

**PRESS RELEASE**

**2023 EU-wide Stress Test results**

**Key figures of Eurobank Group**

**Fully Loaded CET 1 ratio depletion of 220 basis points, at 12.2% in 2025**

**12<sup>th</sup> best position among 70 banks in terms of 3-year depletion of FL CET1 ratio**

Eurobank Ergasias Services and Holdings S.A. (Eurobank) announces that it successfully completed the 2023 EU-wide Stress Test (ST), which was coordinated by the European Banking Authority (EBA) in cooperation with the European Central Bank (ECB) and the European Systemic Risk Board (ESRB).

The ST does not have a pass/fail threshold. Nevertheless, the results of the ST exercise are used by the ECB as an important source of information in the context of the Supervisory Review and Evaluation Process (SREP).

Eurobank has significantly improved its results and resilience to stress under the adverse scenario compared to the ST 2021 exercise.

The following figures summarize the performance of Eurobank under the Baseline and Adverse scenarios of the ST 2023 exercise. The starting point of the exercise is the financial and capital position of the Group as at 31/12/2022<sup>1</sup>. The ST horizon covers a three-year period until the end of 2025.

Under the **Baseline scenario**, the Fully Loaded CET1 capital adequacy ratio increases by 360bps over the 3-year ST horizon, reaching the level of 18% at the end of 2025.

Under the **Adverse scenario**, the Fully Loaded CET1 ratio decreases by 220bps at the end of 2025 and it stands at 12.2%. The following table presents a comparison of the adverse scenario results between the ST 2023 and the ST 2021 exercises.

**ST2023 vs ST2021 (adverse scenario results)**

<b>Fully Loaded (FL) CET1 ratio</b>	<b>ST 2023</b>	<b>ST 2021</b>	<b>Improvement (bps)</b>
FL CET1 depletion at the end of the third year (bps) <sup>2</sup>	<b>220</b>	433	<b>213</b>
FL CET1 at the end of the third year	<b>12.2%</b>	7.6%	<b>460</b>

Based on the above results, Eurobank ranked 12<sup>th</sup> among 70 banks, as regards the FL CET1 depletion in the 3<sup>rd</sup> year of the ST horizon.

Detailed information on the results of Eurobank in the 2023 EU-wide EBA Stress Test is available on the website of the European Banking Authority (<https://www.eba.europa.eu>).

<sup>1</sup> FL CET1 ratio as at 31 December 2022: 14.4%

<sup>2</sup> The Bank registered its highest CET1 ratio (fully loaded) capital depletion at the end of the 1st year of the adverse scenario, at 316bps