



1Q 2025 results

8 May 2025

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1Q25 results highlights

1Q25 results highlights: Profitability

Adjusted Net Profit €348m in 1Q25

1Q25 RoTBV¹ at 16.2%

TBV per share at €2.39

- NII at €638m; up 11.7% y-o-y
- Commission income at €169m; up 24.8% y-o-y
- Operating expenses up 6.0% y-o-y in Greece
- Cost – to – core income at 37.7%
- Core pre-provision income (PPI) at €503m; up 5.2% y-o-y
- Cost of Risk (CoR)² at 59bps in 1Q25
- Core Operating Profit³ at €426m; up 4.8% y-o-y
- SEE operations net profit¹ €184m in 1Q25
- Reported Net Profit €314m

P&L (€ m)	1Q25	4Q24	Δ(%)	1Q25	1Q24	Δ(%)
Net interest income	637.9	677.3	(5.8)	637.9	571.1	11.7
Commission income	169.2	215.3	(21.4)	169.2	135.6	24.8
Other Income	20.0	(2.3)	n.a.	20.0	47.7	(58.1)
Operating income	827.1	890.3	(7.1)	827.1	754.4	9.6
Operating expenses	(304.4)	(317.2)	(4.0)	(304.4)	(228.8)	33.0
Core PPI	502.7	575.4	(12.6)	502.7	477.9	5.2
PPI	522.7	573.1	(8.8)	522.7	525.6	(0.6)
Loan loss provisions	(76.3)	(90.5)	(15.7)	(76.3)	(70.9)	7.5
Core Operating Profit³	426.5	484.9	(12.0)	426.5	407.0	4.8
PBT ⁴	449.1	455.9	(1.5)	449.1	495.1	(9.3)
Adjusted Net Profit	348.5	339.7	2.6	348.5	383.1	(9.0)
Net Profit	314.1 ⁵	313.0	0.4	314.1 ⁵	287.2	9.4
Ratios (%)	1Q25	4Q24		1Q25	1Q24	
Net interest margin	2.53	2.70		2.53	2.87	
Cost / income	36.8	35.6		36.8	30.3	
Cost / core income	37.7	35.5		37.7	32.4	
Cost of risk ²	0.59	0.72		0.59	0.68	
RoTBV ¹	16.2	16.2		16.2	19.9	
TBV per share (€)	2.39	2.31		2.39	2.14	
EPS (€)	0.09	0.09		0.09	0.08	

1Q25 results highlights: Balance Sheet

Capital

- 1Q25 CET1 at 15.5%^{1,8}, including mainly:
 - Organic capital generation (c.+65bps q-o-q)
 - Asset Growth (c.-25bps q-o-q)
 - 1Q25 Dividend accrual (c.-35bps q-o-q)

Volumes

- Loans organic growth² at 1.2bn in 1Q25 (+10.3%³ y-o-y)
- Deposits down €1.5bn⁴ q-o-q (+8.2%³ y-o-y)
- Wealth management performance in 1Q25:
 - Managed funds up €0.4bn
 - Private banking customer CAL⁵ up €0.2bn

Asset Quality⁶

- NPE ratio at 2.9%
- NPE stock at €1.5bn; Net NPE⁷ stock at €0.2bn
- NPE coverage at 89.1%

Key Balance sheet ratios

Group (%)	1Q25	4Q24	3Q24	2Q24	1Q24
Capital⁸					
CAD	18.9 ¹	18.5	20.1	18.7	19.0
CET1	15.5 ¹	15.7	16.9	15.6	16.0
Liquidity					
L/D	67.0	64.8	65.8	72.0	72.5
LCR	182.8	188.2	187.1	181.7	179.0
Asset Quality					
NPE ratio	2.9 ⁶	2.9	2.9	3.1	3.0
NPE coverage	89.1 ⁶	88.4	89.9	93.2	92.6

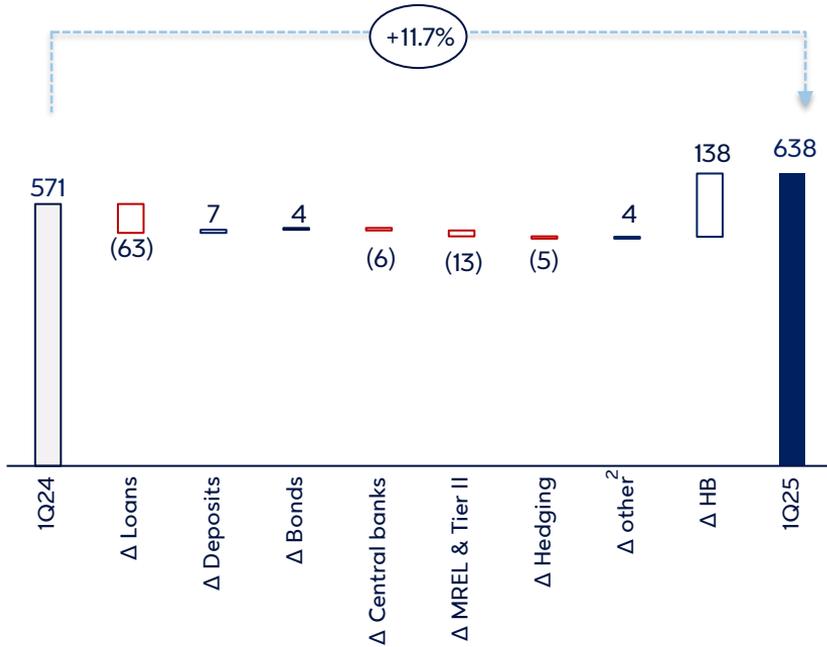
1. Pro forma Solar, Leon NPE transactions & synthetic securitization. 2. Organic: disbursements minus repayments adjusted for write-offs, sales, acquisitions, liquidations, FX effect and held-for-sale. 3. Excluding HB opening balance. 4. o/w €300m due to USD FX effect. 5. CAL: Client Assets & Liabilities. 6. Excl. HB NPE under the APS. Otherwise, NPE ratio at 3.2% and coverage at 80.7%. 7. Net NPE = NPE minus provisions. 8. Post Payout accrual. Including period profits, subject to AGM approval. Payout subject to regulatory approval.

Diversified income stream

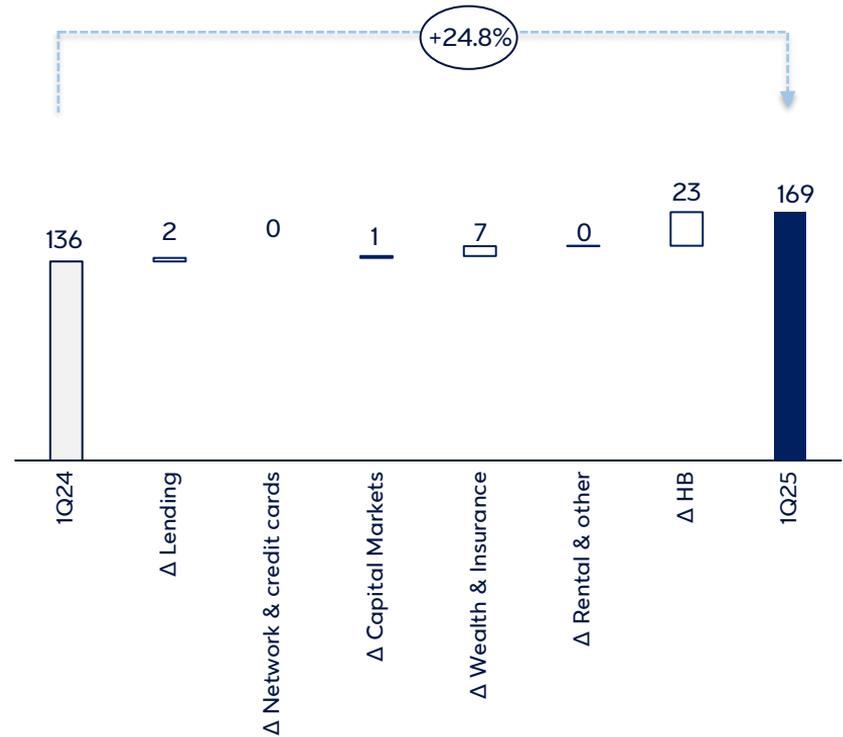
	Assets (€ bn)	Contribution to Group assets	Net Loans (€ bn)	Deposits (€ bn)	Wealth Mng (€ bn)	Net Profit ¹ (€m)	Contribution to Group Net profit
Greece	57.8	58%	34.2	42.0	12.8	165	47%
Cyprus	27.3	27%	8.7	23.2	4.0	121	35%
Bulgaria	12.1	12%	8.0	9.0	0.1	55	16%
Lux	3.2	3%	0.9	2.9	3.9	7	2%
Group	100.4		51.7	77.1	20.8	348	

Core Income

Δ NII (y-o-y, € m)¹

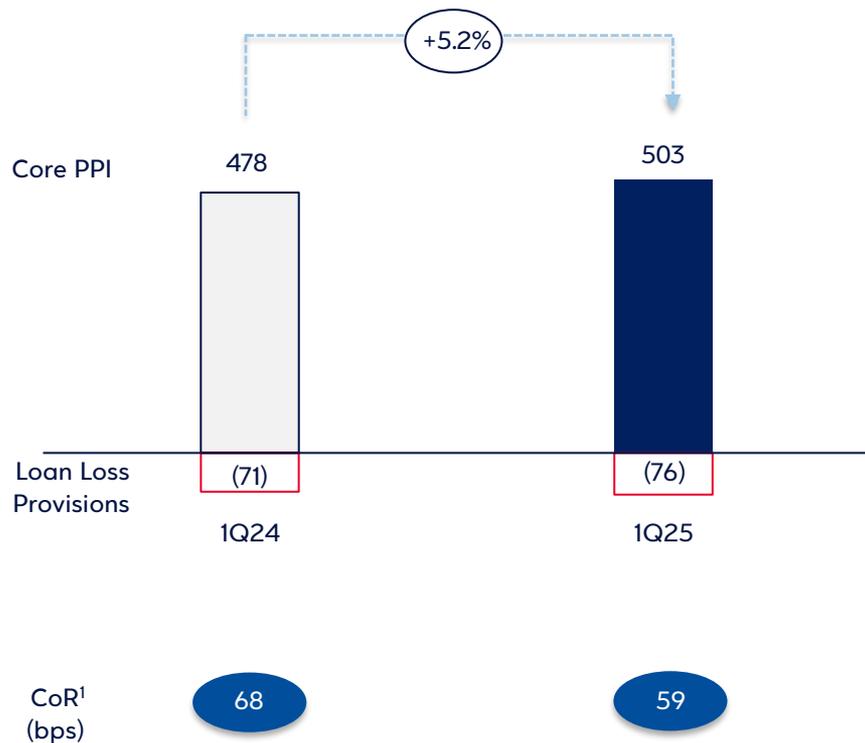


Δ Fees (y-o-y, € m)

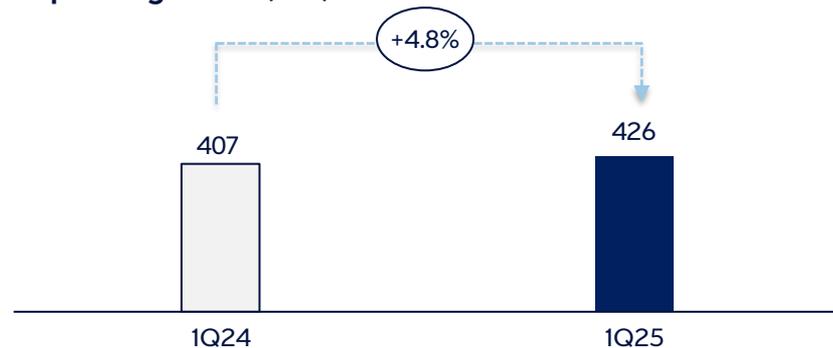


1. Analysis based on gross income. 2. Including Repos and Money Market

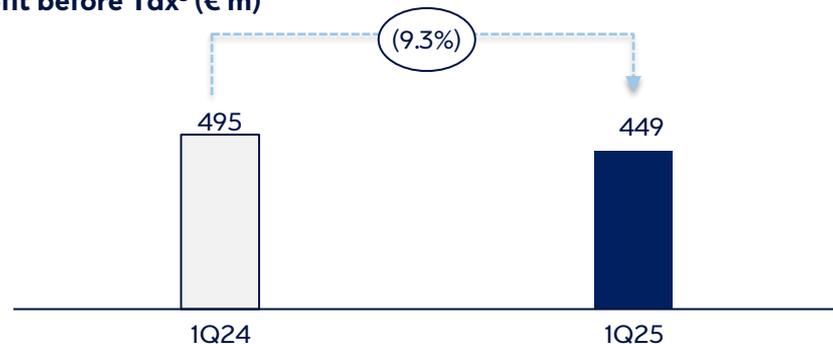
Core PPI and Provisions (€ m)



Core Operating Profit² (€ m)



Profit before Tax³ (€ m)

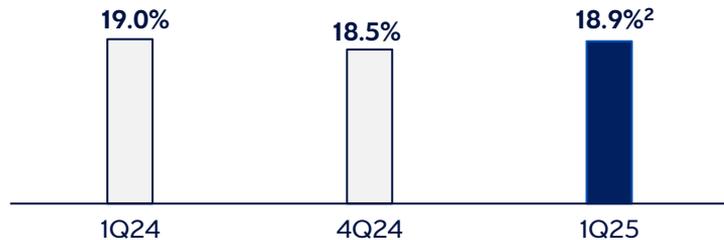


1. On net loans. 2. Core Operating profit= Core PPI minus loan loss provisions. 3. Adjusted profit before tax.

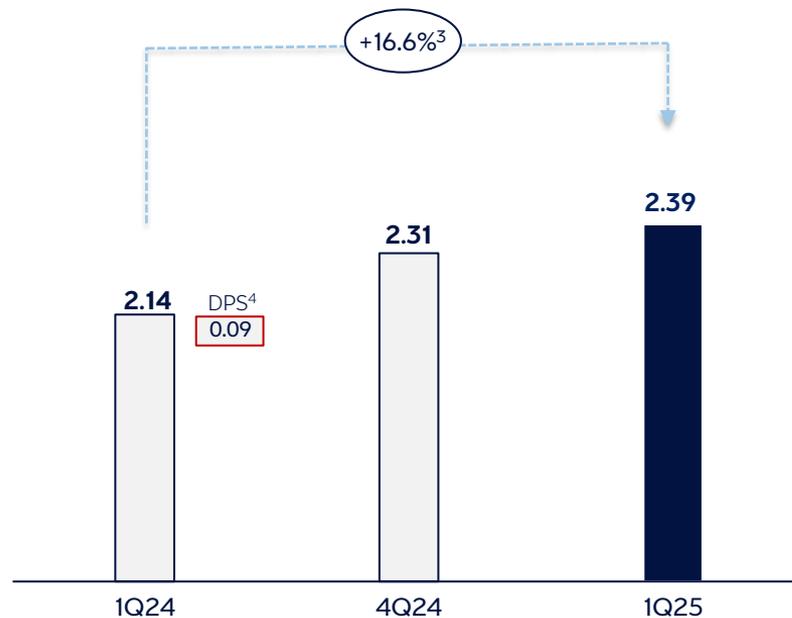
CET1¹



CAD¹



TBV per share (€)



1. Post Payout accrual. Including period profits, subject to AGM approval. Payout subject to regulatory approval. 2. Pro forma Solar, Leon NPE transactions & synthetic securitization. 3. Including paid 10 dividend in August 2024. 4. DPS: Dividend per share.

Regional Presence

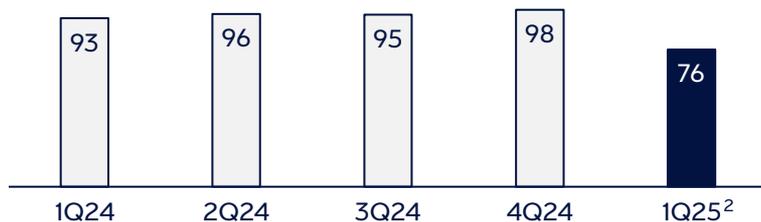
Hellenic Bank key P&L metrics¹

1Q25 Highlights²

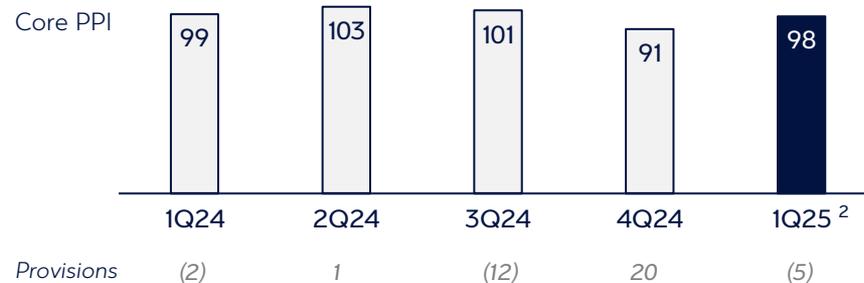
Net profit³ €76m

- Core PPI at €98m
- NII at €138m
- 1Q25 NIM at 3.01%
- Commission income at €23m
- Cost – to – core income at 39.0%

Net Profit³ (€ m)



Core PPI & Provisions (€ m)

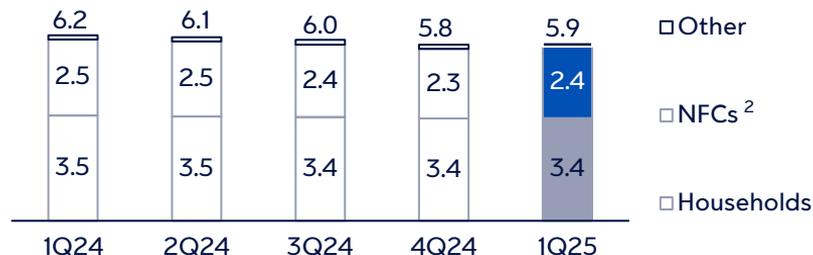


NPE ratio and provisions / NPE⁴

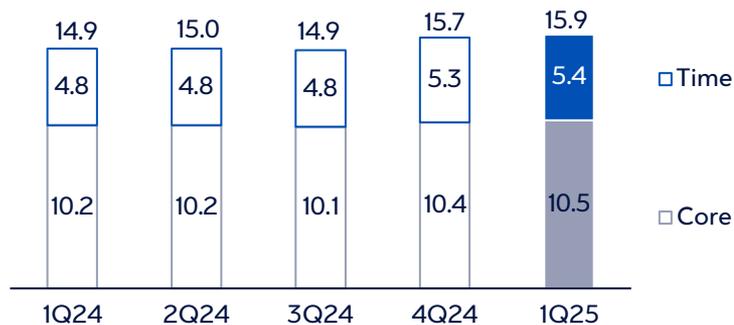


Hellenic Bank key B/S metrics¹

Gross loans (€ bn)



Deposits (€ bn)



Key metrics

	1Q25	4Q24	3Q24	2Q24	1Q24
Assets (€ bn)	18.5	18.4	17.6	17.5	19.8
Net loans (€ bn)	5.8	5.7	5.9	6.0	6.0
Capital					
CET1 ³ (%)	32.4	28.7	28.3	26.6	24.6
RWAs (€ bn)	5.5	6.0	5.8	5.8	5.9
Liquidity (%)					
L/D	37	37	39	40	40
LCR	493	519	583	517	580
Ratios (%)					
NIM	3.01	3.30	3.56	3.40	3.12
C/I	39.1	40.1	33.8	37.5	33.4

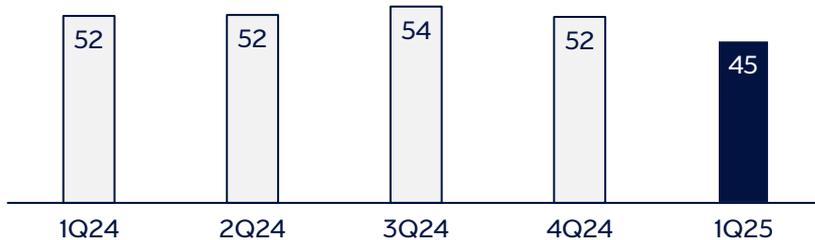
1. Standalone Hellenic Bank Group. Eurobank Holdings participation in the period 3Q23 – 2Q24 at 29%, at 56% from 2Q24 and as of November 2024 at 100%. 2. Non-Financial Corporations. 3. Includes 1Q25 unaudited profits.

1Q25 Highlights

Net profit¹ €45m; down 12.6% y-o-y

- Core PPI at €55m; down 16.6% y-o-y
- NII down 14.7% y-o-y at €60m
- 1Q25 NIM at 2.6%
- Commission income up 12.7% y-o-y at €12m
- Cost – to – core income at 22.5%

Net Profit¹ (€ m)



Core PPI & Provisions (€ m)



NPE ratio and provisions / NPE



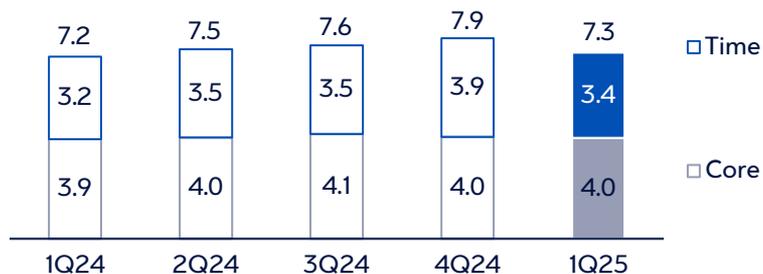
1. Adjusted Net profit.

Eurobank Cyprus key B/S metrics

Gross loans (€ bn)



Deposits (€ bn)



Key metrics

	1Q25	4Q24	3Q24	2Q24	1Q24
Assets (€ bn)	8.8	9.3	8.9	9.6	8.8
Net loans (€ bn)	2.8	2.9	2.8	2.7	2.7
Capital					
CET1 (%) ¹	41.3	37.4	38.4	36.0	34.7
RWAs (€ bn)	2.7	2.8	2.6	2.6	2.6
Liquidity (%)					
L/D	38.6	36.4	36.6	36.7	37.2
LCR	221	226	203	219	230
Ratios (%)					
NIM	2.64	2.89	2.94	3.03	3.22
C/I	22.0	17.4	16.8	16.4	17.5

1. As reported to the Central Banks.

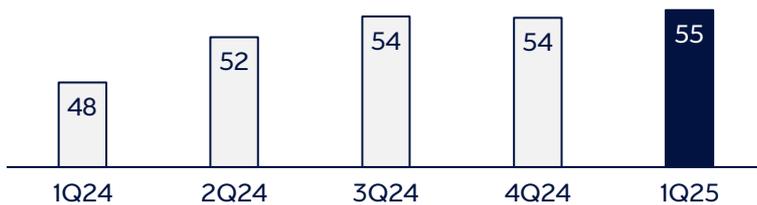
Bulgaria key P&L metrics¹

1Q25 Highlights

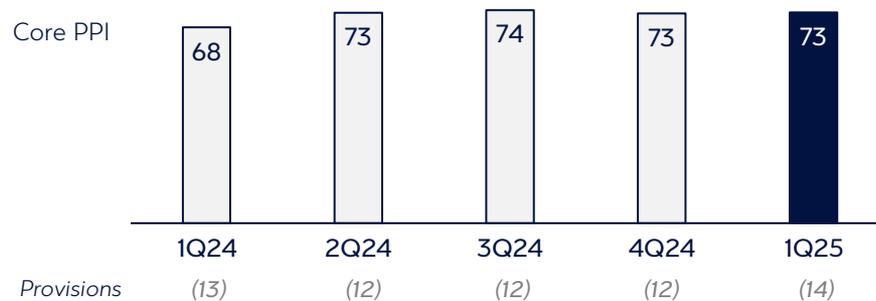
Net profit² €55m, up 14.1% y-o-y

- Core PPI at €73m, up 7.7% y-o-y
- NII up 4.0% y-o-y at €99m
- 1Q25 NIM at 3.39%
- Commission income up 17.5% y-o-y at €23m
- Cost – to – core income at 40.4%

Net Profit² (€ m)



Core PPI and provisions (€ m)



NPE ratio and provisions / NPE

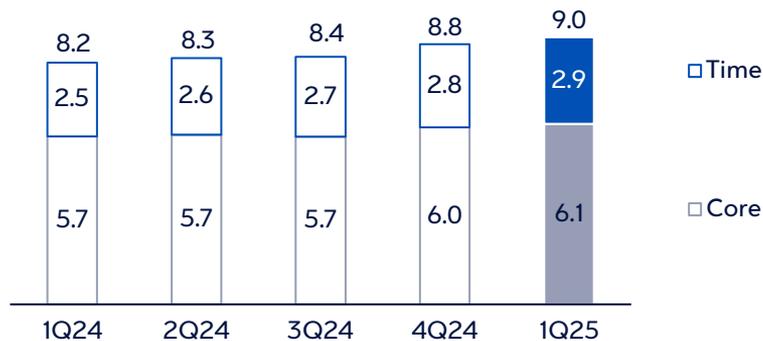


Bulgaria key B/S metrics¹

Gross loans (€ bn)



Deposits (€ bn)



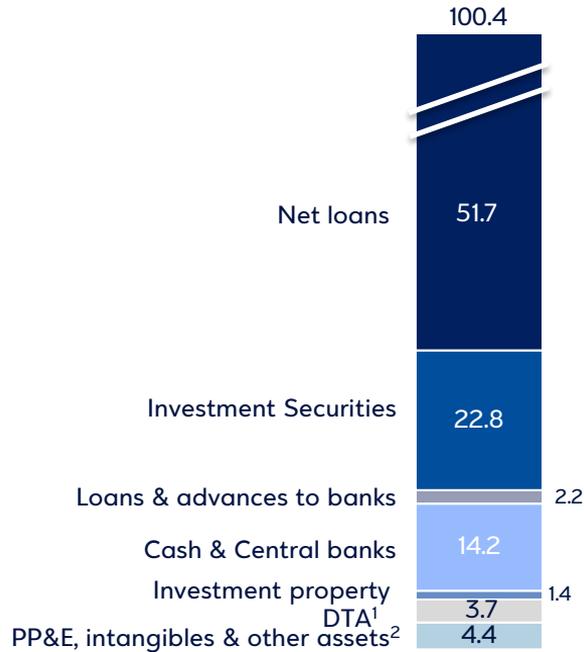
Key metrics

	1Q25	4Q24	3Q24	2Q24	1Q24
Assets (€ bn)	12.1	11.5	10.6	10.4	10.2
Net loans (€ bn)	8.0	7.6	7.2	6.9	6.7
Capital					
CET1 (%) ²	20.7	19.4	20.3	19.8	19.1
RWAs (€ bn)	6.5	6.7	6.2	6.1	6.0
Liquidity (%)					
L/D	88.1	86.2	86.0	83.2	81.6
LCR	211	201	195	190	219
Ratios (%)					
NIM	3.39	3.55	3.81	3.87	3.81
C/I	38.6	38.1	38.6	39.2	40.7

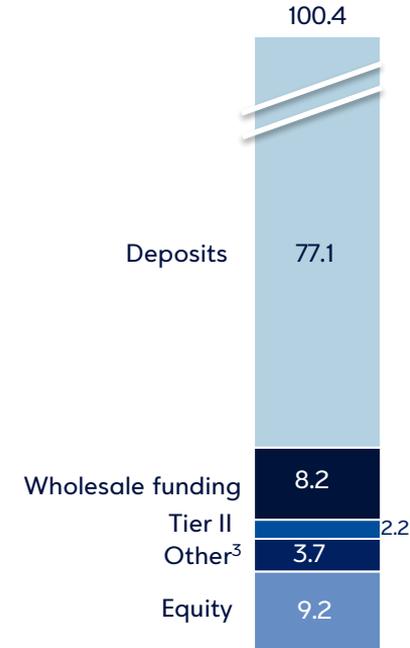
Balance sheet

Balance sheet composition

Assets (€ bn)

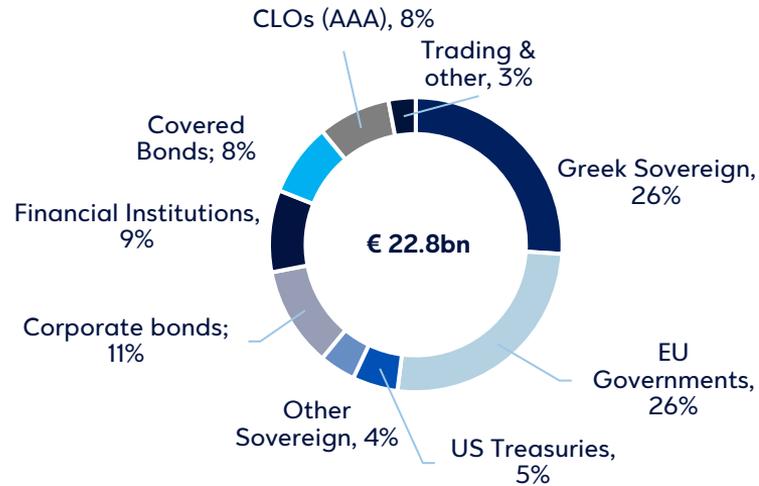


Liabilities and Equity (€ bn)



1. Of which €2.9bn DTC. 2. Including Derivatives €0.8bn. 3. Including Derivatives €1.1bn.

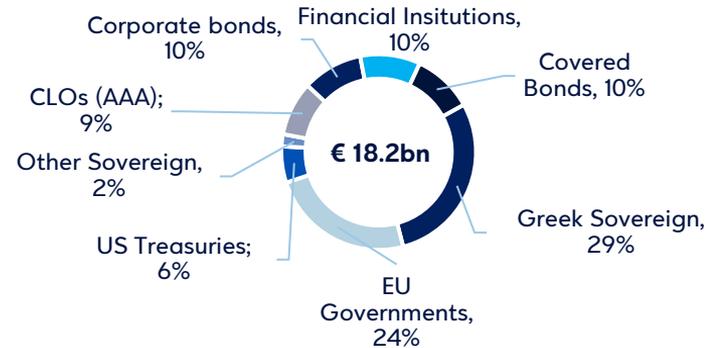
Breakdown per issuer



Breakdown per classification



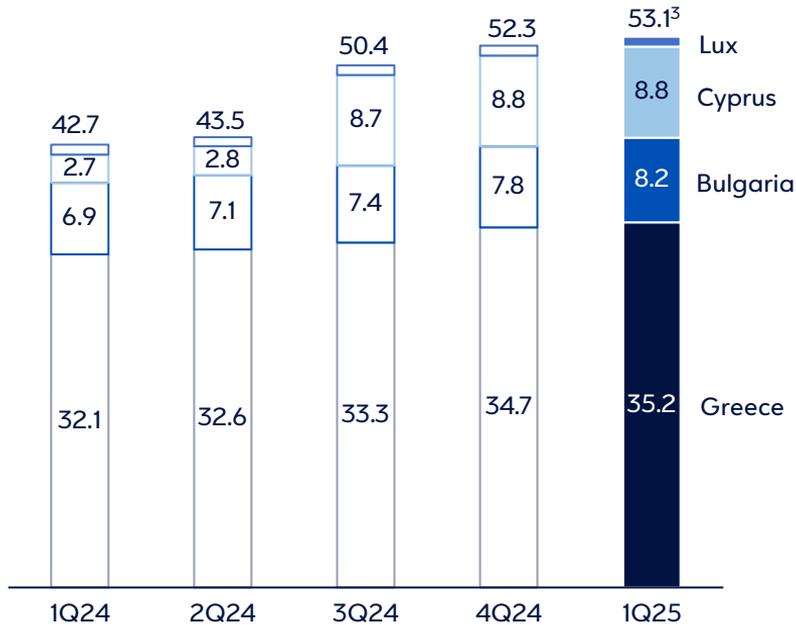
Amortized cost breakdown



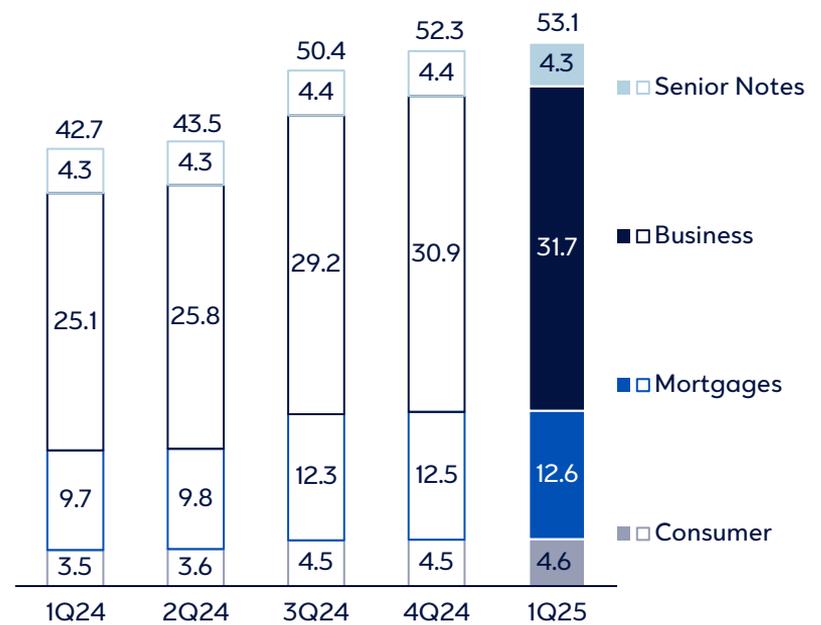
Gross Loans

Breakdown by country (€ bn)

Organic¹ growth +€1.2bn in 1Q25 (+10.3%² y-o-y)

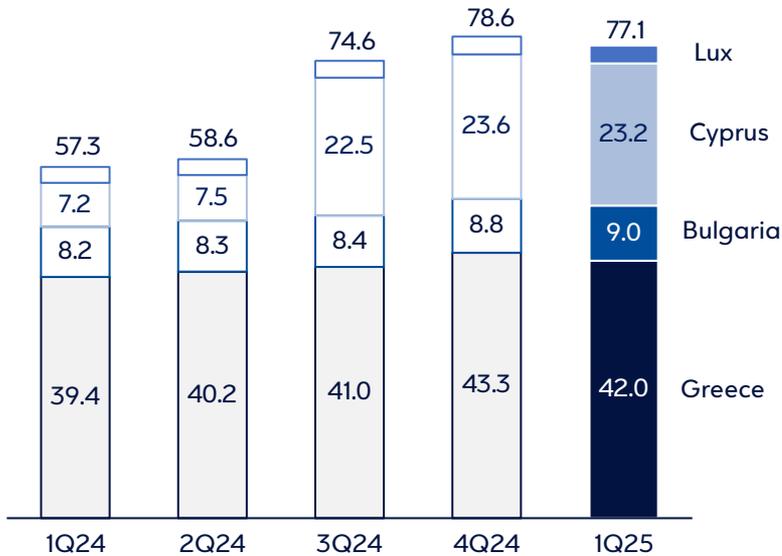


Breakdown by type (€ bn)

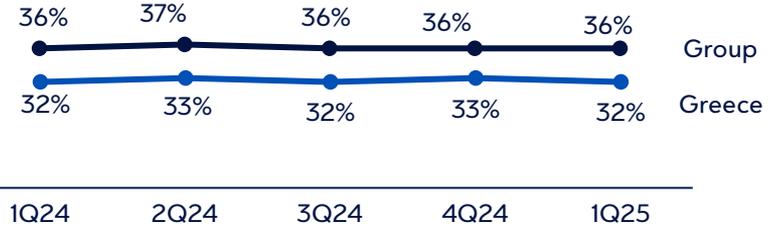


Breakdown by country (€ bn)

Deposits down €1.5bn¹ q-o-q (+8.2%² y-o-y)



Time / Total

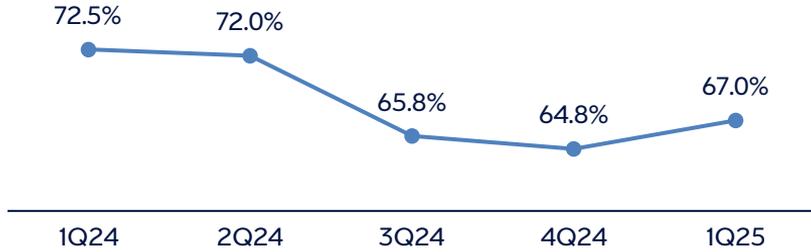


Breakdown by customer

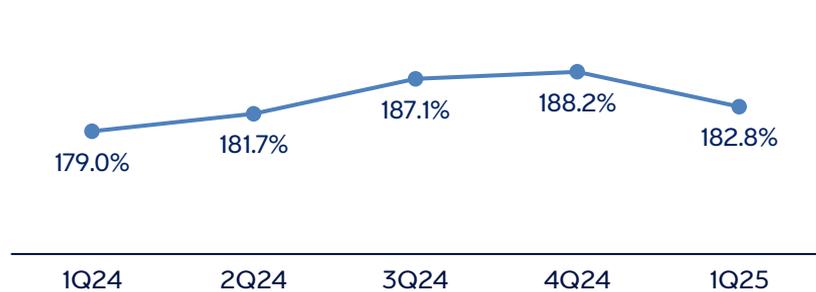


1. o/w negative USD FX effect of €300m. 2. Excluding HB opening balance.

Net loans / Deposits ratio



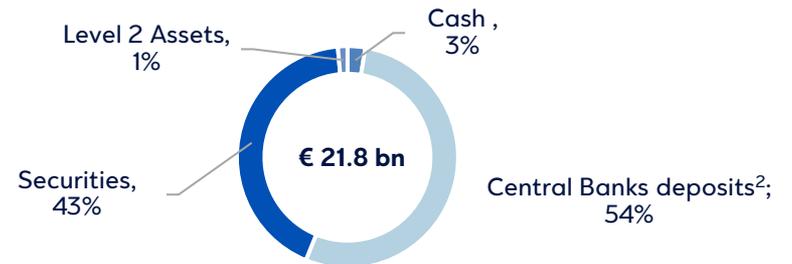
Liquidity coverage ratio (LCR)



Net ECB position (€ bn)



HQLAs¹

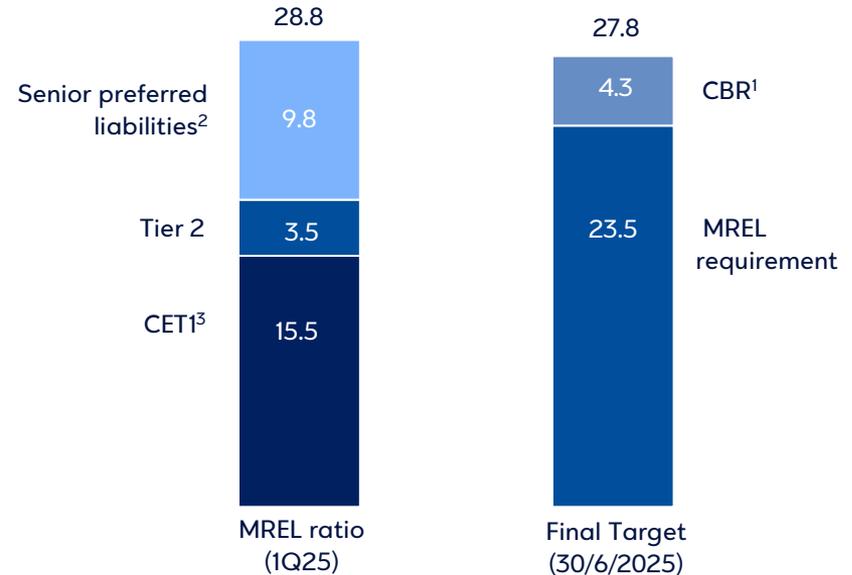


1. HQLA: High Quality Liquid Assets. 2. Over the minimum required.

MREL (% RWAs)

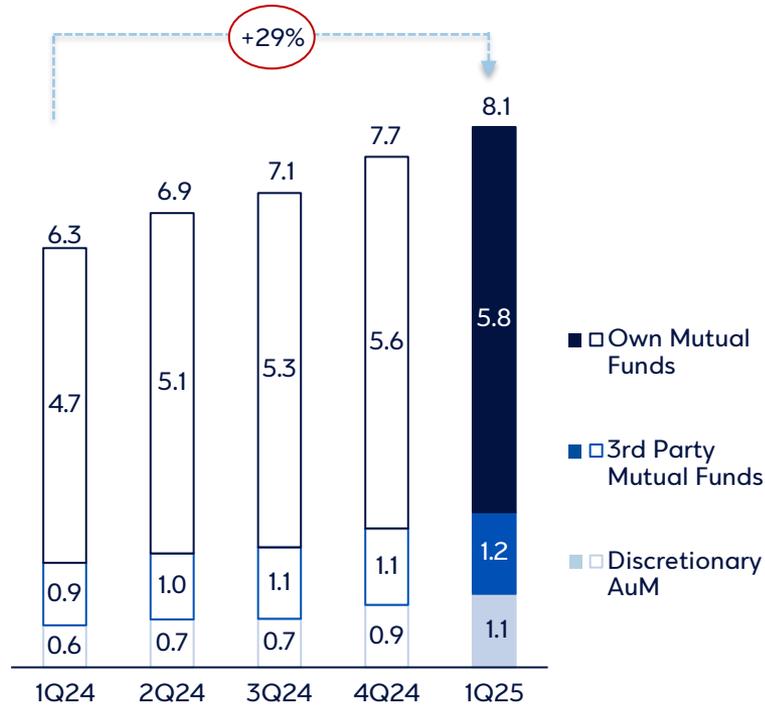
MREL buffer of 100bps

- 1Q25 MREL ratio at 28.8%; 100bps above the final MREL target of 27.8%² to be applicable from 2Q25
- Tier 2 of ca €600m and Senior Preferred Bond of €350m issued in 1Q
- After Hellenic Bank's consolidation, Single Point of Entry (SPE) remains the preferred resolution strategy

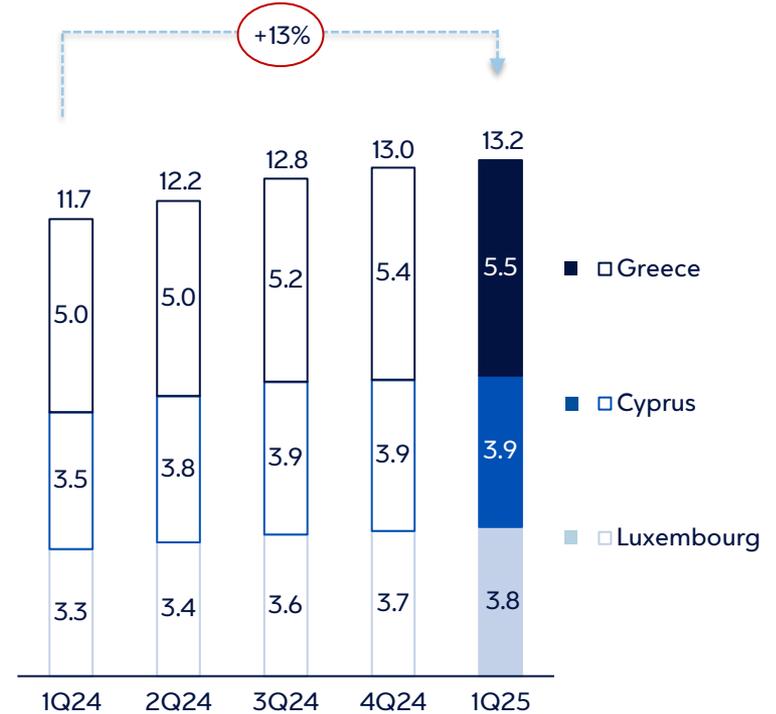


1. Combined Buffer Requirement (CBR) as of 2Q25; expected to increase to c.4.4% by end-2025 due to the impact on Eurobank (15bps) from the decision of Bank of Greece to set a countercyclical capital buffer rate of 0.25% to banks' exposures to Greece from 1/10/2025. 2. c. €4.5bn MREL-eligible senior preferred bonds & c. €0.5bn other MREL-eligible liabilities. 3. Eurobank S.A. sub-consolidated level, including 1Q25 profits, after deducting dividend accrual & pro forma for Solar, Leon NPE transactions and synthetic securitization.

Managed Funds (AuM, € bn)



Private Banking (CAL¹ per jurisdiction, € bn)



Profitability

Client rates (Greece, bps)

	1Q24	2Q24	3Q24	4Q24	1Q25
Corporate	641	619	592	554	496
Retail	622	614	597	556	522
<i>Consumer</i>	985	1,018	1,006	1,003	1,015
<i>SBB</i>	737	721	703	634	587
<i>Mortgage</i>	501	484	465	423	382
Total	633	617	594	554	505

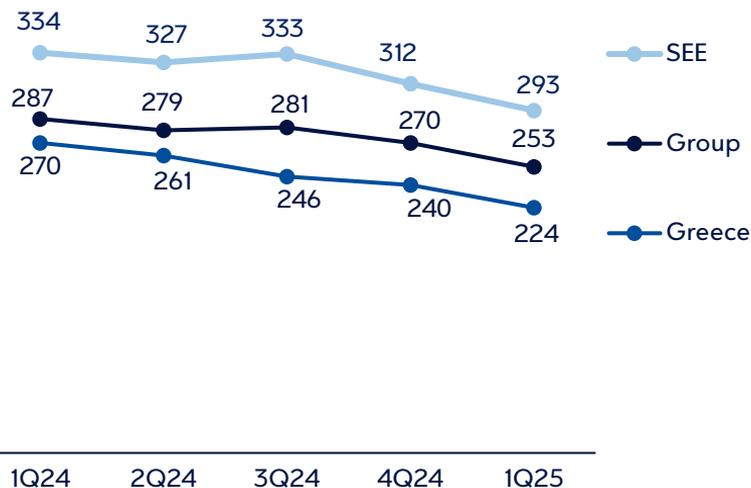
Lending spreads (Greece, bps)¹

	1Q24	2Q24	3Q24	4Q24	1Q25
Corporate	228	212	207	200	197
<i>3M avg Euribor</i>	392	381	356	300	256
<i>6M avg Euribor</i>	389	378	344	281	249
Retail	307	305	306	299	302
<i>Consumer</i>	657	690	690	722	766
<i>SBB</i>	373	361	363	337	336
<i>Mortgage</i>	207	197	197	187	180
Total	261	249	246	237	235

1. On average gross loans.

Net Interest margin & deposit spreads

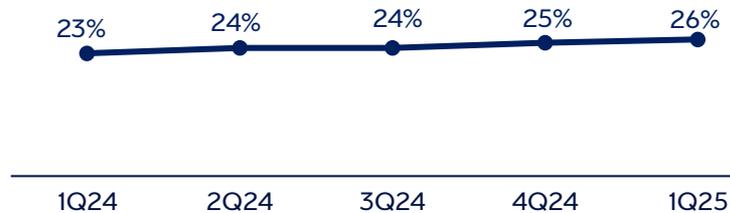
Net Interest margin (bps)



Deposit spreads (Greece, bps)

	1Q24	2Q24	3Q24	4Q24	1Q25
Savings & Sight	387	378	355	303	257
Time	135	123	118	98	91
Total	306	295	279	238	205
1M avg Euribor	386	377	355	305	260

Deposit betas (Greece, total)



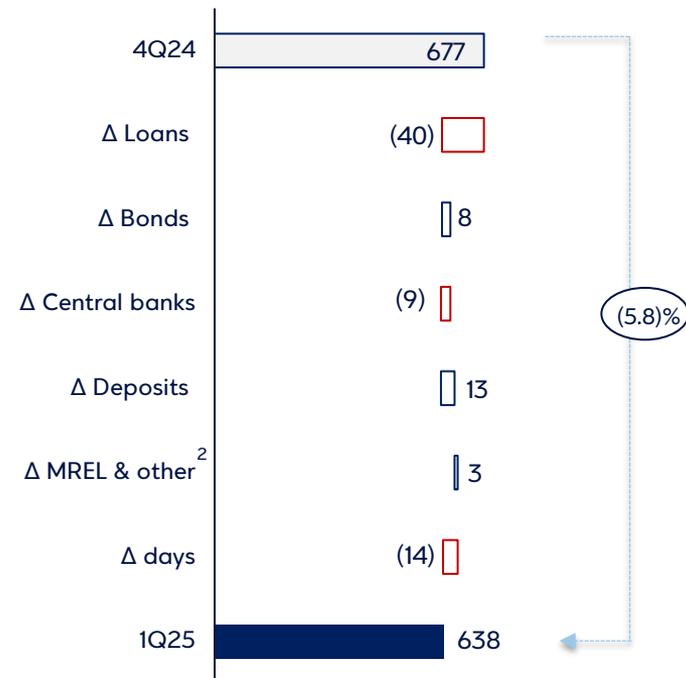
Net Interest Income

NII breakdown (€ m)¹

	1Q24	2Q24	3Q24	4Q24	1Q25
Loans	589	583	662	645	593
Bonds	157	159	201	202	207
Central banks	59	63	107	100	89
Money Market & Repos	(17)	(17)	(16)	(6)	1
MREL	(41)	(44)	(48)	(56)	(63)
Tier II	(27)	(28)	(37)	(36)	(33)
Deposits	(149)	(156)	(172)	(171)	(155)
Total NII	571	561	698	677	638

+11.7%

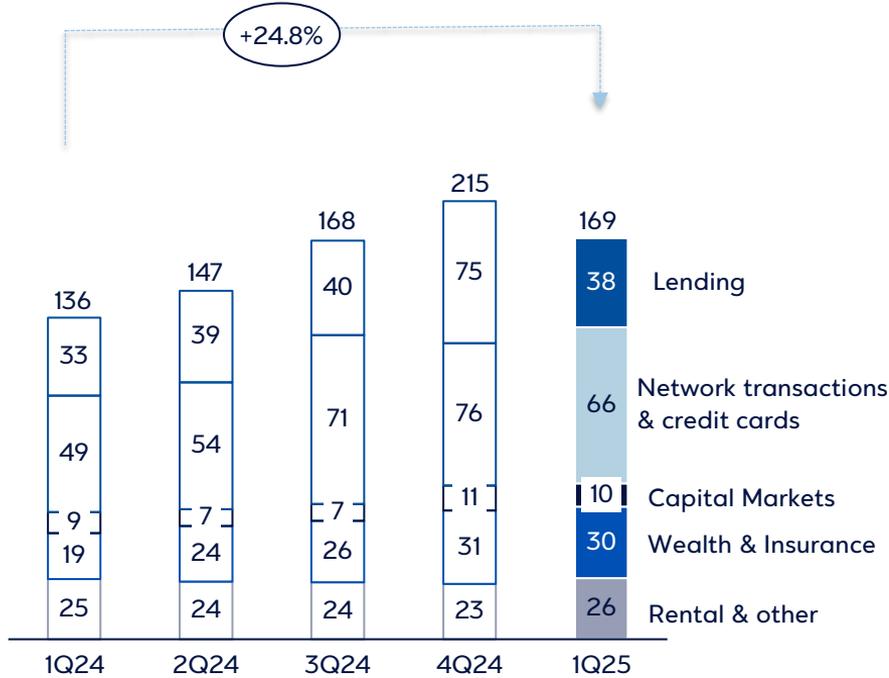
Δ NII (q-o-q, € m)¹



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

Commission Income

Commission income breakdown (€ m)



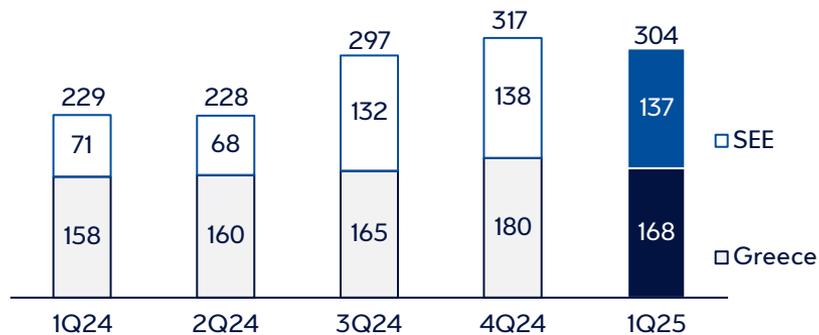
Commission income per region (€ m)

Fees/ assets (bps)



Operating expenses

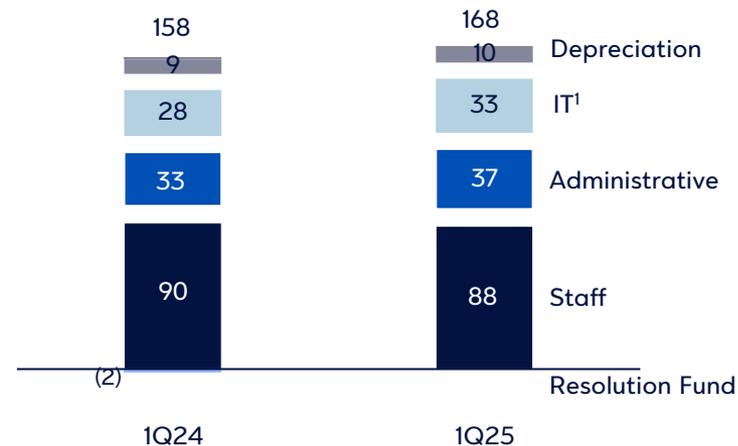
OpEx per region (€ m)



Cost-to-core income (%)

	1Q24	1Q25
Greece	32.1	38.6
SEE	33.1	36.7
Group	32.4	37.7

OpEx breakdown (Greece, € m)



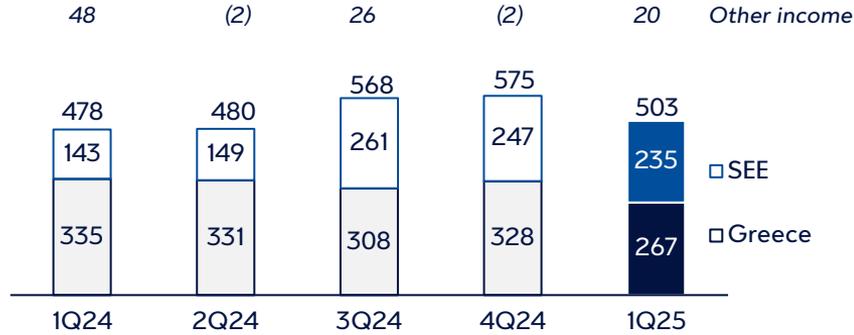
FTEs (#)

	1Q24	1Q25
Greece	6,336	6,061
Bulgaria	3,792	3,444
Cyprus	482	2,640 ²

1. Including related depreciation expenses. 2. o/w 2,138 HB FTEs.

Pre-provision income (PPI)

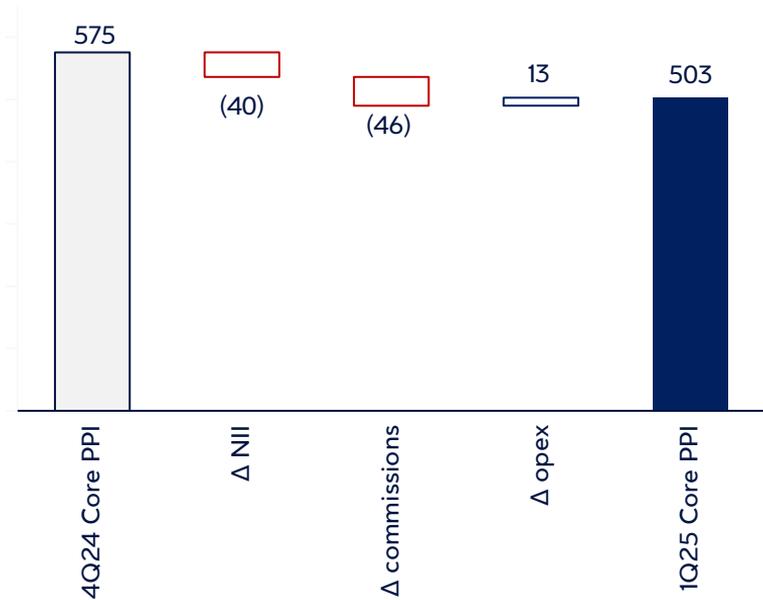
Core PPI and other income (€ m)



PPI per region (€ m)

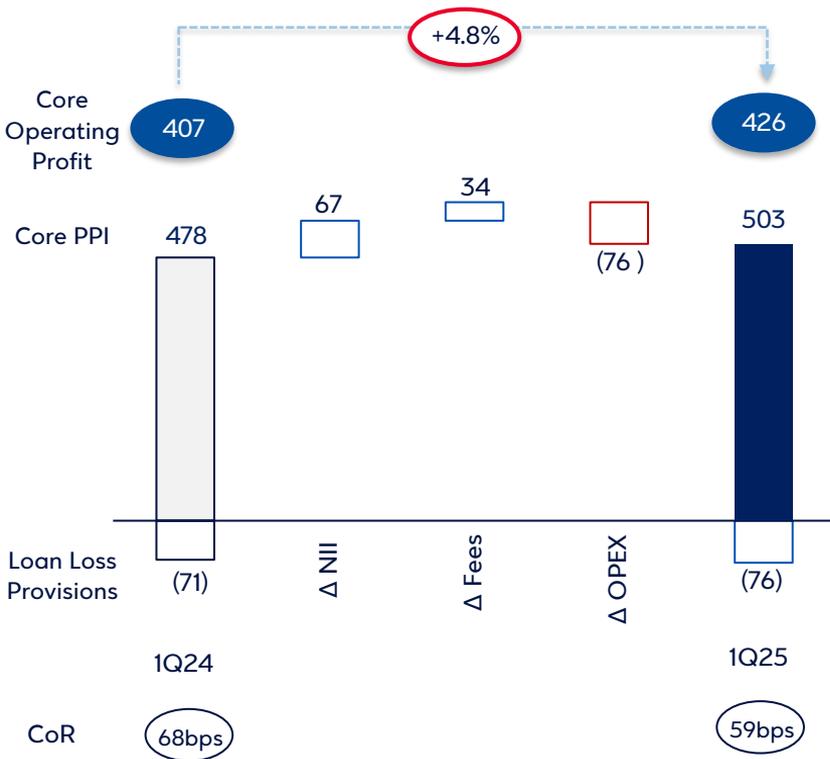


Δ Core PPI (q-o-q, € m)

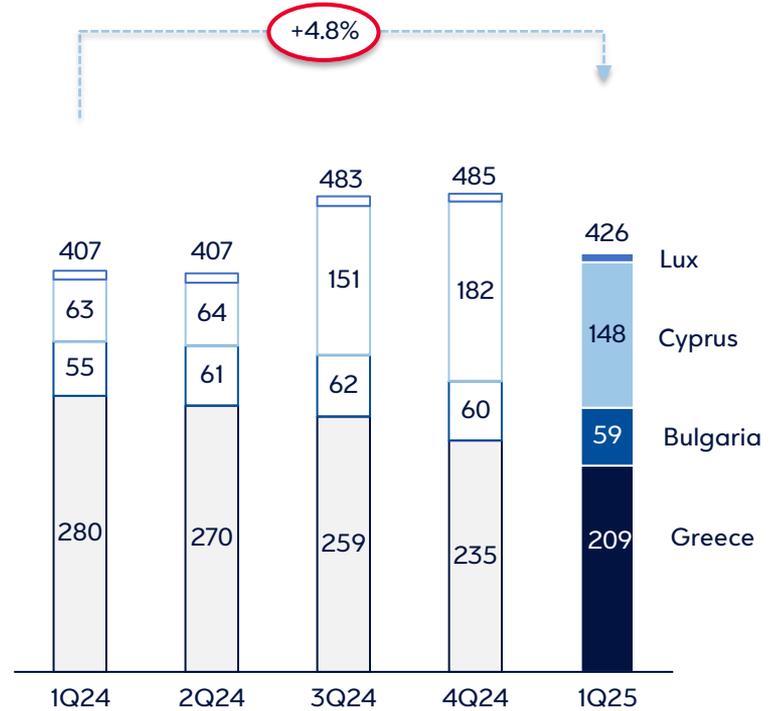


Core Operating Profit

Δ Core Operating Profit (y-o-y, € m)



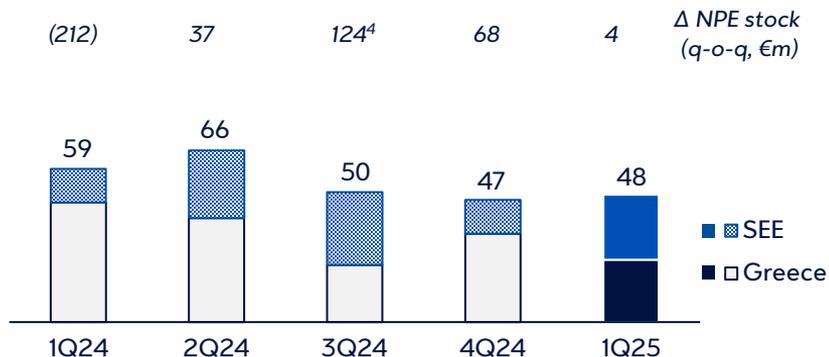
Core Operating Profit per region (€ m)



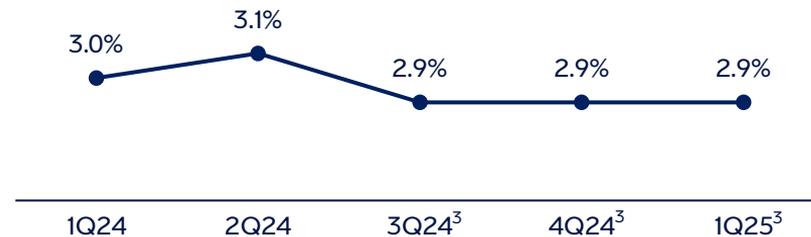
Asset Quality

Asset quality metrics

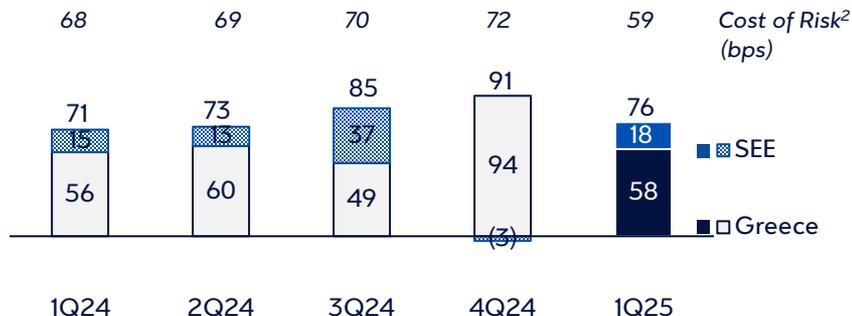
NPE formation¹ (€ m)



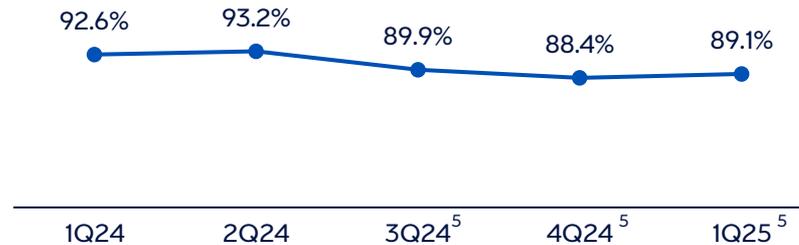
NPE ratio (%)



Loan loss provision (€ m)

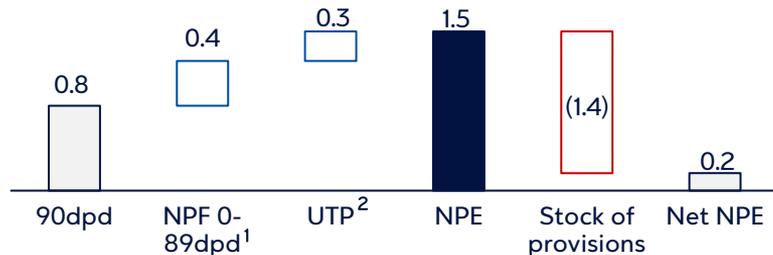


NPE coverage (%)



NPE metrics (Group)

90dpd bridge to NPE (€ bn)



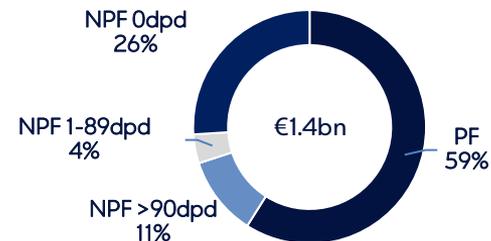
NPE (€ bn)



NPE per region

	Total NPE (€ m)	NPE ratio (%)	NPE coverage (%)	Provisions & collaterals / NPE (%)
Consumer	83	4.8	133.0	133
Mortgages	321	4.4	135.3	224
Small Business	250	9.1	71.5	143
Corporate	500	2.1	63.9	140
Greece	1,154	3.3	90.4	163
SEE	379	2.1	85.0	157
Total	1,534	2.9	89.1	162

Forborne loans (%)



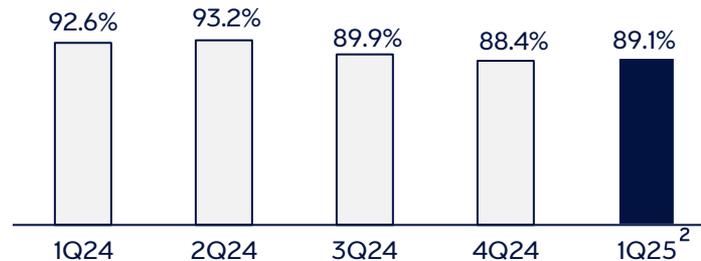
Note: 3Q24, 4Q24 & 1Q25 figures excluding HB NPE under the APS. 1. NPF: Non-performing forborne loans. 2. Unlikely to pay. 3. NP: Non-performing.

Loans' stage analysis (Group)

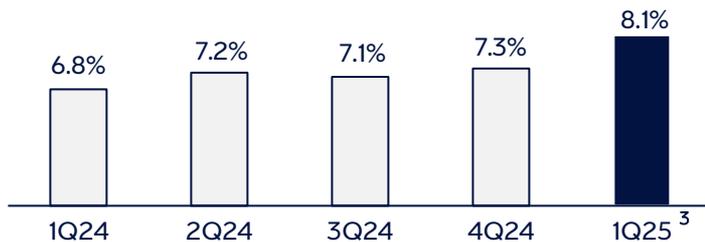
Loans' stage breakdown

(€ bn)	1Q24	2Q24	3Q24	4Q24	1Q25
Stage 1	36.5	37.3	43.7	45.5	46.3
Stage 2	4.9	4.8	4.9	4.9	4.9
Stage 3 (NPE)	1.3	1.3	1.5	1.5	1.5
Total	42.7	43.4	50.2	52.1	52.9¹

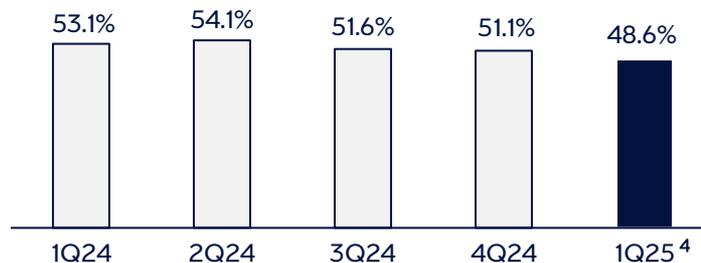
Provisions stock over NPE



Stage 2 loans coverage



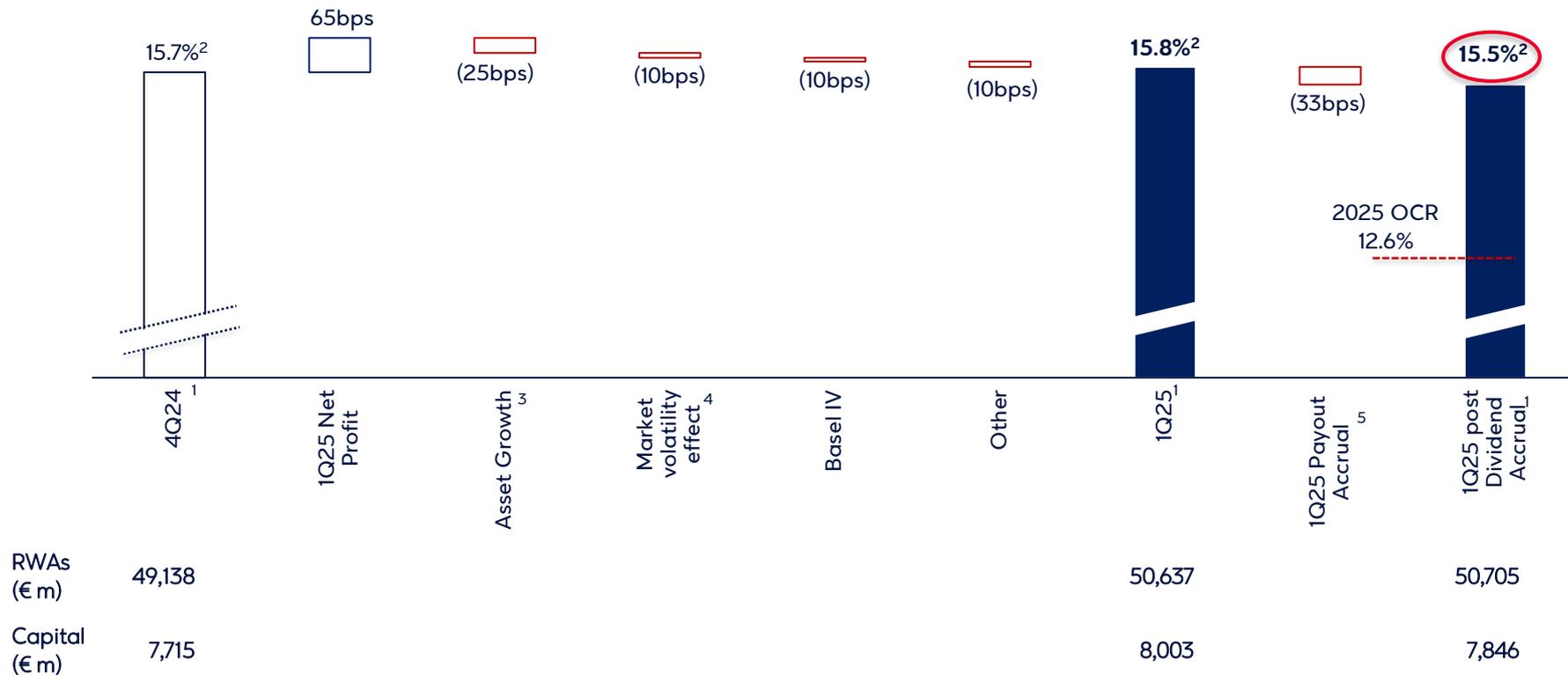
Stage 3 loans coverage (NPE)



Note: 3Q24, 4Q24 & 1Q25 figures excluding HB NPE under the APS. **1.** Including €153m POCI performing loans. **2.** Including €56m off-balance sheet provisions. **3.** Including €4m off-balance sheet provisions. **4.** Including €29m off-balance sheet provisions.

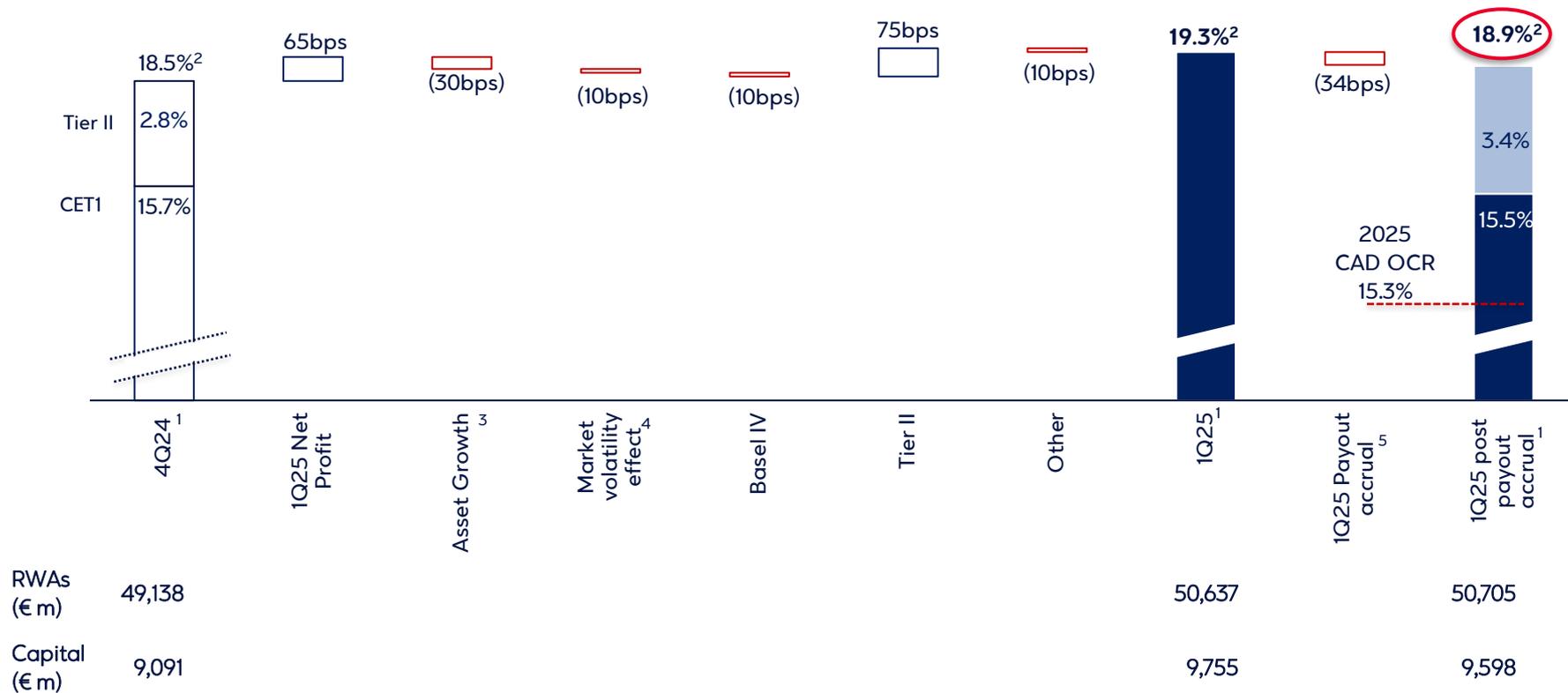
Capital

Capital ratios (CET1, q-o-q)



1. Including period profits, subject to AGM approval. 2. Pro forma Solar, Leon NPE transactions & synthetic securitization. 3. Including loans, off B/S and Investment Securities. 4. Effect on market risk RWA due to increased volatility in 1Q25. 5. Impact including DTC prudential acceleration. Payout subject to regulatory approval.

Capital ratios (CAD, q-o-q)

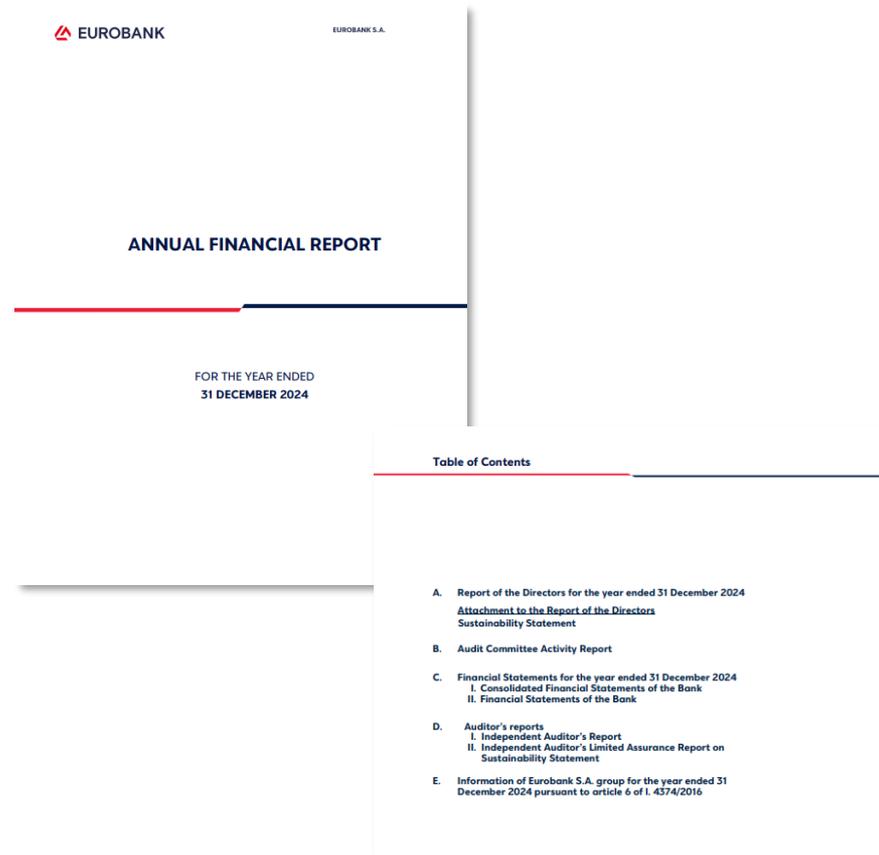


1. Including period profits, subject to AGM approval. 2. Pro forma for Solar, Leon NPE transactions & synthetic securitization. 3. Including loans, off B/S & Investment Securities. 4. Effect on market risk RWA due to increased volatility in 1Q25. 5. Impact including DTC prudential acceleration. Payout subject to regulatory approval.

Sustainability

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

- Eurobank Group has published its first **CSRD Sustainability Statement** in March 2025, as part of its Annual Financial Report under optimal conditions given the Group’s maturity in the subject.
- A highly demanding large-scale project that required the **involvement of all group entities** with numerous data owners interacting with a core team composed of multiple members.



- 8,232 MWh total electricity consumption
- 97.7% of total electricity consumed was sourced from **Renewable Energy Sources** (Certified Guarantees of Origin plus own production)
- 222 MWh consumed from own-produced electricity

Environment

- 269 tn paper recycling
- **Hazardous Waste for Public programme:** 2.4 tn placed in the recycling Hungry Bins installed in 11 cities throughout Greece

Diverse & Inclusive Internal Environment – International Women's Day: Eurobank celebrated Women's Day by implementing initiatives throughout the week 7-14 March 2025, aimed at raising awareness among its people on issues and topics that concern all, actively highlighting the importance of equality and inclusion. The theme of the 2024 campaign is titled #ForAllWomenForward – 2 Inspirational Talks took place as part of the campaign.

Well-being culture

- This year's **WeSay 2025 survey** — the second of the major Employee Surveys Eurobank scheduled starting in 2023 — was successfully completed, including a wellbeing and life-work-balance section, achieving an impressive participation rate of 82%.
- With 325 runners, the **Eurobank Running Team** gave a dynamic presence in the 13th Athens Half Marathon. Runners tackled the 21km and 5km races, demonstrating teamwork and cooperation.

Inclusive Entrepreneurship – egg - enter grow go, Eurobank's business accelerator, organized an Investment Day, which gave 41 start-up teams from Greece and 6 more countries, namely Cyprus, Bulgaria, Switzerland, Turkey, Germany and Ukraine, the opportunity to present their ideas and seek funding and commercial contacts before a wide audience of 200 VCs, corporate investors and angel investors from Europe, Canada, USA and Israel.

Socio-Economic Impact

- Eurobank awarded **58 top-performing high school graduates** from across Greece at the "The Best of the Best" ceremony | Awards of **over €21 million** in cash prizes to **23,555 top-performing students** through its 23-year "Moving Education Forward" initiative
- 6 new negative pressure chambers were officially delivered to the Sotiria Thoracic Diseases Hospital of Athens, to strengthen the infrastructure of the hospital. | **Donations totalling ~€700,000** to the National Health System since the beginning of the pandemic
- Through the Hellenic Bank Association, Eurobank signed an agreement to fund the renovation of **645 schools across 245 municipalities** under the Marietta Giannakou programme, activating a **€25 million donation**.
- Eurobank offered invitations to musical-theatrical performances to children who receive the care of 25 state and private accommodation facilities and other institutions. | Distribution of **more than 4,000 invitations for 90 performances**, on the most important stages of Athens and Thessaloniki for three consecutive years.

Accessibility & Inclusion for Customers – As of January 1st, 2025, Eurobank is enhancing its services and offerings for customers with disabilities:

- Integration of the **Digital Disability Card** into its systems, enabling customers with disabilities to access more benefits and preferential pricing.
 - 0€ fee throughout 2025 and 2026 for the **Eurobank My Blue Advantage** benefit package.
 - **1,85% favourable interest rate** in the **Saving Now account**, for amounts up to €5,000, for 1 year.
- Priority service at branches through the **NEMO Q priority system**, using any Eurobank debit or credit card.



Society

Sustainable Procurement

- In the context of the ISO 20400 certification for sustainable procurement practices, **self-assessment by strategic suppliers** of the Bank was completed.
- Design and launch of an awareness/ education initiative for selected suppliers regarding Sustainable Procurement (supplier awareness).

Internal ESG Engagement – 2025 began for Eurobank’s employee volunteer team, TeamUp, with a 'dual' initiative — **planting and caring for trees at the foothills of Mount Parnitha**, in collaboration with the environmental non-profit organization We4all.

Internal ESG Awareness – Extensive upskilling programmes/ initiatives for all staff members and dedicated sessions to specific groups on emerging topics.

External ESG Awareness

- **2 Digital Academy ESG webinars** took place for “CSRD Sustainability Statements – Regulatory requirement and compliance or an opportunity for strategic change?” and “ESG Standards and Green Financing” with **200 clients participating**.
- Implementation of a digital campaign as part of **Eurobank’s collaboration with Mastercard for the Priceless Planet Coalition** — a global initiative dedicated to raising awareness and promoting sustainability: This year’s campaign was exclusively focused on the **Virtual Credit Eurobank Mastercard**, promoting the transition to digital, more sustainable solutions. For every new card issued, 50 trees would be planted as part of the initiative.

Activation and monitoring of the **acknowledgement/ acceptance process by all Eurobank suppliers of the Bank’s Anti-Bribery and Corruption Policy Statement**, which along with the Eurobank Supplier Code of Conduct and Ethics, these are a prerequisite to working with Eurobank.

Accelerated **sustainable financing** in line with our ambitious strategy

More than **€3bn green loans** outstanding to corporate clients, mainly focusing on energy financing

On track to meet the 20% target for annual corporate portfolio disbursements classified as Green / Environmentally sustainable

Solid 100% of disbursements related to **construction of new buildings** were directed to green

More than **€200mn in Assets under Management**, continuing the upward trend in ESG mutual funds

Portfolio Decarbonization has a pivotal role in our sustainability strategy

Green Asset Ratio KPI: 2.6% (Turnover) / 3.5% (Capex)

Highest KPI among Greek Banks

Taxonomy-aligned Exposure of c. €1.9bn

A significant increase of c. €0.4bn YoY

Holistic view of our total financed emissions¹ (28mn tCO₂e), encompassing all aspects of our lending and investment activities

No new financing towards most carbon-intensive global corporates worldwide

¹ For Group's lending and investment portfolios within its Banking Book as of 31.12.2024. For more details, please refer to the Sustainability Statement, of the Annual Financial Statement.

Key enablers to advance decarbonization

Transition pathways

Transition pathways for corporate clients, to achieve climate targets for the Group's portfolio.

Focused ESG Risk Assessment

Focused Client ESG Risk Assessment, supplemented by climate transition scenario analysis, to support the effective implementation of our Net Zero Strategy.

Enhanced Risk Management Framework

Introduction of additional Risk Appetite Statements and monitoring indicators related to sustainability risks.

Sustainability Risks Datamart

Enhancement of sustainability risk reporting infrastructure and creation of dedicated Datamart.

Following the **guidelines of the NZBA**, the **Group is committed to reducing financed emissions** from the **most carbon-intensive** and **influential sectors**. The aim is to **align with the ambition of limiting global warming to 1.5°C by 2050**.

The Group is **in the process of developing** the **1st wave** of its **sectoral targets** on the following **priority sectors**, which represent a **substantial portion of its financed emissions**:



Setting and achieving these targets reflects the **Group's strategic vision and proactive stance in facilitating a transition to a low-carbon, sustainable, and resilient economy**.

- **Sustainalytics** – Eurobank has been ranked in the **best risk category "Negligible"** during the latest ESG assessment by the internationally renowned Morningstar Sustainalytics, being **the first Greek bank** to receive this top rating. Along with the important **ESG Industry Top Rated 2025** and **ESG Regional Top Rated 2025** distinctions, Eurobank is now placed among the **top 4%** of banks worldwide (33rd out of 1,026 banks).
- **MSCI** – Eurobank has successfully upheld its strong rating from the previous year at **"A"**
- **S&P** – Eurobank's Global ESG Score showed an increase to **56** from 52 with data availability **"Very High"**
- **CDP** – Eurobank has successfully upheld its rating from the previous year at **"B"**

Sustainability Distinctions

- Eurobank has been included in Sustainalytics' 2025 ESG Top-Rated Companies List with the important **ESG Industry Top Rated 2025** and **ESG Regional Top Rated 2025** distinctions.
- egg - enter grow go was awarded the prestigious “**Europe’s Leading Start Up Hubs 2025**” distinction for the 2nd consecutive year by the Financial Times.
- Eurobank is named among **Europe's Climate Leaders 2025** for the 2nd consecutive year by the Financial Times.
- Eurobank received the distinction of **The Best Bank for Sustainable Finance in Greece for 2025** this year, for the 3rd consecutive year by the Global Finance magazine.
- Eurobank received the distinction of **The Best Bank in Greece for 2025** by the Global Finance magazine.
- Eurobank has been recognised by TIME Magazine and Statista as one of the “**World's Best Companies in Sustainable Growth 2025**”, achieving the highest score among the 3 Greek companies included and demonstrating its commitment to sustainable business practices and its dedication to creating a future of shared growth and prosperity.

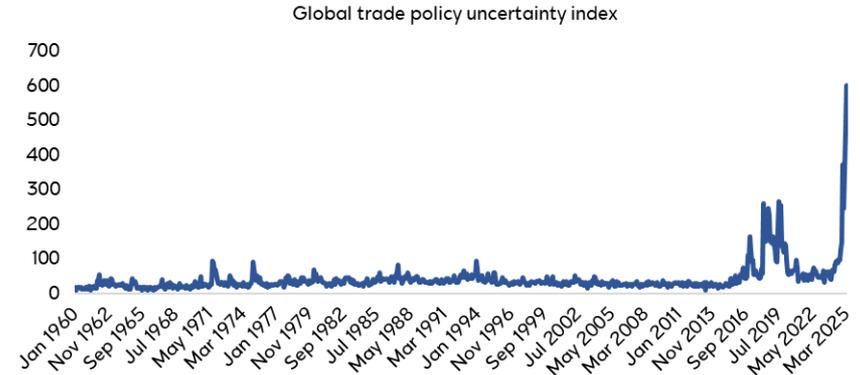
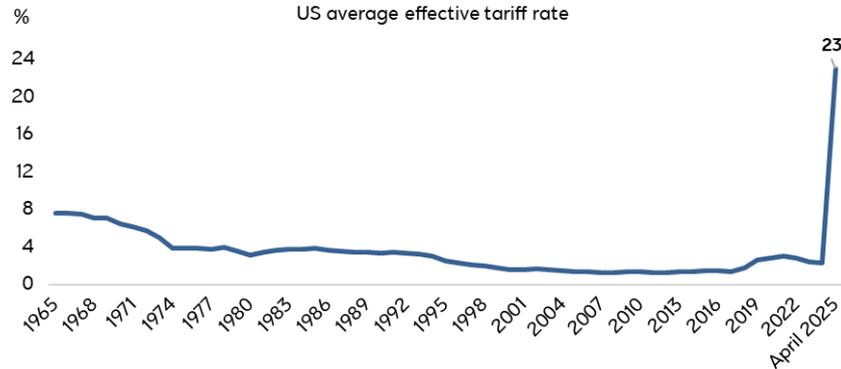


Macroeconomic update

US trade policy clouds the global growth outlook

- The **US has increased tariffs** to curb the **US current account deficit** (2024: -3.9% of GDP) and boost domestic **manufacturing output**; the **average effective tariff rate** has risen to 23%, the highest since the early 20th century, vs 2.3% in 2024, primarily due to high US/China tariffs
- Tariffs may have a negative impact on **growth in the short-term**; the **IMF** has warned that the **probability** of a **global downturn** has risen from about 17% in October 2024 to around 30%

- Main channels: increase of uncertainty; global trade deceleration; supply-side disruption; retaliation; diminishing attractiveness of US assets
- **Eurozone**: if a trade agreement is reached with the US and tariffs are frozen at e.g. 10%, hit to Eurozone GDP would be manageable; oil price drop helps



Greece: limited direct exposure, scope for larger indirect impact of US Tariffs

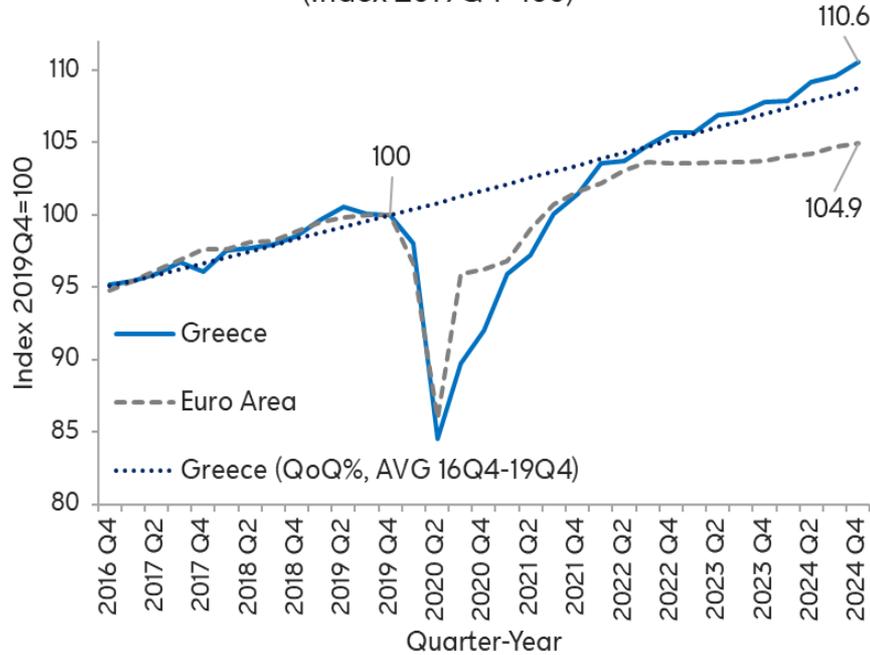


- Direct impact from trade wars is expected to be limited: just 4.8% of Greek exports destined to the US (and 7.7% of travel receipts), yet there may be some indirect impact via trade links with the EU economies
- RRF a powerful anti-cyclical tool to counter any slow down of private investment: €36bn available in grants & loans by 2027
- Tourism unaffected so far by softness of external environment: scheduled flight seats for the 2025 summer season 5% higher YoY by 5.5.2025
- Policy response to the downside risks for growth: fiscal expansion in the EU via the ReArm Plan (€650bn of extra national resources by activating the national escape clause to increase defense spending); ECB to continue easing policy rates

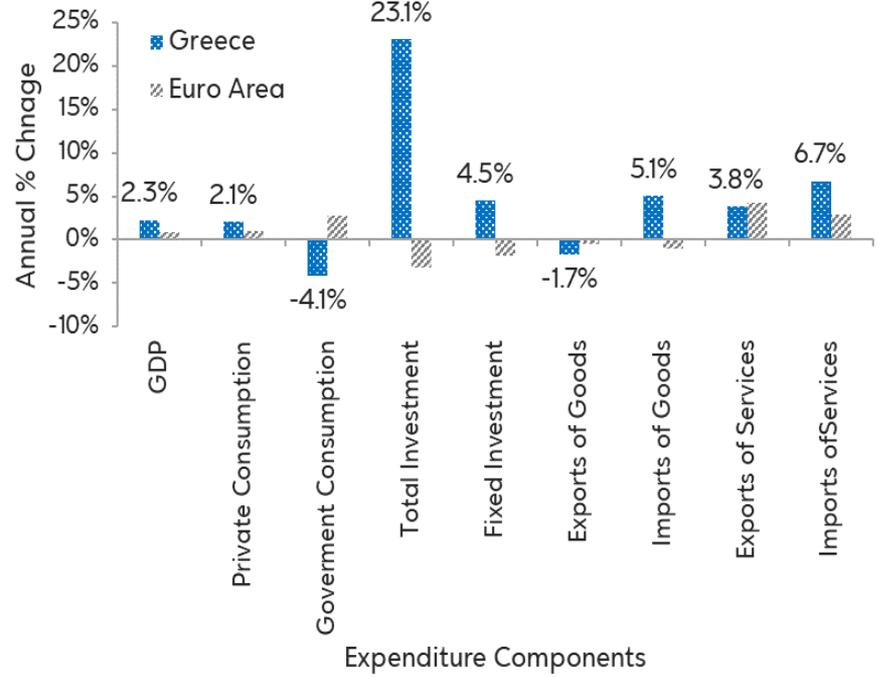
- Expected growth in Greece stable at 2.3% in 2025 (BoG, Apr-25), continuing to over-perform the Euro Area; direct impact from trade wars is expected to be limited, yet there may be some indirect impact via trade links with the EU
- 12-month average annual inflation expected (BoG, Apr-25) to decelerate marginally to 2.9% in 2025, from 3.0% in 2024
- 12-month average unemployment rate expected (BoG, Apr-25) to decline marginally to 9.9% in 2025, from 10.1% in 2024; employment remains on an upward trajectory, supporting households' disposable income
- General Government (GG) primary surplus expected at 3.2% and 3.2% for 2025 and 2026 respectively from 4.8% of GDP in 2024
- Gross Public Debt expected at 145.7% and 142.7% of GDP in 2025 and 2026 respectively (from 153.6% in 2024)
- As of May 2025, Greece is rated investment grade by all major agencies, with S&P and DBRS one notch above minimum, ensuring Eurosystem collateral eligibility

Real GDP growth remained robust in 2024, overperforming compared to the Euro Area

Real Gross Domestic Product
(Index 2019Q4=100)

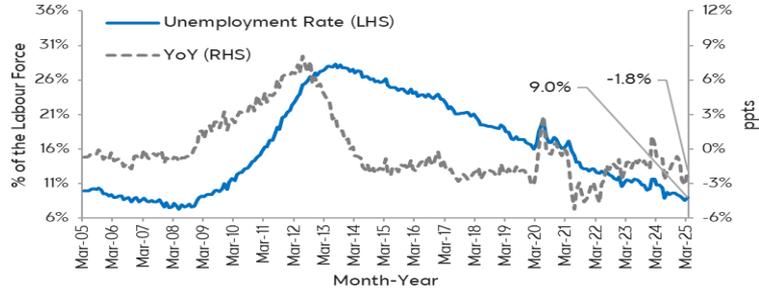


Real GDP and Expenditure Components in 2024



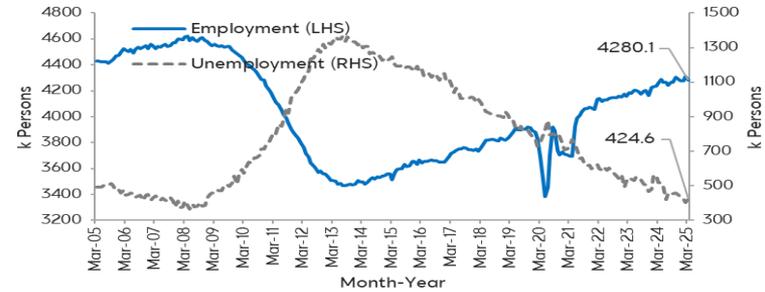
The unemployment rate continues to decline amid labor shortages, still higher (3ppts) compared to the Euro Area

Unemployment Rate



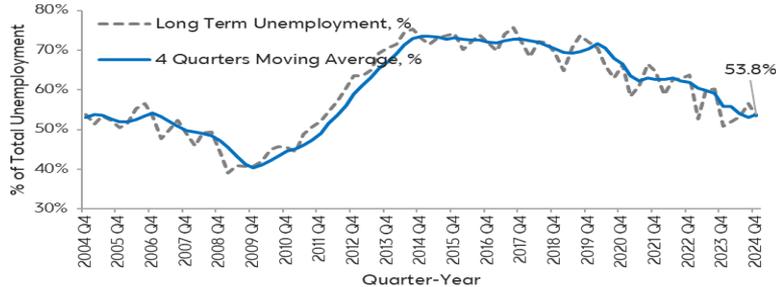
Employment remains on an upward trajectory contributing positively to households' disposable income

Employment and Unemployment



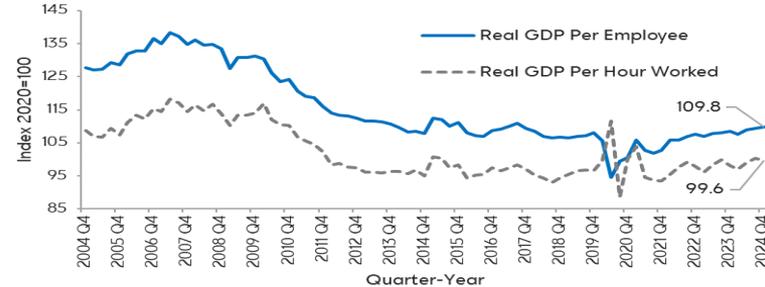
Long term unemployment decreases, still above the pre-debt crisis level

Long Term Unemployment



Recovery of productivity requires continued implementation of structural reforms and investments

Real Productivity

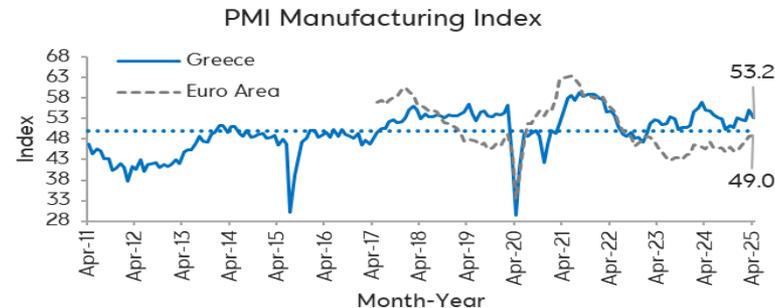


Selected indicators of domestic economic activity

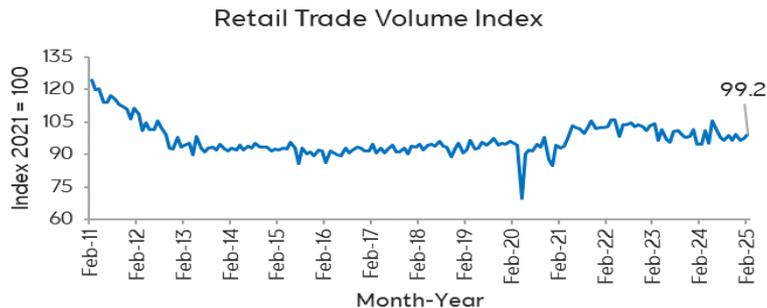
ESI remains strong, above its long-term average and higher relative to the EA



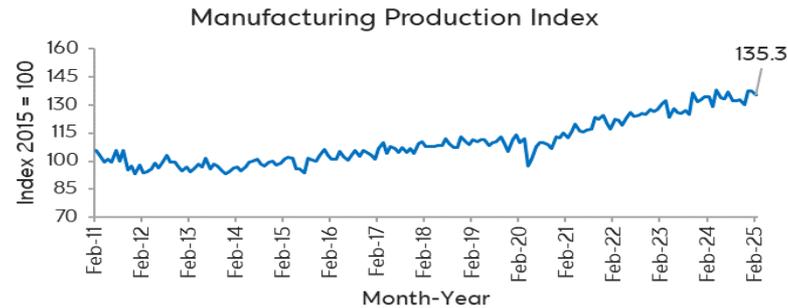
Operating conditions in manufacturing improve; higher relative to the EA



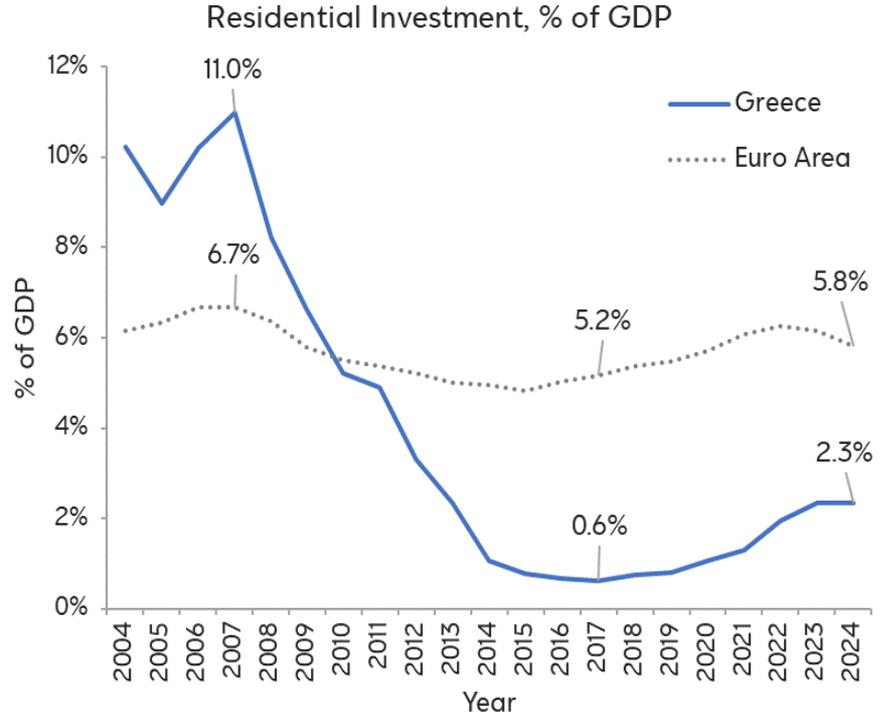
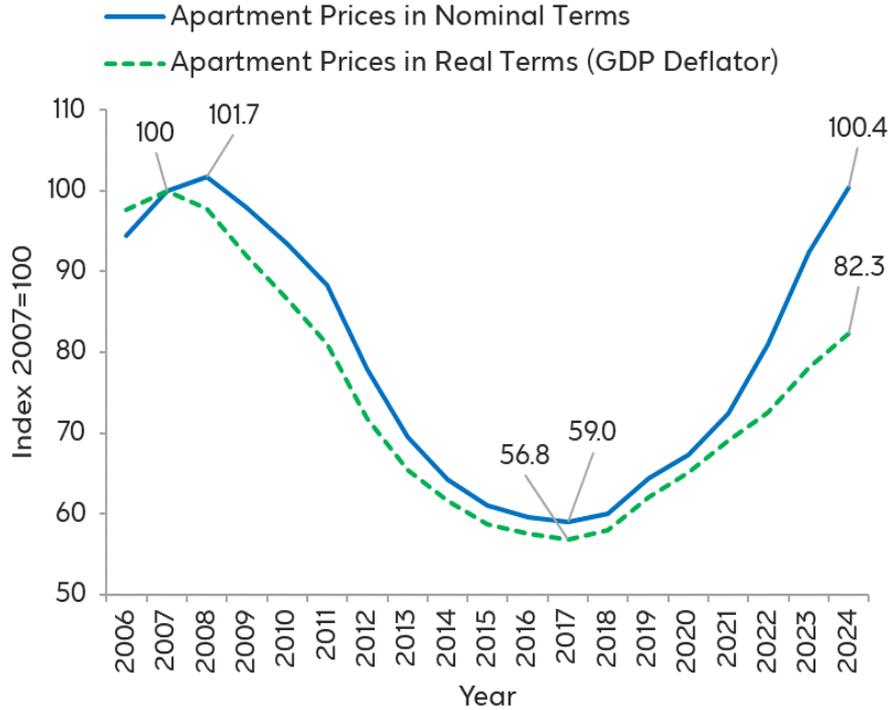
The drop in retail trade volume decelerated in recent months



Manufacturing production remains resilient

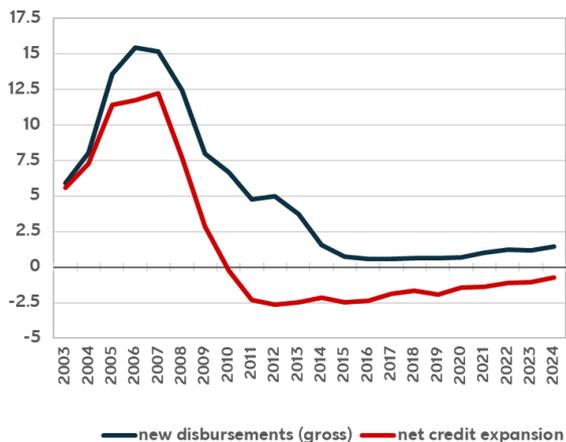


Real estate: apartment prices in nominal terms have almost returned to their pre-debt crisis level, still 17.7% lower in real terms; residential investment is rising but still at 2.3% of GDP vs. 5.8% in the Euro Area



Strong rebound in house prices; mortgage lending yet to catch up

Mortgage loans by Greek MFIs to domestic households
annual flows, EUR bn



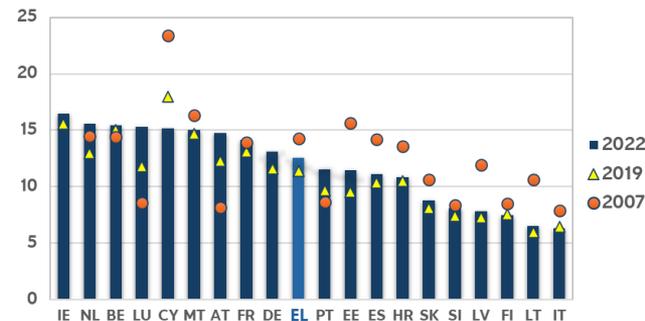
Real estate market volumes
sale deeds, thousands



Apartment Affordability
(Price Index over household gross disposable income per capita)
2007 = 100



Average House Price over gross disposable income per capita



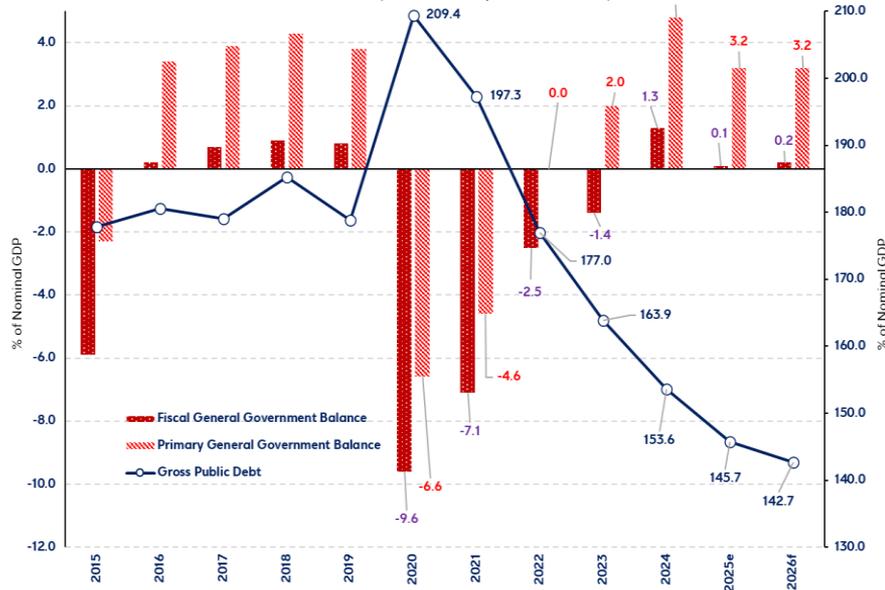
- House affordability declines as prices climb back to pre-debt crisis peak (2007) yet remains slightly better than in 2007. Volumes up as well, though still far from peak as increased living costs and negative household saving rate take their toll
- Mortgage lending has recovered from mid-crisis through, but remains subdued as most home purchases are financed exclusively through own funds
- Supply shortages, increased risk aversion and red tape discourage mortgage demand despite banks' ample liquidity and willingness to expand credit

Fiscal and current account balances

- GG primary surplus of 2.0% and 4.8% of GDP in 2023 and 2024; expected at 3.2% in 2025 (MTFS25-28 update), 3.2% in 2026 (EC, Autumn Forecasts 2024), and at 2.4% of GDP in 2027 and 2028 (MTFS25-28)
- Current account deficit at 6.2% of GDP in 2023, from -10.2% in 2022, and at 6.4% of GDP in 2024; estimated at 5.7% of GDP in 2025 and forecasted at 5.1% and 5.1% of GDP in 2026 and 2027 (Bank of Greece, May 2025), with the risks on the upside from strong imports' growth

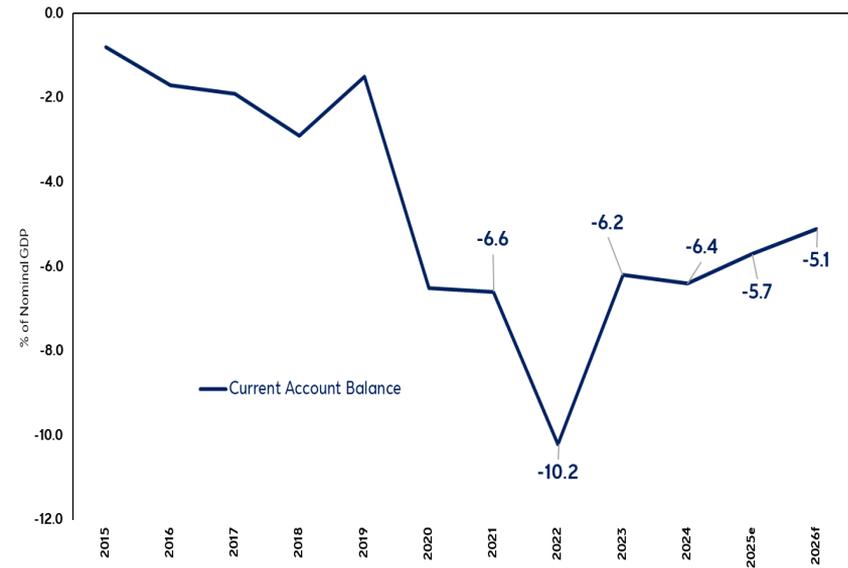
GG overall & primary fiscal balances, public debt

(% of GDP, ESA terms)



Current Account Balance

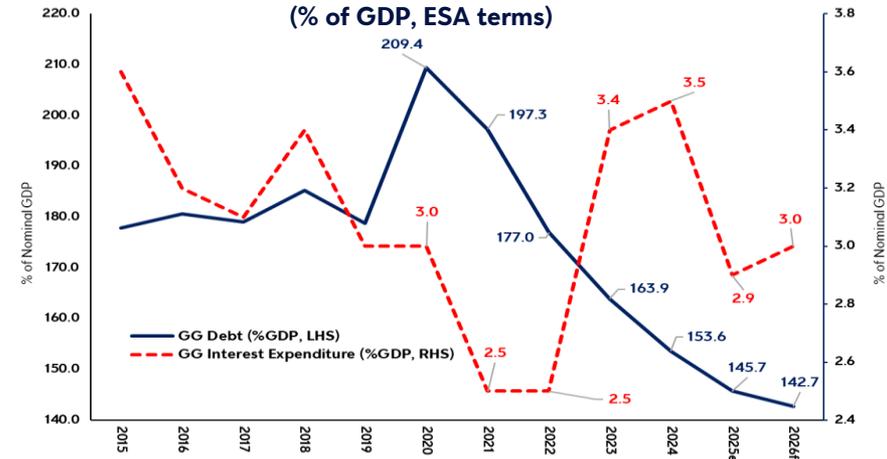
(% of GDP)



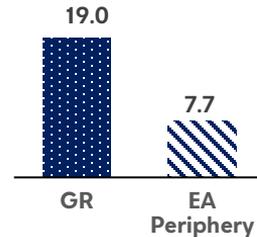
Sovereign debt profile

- According to the most recent update of the MTFS25-28, Greece's Gross Public Debt is expected to decrease to 145.7% in 2025 and 142.7% in 2026 (EC 2024 Autumn Forecast)—down from 163.9% in 2023 and a peak of 209.4% in 2020.
- The debt figures include EFSF loan interest capitalization and GDP revision.
- Total issuance in 2025 expected at €8.0bn, from €9.6bn in 2024 (PDMA); already 87.6% of the 2025 issuance was covered as of early May-25.
- As of May 2025, Greece holds investment-grade ratings from all four major agencies, with S&P and DBRS rating it one notch above the minimum. This makes Greek bonds fully eligible as Eurosystem collateral.
- GG cash buffer at ca €36.3bn, hence Net Debt at end 2024 expected at 138.6%GDP; it allows for further debt reduction in the coming years⁴

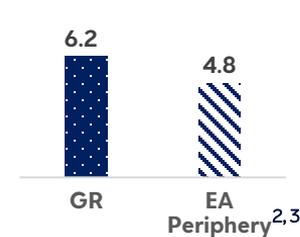
General Government gross public debt



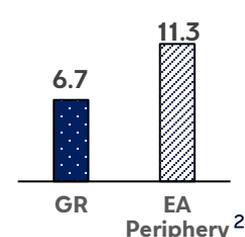
Average maturity (2024, years, #)



Interest Debt service to Revenues (2024, %)

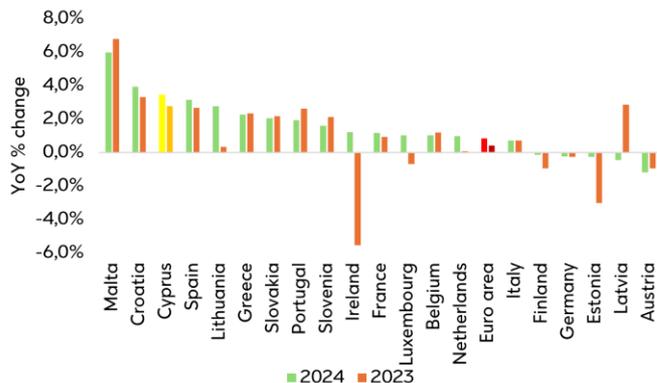


Gross Financing Needs (2024, %GDP)

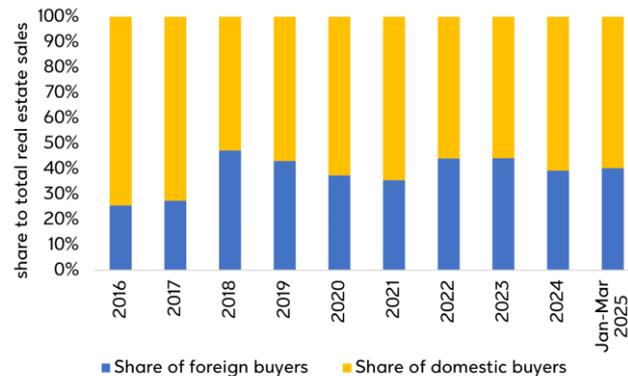


- Third-best GDP growth performance in the Euro area, for a second year in a row: 3.4% vs. 2.8% in 2023. The IMF (April 2025) foresees a 2.5% growth in 2025 and acceleration to 2.7% in 2026
- Successive long-term rating upgrades: Morningstar DBRS in March to A (low) from BBB (high), with a positive trend; Fitch Ratings and S&P Global in December to A- from BBB+, both with a stable outlook
- Resilience in tourism: After a new all-time high in arrivals in 2024, further significant increase in Jan-Mar 2025 (+7.5% y-o-y)
- Volume of real estate transactions at a 17-year high in 2024 (+1.5% y-o-y), amid rapidly rising prices (RRE:+6.7% y-o-y). Significant upward dynamics sustained in early-2025 (Jan-Mar 25 volume: +15.2% y-o-y)
- Risks from the deterioration of the goods trade balance in Jan-Feb 2025: deficit +9.0% y-o-y

Third-best GDP growth performance in the Euro area in 2023-2024

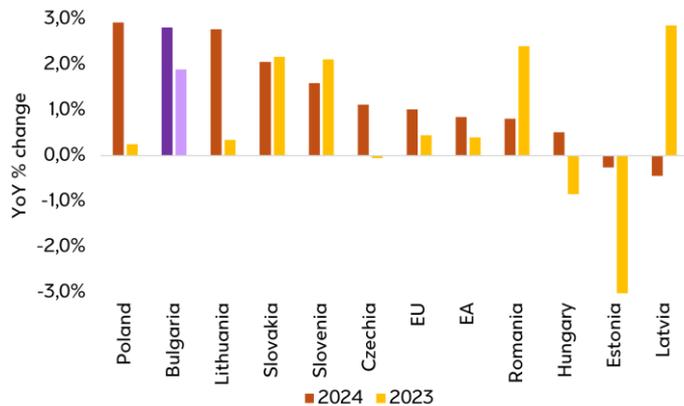


Potential for a new multiyear high in real estate sales in 2025, fueled from domestic & foreign demand

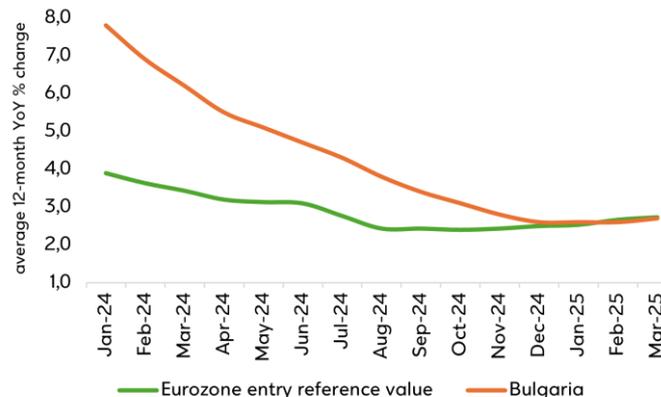


- Real GDP growth acceleration to 2.8% in 2024, from 1.9% in 2023, outperforming almost all EA and EU peers. The IMF (April 2025) expects growth of 2.5% in 2025, to be accelerated in 2026 (2.7%)
- Critical period for Eurozone readiness assessment ahead; Commission expected to release its Convergence Report in early June
- 2024 fiscal deficit -Eurostat definition- at 3.0% of GDP (upper bound for Eurozone access)
- Inflation below the Eurozone entry reference value in February-March 2025; inflationary pressures to ease from falling energy prices and euro appreciation, to which the lev is pegged
- Challenges ahead: revision of the Recovery and Resilience Plan and inclusion of a REPowerEU chapter, to accelerate RRF absorption

GDP growth outperformance in 2024 of most EU and EA peers



12-month inflation slightly below the Eurozone entry reference value for February-March



Appendix I – Supplementary information

Credit ratings

	Greek Sovereign Credit Rating	Cyprus Sovereign Credit Rating	Bulgaria Sovereign Credit Rating	Eurobank Long Term	Eurobank Outlook
MOODY'S	Baa3	A3	Baa1	Baa1	Stable
S&P Global Ratings	BBB	A-	BBB	BBB-	Stable
FitchRatings	BBB-	A-	BBB	BBB-	Stable
MORNINGSTAR DBRS	BBB	A low	BBB high	BBB	Positive

Note: Moody's: Long term senior unsecured debt rating of Eurobank S.A. (Greece).

S&P Global Ratings, Fitch Ratings, Morningstar DBRS: Long term issuer ratings of Eurobank S.A. (Greece).

Summary performance

Balance sheet – key figures

€ m	1Q25	4Q24
Gross customer loans	53,049	52,245
Provisions	(1,331)	(1,309)
Loans FVTPL	18	19
Net customer loans	51,720 ²	50,953 ²
Customer deposits	77,135	78,593
Eurosystem funding	-	-
Total equity	9,199	8,899
Tangible book value	8,764	8,484 ⁴
Tangible book value / share (€)	2.39	2.31
Earnings per share (€)	0.09	0.09
Risk Weighted Assets	51,471	49,977
Total Assets	100,426	101,150
Ratios (%)	1Q25	4Q24
CET1	16.9	16.8
Loans/Deposits	67.0	64.8
NPE	2.9 ³	2.9 ³
NPE coverage	89.1 ³	88.4 ³
Headcount (#)	12,290	12,406
Branches and distribution network (#)	568	568

Income statement – key figures

€ m	1Q25	4Q24
Net interest income	637.9	677.3
Commission income	169.2	215.3
Operating income	827.1	890.3
Operating expenses	(304.4)	(317.2)
Pre-provision income	522.7	573.1
Loan loss provisions	(76.3)	(90.5)
Other impairments	(5.9)	(29.3)
Net income after tax ¹	348.5	339.7
Discontinued operations	-	-
Restructuring costs (after tax)& other	(34.4)	(26.7)
Net Profit / Loss	314.1	313.0
Ratios (%)	1Q25	4Q24
Net interest margin	2.53	2.70
Fee income / assets	0.67	0.86
Cost / income	36.8	35.6
Cost of risk	0.59	0.72

1. Adjusted net profit. 2. Including fair value changes of loans in portfolio hedging of interest rate risk (-€17m in 1Q25, -€3m in 4Q24). 3. Excl. HB NPE under APS. 4. Including €136m deduction from HB 37.5% additional stake acquisition. No P&L impact.

Consolidated quarterly financials – Income statement

(€ m)	1Q25	4Q24	3Q24	2Q24	1Q24
Net Interest Income	637.9	677.3	697.7	560.9	571.1
Commission income	169.2	215.3	167.8	147.1	135.6
Other Income	20.0	(2.3)	26.0	(2.1)	47.7
Operating Income	827.1	890.3	891.4	705.9	754.5
Operating Expenses	(304.4)	(317.2)	(297.1)	(228.4)	(228.8)
Pre-Provision Income	522.7	573.1	594.3	477.5	525.6
Loan Loss Provisions	(76.3)	(90.5)	(85.3)	(72.7)	(70.9)
Other impairments	(5.9)	(29.3)	(4.7)	(18.1)	(7.5)
Adjusted Profit before tax	449.1	455.9	575.3	426.1	495.1
Adjusted Net Profit	348.5	339.7	413.1	348.5	383.1
Discontinued operations	-	-	-	(7.1)	-
Hellenic Bank negative goodwill	-	-	-	99.4	-
Restructuring costs (after tax) & other adjustments	(34.4)	(26.7)	0.6	(6.8)	(95.9)
Net Profit / loss	314.1	313.0	413.6	434.0	287.2

Consolidated quarterly financials – Balance sheet

(€ m)	1Q25	4Q24	3Q24	2Q24	1Q24
Consumer Loans	4,591	4,535	4,482	3,615	3,516
Mortgages	12,515	12,474	12,325	9,791	9,736
Household Loans	17,106	17,008	16,807	13,406	13,251
Small Business Loans	3,557	3,586	3,537	3,353	3,375
Corporate Loans	28,194	27,307	25,653	22,448	21,769
Business Loans	31,751	30,893	29,190	25,802	25,144
Senior notes	4,231	4,368	4,382	4,253	4,334
Total Gross Loans ¹	53,051	52,262	50,367	43,440	42,716
Total Deposits	77,135	78,593	74,625	58,624	57,274
Total Assets	100,426	101,150	99,593	81,256	79,356

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

Income Statement (€ m)	1Q25	1Q24	Δ y-o-y (%)
Net Interest Income	637.9	571.1	11.7
Commission income	169.2	135.6	24.8
Other Income	20.0	47.7	(58.1)
Operating Income	827.1	754.5	9.6
Operating Expenses	(304.4)	(228.8)	33.0
Pre-Provision Income	522.7	525.6	(0.6)
Loan Loss Provisions	(76.3)	(70.9)	7.5
Other impairments	(5.9)	(7.5)	(21.0)
Adjusted Profit before tax	449.1	495.1	(9.3)
Adjusted Net Profit	348.5	383.1	(9.0)
Discontinued operations and Hellenic bank transactions	-	-	
Restructuring costs (after tax) & other adjustments	(34.4)	(95.9)	
Net Profit / loss	314.1	287.2	9.4
Balance sheet (€ m)	1Q25	1Q24	Δ y-o-y (%)
Consumer Loans	4,591	3,516	30.6
Mortgages	12,515	9,736	28.6
Household Loans	17,106	13,251	29.1
Small Business Loans	3,557	3,375	5.4
Corporate Loans	28,194	21,769	29.5
Business Loans	31,751	25,144	26.3
Senior notes	4,231	4,334	(2.4)
Total Gross Loans ¹	53,051	42,716	24.2
Total Deposits	77,135	57,274	34.7
Total Assets	100,426	79,356	26.6

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

SEE operations key figures – 1Q25

		Bulgaria	HB	ERB Cyp	Lux	Sum
Balance Sheet (€m)	Assets	12,068	18,445	8,820	3,158	42,491
	Gross loans	8,165	5,884	2,889	882	17,820
	Net loans	7,963	5,826	2,831	882	17,502
	NPE loans	195	102	76	0	373
	Deposits	9,043	15,880	7,325	2,859	35,107
CAD¹		22.3%	36.1%	41.3%	23.3% ⁴	
Income statement (€m)	Core Income	122.4	161.0	71.2	16.9	371.5
	Operating Expenses	(49.5)	(62.7)	(16.0)	(7.8)	(136.0)
	Loan loss provisions	(14.3)	(5.1)	(0.9)	(0.3)	(20.6)
	Profit before tax ²	63.9	91.6	55.9	9.3	220.7
	Net Profit ³	54.6	76.1	45.2	7.1	183.0
Branches (#)	Retail	189	51	-	-	240
	Business / Private banking centers	11	14	8	3	36
Headcount (#)		3,444	2,138	502	140	6,224

1. As reported to the Central Banks. 2. Adjusted profit before tax. 3. Adjusted net profit. 4. 4Q24 CAD.

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, 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 attributable to shareholders excluding restructuring costs, goodwill impairment / gain on acquisition, gains/losses related to the transformation plan and NPE reduction plans, contribution to Greek States's infrastructure projects, net loss from discontinued operations and income tax adjustments.

APS: Asset Protection Scheme

Basic Earnings per share (EPS): Net profit attributable to ordinary shareholders divided by the weighted average number of ordinary shares in issue during the period, excluding the average number of ordinary shares purchased by the Group and held as treasury shares.

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): In accordance with the Regulation (EU) No 575/2013, as in force, Common Equity Tier I regulatory capital 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 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 Betas: The quantification of the interest rates pass through, that is the level of incorporation of the changes of monetary policy or money market Bor rates into Due to Customers interest rates. It's calculated as the actual Deposits Client Rate cost divided by the Reference Bor Rate.

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.

ESG: Environmental Social Governance.

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

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).

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.

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 (NPE): 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.

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

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

NPE ratio: Non Performing Exposures (NPE) 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, excluding the amount associated with loans and advances to customers at amortized cost classified as held for sale, annualised and divided by the average balance of loans and advances to customers at amortised cost (the arithmetic average of loans and advances to customers at amortised cost, at the end of the reported period, at the end of interim quarters and at the end of the previous period).

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.

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.

POCI loans: Purchased or originated credit – impaired financial assets

Total Capital Adequacy ratio: In accordance with the Regulation (EU) No 575/2013, as in force, Total regulatory capital divided by total Risk Weighted Assets (RWAs).

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.

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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