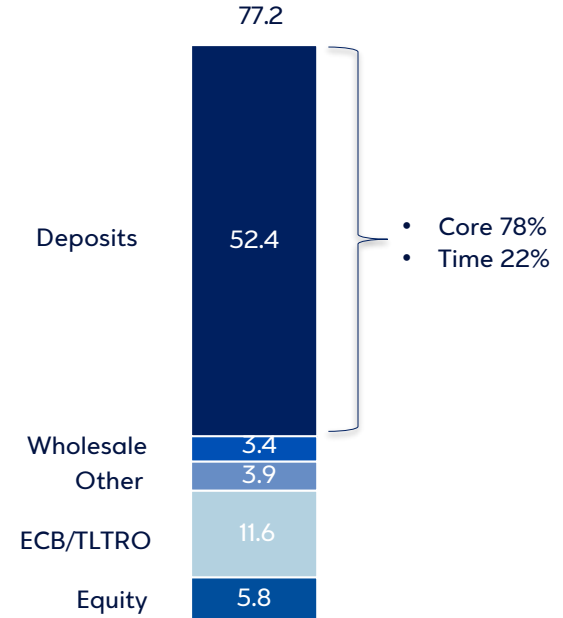
Balance sheet

Balance sheet composition

Assets (€ bn)

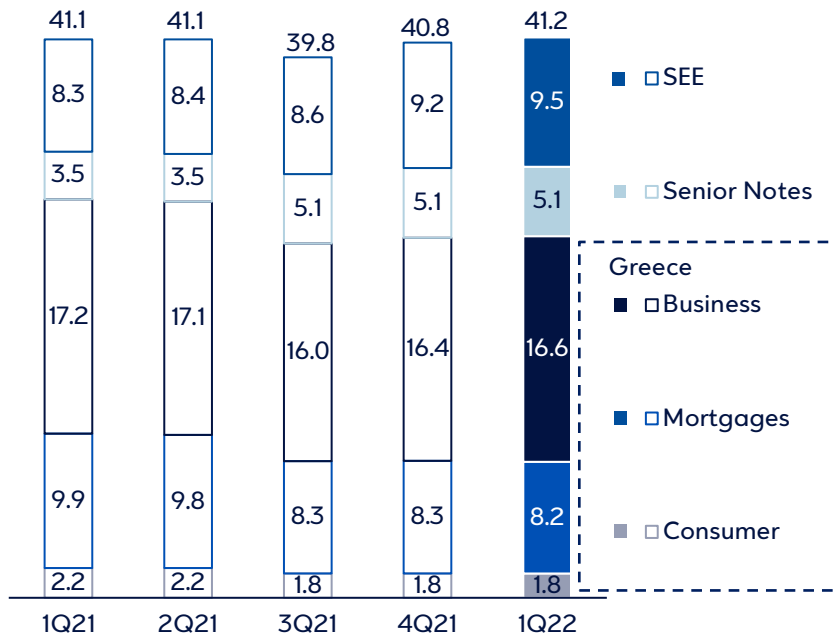


Liabilities and Equity (€bn)

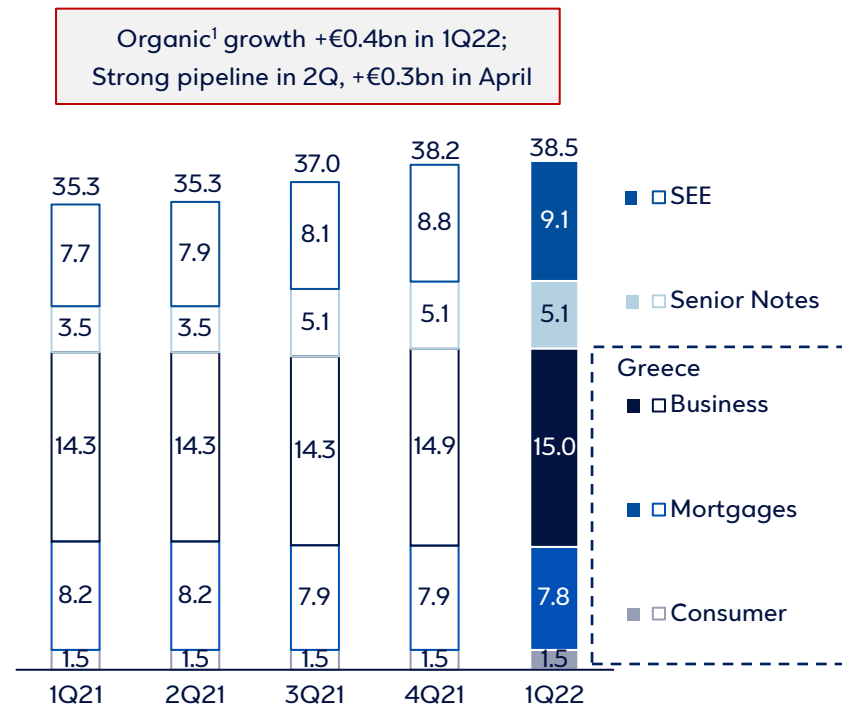


1. Of which €3.5bn DTC.

Gross loans (€ bn)

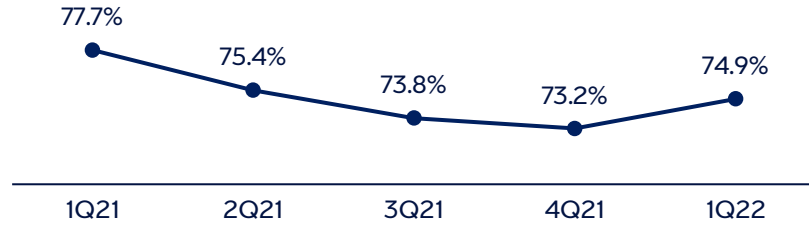


Performing loans (€ bn)

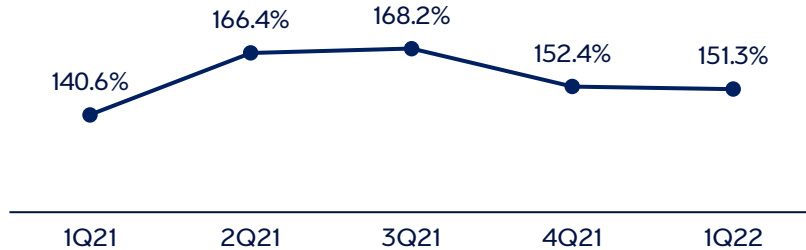


1. Organic: disbursements minus repayments adjusted for write-offs, sales, acquisitions, liquidations, FX effect and held-for-sale.

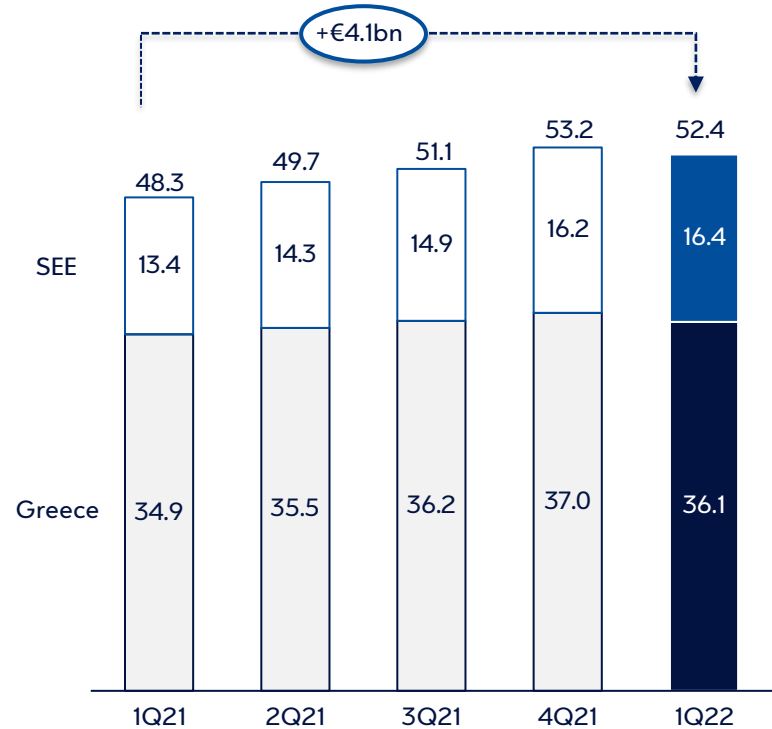
Net loans / Deposits ratio



Liquidity coverage ratio (LCR)



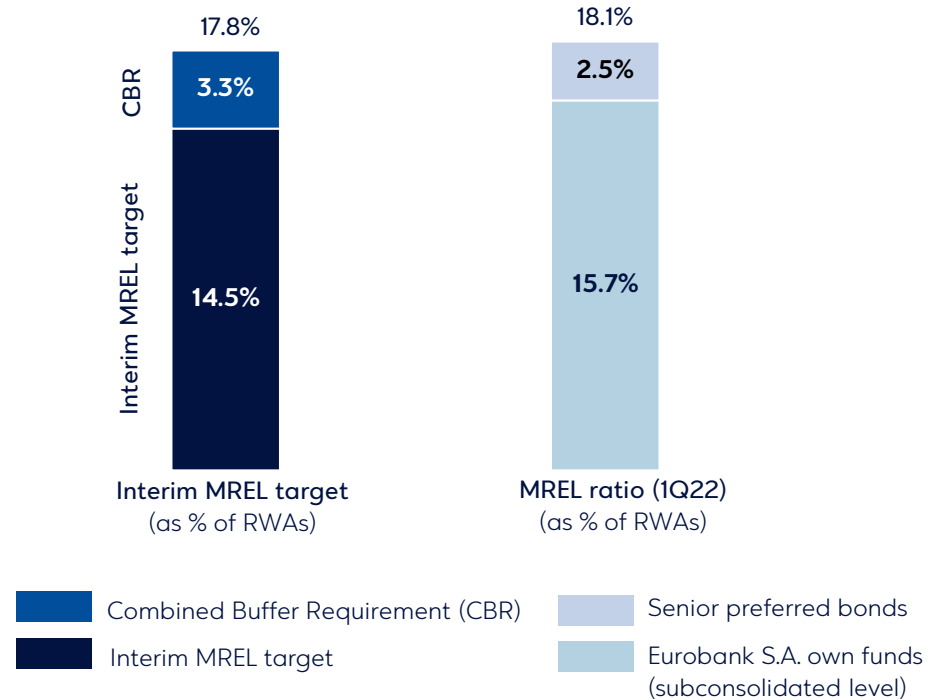
Deposits (€ bn)



Resolution considerations

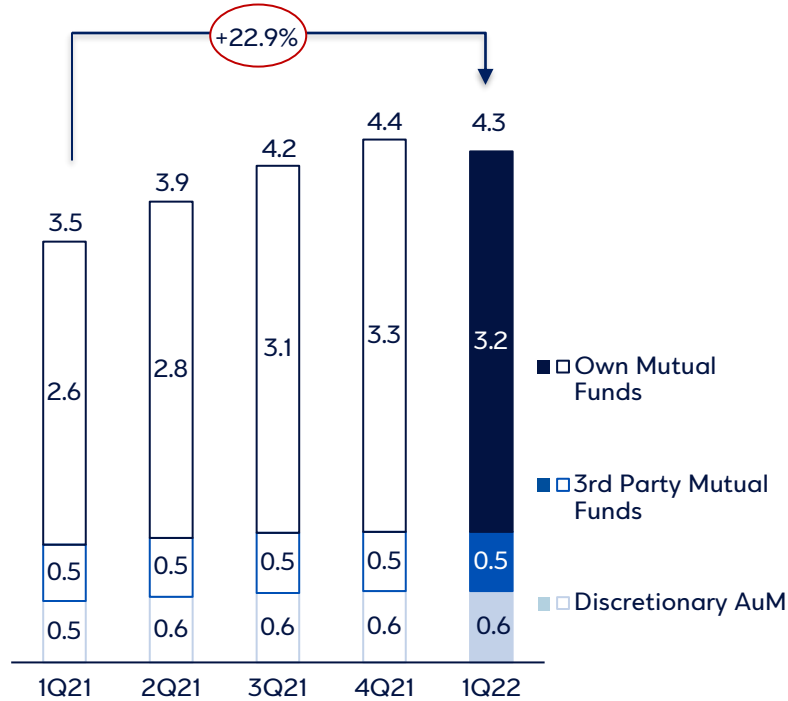
- Eurobank issued two (MREL – eligible) senior preferred bonds of €500m each in 2021 in order to meet the interim MREL target (17.8% of RWAs) applicable from 1st January 2022
- SRB has determined the OpCo (Eurobank S.A.) as the resolution Entity & a Single Point of Entry (SPE) strategy for resolution purposes
- Based on the latest official SRB’s decision, the final MREL target is set at 27.0%¹ of RWAs; compliance horizon until end-2025
- 1/1/2023 Interim non-binding MREL target at 20.5%

Interim MREL target

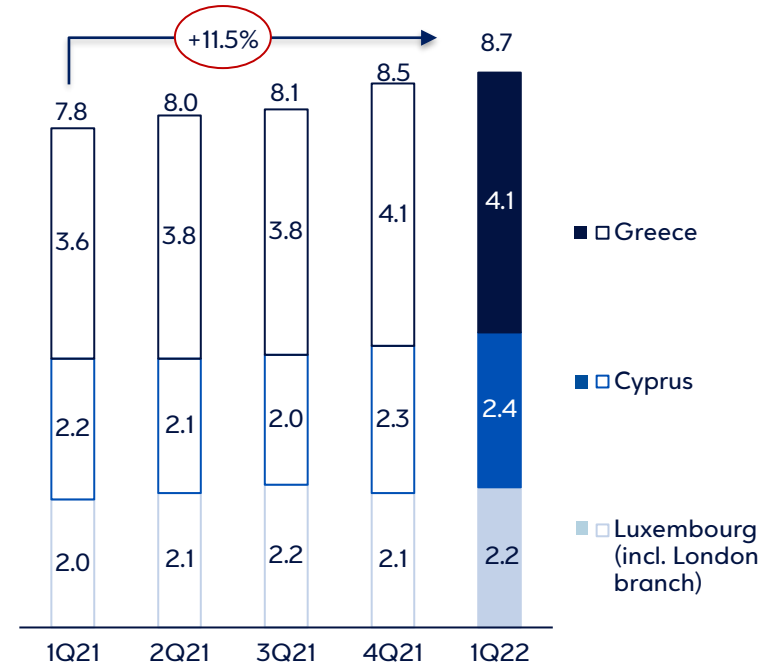


1. Including a fully-loaded Combined Buffer Requirement (CBR) of 3.67%.

Asset under Management (€ bn)



Private Banking CAL¹ (€ bn)



Profitability

Net Interest margin & spreads

Net Interest margin (bps)

	1Q21	2Q21	3Q21	4Q21	1Q22
Greece	190	185	175	160	167
SEE	216	215	207	198	197
Group	196	192	183	170	175

Lending spreads (Greece, bps)¹

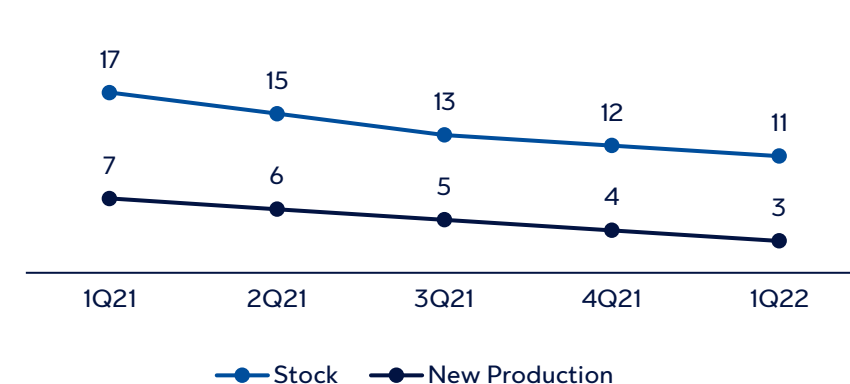
	1Q21	2Q21	3Q21	4Q21	1Q22
Performing	369	362	360	361	357
Corporate	351	339	334	331	327
Retail	386	383	385	390	388
Consumer	992	992	988	1,006	995
SBB	465	469	475	476	474
Mortgage	246	242	241	243	240
Non-Performing	204	198	206	215	216
Total	339	332	332	337	345

1. On average gross loans.

Deposit spreads (Greece, bps)

	1Q21	2Q21	3Q21	4Q21	1Q22
Savings & Sight	(61)	(59)	(58)	(58)	(55)
Time	(61)	(60)	(59)	(58)	(55)
Total	(61)	(60)	(59)	(58)	(55)
1M avg Euribor	(56)	(56)	(56)	(57)	(55)

Time Deposit client rates (Greece, Euro, bps)

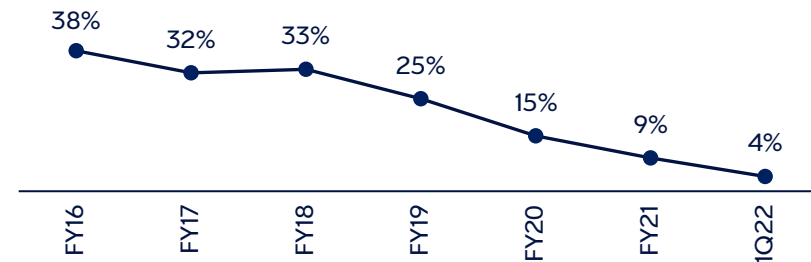


Net Interest Income

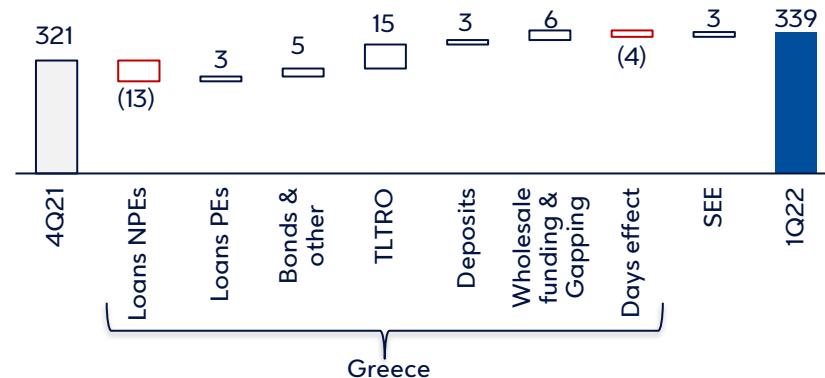
NII breakdown (€ m)

	1Q21	2Q21	3Q21	4Q21	1Q22
Total NII	335	335	330	321	339
o/w Greece	244	241	235	226	241
Loan Margin (PEs)	310	309	316	317	320
Loan Margin (NPEs)	32	32	31	30	15
TLTRO	33	28	18	12	29
Bonds & other	43	51	51	51	55
Money Market & Repos	1	(1)	(1)	(3)	(1)
Tier II	(15)	(16)	(15)	(15)	(15)
Deposits Margin	(68)	(68)	(70)	(70)	(64)

NII on impaired loans (over total NII)

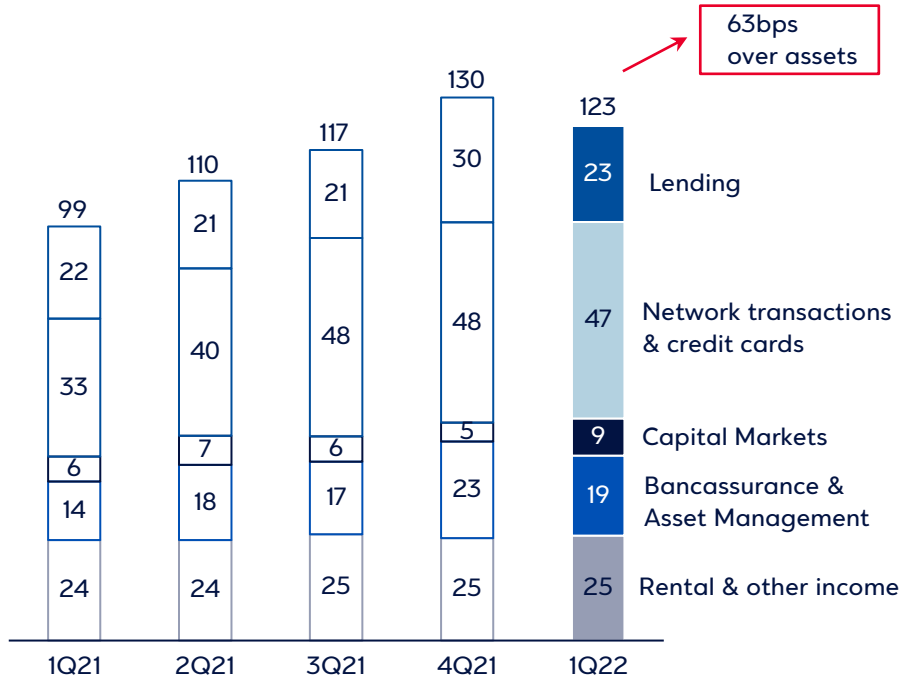


NII evolution (q-o-q, € m)

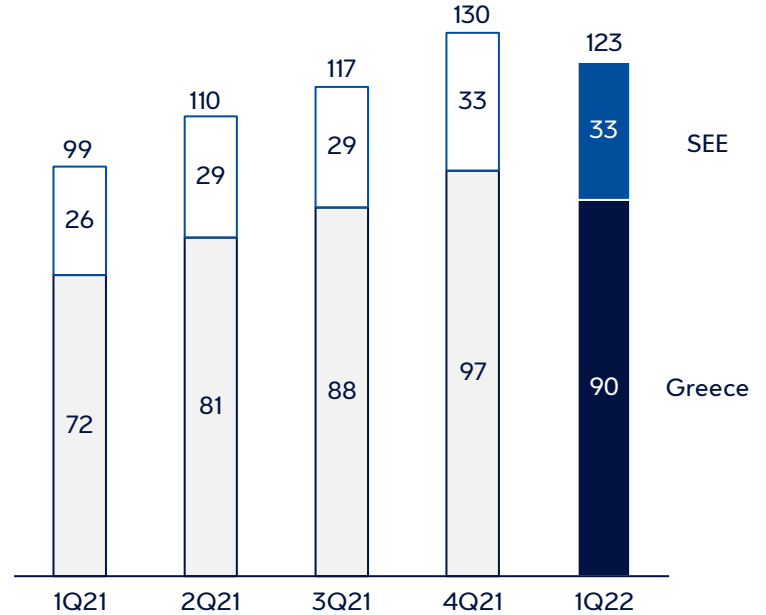


Commission Income

Commission income breakdown (€ m)

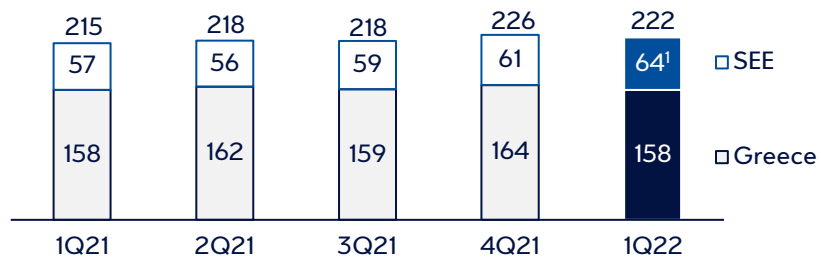


Commission income per region (€ m)



Operating expenses

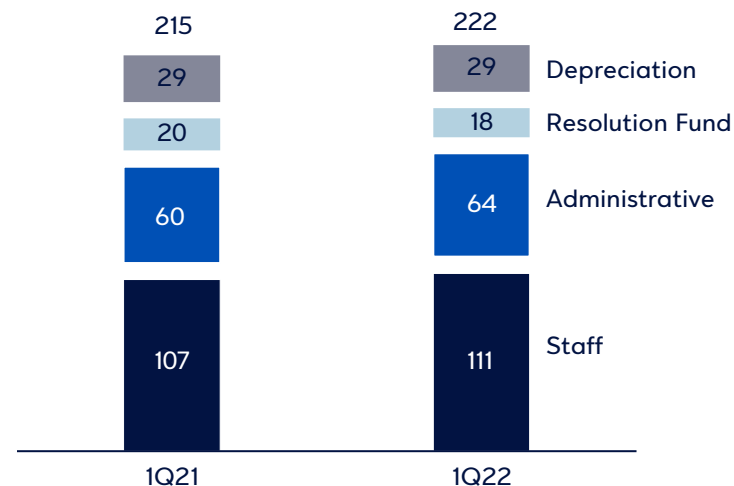
OpEx per region (€ m)



Cost –to- core income (%)

	1Q21	4Q21	1Q22
Greece	50.0	51.0	47.7
SEE	48.9	47.7	48.7
Group	49.7	50.0	48.0

OpEx breakdown (€ m)



FTEs (#)

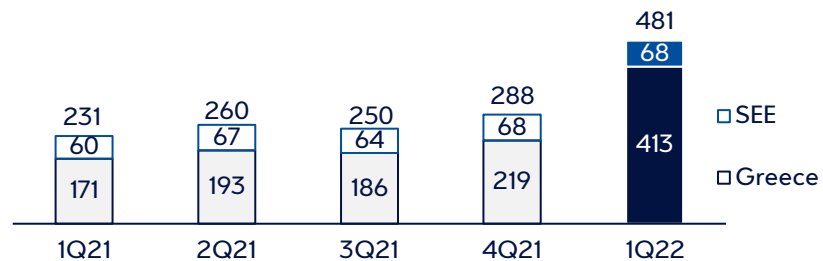
Group	11,439	11,869
Greece	6,679	6,628 ²
Retail branches Greece (#)	299	275

Pre-provision income (PPI)

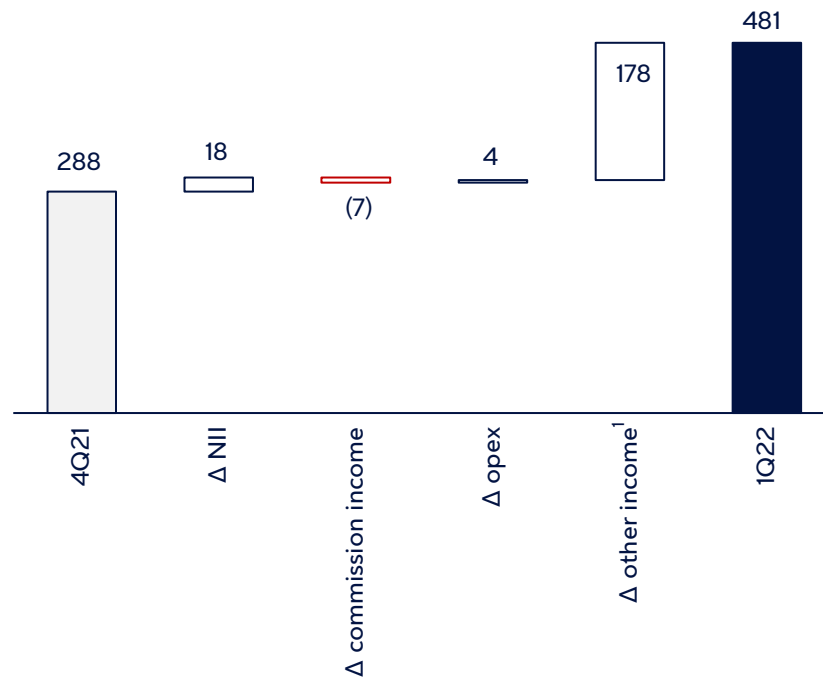
Core PPI and other income (€ m)



PPI per region (€ m)



Δ PPI (q-o-q, € m)



1. Including trading gains mainly from hedging instruments. These offset revaluation of investment securities classified as FVOCI. The resulting net result on regulatory capital was +10bps.

Δ Core Operating Profit (y-o-y, € m)

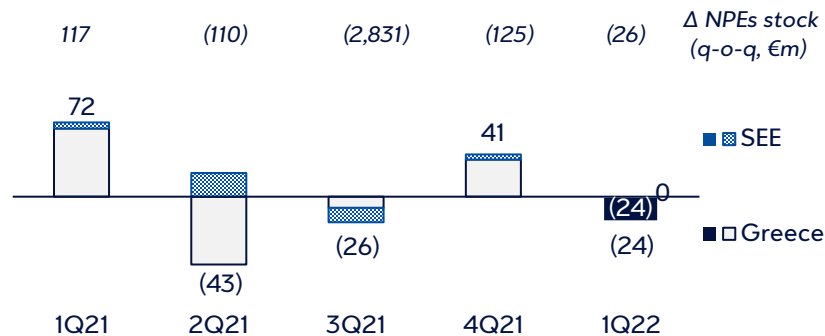


1. Including PE loan margin, bonds income, funding cost and TLTRO. 2. RF: resolution fund. 3. Adjusted profit before tax.

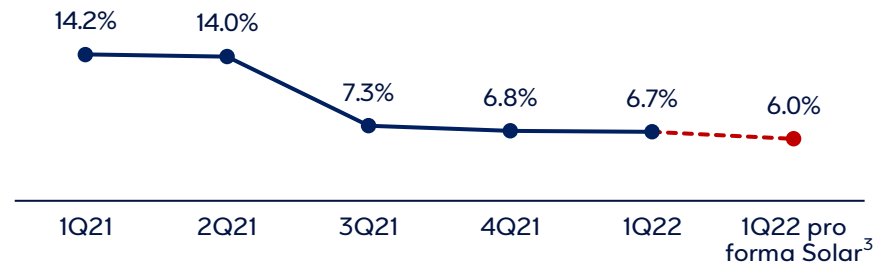
Asset Quality

Asset quality metrics

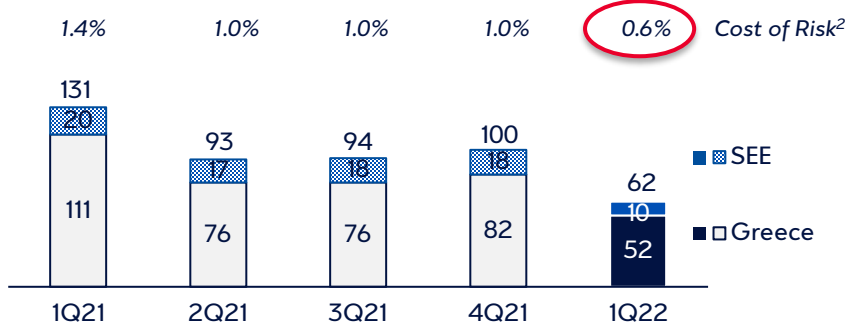
NPEs formation¹ (€ m)



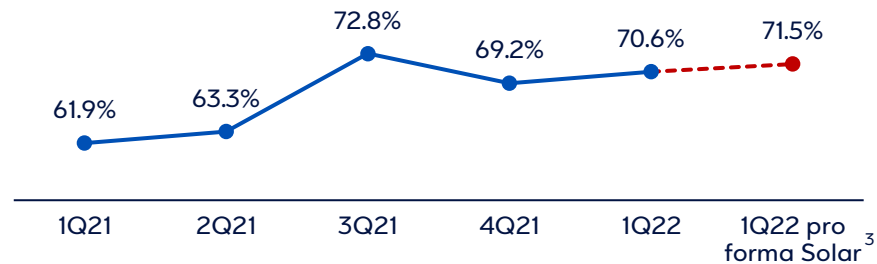
NPEs ratio (%)



Loan loss provision (€ m)



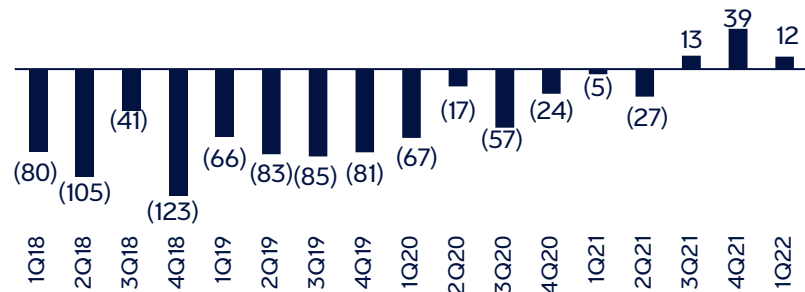
NPE coverage (%)



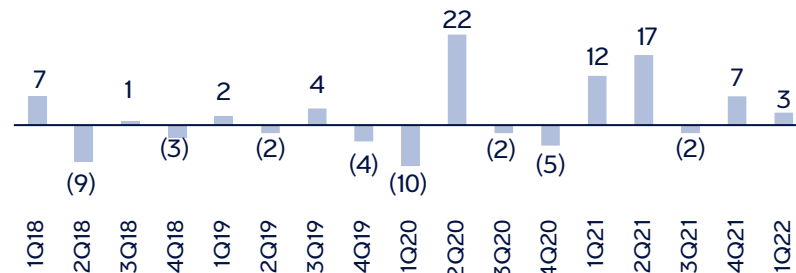
1. q-o-q Δ before write-offs, sales, FX movements and other. 2. On net loans. 3. €0.3bn NPE securitization of corporate loans (Solar).

NPEs formation per segment (Greece)

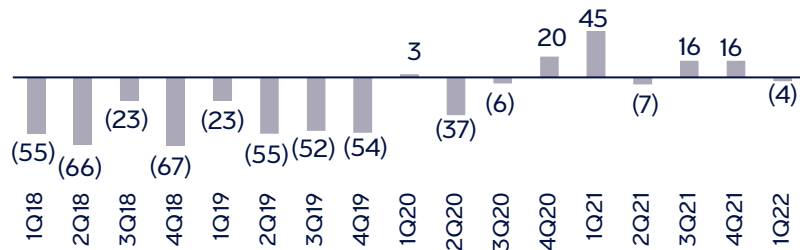
Mortgages (€ m)



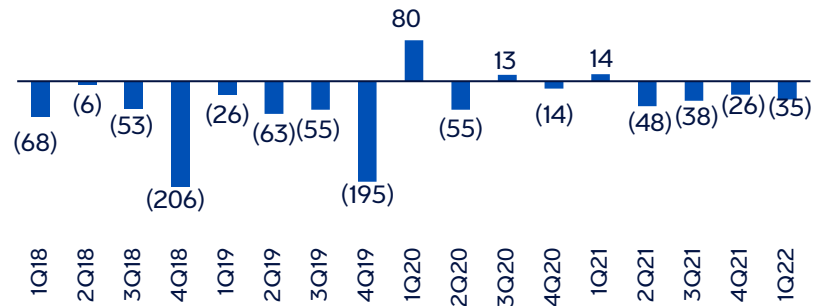
Consumer (€ m)



Small Business (€ m)

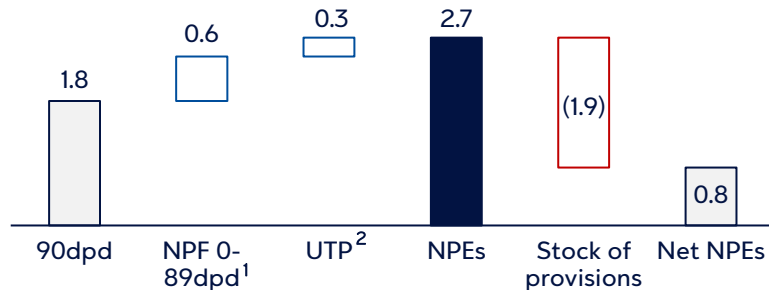


Corporate (€ m)



NPE metrics (Group)

90dpd bridge to NPEs (€ bn)



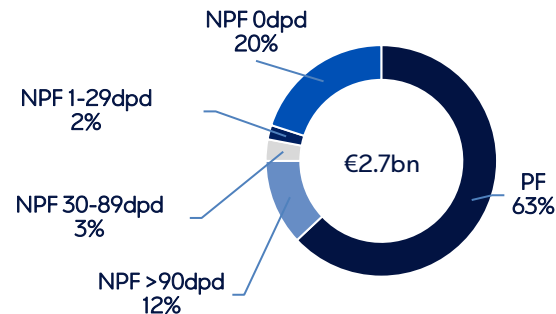
NPEs (€ bn)



NPEs per region

	Total NPEs (€ bn)	NPE ratio (%)	NPE coverage (%)	Provisions & collaterals / NPEs (%)
Consumer	0.3	15.0	104.3	105
Mortgages	0.4	5.0	64.7	151
Small Business	0.4	12.9	70.5	134
Corporate	1.2	6.9	65.7	118
Greece	2.3	7.5	70.7	127
SEE	0.4	4.1	69.9	132
Total	2.7	6.7	70.6	128

Forborne loans (%)



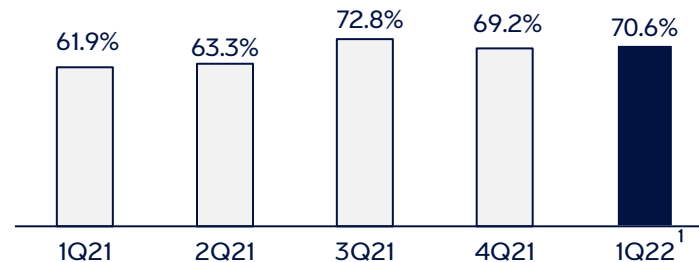
1. NPF: Non-performing forborne loans. 2. Unlikely to pay. 3. NP: Non-performing.

Loans' stage analysis (Group)

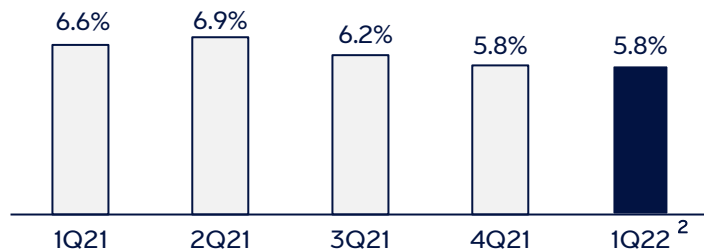
Loans' stage breakdown

(€ bn)	1Q21	2Q21	3Q21	4Q21	1Q22
Stage 1	29.1	29.1	29.6	32.6	33.1
Stage 2	6.2	6.2	5.7	5.5	5.3
Stage 3 (NPEs)	5.8	5.7	2.9	2.8	2.7
Total	41.1	41.1	38.1	40.8	41.1

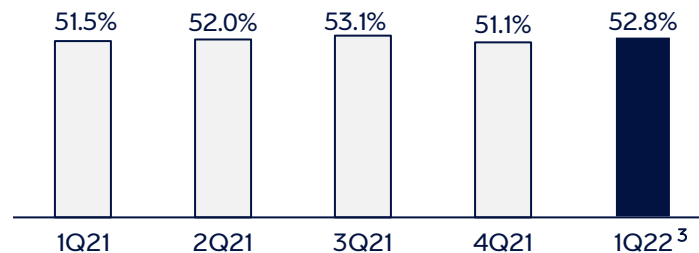
Provisions stock over NPEs



Stage 2 loans coverage



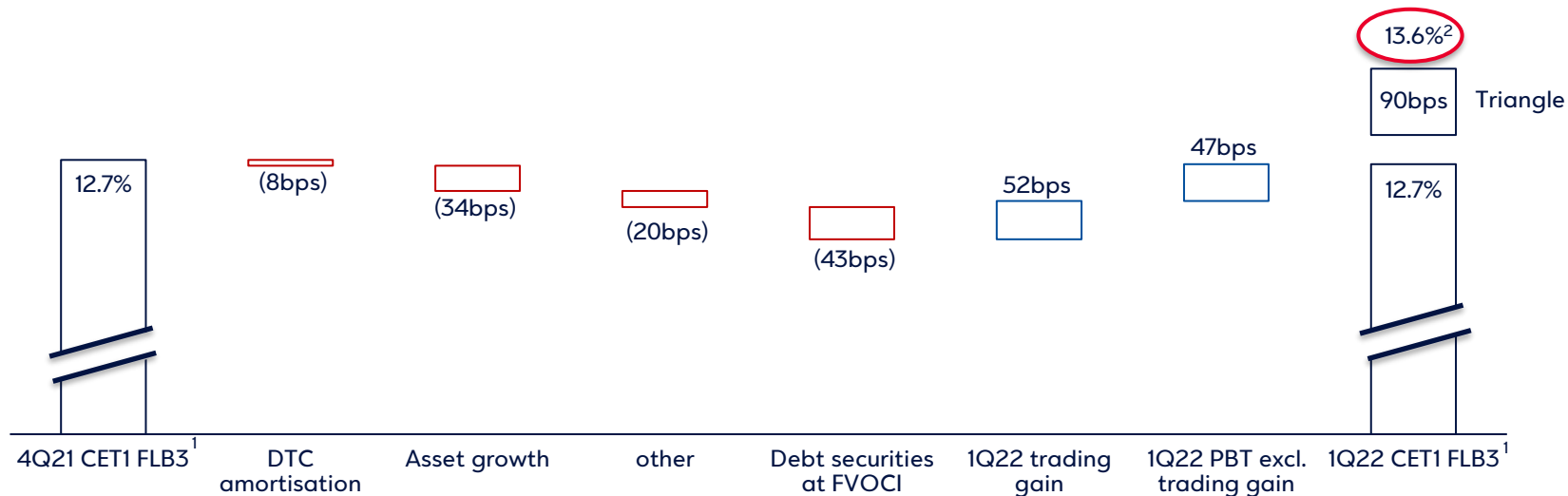
Stage 3 loans coverage (NPEs)



1. Including €51m off-balance sheet provisions. 2. Including €4m off-balance sheet provisions. 3. Including €31m off-balance sheet provisions.

Capital

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



RWAs (€ m)	39,618	(36)	882 ³	36 ⁴	0	0	0	40,500
Capital (€ m)	5,044	(36)	(26)	(77) ⁵	(174)	212	192	5,135

Note: 2022 CET capital requirement at 6.2%. 2022 Total capital requirement (TSCR) at 11.0%.

1. Including period profits, subject to AGM approval. 2. Pro forma Triangle. Binding agreement December 2021. Closing 2Q22. 3. Including loans €417m, loan commitments & LGs €300m and investment securities €165m. 4. Mainly market risk. 5. Including restructuring costs -€50m, Intangibles and software -€19m and other -€8m.

Capital ratios (CAD, q-o-q)



Note: 2022 CET capital requirement at 6.2%. 2022 Total capital requirement (TSCR) at 11.0%.

1. Including period profits, subject to AGM approval. 2. Pro forma Triangle. Binding agreement December 2021. Closing 2Q22. 3. o/w IFRS9 -€85m. 4. o/w IFRS9 -€264m, FVOCI Res. Prudential treatment +€24m and -€24m DTA transition. 5. Including Loans €417m, loan commitments & LGs €300m and Investment securities €165m. 6. Mainly market risk. 7. Including shortfall transition improvement +€122m, restructuring costs -€50m, Intangibles and software -€19m and other -€5m.

ESG commitments and performance

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



Our ESG approach

Key drivers of our ESG approach, in line with our Purpose: “Prosperity Needs Pioneers”:

- **Enabling Sustainable Financing**
- **Enhancing Environmental Performance**
- **Leveraging Social Prosperity**
- **Ensuring Governance Standards**
- **Fostering Sustainability Awareness**

Second phase of corporate-wide project for ESG integration was deployed in 1Q22:

- Update of the **ESG Strategy** and the operationalization of ESG frameworks and governance
- Addressing various issues and balancing objectives across **Financed Impact** and **Operational Impact**, to be followed by Decarbonization Strategy (**Net Zero**)



Integration of climate-ESG risks

ESG Risks & Opportunities

The adoption of a strategic approach for the management of risks and the identification of opportunities in relation to sustainability and climate change is of great importance to the Bank. For that purpose, the Bank:

- follows a **detailed roadmap** illustrating its **implementation plans** to prioritize actions for the effective management of ESG climate-related and environmental risk, while addressing the evolving regulatory requirements
- initiated the **integration of climate-related risks** and broader **ESG risks** in the Bank's risk management, governance arrangements, policies and procedures, as well as reporting and disclosure frameworks

Sustainable Financing

145m sustainable loans/facilities approved in 1Q22

- **Bank's approach towards Clients' green transition:**
 - Steering clients and portfolio towards green transition – direct financing, green and sustainability-linked loans
 - Increasing clients' engagement & awareness
 - Enablers & Tools: Sustainable finance framework, green products
- **€145m of approved loans/facilities with sustainable characteristics 1Q22**
- **Green Awards 2022:** Silver Award for Sustainable Financing for Tourism



Certified Carbon Footprint

Environment: Minimizing operational footprint

- **Green Awards 2022:** Gold Award for “Future Branch”
- Continuous focus on **reducing energy consumption and GHG emissions. Eurobank is the first bank in Greece to certify its footprint:** ISO 14064 certification for the quantification and reporting of Greenhouse Gas Emissions

Human Rights Statement

Social Impact

- Human resources policies for **ESG impact: Human rights** statement issued and publicly disclosed. Development of Policies for **Diversity-Equity-Inclusion** and **Anti-harassment** in May
- **Socio-Economic challenges:** continuing contribution to educational excellence, supporting parenthood in the context of the demographic problem, restoration of Ancient Olympia and partial refurbishment of Sotiria Hospital
- **Financial Inclusion and Entrepreneurship:** 10 years anniversary of the **EGG enter•grow•go** initiative, having supported 275 startups and leveraged more than 28m in funding since 2013
- **Boardroom initiative** for educating women for participating as Board members and to C-Suite level
- **Digital Academy:** 119 Clients attended ESG workshops in Q1. Three more workshops planned by year end

Enhancing ESG Governance

Governance

- Updated ESG / Climate Risk Governance: Introduction of **ESG Management Committee**, chaired by Deputy CEO/BoD member
- Updated **Sustainability Policy Framework** outlines adherence to applicable regulatory requirements and voluntary initiatives



ESG Ratings / Indices & Partnerships

Continuing improvement in ESG Ratings & Indices vs 2021:

ESG Ratings & Indices	1Q 2022
MSCI	BBB
SUSTAINALYTICS	15.3 LOW RISK
S&P Global Ratings	48
CDP	D
vigeo eiris	38
ATHEX GROUP Athens Exchange Group	✓
REFINITIV	77 ▲ (vs. 69 in 2021)
FTSE4Good	✓
ISS ESG	E:2 / S:3
Bloomberg Gender Equality Index	✓▲

▲: Improvement

Initiatives & partnerships



UNEP FI participant since 2005; signatory to PRBs since 2019.



Member of ICMA since 2020.



Participant in the Eco-Management and Audit Scheme register for following the EC Regulation on eco-management.



Active supporter of the UN SDGs.



Member of the CSR Hellas network since 2003.



Founding member and coordinator of the Sustainable Development Committee of the HBA.



Ambassador of Sustainable Greece since 2014. Member of The Most Sustainable Companies network (2022)



Asset Management subsidiary a signatory to the UN PRIs since 2018.



Member of the EC's Energy Efficiency Financial Institution Group since 2013.



Participant in the *Climate Action in Financial Institutions* initiative for mainstreaming climate change considerations throughout FI operations.



Signatory to the 10 Principles of UN Global Compact since 2008. Member of the Global Compact Network Greece.

Regulations & guidelines



Macroeconomic update

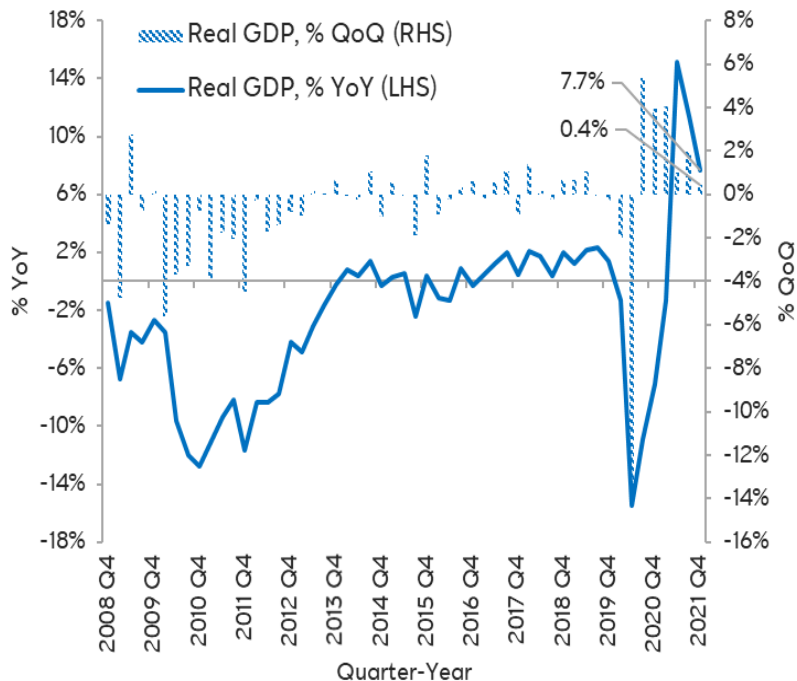
Recent macro & market developments and FY22 outlook

- European Commission (Spring Economic Forecasts (May-22)) revised downwards real GDP growth forecasts to 3.5% and 3.1% in 2022 and 2023 respectively, while inflation was revised upwards to 6.3% and 1.9% in 2022 and 2023 respectively

	2021	2021	2022f ¹	2023f ¹
GDP	€bn nominal	Real % YoY	Real % YoY	Real % YoY
	182.8	+8.3	+3.5	+3.1

- Strong rebound in employment since May-21 due to the economy's reopening, along with the government's support measures; the unemployment rate dropped to 12.2% in Mar-22 from 16.8% in Mar-21 (12-months average at 14.8% in 2021 from 16.4% in 2020)
- Inflation in April up 9.1% y-o-y (EU harmonized CPI)
- Government pandemic support measures in period 2020–2022 at €43.2bn, out of which €23.1bn in 2020, €16.0bn in 2021 and €4.1bn in 2022
- Energy crisis support measures of €1bn in 2021 and €6.9bn in 2022
- Public sector cash reserves at ca €38bn as of end-March 2022
- Greece's participation to ECB's PEPP at € 38.5bn (Mar-22); flexible re-investment exceeding rollover of expiring GGBs up to end-2024
- Residential real estate prices up by 9.1% y-o-y in 2021Q4 (2021 average: +7.1%)

Real GDP growth rate



Real FY % YoY	2021	2022f*	2023f*
Gross Domestic Product	8.3	3.5	3.1
Private Consumption	7.8	1.5	1.7
Government Consumption	3.7	-1.7	-4.1
Gross Fixed Capital Formation	19.6	14.7	8.5
Exports of Goods and Services	21.9	11.6	9.5
Imports of Goods and Services	16.1	7.9	5.3
Unemployment Rate (% LFS)	14.7	13.7	13.1
Inflation Rate (HICP, % YoY)	0.6	6.3	1.9

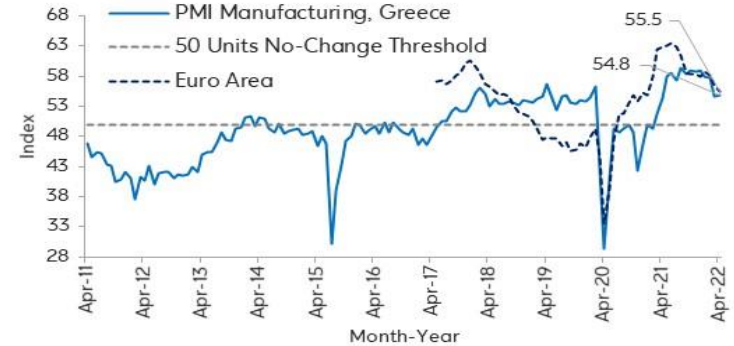
- According to EC's Spring Economic Forecasts (May-22), real GDP growth in Greece is expected at 3.5% and 3.1% for 2022 and 2023 respectively, while the inflation rate – based on the HICP – is expected to pick up to 6.3% in 2022 and then to decelerate to 1.9% in 2023. The unemployment rate is projected to decline to 13.7% and 13.1% of the labour force in 2022 and 2023 respectively

Selected indicators of domestic economic activity

ESI: steep drop in Apr-22 due to the war in Ukraine and the energy crisis



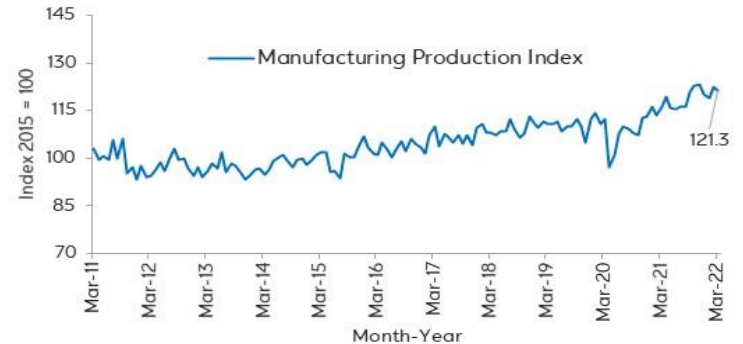
PMI manufacturing: operating conditions improve at a decelerating rate



Retail trade volume: above pre-pandemic levels but stable after the reopening of the economy



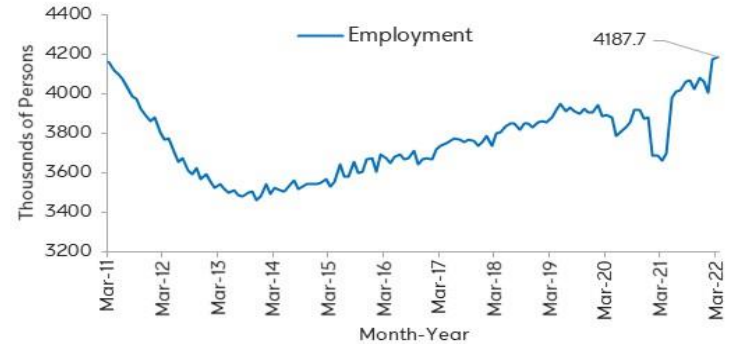
Manufacturing production: decelerates in 2022Q1



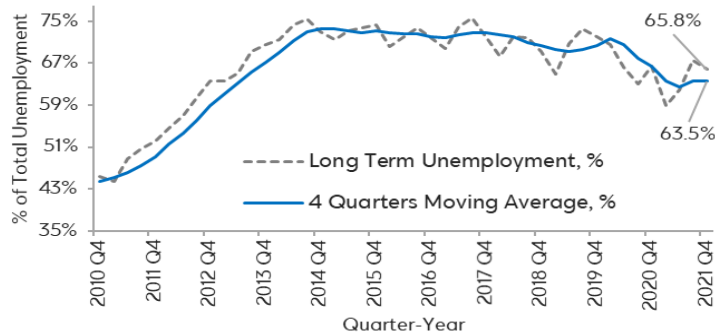
Support measures and the reopening of the economy led to drop of unemployment



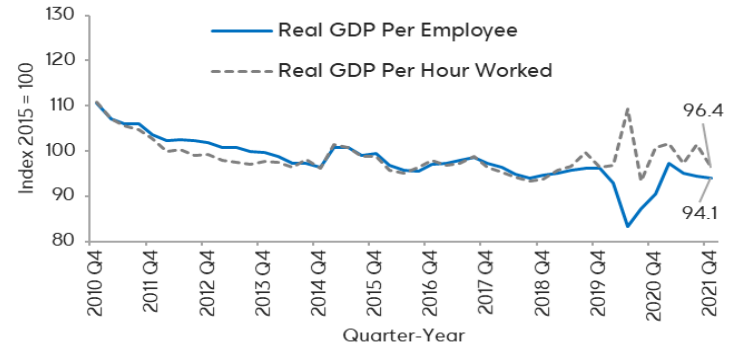
Employment returns to pre-pandemic trend growth path



Long term unemployment decline since end of 2019, yet still well above the pre-debt crisis levels



Recovery of productivity requires continued implementation of structural reforms and investments



With RRF grants and loans at 16.6% of its 2021 GDP, Greece is the largest beneficiary in the EU relative to the size of its economy

- Greece to receive €30.5bn (€17.7bn in grants, €12.7bn in loans) through RRF in the next 5 years to finance its National Recovery and Resilience Plan (“Greece 2.0”)
- A pre-financing of €4bn (€2.3bn in grants and €1.7bn in loans) was disbursed in August 2021, and the first regular payment of €3.6bn (€1.7bn in grants and €1.8bn in loans) in April 2022, following the implementation of 15 RRF milestones; Greek government set to submit request for the second payment in summer 2022
- Accounting for private sector leveraging (equity and loans), RRF projects are expected to mobilize more than €57bn of investment

Estimated RRF impact on GDP by 2026:

- BoG: +6.9% = 4.3% (G&L)* + 2.6% (SR)*
- MinFin/CoEA: +7.7% (aggregate)
- EC: +2.1% to +3.3% (G&L) + substantial SR effect

RRF impact on the economy					
BoG estimates, % deviation compared to the case of no RRF					
	2021	2022	2026	2030	2040
Real GDP	2.6	3.4	6.9	7.0	6.6
Private investment	7.2	13.3	19.8	8.70	4.8
Private sector employment	1.2	2.3	3.9	3.9	3.7
Tax revenue-to-GDP ratio*	1.1	1.7	2.8	2.6	2.8

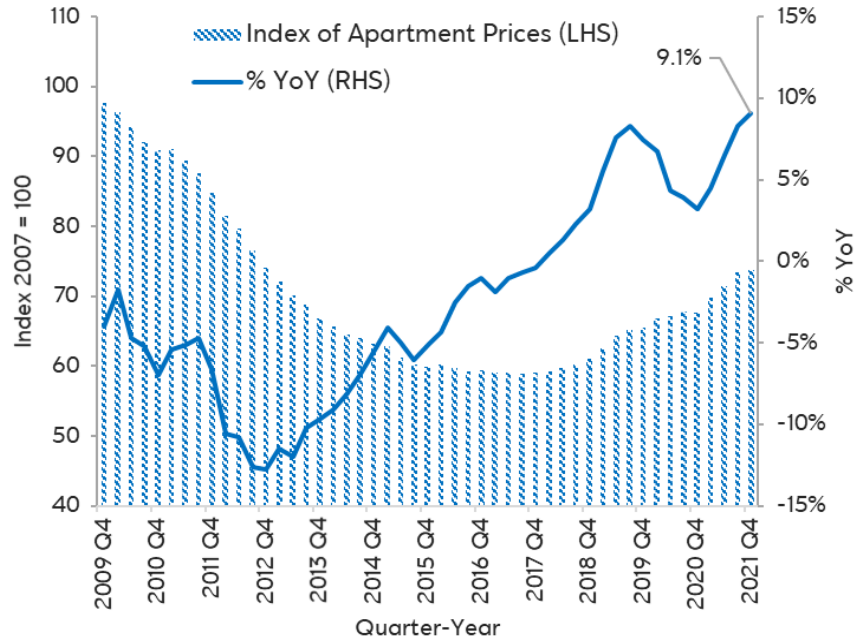
All deviations are from the long-run equilibrium level without RRF.
*deviation in percentage points

*G&L: effect of RRF grants and loans / SR: effect of structural reforms associated with RRF

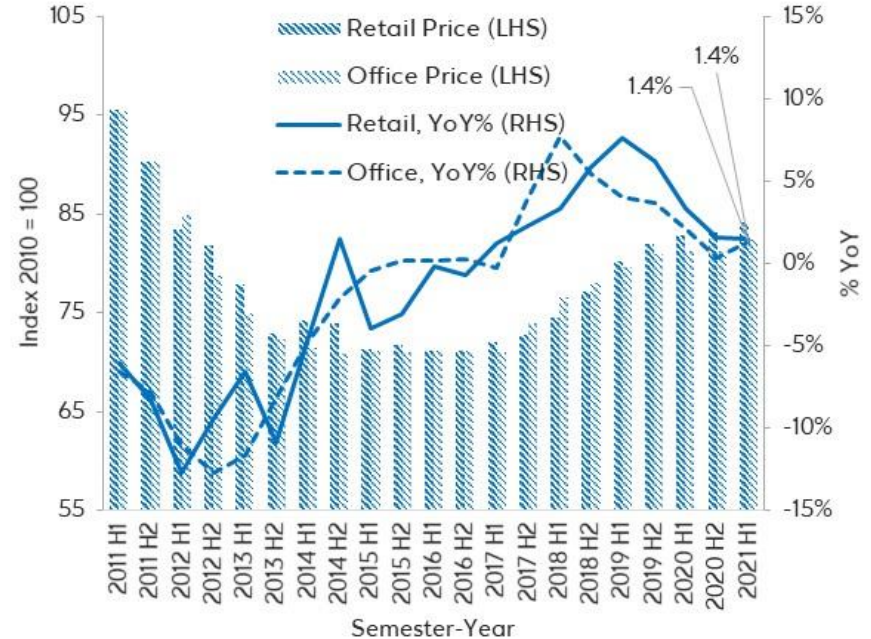
Sources: European Commission (Recovery and Resilience Scoreboard and 11th ES Report), Bank of Greece (Malliaropoulos et al., 2021), Ministry of Development and Investments (Greece 2.0)

Real Estate prices: growth accelerated in 2021

**Index of Apartment Prices
4Q09 – 4Q21**

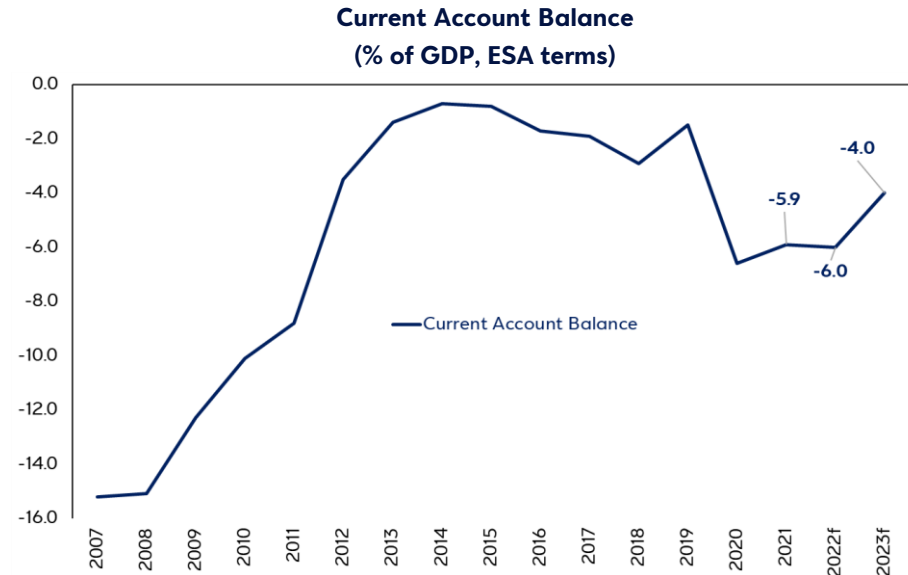
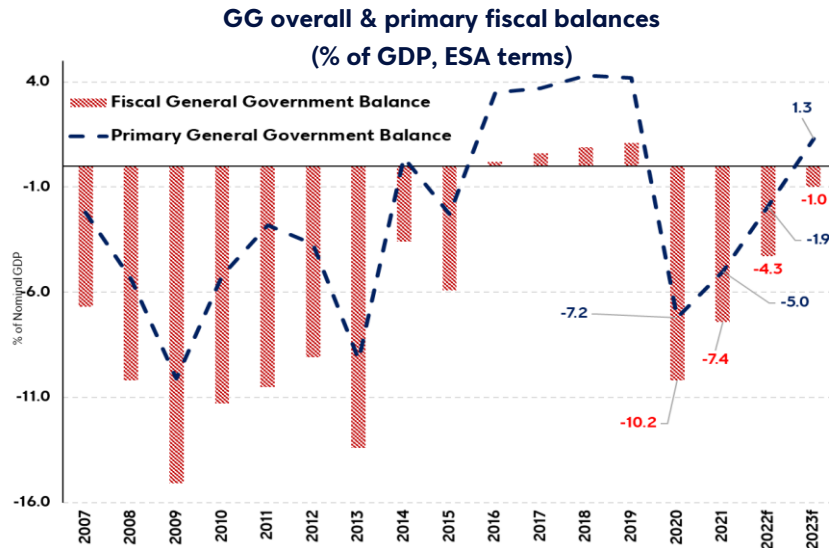


**Index of Retail and Office Prices
1H11 – 1H21**



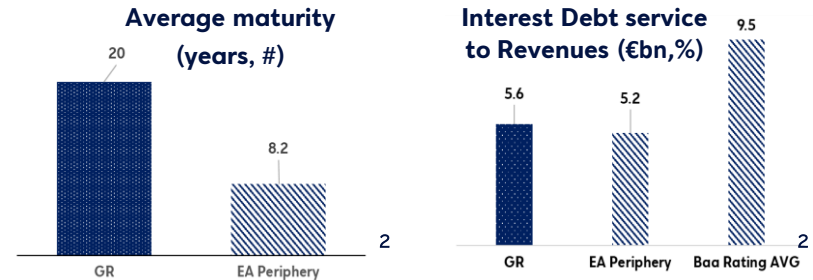
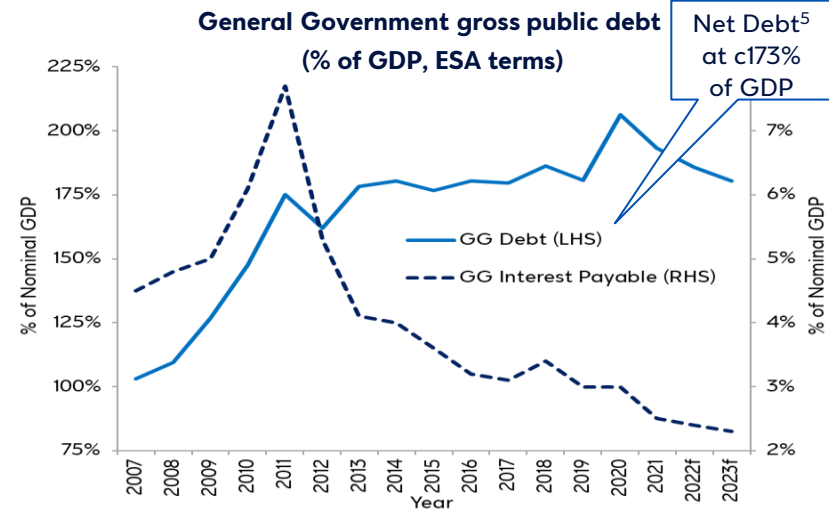
Return of the twin deficits

- European Commission 2022 Spring Forecasts (May-22) for 2022 & 2023 (in ESA2010 terms):
 - General Government (GG) balance at -4.3% and -1.0% of GDP respectively (from 1.1%, -10.2% and -7.4% of GDP in 2019, 2020 and 2021 respectively)
 - GG Primary balance at -1.9% and 1.3% of GDP respectively (from +4.2%, -7.2% and -5.0% in 2019, 2020 and 2021 respectively)
 - The current account balance at -6.0% & -4.0% of GDP respectively (from -1.5%, -6.6% and -5.9% of GDP in 2019, 2020 & 2021 respectively)



Sovereign debt profile

- General Government gross public debt projections for 2022 and 2023 at 185.7% and 180.4% of GDP respectively (206.3% and 193.3% of GDP in 2020 and 2021)
- Over 75% of the debt stock is held by official sector creditors^{1,3} allowing for long maturity profile, low and fixed interest rates
- Debt maturity is significantly longer than EA periphery countries² at ca 20 years versus 8 years (as of Oct 2021)
- Interest Debt Service to Revenues at 5.6% [5.2% in EA Periphery and 9.5% in countries with similar (Baa) rating]
- Regular issuance of €14.0bn in 2021, rebuilt and extended the yield curve to 32 years. New issuance in 2022 expected at €12.0bn (€4.5 bn already raised)
- Repayment of remaining IMF loans (€1.9bn) completed (May-22). Plans to repay Greek Loan Facility (GLF) loans maturing in 2022-23 (€5.3bn) to minimize roll-over risk and increase market tradable debt
- General Government cash buffer at €38bn⁴ (20.8% of 2021 GDP); almost 3 years of debt repayment without refinancing
- ECB & Eurosystem General Government debt purchases under P.E.P.P. at €38.5bn (March-22) or 10.9% of GG debt (2021)

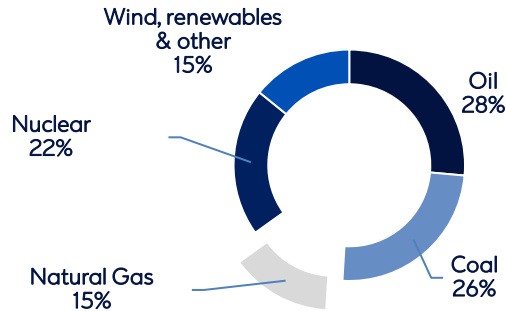


Bulgaria

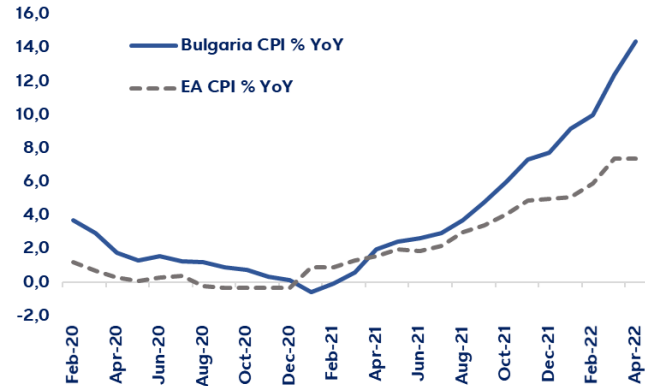
Solid GDP growth footing in Q1, challenges lie ahead

- The EC (2022 Spring Forecasts) foresees a softer FY2022 growth of 2.1% y-o-y as geopolitical uncertainty and inflationary pressures will inevitably take their toll
- Q1-2022 GDP growth print came in at 4.5% y-o-y, above the 3.1% market consensus
- From a -4.4% y-o-y recession in 2020, Bulgaria marked a +4.2% y-o-y GDP growth rate in 2021, thus returning close to its pre-Covid-19 GDP level.
- Inflation on double digit grounds since February, climbing to 14.4% in April vs 12.4%YoY in March, reaching July 2008 highs, on the back of energy and food prices galloping (EC forecast for FY2022 at 11.9% YoY)
- Despite the outlook worsening recently from the ban on natural gas imports from Russia, sizable tailwinds from RRF funds and the ambitious reforms' agenda implemented as a prerequisite for the Euro adoption in 2024, will prove pivotal for the economy's potential

Despite the limited weight of the natural gas on the energy mix

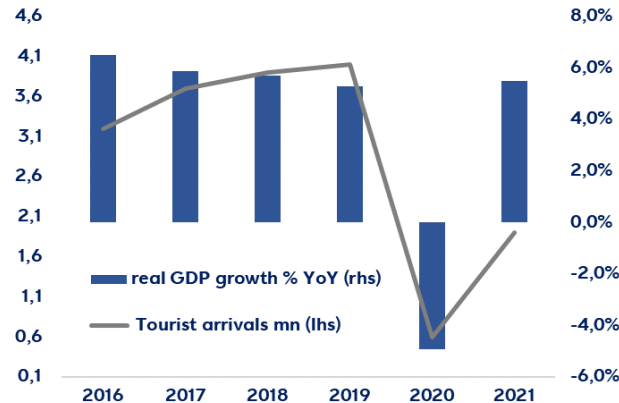


...persistent inflationary pressure will weigh on the economy

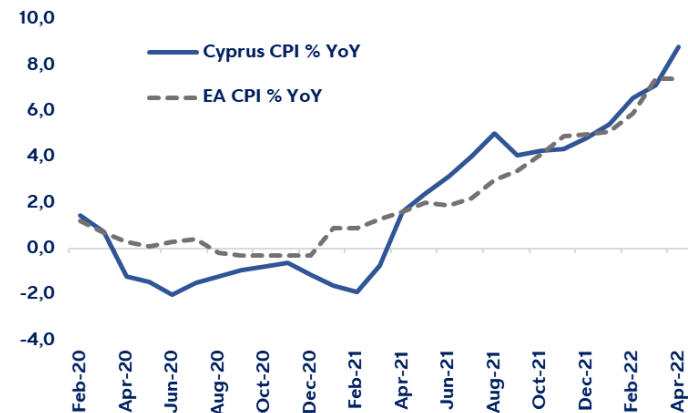


- EC (2022 Spring Forecasts) foresees a softer FY2022 growth of 2.3% y-o-y
- 2022 had started with a solid economic momentum, yet the war has clouded the outlook as Cyprus is exposed to the Russian market: Russians ca 20% of tourist arrivals in Cyprus and 20% of the services Cyprus provides outside the EU.
- After a -5.2% GDP growth contraction in 2020, the economy grew by 5.5% in 2021.
- Inflation soaring in the last 12 months, climbing further in April to a 26-year high of 8.6% YoY, from 6.2% YoY in March, outpacing the EA average, driven by increases in energy and food prices (EC forecast for FY2022 at 5.2% YoY)
- Despite challenges, Cyprus maintains uninterrupted market access and investment-grade status; in April, DBRS Morningstar upgraded the sovereign credit rating from BBB (low) to BBB, on the grounds of stronger-than-anticipated growth and public finances during 2021

The most pivotal factor of tourism on the economy expected to be hampered in 2022



...and the persistent inflationary pressure will weigh on the economy



Appendix I – Supplementary information

Summary performance

Balance sheet – key figures

€ m	1Q22	4Q21
Gross customer loans	41,164	40,815
Provisions	(1,895)	(1,872)
Loans FVTPL	23	23
Net customer loans	39,293	38,967
Customer deposits	52,449	53,168
Eurosystem funding	11,633	11,663
Total equity	5,757	5,635
Tangible book value	5,366	5,270
Tangible book value / share (€)	1.45	1.42
Earnings per share (€)	0.07	0.03
Risk Weighted Assets	40,586	39,789
Total Assets	77,221	77,852
Ratios (%)	1Q22	4Q21
CET1	14.0 ²	14.5 ²
Loans/Deposits	74.9	73.2
NPEs	6.7	6.8
NPE coverage	70.6	69.2
Headcount (#)	11,869	11,935
Branches and distribution network (#)	647	668

Income statement – key figures

€ m	1Q22	4Q21
Net interest income	339.4	320.9
Commission income	123.0	129.9
Operating income	702.7	513.0
Operating expenses	(221.9)	(225.5)
Pre-provision income	480.8	287.5
Loan loss provisions	(62.1)	(99.7)
Other impairments	(24.5)	(26.6)
Net income after tax ¹	305.0	126.8
Discontinued operations	0.0	(4.6) ³
Restructuring costs (after tax) & Tax adj.	(35.2)	(9.8)
Net Profit / Loss	269.8	112.4
Ratios (%)	1Q22	4Q21
Net interest margin	1.75	1.70
Fee income / assets	0.63	0.69
Cost / income	31.6	44.0
Cost of risk	0.63	1.04

Consolidated quarterly financials – Income statement

(€ m)	1Q22	4Q21	3Q21	2Q21	1Q21
Net Interest Income	339.4	320.9	329.9	335.1	334.7
Commission income	123.0	129.9	117.0	110.3	98.7
Other Income	240.4	62.2	20.3	32.2	13.1
Operating Income	702.7	513.0	467.2	477.5	446.5
Operating Expenses	(221.9)	(225.5)	(217.5)	(217.5)	(215.5)
Pre-Provision Income	480.8	287.5	249.7	259.9	231.0
Loan Loss Provisions	(62.1)	(99.7)	(94.1)	(92.9)	(131.3)
Other impairments	(24.5)	(26.6)	(14.9)	(7.1)	(2.9)
Adjusted Profit before tax ¹	404.1	173.2	148.6	165.4	97.6
Adjusted Net Profit ¹	305.0	126.8	102.5	123.0	72.0
Discontinued operations	0.0	(4.6) ²	(72.0) ²	0.0	0.0
Restructuring costs (after tax) & tax adjustments	(35.2)	(9.8)	(4.4)	(3.0)	(2.0)
Net Profit / loss	269.8	112.4	26.1	120.0	70.0

1. Before discontinued operations, restructuring costs, goodwill impairment and tax adjustments. 2. Refers to Mexico P&L impact.

Consolidated quarterly financials – Balance sheet

(€ m)	1Q22	4Q21	3Q21	2Q21	1Q21
Consumer Loans	3,281	3,241	3,053	3,421	3,383
Mortgages	10,091	10,097	10,006	11,488	11,522
Household Loans	13,372	13,337	13,059	14,910	14,905
Small Business Loans	3,765	3,752	3,764	4,501	4,478
Corporate Loans	18,975	18,604	17,804	18,136	18,174
Business Loans	22,741	22,356	21,568	22,637	22,652
Senior notes	5,054	5,116	3,503	3,503	3,504
Total Gross Loans ¹	41,187	40,839	38,161	41,083	41,098
Total Deposits	52,449	53,168	51,136	49,742	48,294
Total Assets	77,221	77,852	73,367	70,859	68,566

1. Including loans FVTPL.

Income Statement (€ m)	1Q22	1Q21	Δ y-o-y (%)
Net Interest Income	339.4	334.7	1.4
Commission income	123.0	98.7	24.7
Other Income	240.4	13.1	>100
Operating Income	702.7	446.5	57.4
Operating Expenses	(221.9)	(215.5)	3.0
Pre-Provision Income	480.8	231.0	>100
Loan Loss Provisions	(62.1)	(131.3)	(52.7)
Other impairments	(24.5)	(2.9)	>100
Adjusted Profit before tax ¹	404.1	97.6	>100
Adjusted Net Profit ¹	305.0	72.0	>100
Discontinued operations, Cairo & FPS transactions	0.0	0.0	
Restructuring costs (after tax) & tax adjustments	(35.2)	(2.0)	>100
Net Profit / loss	269.8	70.0	>100
Balance sheet (€ m)	1Q22	1Q21	Δ y-o-y (%)
Consumer Loans	3,281	3,383	(3.0)
Mortgages	10,091	11,522	(12.4)
Household Loans	13,372	14,905	(10.3)
Small Business Loans	3,765	4,478	(15.9)
Corporate Loans	18,975	18,174	4.4
Business Loans	22,741	22,652	0.4
Senior notes	5,054	3,504	44.2
Total Gross Loans ²	41,187	41,098	0.2
Total Deposits	52,449	48,294	8.6
Total Assets	77,221	68,566	12.6

1. Before discontinued operations, restructuring costs, goodwill impairment, gains/losses on Cairo/FPS transactions and tax adjustments. 2. Including Loans FVTPL.

SEE operations key figures – 1Q22¹

		Bulgaria	Cyprus	Serbia	Lux	Sum
Balance Sheet (€m)	Assets	7,372	8,147	2,421	2,237	20,177
	Gross loans	4,901	2,512	1,623	693	9,729
	Net loans	4,740	2,464	1,575	693	9,472
	NPE loans	223	57	113	0	393
	Deposits	6,479	6,650	1,465	1,793	16,387
CAD²		20.8%	23.9%	19.8%	24.5%	
Income statement (€m)	Core Income	65.0	37.2	21.3	8.4	131.9
	Operating Expenses	(30.1)	(11.4)	(15.9)	(5.6)	(63.0)
	Loan loss provisions	(8.6)	(0.9)	(2.9)	(0.0)	(12.4)
	Profit before tax ³	25.1	25.6	3.0	2.8	56.6
	Net Profit ⁴	22.5	20.2	2.5	2.2	47.4
Branches (#)	Retail	192	-	126	-	318
	Business / Private banking centers	13	8	6	2	29
Headcount (#)		3,010	435	1,672	107	5,224

1. Country view. 2. As reported to the Central Banks. 3. Adjusted profit before tax. 4. Adjusted net profit.

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, gains/losses related to the transformation plan 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).

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 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).

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").

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

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 discontinued operations' assets, at the beginning and at the end of the reported period as well as at the end of interim quarters.

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.

NPE ratio: Non Performing Exposures (NPEs) at amortized cost divided by Gross Loans and 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 and 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.

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

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.

NPE coverage ratio: Impairment Allowance for Loans and Advances to Customers, including impairment allowance for credit related commitments (off balance sheet items) divided by NPEs 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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