EUROBANK
Holdings

9M 2025 results

30 October 2025

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9M25 results highlights: Profitability

EUROBANK Holdings

- **Adjusted Net Profit €1,058m; reported €1,033m in 9M25**
- **9M25 RoTBV[1] at 16.2%**
- **TBV per share at €2.46**
- **Interim dividend of €4.7 cent/share, paid on Nov. 12th**

- NII at €1,902m; up 4.0% y-o-y
- Commission income at €557m; up 23.7% y-o-y
- Core pre-provision income (PPI) at €1,529m; stable y-o-y
- Cost of Risk (CoR)[2] at 61bps in 9M25
- Core Operating Profit[3] at €1,292m; stable y-o-y
- SEE operations net profit[1] €557m in 9M25

P&L (€ m)	3Q25	2Q25	Δ(%)	9M25	9M24	Δ(%)
Net interest income	631.8	632.5	(0.1)	1,902.2	1,829.7	4.0
Commission income	192.8	195.2	(1.3)	557.2	450.5	23.7
Other Income	19.8	6.6	>100	46.4	71.6	(35.1)
Operating income	844.4	834.4	1.2	2,505.9	2,351.8	6.6
Operating expenses	(316.3)	(309.7)	2.1	(930.4)	(754.3)	23.3
Core PPI	**508.3**	**518.1**	**(1.9)**	**1,529.1**	**1,525.9**	**0.2**
PPI	528.1	524.7	0.7	1,575.5	1,597.5	(1.4)
Loan loss provisions	(82.2)	(79.0)	4.1	(237.5)	(228.9)	3.7
Core Operating Profit[3]	**426.1**	**439.1**	**(3.0)**	**1,291.6**	**1,297.0**	**(0.4)**
PBT[4]	450.0	466.8	(3.6)	1,365.9	1,496.5	(8.7)
Adjusted Net Profit	**347.0**	**362.2**	**(4.2)**	**1,057.7**	**1,144.7**	**(7.6)**
Net Profit	342.4[5]	376.5	(9.0)	1,032.9	1,134.9	(9.0)

Ratios (%)	3Q25	2Q25	9M25	9M24
Net interest margin	2.46	2.50	2.49	2.81
Cost / income	37.5	37.1	37.1	32.1
Cost / core income	38.4	37.4	37.8	33.1
Cost of risk[2]	0.63	0.61	0.61	0.68
RoTBV[1]	15.8	16.6	16.2	19.2
TBV per share (€)	2.46	2.38	2.46	2.27
EPS (€)	0.09	0.10	0.28	0.31

1. Adjusted net profit. 2. On net loans. 3. Core Operating profit= Core PPI minus loan loss provisions. 4. Adjusted profit before tax. 5. Including CNP Cyprus insurance negative goodwill (€21m), contribution to the Greek state's infrastructure projects (-€19m) and restructuring costs (-€6m).

9M25 results highlights: Balance Sheet

EUROBANK Holdings

Capital

- 3Q25 CET1 at 15.5%[1,6], including:
  - Organic capital generation (c.+65bps q-o-q)
  - Asset growth (c.-25bps q-o-q)
  - 3Q25 Dividend accrual (c.-30bps q-o-q)
- 3Q25 CAD at 18.9% after €950m legacy Tier II call in September

Volumes

- Loans organic growth[2] at €3.3bn in 9M25 (+11.2% y-o-y); up €1.1bn q-o-q
- Deposits up €0.4bn[3] in 9M25 (+5.9% y-o-y); up €0.9bn q-o-q
- Wealth management performance in 9M25:
  - Managed funds up €1.7bn (+31.7% y-o-y)
  - Private banking customer CAL[4] up €1.3bn (+10.0% y-o-y)

Asset Quality

- NPE ratio at 2.8%
- NPE stock at €1.5bn; Net NPE[5] stock at €0.1bn
- NPE coverage at 94.0%

Key Balance sheet ratios

Group (%)	3Q25	2Q25	1Q25	4Q24	3Q24
Capital[6]					
CAD	18.9[1]	19.8	18.9	18.5	20.1
CET1	15.5[1]	15.5	15.5	15.7	16.9
Liquidity					
L/D	66.9	66.9	67.0	64.8	65.8
LCR	180.4	190.5	182.8	188.2	187.1
Asset Quality					
NPE ratio	2.8	2.8	2.9	2.9	2.9
NPE coverage	94.0	92.8	89.1	88.4	89.9

1. Pro forma Sun (ex-Solar) NPE transaction. 2. Organic: disbursements minus repayments adjusted for write-offs, sales, acquisitions, liquidations, FX effect & held-for-sale. 3. o/w €0.9bn due to USD FX effect. 4. CAL: Client Assets & Liabilities. 5. Net NPE = NPE minus provisions. 6. Accounting for payout accrual. Including period profits, subject to AGM approval. Payout subject to regulatory & AGM approval.

Eurolife Life insurance acquisition

EUROBANK Holdings

Acquisition of 80% of Eurolife Life insurance at 1.45x P/BV[1]

- Accretive transaction
- Diversifies further Eurobank's income stream
- Eurolife's recurring profitability track record
- No execution risk given common client base
- Growth potential due to low penetration of insurance products

Fees & Commissions Income

c.+12%

Asset Mng & Insurance >30% of F&C

Core PPI

c.+5%

EPS

c.+5% or c. 2cents

RoTBV

c.+100 bps

CET 1 impact

c.-120 bps

CET 1 relief potential

To apply for classification as a Financial Conglomerate (FICO) & pursue the Danish Compromise

1. As at August 31, 2025.

Eurobank insurance business footprint

Country	Company (share)	Sector	Market share[1]	Bancassurance
Greece	Eurolife Life (100%)	Life	22%	Active ✓
	Eurolife P&C (20%)	P&C	3%	Active ✓
Cyprus	ERB Cyprialife (100%)	Life	30%	Under development
	ERB Asfalistiki (55%)	P&C	21%	Under development
Bulgaria	Cooperation with 3rd party insurance company	Life P&C		Active ✓

1. As of 2024, Source: For Greece, the Hellenic Association of Insurance Companies ("HAIC"), which includes data only for insurance companies that are members of HAIC. For Cyprus, Insurance Association of Cyprus

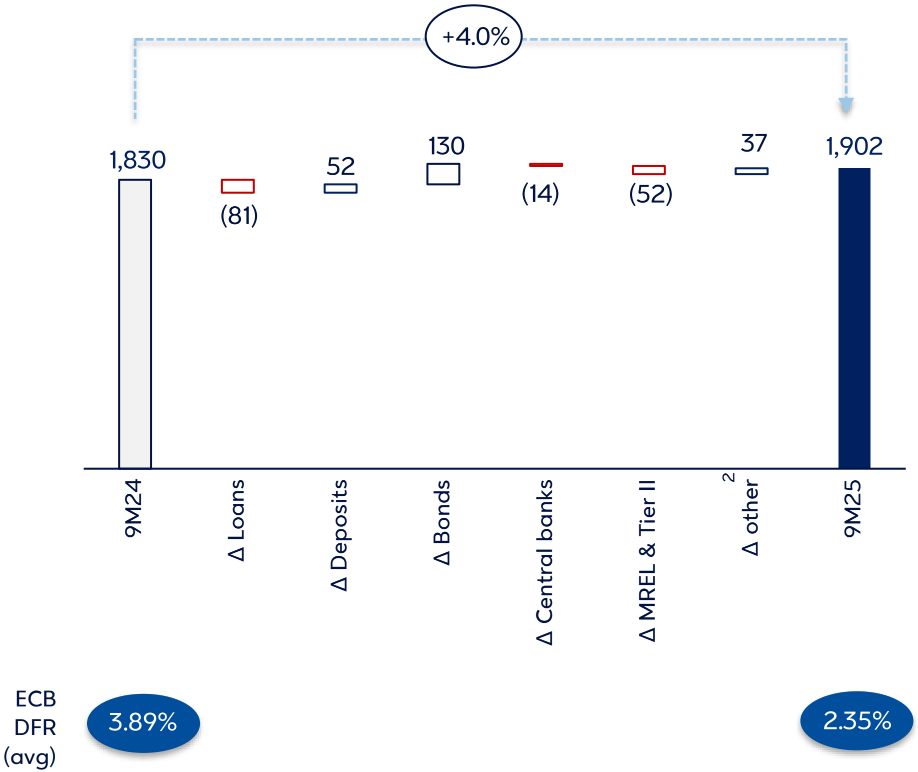
Regional footprint

	Assets (€ bn)	Contribution to Group assets	Net Loans (€ bn)	Deposits (€ bn)	Wealth Mng (€ bn)	Net Profit[1] (€m)	Contribution to Group Net profit
Greece	59.2	58%	34.9	43.4	13.1	501	47%
Cyprus	28.1	27%	8.5	23.3	4.6	370	35%
Bulgaria	12.7	12%	8.5	9.7	0.1	167	16%
Lux	2.8	3%	0.9	2.5	4.9	18	2%
Group	**103.0**		**52.9**	**79.0**	**22.7**	**1,058**	

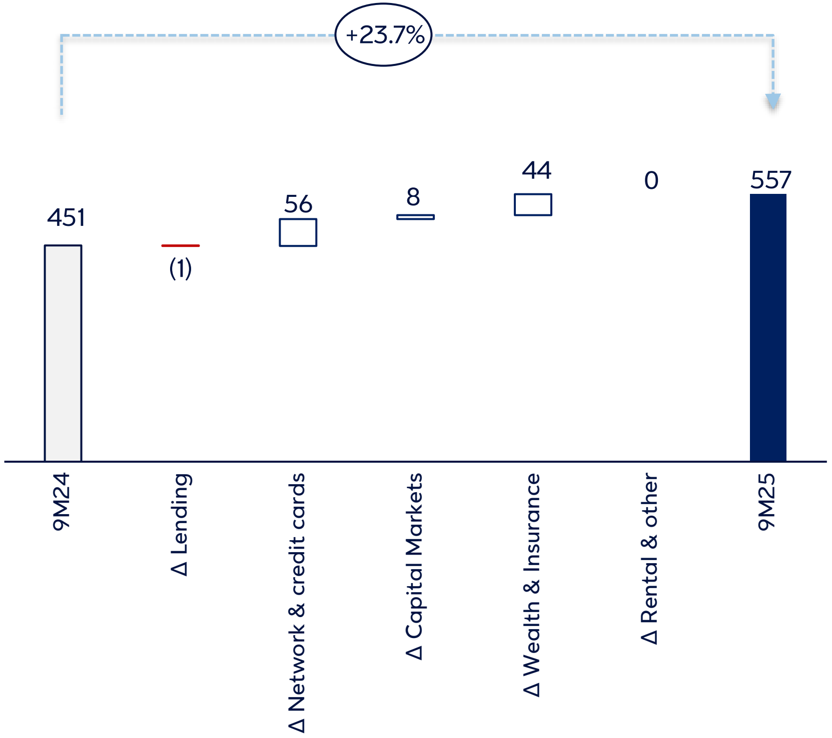
1. 9M25 Adjusted Net profit.

Core Income

Δ NII (y-o-y, € m)[1]



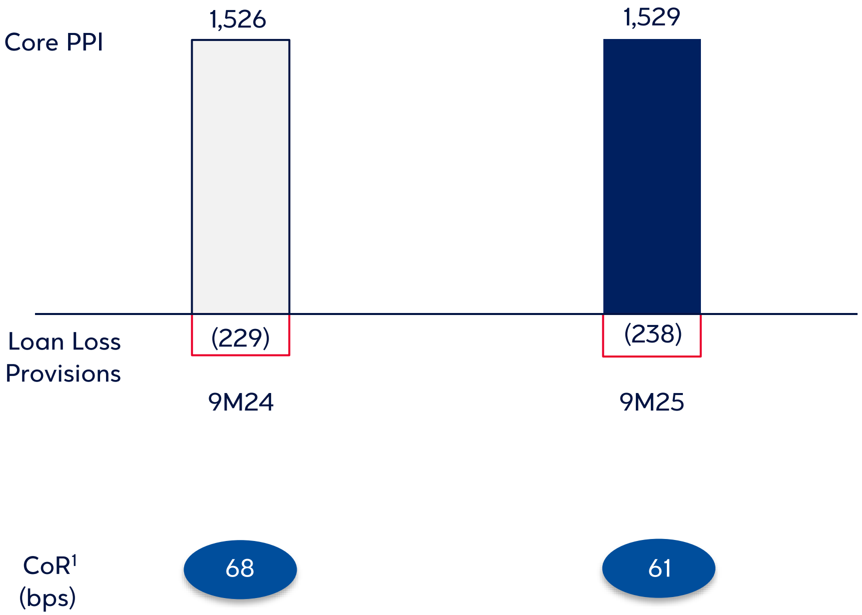
Δ Fees (y-o-y, € m)



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

Profitability

Core PPI and Provisions (€ m)



Core Operating Profit[2] (€ m)

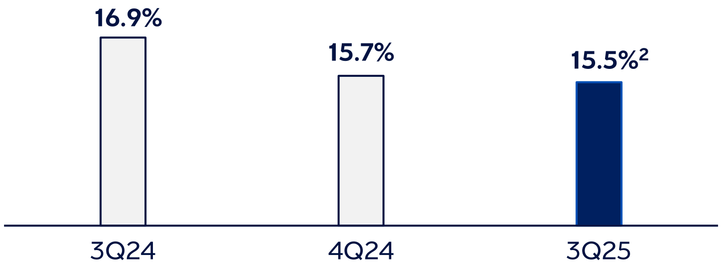
Profit before Tax[3] (€ m)

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

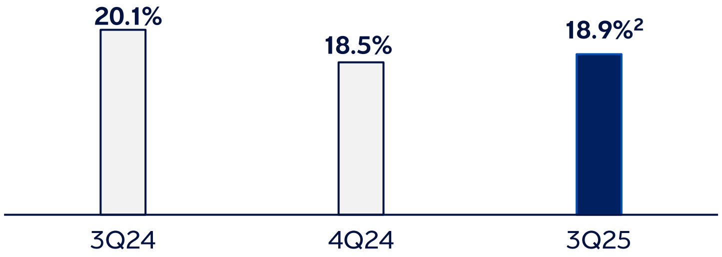
Capital & TBV

EUROBANK Holdings

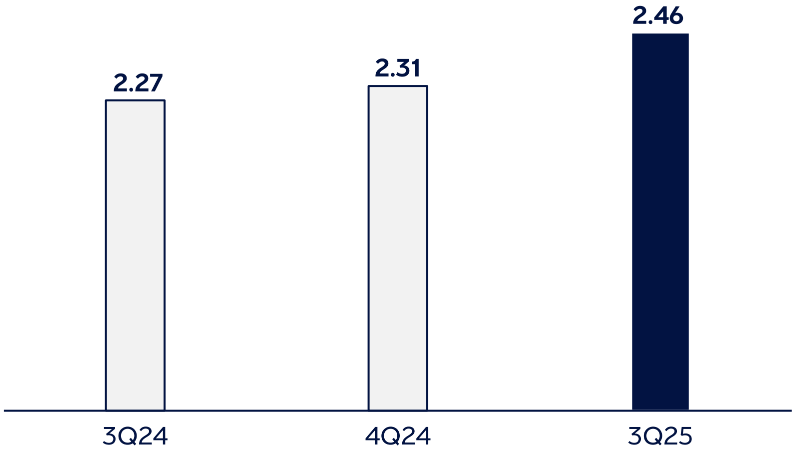
CET1[1]



CAD[1]



TBV per share (€)



1. Accounting for payout accrual. Including period profits, subject to AGM approval. Payout subject to regulatory & AGM approval. 2. Pro forma Sun (ex-Solar) NPE transaction.

Regional Presence

Eurobank Ltd key P&L metrics

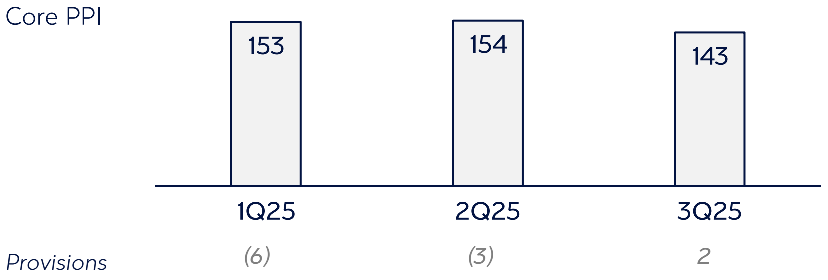
Merger of the 2 banks – effective 1st September 2025

9M25 Highlights[1]

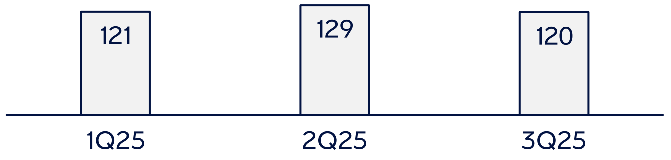
Net profit[2] €370m

- NII at €573m
- 9M25 NIM at 2.75%
- Commission income at €124m
- Cost – to - core income at 35.3%
- Core PPI at €451m

Core PPI & Provisions[1] (€ m)



Net Profit[1,2] (€ m)

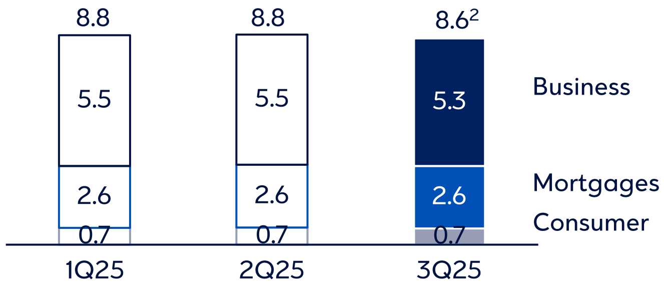


1. All previous quarters pro forma for merger of the 2 banks. 2. Adjusted Net profit. 3. Pro forma basis.

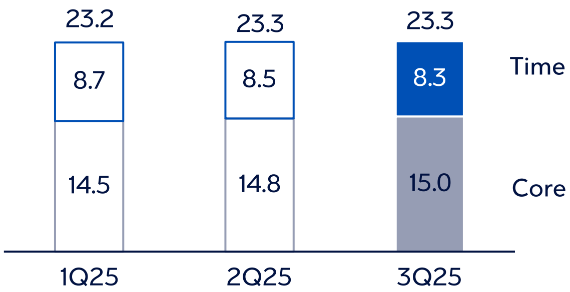
Eurobank Ltd key B/S metrics[1]

EUROBANK Holdings

Gross loans (€ bn)



Deposits (€ bn)



Key metrics

	3Q25	2Q25	1Q25
Assets (€ bn)	28.1	28.1	27.3
Net loans (€ bn)	8.5[2]	8.7	8.7
Capital			
CET1[3] (%)	36.4		
RWAs (€ bn)	8.5		
Liquidity (%)			
L/D	37	37	37
LCR	336		
Ratios (%)			
NIM	2.63	2.75	2.64
C/I	35.5	34.8	33.8
Asset Quality (%)			
NPE ratio	1.9		
NPE coverage	65.1		

1. All previous quarters pro forma for merger of the 2 banks, effective 1st September 2025. 2. In 3Q25, Eurobank Ltd has signed an agreement with the Cyprus Asset Management Company Limited ("KEDIPES") for the sale of an NPE portfolio of Net Book Value of €0.2bn, with loans reclassified as assets held for sale. 3. As reported to the Central Banks.

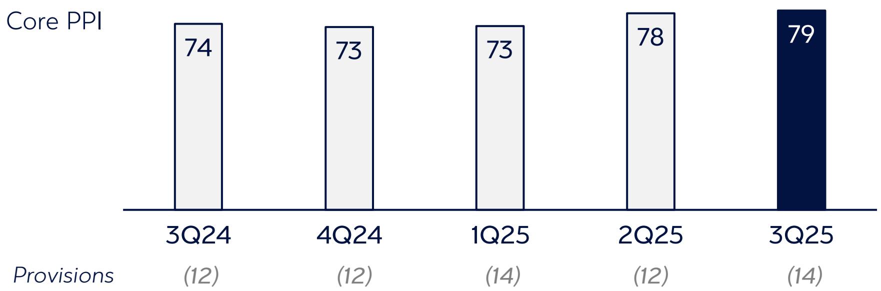
Bulgaria key P&L metrics[1]

9M25 Highlights

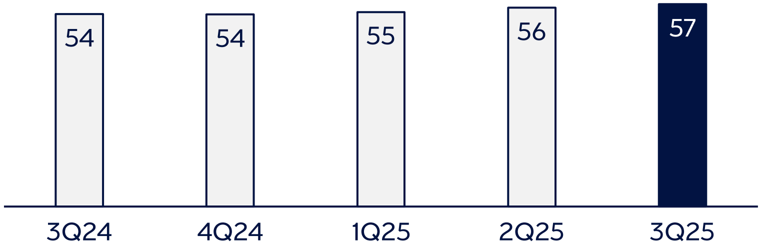
Net profit[2] €167m, up 8.7% y-o-y

- NII up 2.1% y-o-y at €302m
- 9M25 NIM at 3.31%
- Commission income up 15.0% y-o-y at €70m
- Cost – to - core income at 38.0%
- Core PPI at €230m, up 7.5% y-o-y

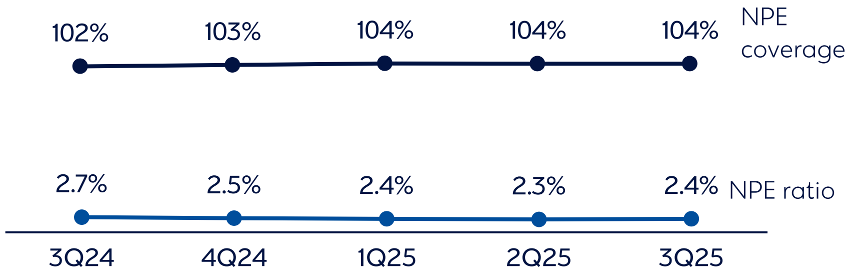
Core PPI and provisions (€ m)



Net Profit[2] (€ m)



NPE ratio and provisions / NPE



1. Country view: Includes Postbank Bulgaria and other subsidiaries. 2. Adjusted Net profit.

Bulgaria key B/S metrics[1]

Gross loans (€ bn)

Deposits (€ bn)

Key metrics

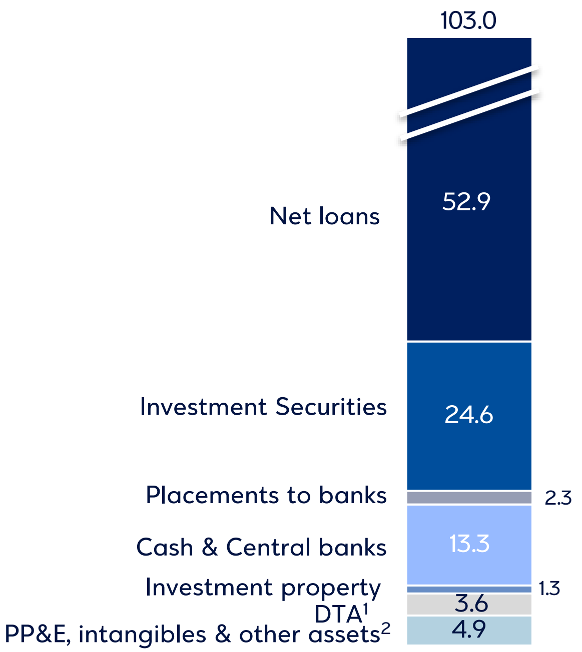
	3Q25	2Q25	1Q25	4Q24	3Q24
Assets (€ bn)	12.7	12.4	12.1	11.5	10.6
Net loans (€ bn)	8.5	8.2	8.0	7.6	7.2
Capital					
CET1 (%)[2]	21.7	21.3	20.7	19.4	20.3
RWAs (€ bn)	6.7	6.6	6.5	6.7	6.2
Liquidity (%)					
L/D	86.7	87.8	88.1	86.2	86.0
LCR	214	206	211	201	195
Ratios (%)					
NIM	3.25	3.26	3.39	3.55	3.81
C/I	36.3	36.9	38.6	38.1	38.6

1. Country view: Includes Postbank Bulgaria and other subsidiaries. 2. As reported to the Central Banks.

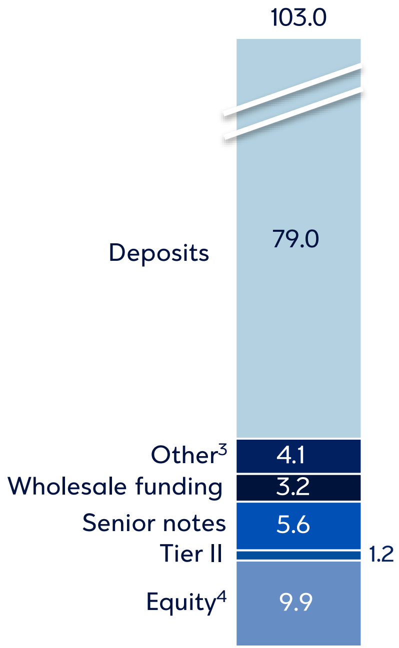
Balance sheet

Balance sheet composition

Assets (€ bn)



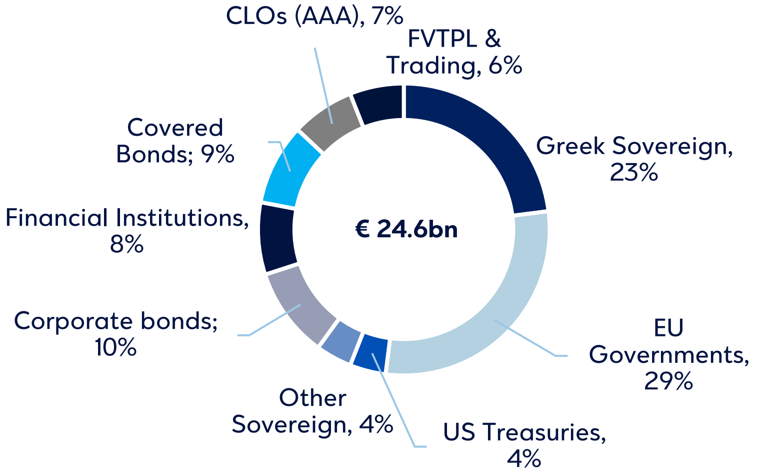
Liabilities and Equity (€ bn)



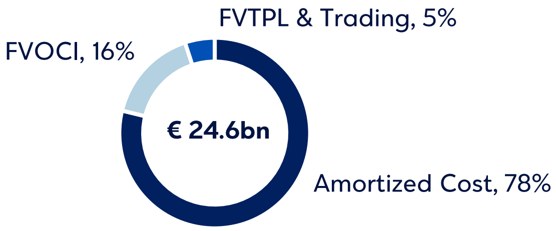
1. Of which €2.7bn DTC for regulatory purposes. 2. Including Derivatives €0.8bn. 3. Including Derivatives €1.0bn. 4. Including AT1 €0.5bn.

Securities portfolio

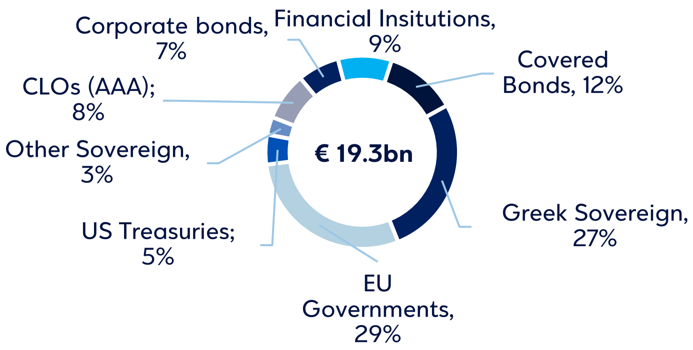
Breakdown per issuer



Breakdown per classification



Amortized cost breakdown

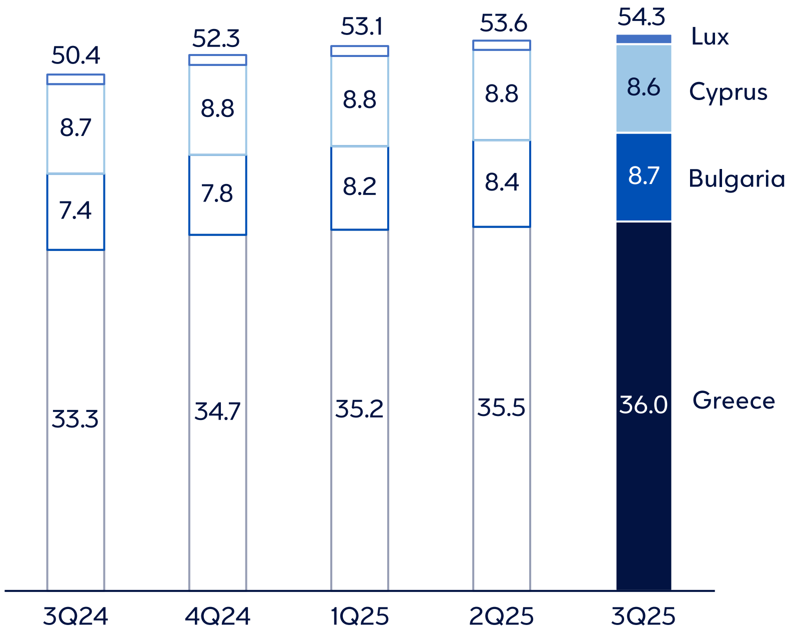


Gross Loans

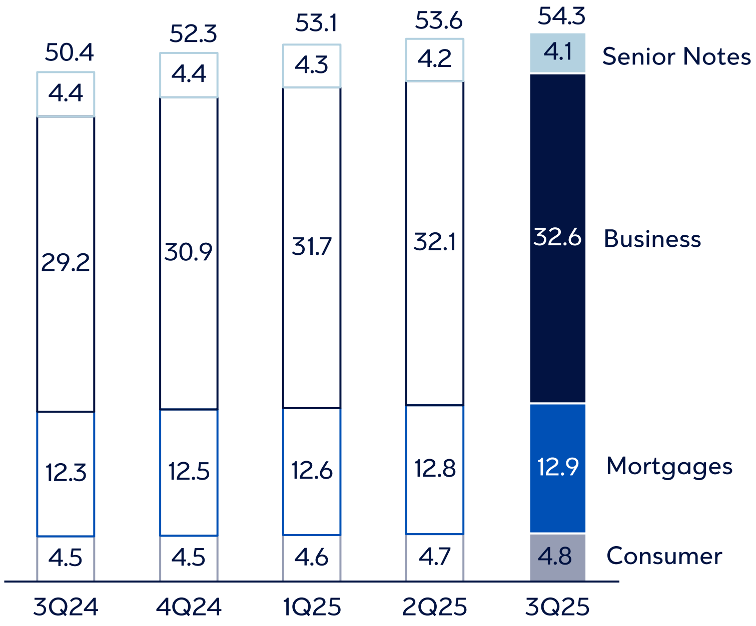
EUROBANK Holdings

Breakdown by country (€ bn)

Organic[1] growth +€1.1bn q-o-q; +€3.3bn in 9M25 (+11.2% y-o-y)



Breakdown by type (€ bn)

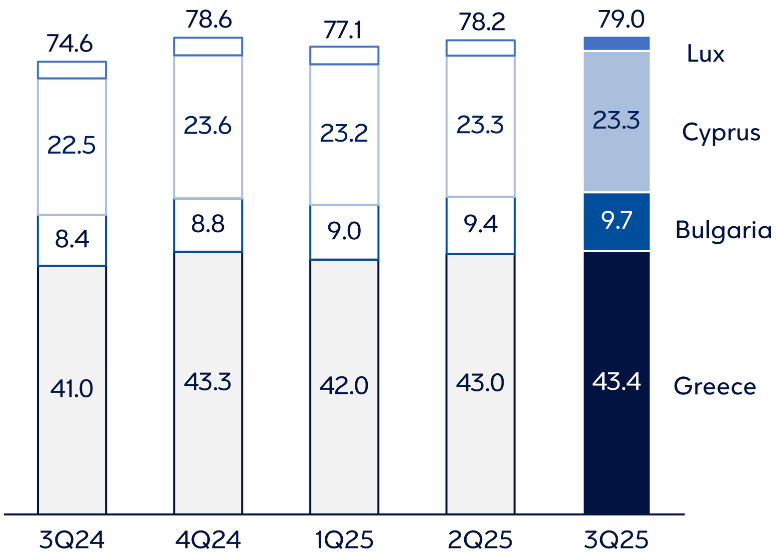


1. Organic: disbursements minus repayments adjusted for write-offs, sales, acquisitions, liquidations, FX effect and held-for-sale. Excluding Hellenic Bank opening balance.

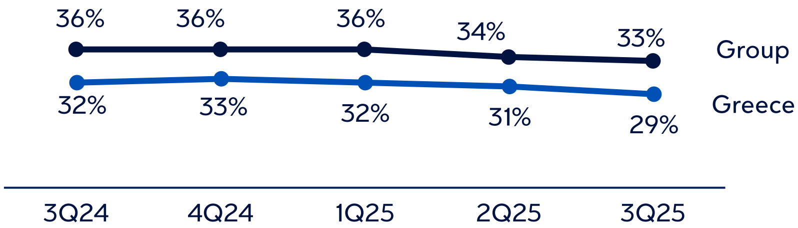
Deposits

Breakdown by country (€ bn)

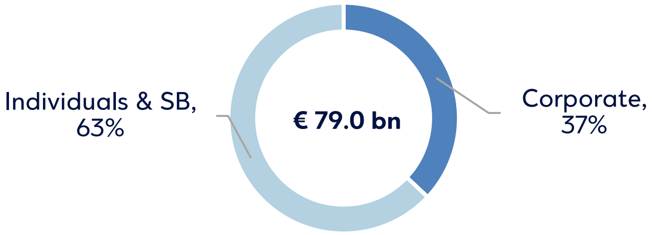
Deposits up €0.9bn q-o-q; up €0.4bn in 9M25[1] (+5.9% y-o-y)



Time / Total



Breakdown by customer

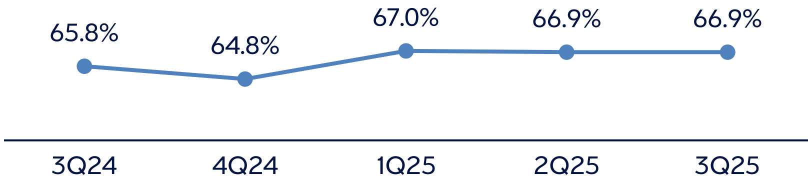


1. o/w negative USD FX effect of €0.9bn.

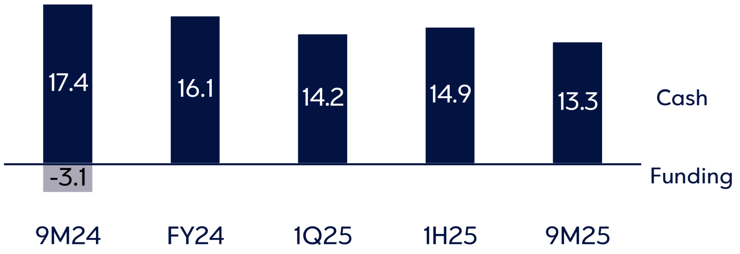
Liquidity

EUROBANK Holdings

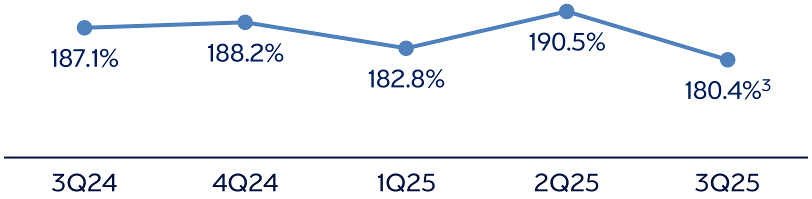
Net loans / Deposits ratio



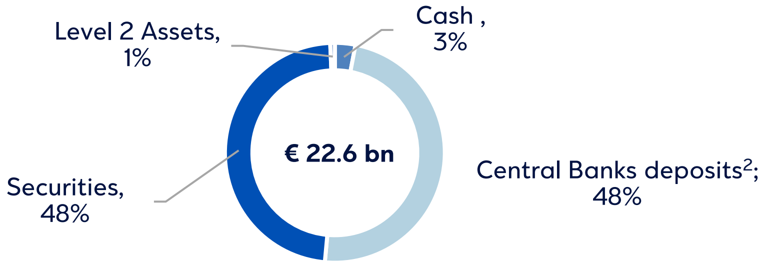
Net ECB position (€ bn)



Liquidity coverage ratio (LCR)



HQLAs[1]



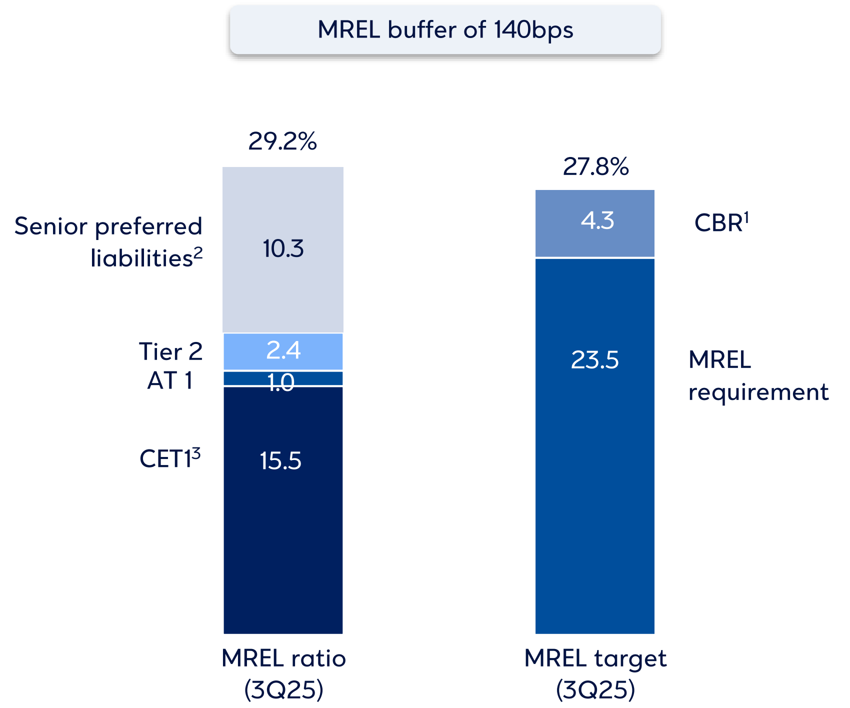
1. HQLA: High Quality Liquid Assets. 2. Over the minimum required. 3. Impacted from the €950m legacy Tier 2 call in September 2025.

MREL position

EUROBANK Holdings

- 3Q25 MREL ratio at 29.2% of RWAs; ca 140bps above the final MREL target of 27.8%[2] applicable from 2Q25
- Legacy Tier 2 instrument of €950m held by the Hellenic Republic called in September 2025
- €500m senior preferred notes issued in July 2025 and a tap of €200m in September 2025

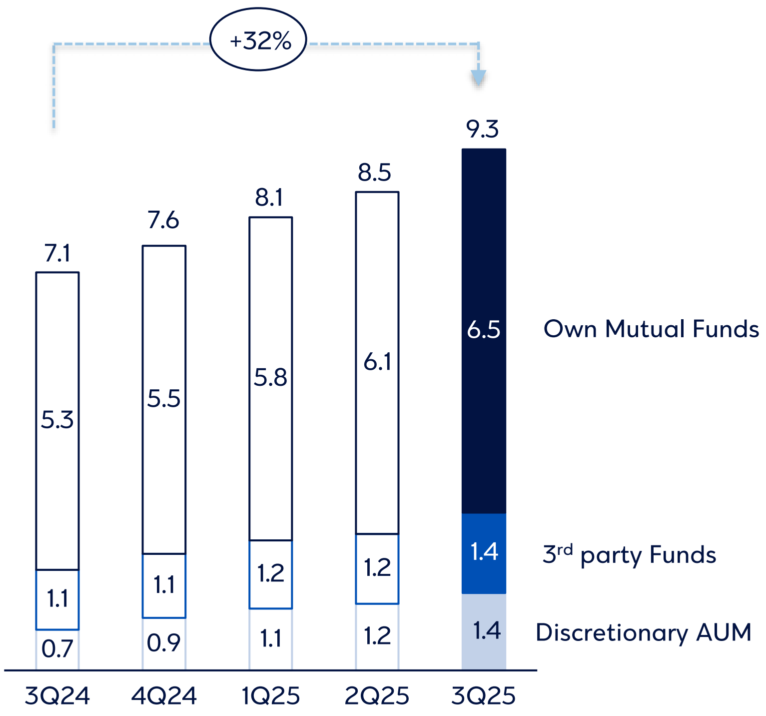
MREL (% RWAs)



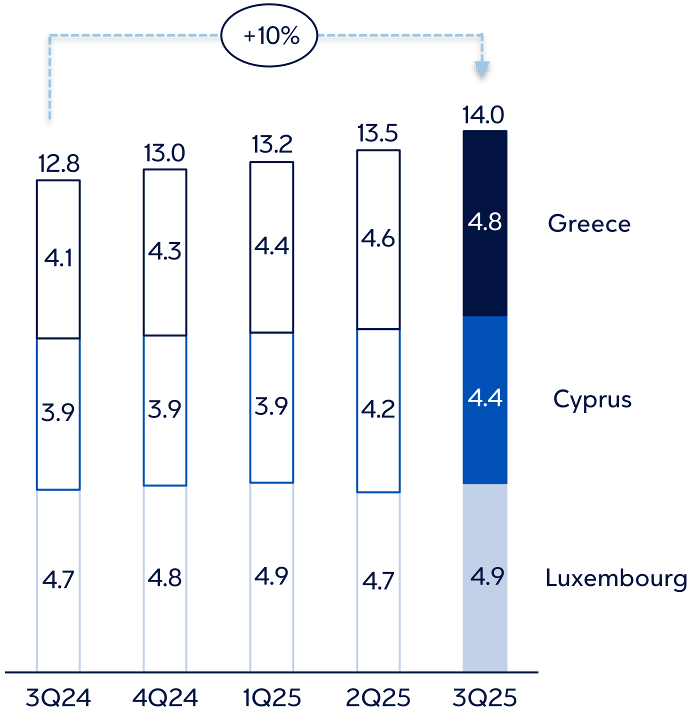
1. Combined Buffer Requirement (CBR) as of 3Q25; expected to increase to c.4.5% by end-2025 due to the impact on Eurobank (15bps) from the decision of Bank of Greece to set a countercyclical capital buffer rate of 0.25% to banks' exposures to Greece from 1/10/2025. 2. c. €5.4bn MREL-eligible senior preferred bonds & other MREL-eligible liabilities. 3. Eurobank S.A. sub-consolidated level, including 3Q25 profits, after deducting dividend accrual & pro forma for Sun (ex-Solar).

Wealth Management

Managed Funds (AuM, € bn)



Private Banking (CAL[1] per booking, € bn)



1. CAL: Client assets & liabilities.

Profitability

Loan spreads & rates

EUROBANK Holdings

Client rates (bps)

Greece	3Q24	4Q24	1Q25	2Q25	3Q25
Corporate	**592**	**554**	**496**	**464**	**432**
Retail	**597**	**556**	**522**	**498**	**482**
Consumer	*1,006*	*1,003*	*1,015*	*1,025*	*1,016*
SBB	*703*	*634*	*587*	*553*	*534*
Mortgage	*465*	*423*	*382*	*353*	*335*
Total	**594**	**554**	**505**	**476**	**450**

Euro rates avg (bps)	3Q24	4Q24	1Q25	2Q25	3Q25
ECB DFR	371	327	279	226	200
3M Euribor	356	300	256	211	201
6M Euribor	344	281	249	212	208

Lending spreads (bps)[1]

Greece	3Q24	4Q24	1Q25	2Q25	3Q25
Corporate	**207**	**200**	**197**	**190**	**184**
Retail	**306**	**299**	**302**	**313**	**317**
Consumer	*690*	*722*	*766*	*812*	*820*
SBB	*363*	*337*	*336*	*348*	*355*
Mortgage	*197*	*187*	*180*	*182*	*182*
Total	**246**	**237**	**235**	**234**	**231**

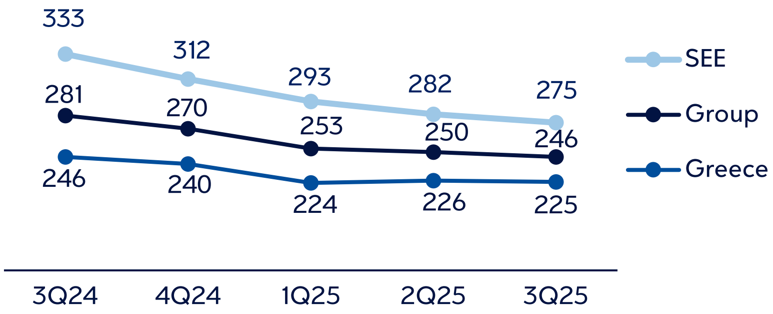
SEE	3Q24	4Q24	1Q25	2Q25	3Q25
Bulgaria	318	324	301	287	267
Cyprus	183	206	209	228	225
Luxembourg	180	178	170	172	171
Total	**241**	**257**	**250**	**254**	**239**

1. On average gross loans.

Net Interest margin & deposit spreads

EUROBANK Holdings

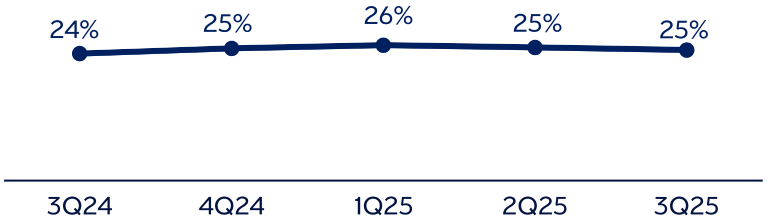
Net Interest margin (bps)



Deposit spreads (Greece, bps)

	3Q24	4Q24	1Q25	2Q25	3Q25
Savings & Sight	355	303	257	207	189
Time	118	98	91	78	66
Total	**279**	**238**	**205**	**168**	**154**

Deposit betas (Greece, total)



Deposit spreads (SEE, bps)

	3Q24	4Q24	1Q25	2Q25	3Q25
Bulgaria	132	106	116	108	104
Cyprus	313	270	231	193	173
Luxembourg	86	69	63	56	55
Total	**229**	**192**	**188**	**160**	**146**

Net Interest Income

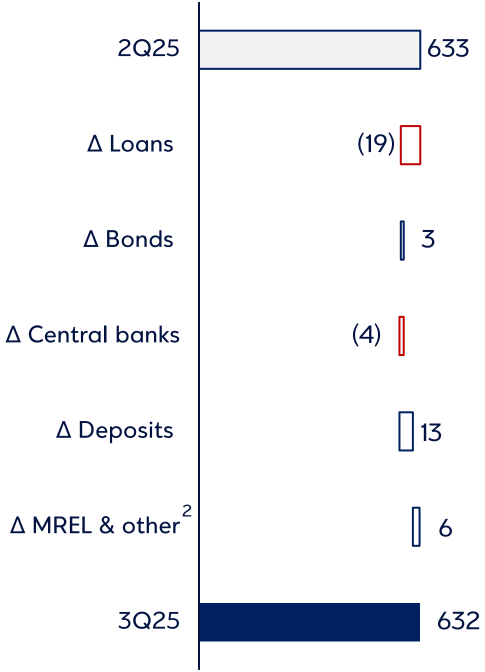
EUROBANK Holdings

NII breakdown (€ m)[1]

9M25 NII up 4.0% y-o-y

	3Q24	4Q24	1Q25	2Q25	3Q25
Loans	662	645	593	589	571
Bonds	201	202	207	200	203
Central banks	107	100	89	65	61
Money Market & Repos	(16)	(6)	1	12	12
Senior notes	(48)	(56)	(63)	(62)	(64)
Tier II	(37)	(36)	(33)	(31)	(23)
Deposits	(172)	(171)	(155)	(141)	(128)
Total NII	**698**	**677**	**638**	**633**	**632**
ECB DFR (avg)	*3.71%*	*3.27%*	*2.79%*	*2.26%*	*2.00%*

Δ NII (q-o-q, € m)[1]

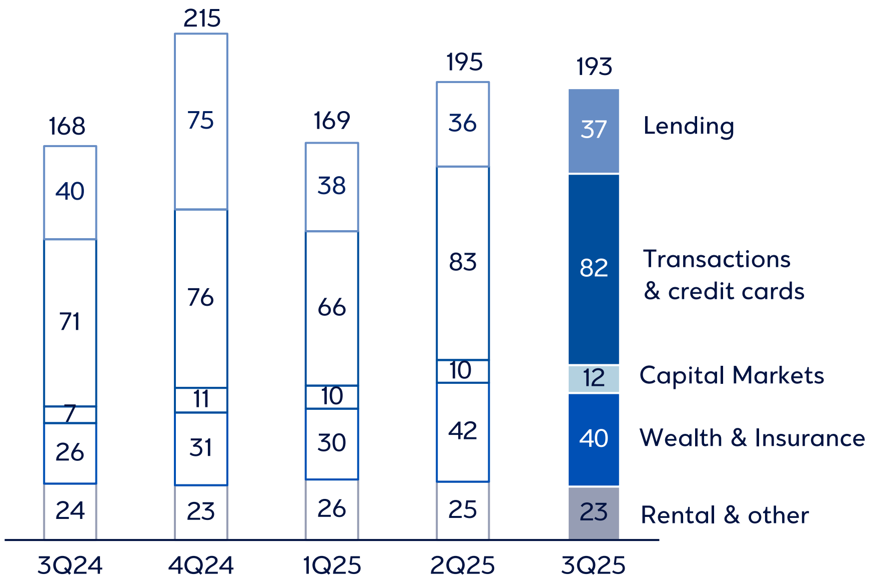


1. Analysis based on gross income / gross expense. 2. Including MREL, Hedging, Money Market, Repos and Tier II.

Commission Income

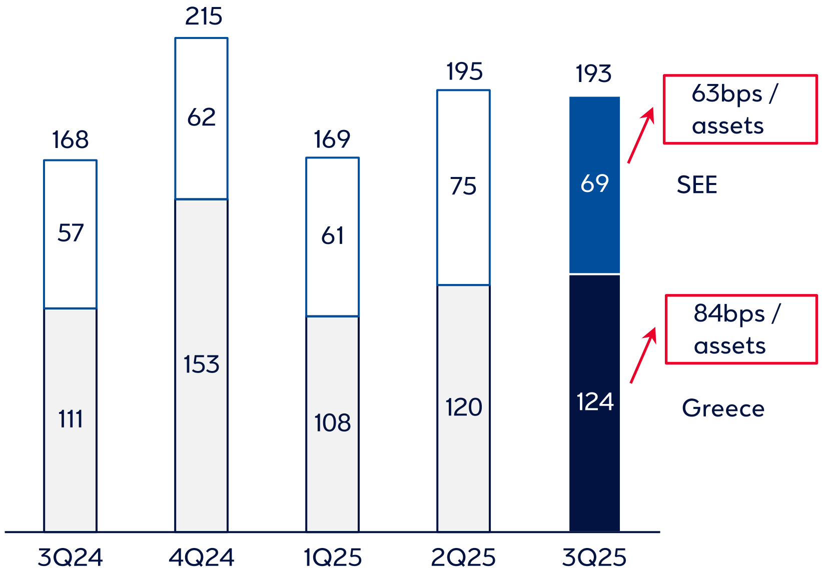
Commission income breakdown (€ m)

9M25 commission income up 23.7% y-o-y



Commission income per region (€ m)

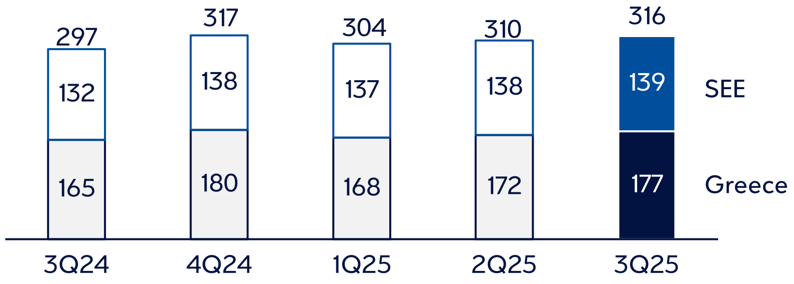
Fees/ assets (bps)	*68*	*86*	*67*	*77*	*75*



Operating expenses

OpEx per region (€ m)

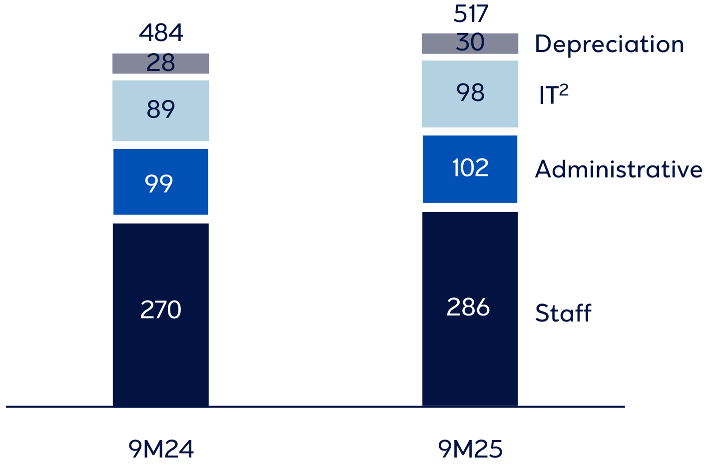
9M25 OpEx up 23.3% y-o-y, up 6.0% l-f-l[1]



Cost –to- core income (%)

	3Q24	3Q25	9M25
Greece	34.9	38.9	38.6
SEE	33.6	37.7	36.9
Group	34.3	38.4	37.8

OpEx breakdown (Greece, € m)

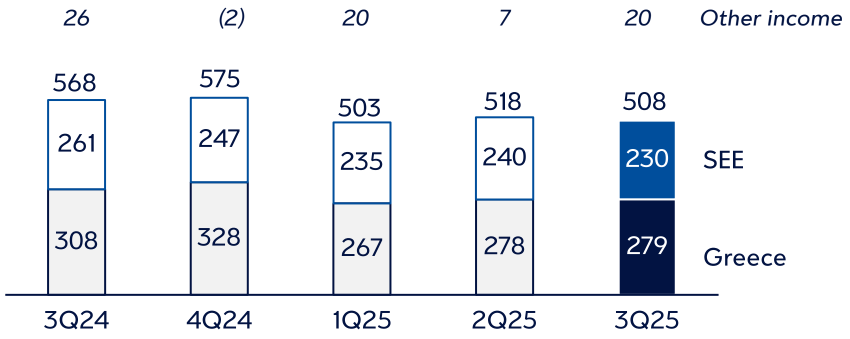


FTEs (#)		
Greece	*6,311*	*6,031*
Bulgaria	*3,765*	*3,340*
Cyprus	*2,768*	*2,939*

1. l-f-l: Like for like, excluding HB. 2. Including related depreciation expenses.

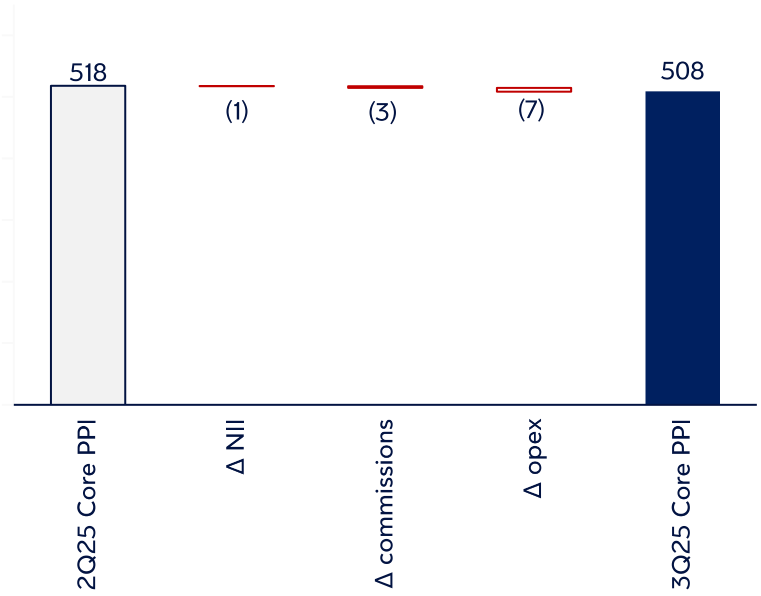
Pre-provision income (PPI)

Core PPI and other income (€ m)



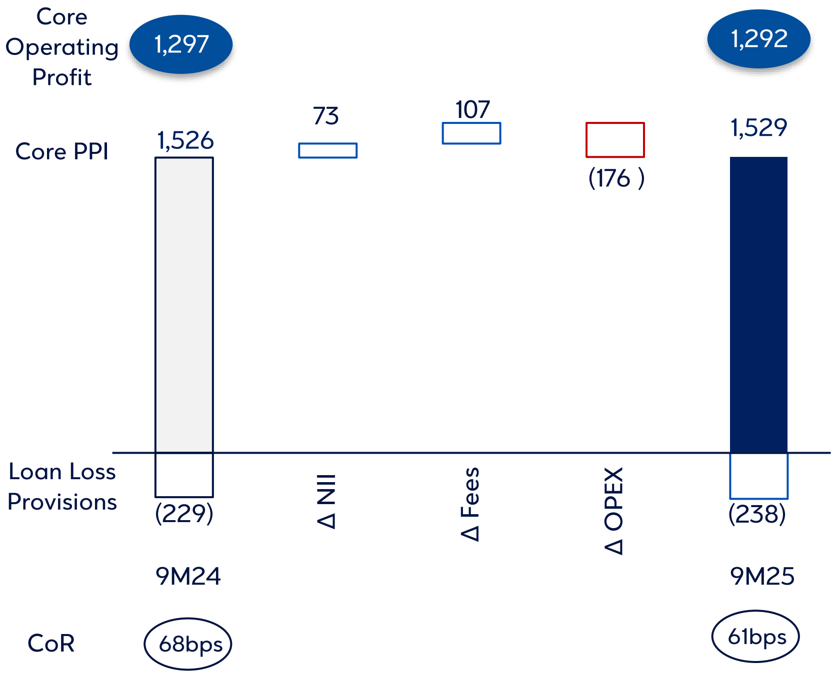
PPI per region (€ m)

Δ Core PPI (q-o-q, € m)

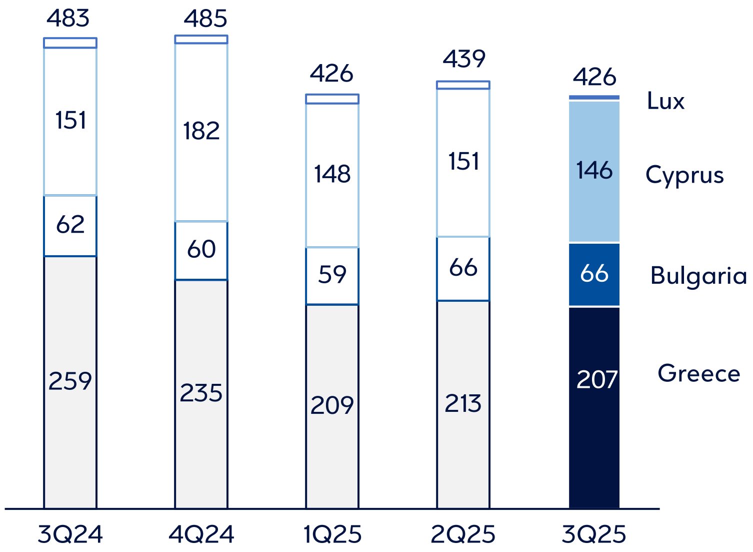


Core Operating Profit

Δ Core Operating Profit (y-o-y, € m)



Core Operating Profit per region (€ m)

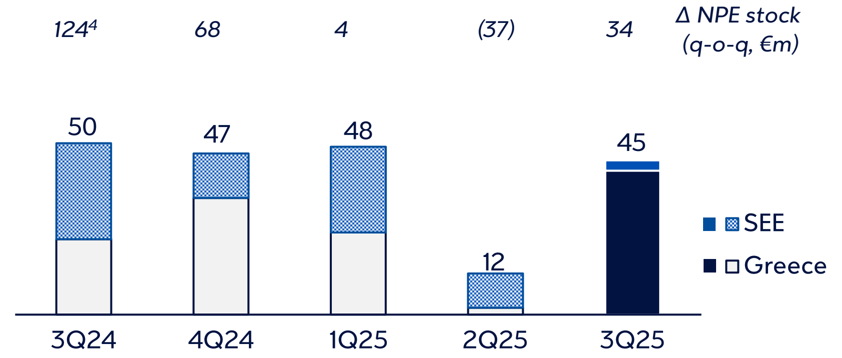


Asset Quality

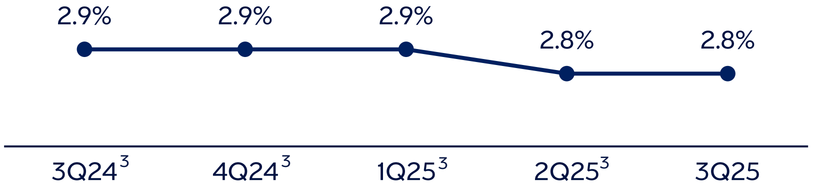
Asset quality metrics

EUROBANK Holdings

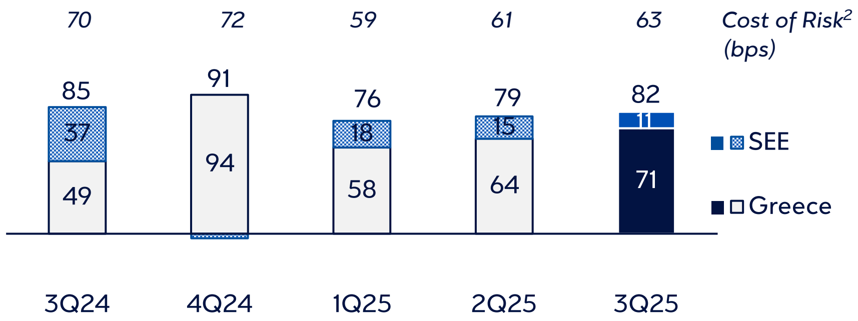
NPE formation[1] (€ m)



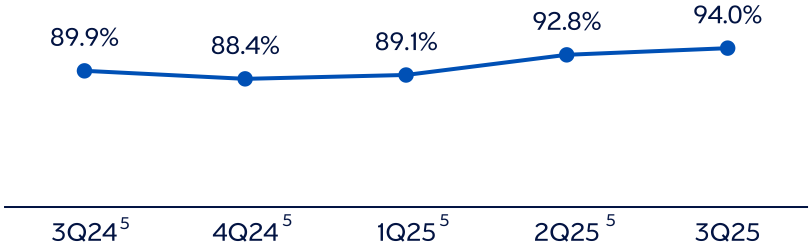
NPE ratio (%)



Loan loss provision (€ m)



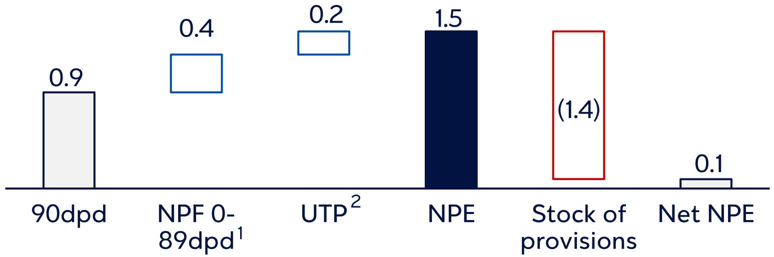
NPE coverage (%)



1. q-o-q Δ before write-offs, sales, FX movements and other. 2. On net loans. 3. Excluding HB NPE under the APS, which as of 30 September 2025 are classified as held for sale. 4. o/w €89m due to Hellenic Bank. 5. Excluding HB NPE under the APS as well as respective provisions.

NPE metrics (Group)

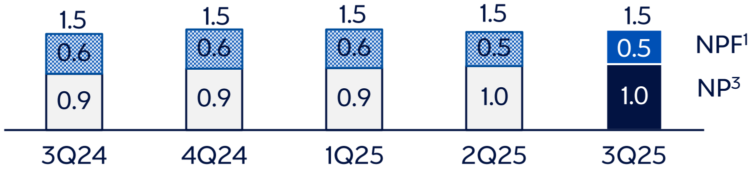
90dpd bridge to NPE (€ bn)



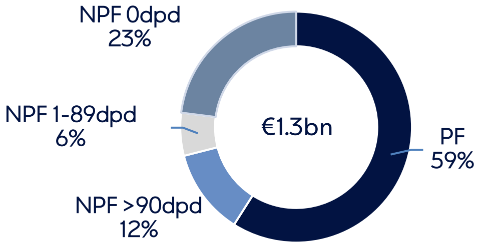
NPE per region

	Total NPE	NPE ratio	NPE coverage	Provisions & collaterals / NPE
	(€ m)	(%)	(%)	(%)
Consumer	96	5.4	120.7	121
Mortgages	350	4.8	134.7	227
Small Business	276	10.2	75.3	147
Corporate	433	1.8	71.8	146
Greece	1,154	3.2	95.8	169
SEE	376	2.1	88.5	156
Total	1,531	2.8	94.0	166

NPE (€ bn)



Forborne loans (%)



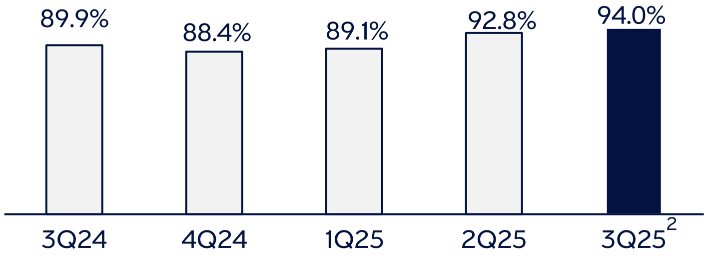
Loans' stage analysis (Group)

EUROBANK Holdings

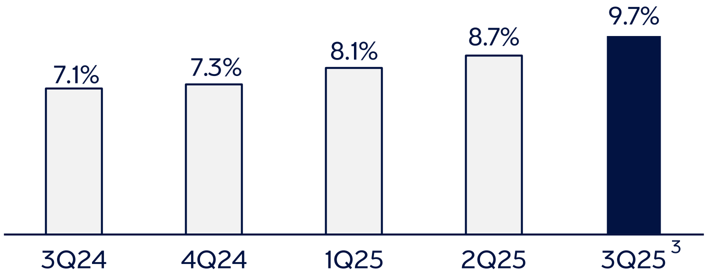
Loans' stage breakdown

(€ bn)	3Q24	4Q24	1Q25	2Q25	3Q25
Stage 1	43.7	45.5	46.3	46.8	47.6
Stage 2	4.9	4.9	4.9	5.0	5.0
Stage 3 (NPE)	1.5	1.5	1.5	1.5	1.5
Total	50.2	52.1	52.9	53.4	54.3[1]

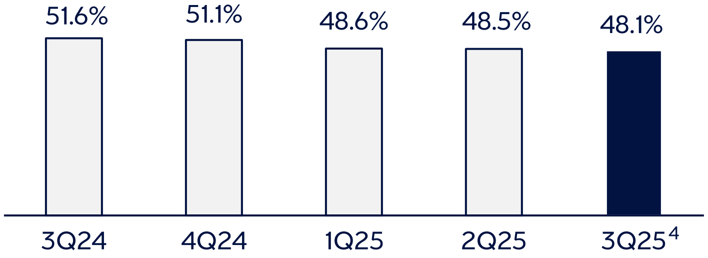
Provisions stock over NPE



Stage 2 loans coverage



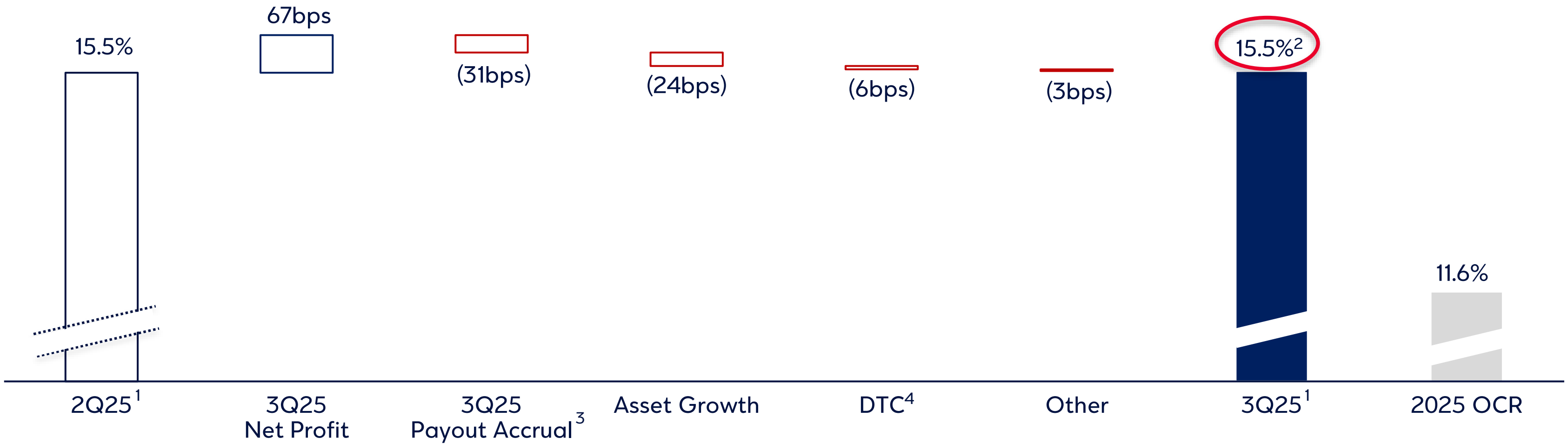
Stage 3 loans coverage (NPE)



Note: Figures excluding HB NPE under the APS, which as of 30 September 2025 are classified as held for sale. 1. Including €141m POCI performing loans. 2. Including €51m off-balance sheet provisions. 3. Including €2m off-balance sheet provisions. 4. Including €28m off-balance sheet provisions.

Capital

Capital ratios (CET1, q-o-q)

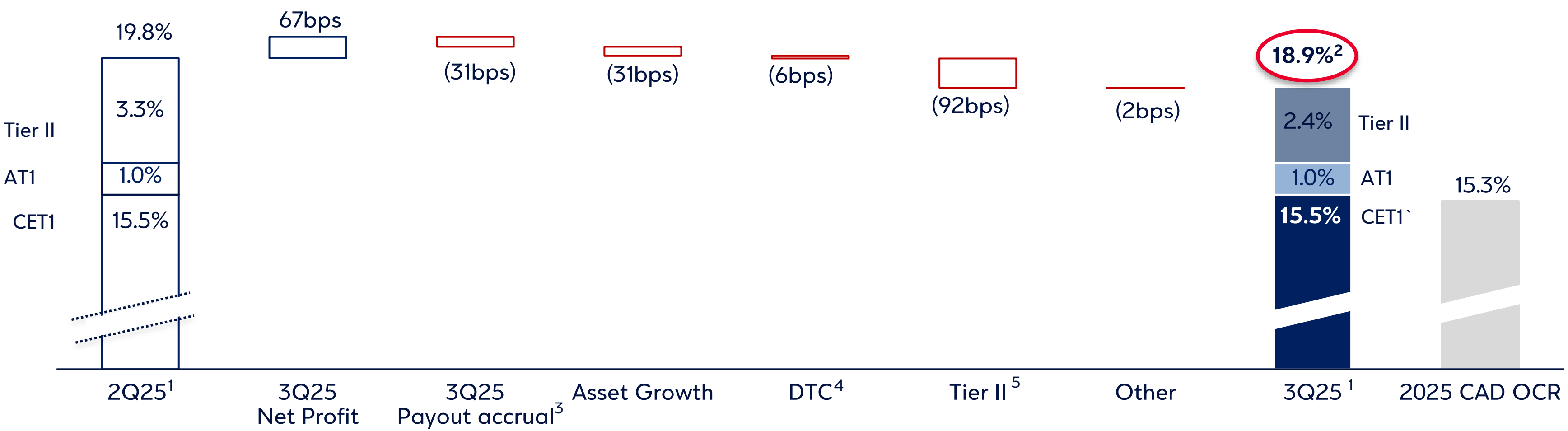


	2Q25	3Q25
RWAs (€ m)	51,110	51,814
Capital (€ m)	7,927	8,049

1. Including period profits, subject to AGM approval. 2. Pro forma Sun (ex-Solar) NPE transaction. 3. Payout subject to regulatory and AGM approval. 4. Including DTC prudential acceleration (7bps).

Capital ratios (CAD, q-o-q)

EUROBANK Holdings



	2Q25	3Q25
RWAs (€ m)	51,110	51,814
Capital (€ m)	10,128	9,774

1. Including period profits, subject to AGM approval. 2. Pro forma Sun (ex-Solar) NPE transaction. 3. Payout subject to regulatory and AGM approval. 4. Including DTC prudential acceleration (7bps). 5. Mainly due to redemption of the legacy Tier II.

Sustainability

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

Operational Impact Strategy Highlights – Environment (1/3)

EUROBANK Holdings

Environment

- **25,463 MWh** total electricity consumption
- **97.96%** of total electricity consumed was sourced from **Renewable Energy Sources** (Certified Guarantees of Origin plus own production)
- **982 MWh** consumed from own-produced electricity
- **87%** of Eurobank's leased vehicles are **plug-in/electric (new contracts)**, as part of its efforts to accelerate the complete replacement of its fleet with electric or hybrid vehicles.

- **105% increase in paper recycling** compared to 9M 2024, with 97.6% originating from the disposal of physical historical archives
- **Hazardous Waste for Public programme**: **11.3 tn** placed in the recycling Hungry Bins installed in 11 locations throughout Greece, from the launch of the programme.

Operational Impact Strategy Highlights – Social (2/3)

EUROBANK Holdings

Society

Inclusive Entrepreneurship

- The egg Accelerator, Eurobank's business accelerator, participated in the **European Angel Investment Summit 2025** (Copenhagen), facilitating pitches for startups to international investors with EBAN (European Business Angel Network).
- The egg Accelerator in collaboration with EBAN introduced **a two-month online mini acceleration program** with the participation of **36 startups from 23 different countries**. The goal was to introduce international startups to the Greek startup ecosystem and support their soft land in Greece.
- Launch of the **Acceleration Platform**: A call for startups to apply for the egg acceleration platform and seize the opportunity to accelerate the growth of their business.
- Eurobank's business accelerator, organized another **Business Day** and brought together **15 startups** specializing in Life Sciences, Energy and ICT with senior executives of DEMO Pharmaceuticals S.A., aiming to open new horizons and create significant growth opportunities.

Financial Inclusion – AFI

- Founded in 2014 as a civil non-profit company and since 2023 as microfinance company, AFI promotes financial inclusion and entrepreneurship in Greece through microfinance services – Since November 2024, Eurobank holds 19.9% of the Company's common shares and 100% of its preferred shares.
- Since 2016, AFI has partnered with Eurobank under the **Employment and Social Innovation ("EaSI") programme** to provide guidance, training and advisory services to socially vulnerable groups and micro-businesses. Eurobank has granted more than 650 microloans totalling over €7 million, creating more than 1,000 jobs. Eurobank's commitment to AFI is further evidenced through the €5 million credit line limit to AFI (during 2024), facilitating the disbursement of over €3 million in loans by the Q3 of 2025, averaging €13,500 each. Of the total loans granted, 34% were allocated to borrowers aged 20–35, 35% of borrowers reside in rural areas and 42% of the funded businesses are women-owned.
- As part of its **Corporate Social Responsibility initiatives**, Eurobank also provides financial support to AFI through the "**Moving Family Forward**" initiative, promoting sustainability, inclusion and better living conditions for vulnerable groups, such as supporting **families with three or more children living in border regions** who wish to purchase, build, or renovate their first home. We offer them a new housing loan with a **preferential fixed interest rate of 1.00% for the entire duration of the loan**, with no additional charges for legal and technical inspections.

Socio-Economic Impact

- Eurobank participates in the **"Marietta Giannakou" programme** to restore 430 school buildings in 245 municipalities across Greece, activating the €25 million donation of the Bank, from the total of €100 million that will be provided by the 4 systemic banks | A total funding of €400 million by 2027.

Accessibility & Inclusion for Customers

- In compliance with the **Law 4994/2022 on Accessible Products & Services**, Eurobank is the **first bank in Greece** to publish formal **Accessibility Statement** in late June, with Eurobank emerging as a market leader in Accessibility.
- **4,069 employees** have completed the accessibility training material that was uploaded to Eurobank's platform in August.
- **Digital Disability Card registrations** have continued to rise significantly since the service launch, reaching 337 in Q3 compared to 9 in Q1.

Well-being culture

- More than **350 members** of **Eurobank's Running Team** and **TeamUp** participated in the 17th **Greece Race for the Cure® 2025**, the annual race organized by Hellenic Association of Women with Breast Cancer, Alma Zois.
- In the context of the "myProsperity" initiative, more than **1,300 colleagues** joined the Inspirational Talk with Panos Dimakis, held as part of the **National Customer Service Week 2025**, an engaging session that combined inspiration, humour and a knowledge challenge.

Operational Impact Strategy Highlights – Governance & Business (3/3)

EUROBANK Holdings

Governance

Internal Sustainability Engagement

- Eurobank's **voluntary action** is part of a coordinated initiative to protect the country's aquatic ecosystems:
  - **50 TeamUp volunteers** from the Peloponnese visited Ancient Olympia, where, with We4all, they planted and took care of **150 saplings**.
  - **180 volunteers** from Northern Greece were in Serres, contributing to the protection of the unique ecosystem of Lake Kerkini. The action was carried out in collaboration with iSea, while over **450 kg of waste** was collected.

Internal Sustainability Awareness

- Extensive sustainability upskilling programmes/ initiatives for all staff members and dedicated sessions to specific groups on emerging topics.

External Sustainability Awareness

- In July, the 7th edition of Eurobank's ESG newsletter "Insight", titled "The Human Factor", was distributed, featuring its latest news and initiatives in environmental, social and governance matters.

Ethics and Transparency

- Two focused digital learning programmes on **Whistleblowing** and on **Anti-Bribery and Corruption** were implemented for all staff with **97% completion so far**.
- A digital awareness/ acceptance programme on the updated **Code of Conduct and Ethics** (annual review) was delivered to all staff, outlining the principles, rules and conduct – **99% of staff completed the programme**.

Financed Impact Strategy – Progress & Key Figures

Accelerated sustainable financing in line with our ambitious strategy[1]

More than **€2.4bn** in **new green disbursements to** corporate clients, mainly focusing on energy financing (for the 2023-2025 period)

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 **€230mn in Assets under Management,** continuing the upward trend in ESG mutual funds

No new financing towards **most carbon-intensive** global **corporates** worldwide

Portfolio Decarbonization has a pivotal role in our sustainability strategy[2]

Green Asset Ratio KPI: 3.2% (Turnover)

(compared to 2.6% as of year-end 2024)

Sustainable Financing Exposure of more than €6.9bn

(incl. Taxonomy-aligned Exposure of c. €2.4bn)

13.2% of total exposures secured by real estate with actual EPC

(compared to 10.9% as of year-end 2024)

Financed Emissions[3] of 25.6 mn tCO2e

[1] *Bank data as of 30.09.2025*
[2] *Group data as of 30.06.2025*
[3] *For Group's lending and investment portfolios within its Banking Book*

Financed Impact Strategy – The pathway to Net Zero

EUROBANK Holdings

As part of its **strategic roadmap**, Eurobank is currently developing a **comprehensive transition plan** that will cover key areas and sectors within the Group portfolio, **supporting its long-term sustainability goals**.

This initiative complements the Group's publication of the **first wave** of **sectoral targets** on **four 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**. The Group's aim is to align with the ambition of **limiting global warming to 1.5°C by 2050**.

Sector	Boundaries	Emission scopes covered	Target Metric	Scenario / Pathway	Eurobank's emission reduction targets				
					Base year	Baseline value	2030 target	% reduction	2024 value
Power generation	Fossil & RES electricity generators	Scope 1,2	Intensity $kgCO_2e$ / MWh	IEA NZE 2050 (2023 Update)	2023	**244**	220	**- 10%**	193 (-22 % vs baseline)
Oil & gas	Mid / Downstream activities	Scope 1,2	Absolute tCO_2e	IEA NZE 2050 (2023 Update)	2024	**558** (100 indexed)	530 (95 indexed)	**- 5%**	n/a
Iron & Steel	Up / Mid / Downstream manufacturers	Scope 1,2	Intensity tCO_2e / t steel	IEA Net Zero by 2050 (2021)	2023	**0.37**	0.33	**- 10%**	0.42 (+14% vs baseline
Cement	Cement and concrete manufacturers	Scope 1,2	Intensity tCO_2e / t cement	IEA NZE 2050 (2023 Update)	2023	**0.67**	0.59	**- 12%**	0.66 (-1% vs baseline)

Sustainability Ratings & Distinctions

EUROBANK Holdings

Ratings	
SUSTAINALYTICS	9.7 / Negligible Risk
MSCI	A
S&P Global	56
CDP	B

Distinctions

- **Global Finance magazine**: Eurobank has been named **"Best Consumer Digital Bank in Western Europe"** for the **sixth consecutive year** and received the **"Best User Experience (UX) for Businesses"** award at **Global Finance's 2025 World's Best Digital Bank Awards.**
- The Bank received a total of **17 prestigious distinctions**, among which, Eurobank was named the **"Best Digital Bank in Greece" for consumers and corporates** and received awards for the **"Best Mobile Banking App" in Greece in both categories**.

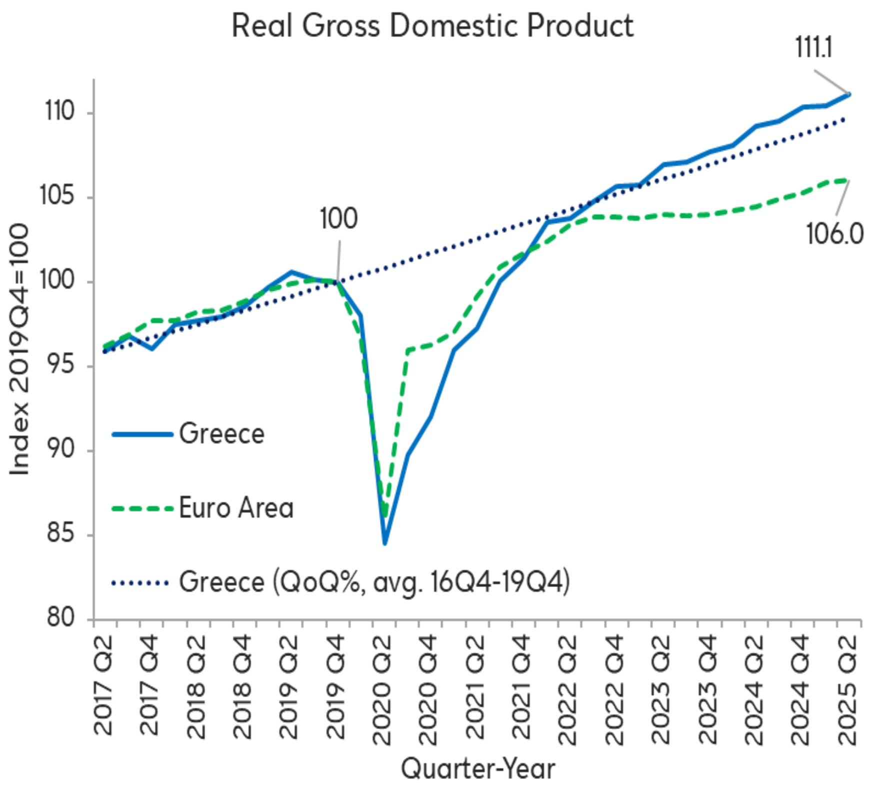
Macroeconomic update

Macro highlights (Greece)

	2024A	2025E	2026E	Source
GDP growth	2.1%	2.2%	2.4%	Draft Budget 2026
Inflation (avg)	3.0%	3.0%	2.2%	
Unemployment (avg)	10.1%	9.1%	8.6%	
General Government primary surplus	4.7%	3.6%	2.8%	
Gross Public Debt / GDP	154.2%	145.4%	137.6%	

- As of May 2025, Greece is rated investment grade by all major agencies, with S&P and DBRS one notch above minimum

Real GDP growth continues to overperform the Euro Area



Annual % change	Greece	EA
	1H25	
GDP	2.0	1.5
Private consumption	1.5	1.4
Government consumption	0.2	1.9
Gross Capital Formation	-3.5	5.3
Gross Fixed Capital Formation	2.1	2.7
Exports	2.2	1.3
Exports of goods	0.5	1.4
Exports of services	2.2	1.2
Imports	-0.6	3.1
Imports of goods	-1.8	2.7
Imports of services	2.6	3.9

Sources: ELSTAT, Eurostat, Eurobank Research

Labour Market (Greece)

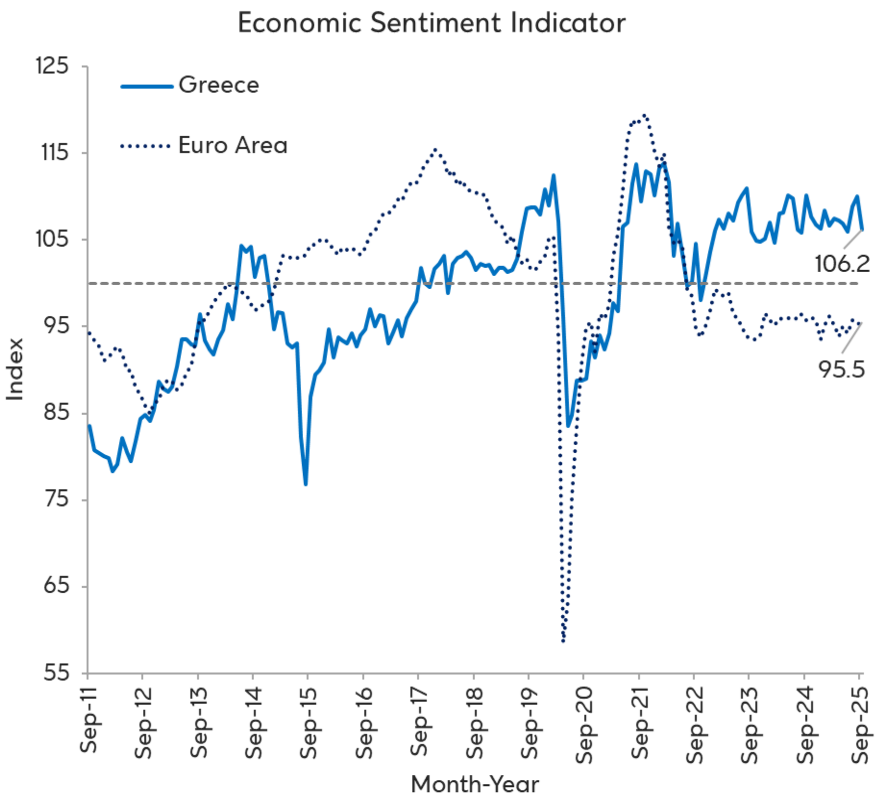
The unemployment rate continues to decline amid labor shortages, reducing the gap with the Euro Area

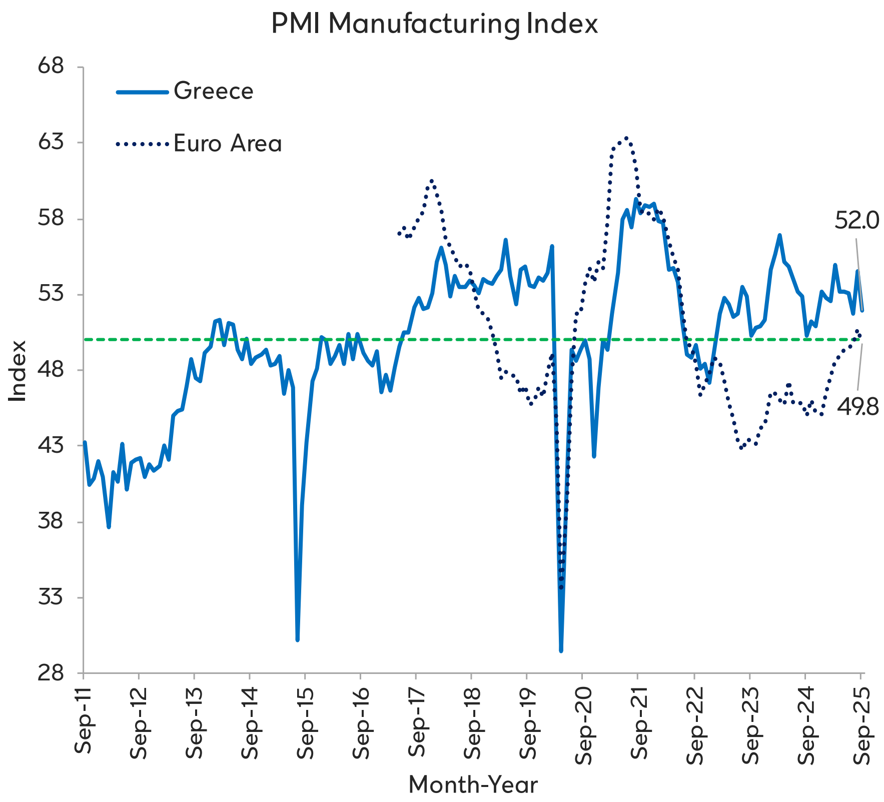
Employment remains on an upward trajectory contributing positively to households' disposable incomes

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

Recovery of productivity requires continued implementation of structural reforms and investments

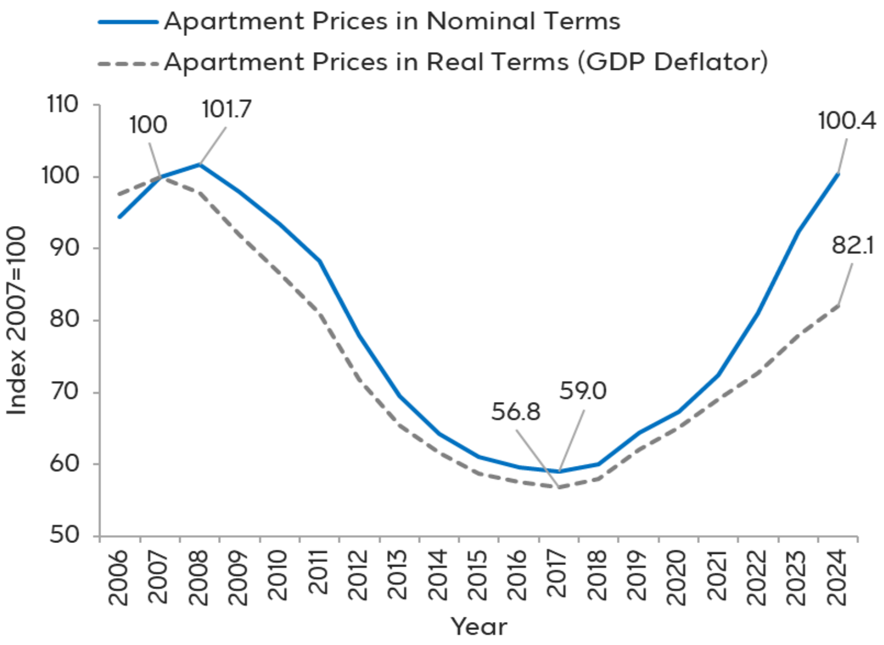
Selected indicators of economic activity (Greece)

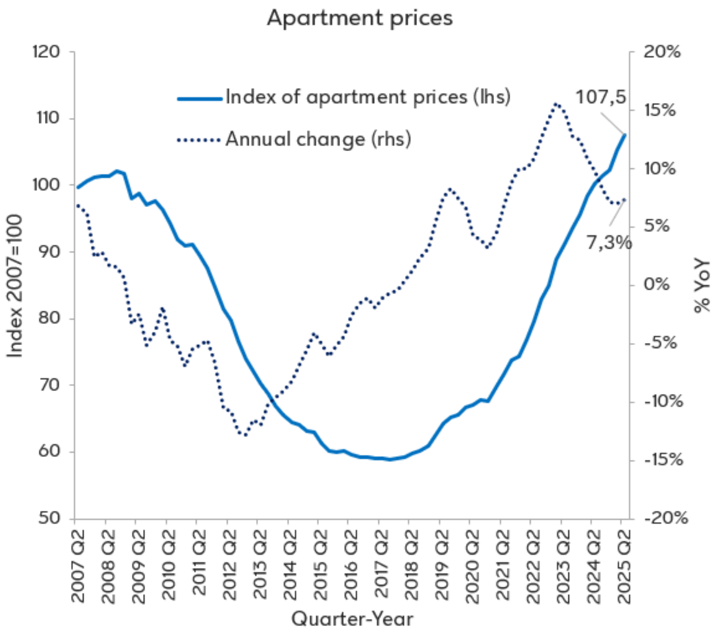




Source:IOBE, S&P Global, Eurobank Research

Real estate: apartment prices & residential investment (Greece)

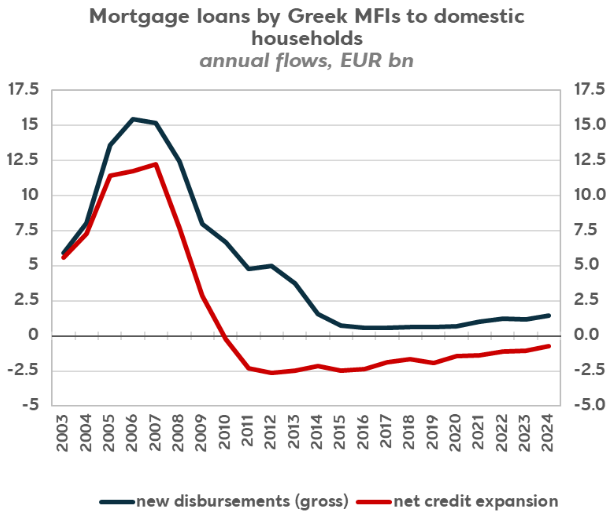


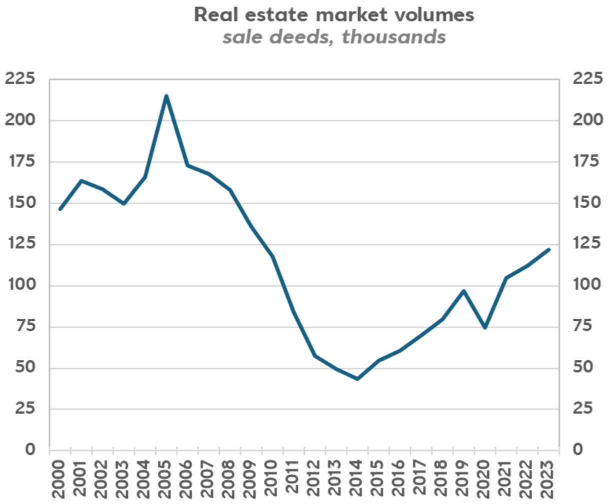


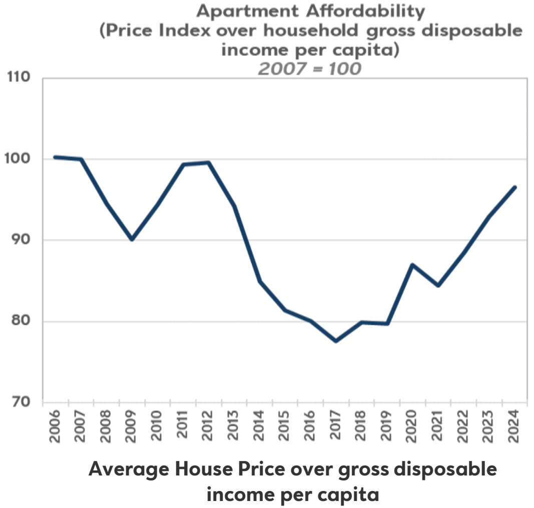
- Real estate: apartment prices in nominal terms have almost returned to their pre-debt crisis level
- Residential investment is rising but still at 2.6% of GDP vs. 5.7% in the Euro Area

Source: BoG, ELSTAT, Eurostat

Real estate market dynamics (Greece)



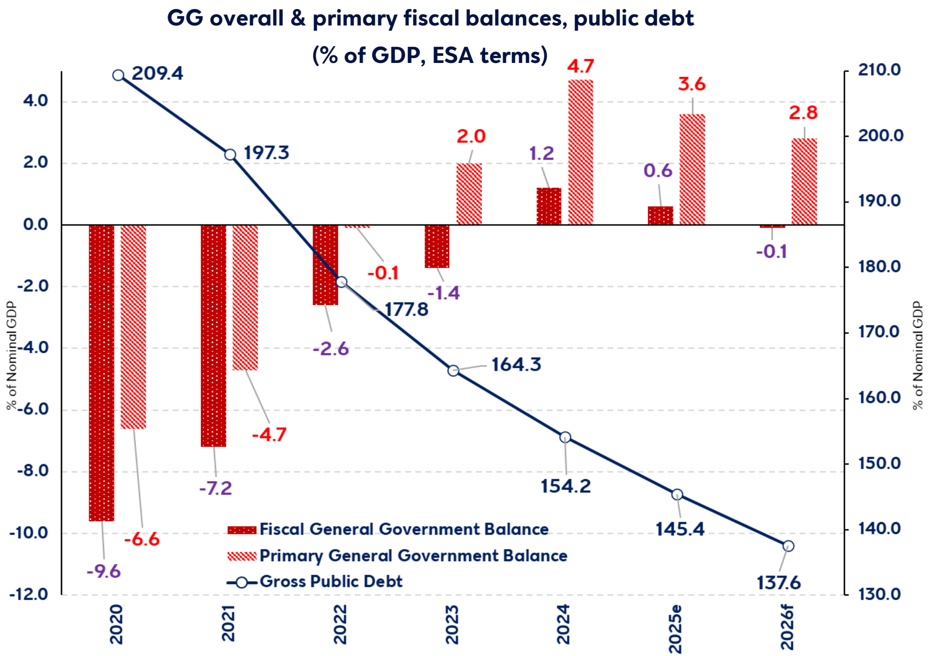


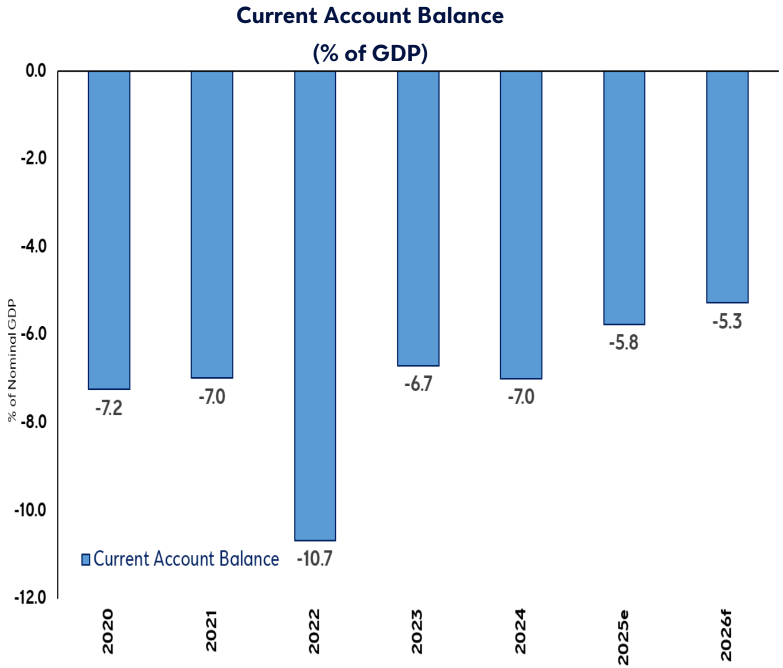


Fiscal and current account balances (Greece)

EUROBANK Holdings

- GG primary surplus of 2.0% and 4.7% of GDP in 2023 and 2024; expected at 3.6% and 2.8% of GDP in 2025 and 2026 (2026 Draft Budget)
- Current account deficit at -7.0% of GDP in 2024, from -6.7% of GDP in 2023 and -10.7% in 2022; forecasted at -5.8% of GDP in 2025 and -53% in 2026 (IMF, October 2025), with upside risks from strong goods imports' growth and downside risks from oil prices



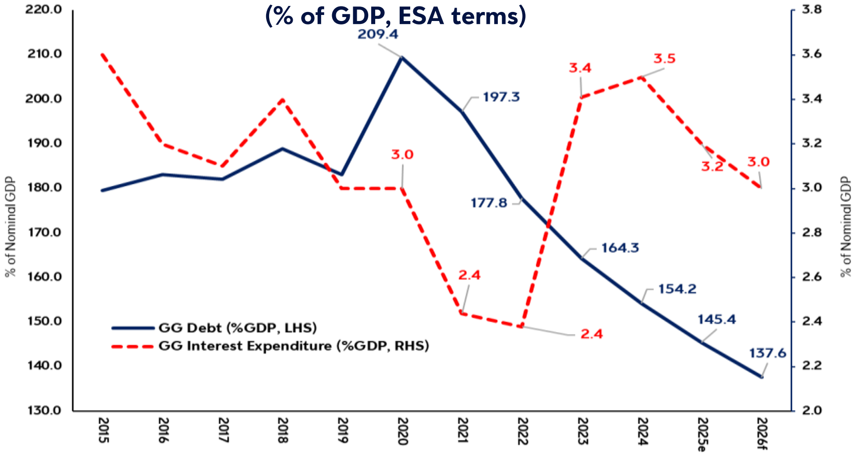


Sources: ELSTAT, Greek Government (2026 Draft Budget), IMF
Note: GG stands for General Government.

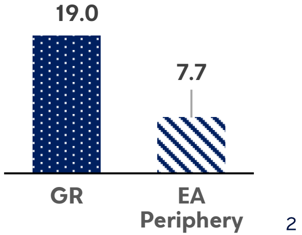
Sovereign debt profile (Greece)

- Greece's Gross Public Debt is expected to decrease to 145.4% in 2025 and 137.6% in 2026 (2026Draft Budget), down from 164.3% in 2023 and a peak of 209.4% in 2020
- The debt figures include EFSF loan interest capitalization and GDP revision
- €5.3bn to be repaid in Dec 25. Expected to improve the Debt – to- GDP ratio by 2.2%
- Total issuance in 2025 is expected at €8.0bn, from €9.6bn in 2024; 90.6% of the 2025 issuance already covered as of mid-October 25 (PDMA); Financing needs for 2026 expected at similar levels with 2025 (2026 Draft Budget)
- As of October 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 €40.0bn at end-of-June 2024 (hence 2025 net debt expected at 129.4%GDP); it allows for further debt reduction in the coming years

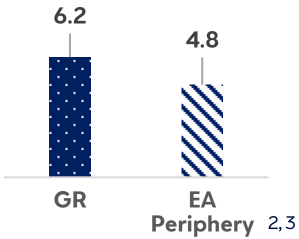
General Government gross public debt (% of GDP, ESA terms)



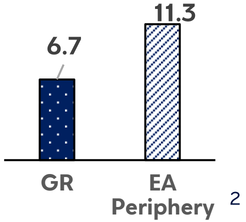
Average maturity (2024, years, #)



Interest Debt service to Revenues (2024, %)



Gross Financing Needs (2024, %GDP)

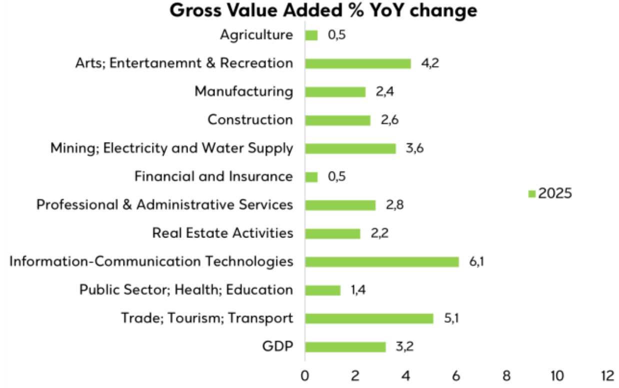


Sources: Eurostat, European Commission (EC), PDMA
Notes: 1. Excluding Eurosystem GGBs holdings, purchased through PEPP, including Repos. 2. EA periphery countries: Ireland, Spain, Cyprus, Italy and Portugal; 3. Including intra-gov. debt of €2.1bn.

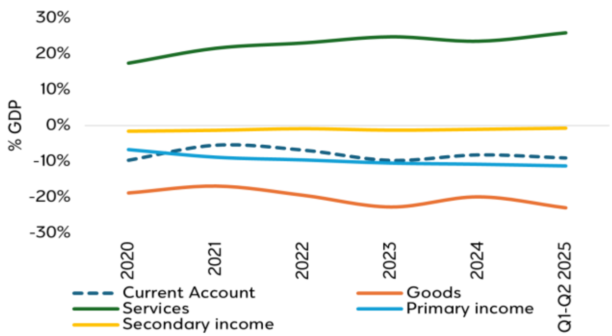
Cyprus

- GDP growth accelerated to 3.3% y-o-y in 2Q25, from 3.1% y-o-y in 1Q25. The European Commission (May 2025) foresees a 3.0% growth in 2025 and a deceleration to 2.5% in 2026
- Unemployment at 4.3% in 2Q25, a 17-year low for this period of the year
- Strong disinflation due to a VAT cut in electricity and food deflation brought down the headline print to 0.0% in Aug-Sep, an EU low
- Resilience in tourism: After an all-time high in travelers in 2024, an 10.3% y-o-y increase in Jan-Sep 2025 arrivals provides further tailwinds
- Stronger growth in the volume of real estate sales in 2025 than in 2024 (+13.0% y-o-y in Jan-Aug vs. +1.5%), based mainly on domestic demand (58% of total growth), with foreign purchases also showing a significant uptick (+14.0% y-o-y)

Drivers of GDP growth



Current account & components

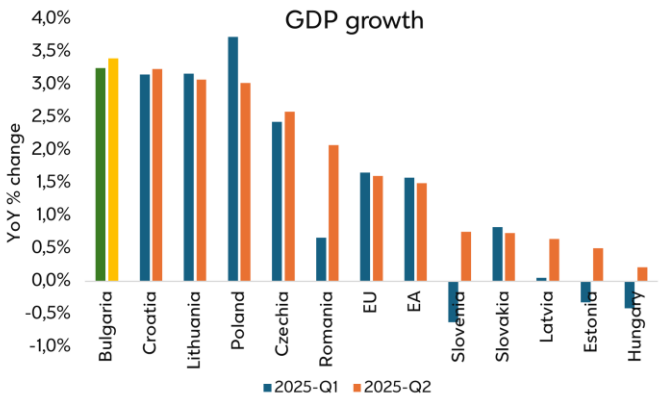


Source: CYSTAT, Central Bank of Cyprus, Eurobank Economic Research

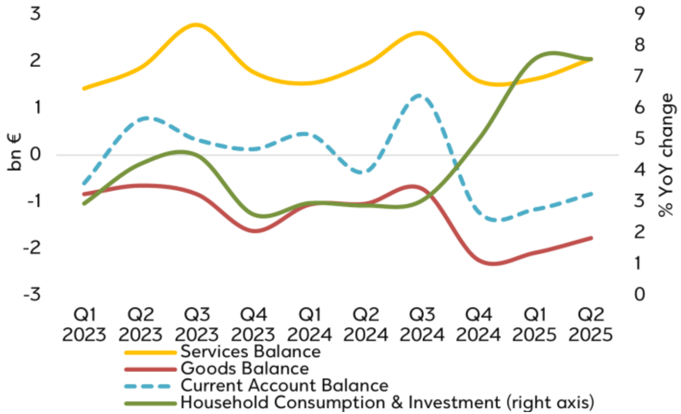
Bulgaria

- Resilient economic growth continued in 2Q25, with GDP expanding by 3.4% y-o-y, marginally outpacing the 3.3% y-o-y pace recorded in 1Q
- Inflation escalated after the approval of the Eurozone entry, despite the measures taken in August: 4.1% y-o-y in September from 2.8% y-o-y in April
- Robust credit expansion continues, mainly towards households (+20.9% y-o-y in 3Q), but also to businesses (+8.8% y-o-y)
- Debt to GDP at 26.3% in 2Q25, one of the lowest in EU, but fiscal deficit increased in 2025

Bulgaria's growth performance outpaced regional peers in Q2



Current account evolution



Appendix I – Supplementary information

Credit ratings

EUROBANK Holdings

	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-	Positive
MORNINGSTAR DBRS	BBB	A	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

EUROBANK Holdings

Balance sheet – key figures

€ m	3Q25	2Q25
Gross customer loans	54,262	53,611
Provisions	(1,387)	(1,358)
Loans FVTPL	23	23
Net customer loans	52,881[2]	52,262[2]
Customer deposits	78,999	78,152
Eurosystem funding	-	-
Total equity	9,908	9,643
Tangible book value	8,929	8,681
Tangible book value / share (€)	2.46	2.38
Earnings per share (€)	0.09	0.10
Risk Weighted Assets	51,814	51,110
Total Assets	102,969	102,228
Ratios (%)	**3Q25**	**2Q25**
CET1	15.5	15.5
Loans/Deposits	66.9	66.9
NPE	2.8	2.8[3]
NPE coverage	94.0	92.8[3]
Headcount (#)	12,464	12,453
Branches and distribution network (#)	562	567

Income statement – key figures

€ m	3Q25	2Q25
Net interest income	631.8	632.5
Commission income	192.8	195.2
Operating income	844.4	834.4
Operating expenses	(316.3)	(309.7)
Pre-provision income	528.1	524.7
Loan loss provisions	(82.2)	(79.0)
Other impairments	(7.1)	5.9
Net income after tax[1]	347.0	362.2
Discontinued operations	-	(3.6)
Restructuring costs (after tax)& other	(4.6)[4]	17.7[5]
Net Profit / Loss	342.4	376.5
Ratios (%)	**3Q25**	**2Q25**
Net interest margin	2.46	2.50
Fee income / assets	0.75	0.77
Cost / income	37.5	37.1
Cost of risk	0.63	0.61

1. Adjusted net profit. 2. Including fair value changes of loans in portfolio hedging of interest rate risk (-€18m in 3Q25, -€14m in 2Q25). 3. Excl. HB NPE under APS. 4. Including CNP Cyprus insurance negative goodwill (€21m), contribution to the Greek state's infrastructure projects (-€19m) and restructuring costs (-€6m). 5. Including mainly €38m negative goodwill from CNP Cyprus insurance acquisition.

Consolidated quarterly financials – Income statement

EUROBANK Holdings

(€ m)	3Q25	2Q25	1Q25	4Q24	3Q24
Net Interest Income	631.8	632.5	637.9	677.3	697.7
Commission income	192.8	195.2	169.2	215.3	167.8
Other Income	19.8	6.6	20.0	(2.3)	26.0
Operating Income	844.4	834.4	827.1	890.3	891.4
Operating Expenses	(316.3)	(309.7)	(304.4)	(317.2)	(297.1)
Pre-Provision Income	528.1	524.7	522.7	573.1	594.3
Loan Loss Provisions	(82.2)	(79.0)	(76.3)	(90.5)	(85.3)
Other impairments	(7.1)	5.9	(5.9)	(29.3)	(4.7)
Adjusted Profit before tax	450.0	466.8	449.1	455.9	575.3
Adjusted Net Profit	347.0	362.2	348.5	339.7	413.1
Discontinued operations	-	(3.6)	-	-	-
Negative goodwill	20.5[1]	38.0[1]	-	-	-
Restructuring costs (after tax) & other	(25.1)[2]	(20.3)	(34.4)	(26.7)[2]	0.6
Net Profit / loss	342.4	376.5	314.1	313.0	413.6

1. CNP Cyprus insurance acquisition negative goodwill (provisional). 2. Including contribution to the Greek state's infrastructure projects (-€19m) .

Consolidated quarterly financials – Balance sheet

(€ m)	3Q25	2Q25	1Q25	4Q24	3Q24
Consumer Loans	4,767	4,687	4,591	4,535	4,482
Mortgages	12,865	12,750	12,515	12,474	12,325
Household Loans	**17,631**	**17,438**	**17,106**	**17,008**	**16,807**
Small Business Loans	3,526	3,605	3,557	3,586	3,537
Corporate Loans	29,123	28,463	28,194	27,307	25,653
Business Loans	**32,649**	**32,068**	**31,751**	**30,893**	**29,190**
Senior notes	4,028	4,141	4,231	4,368	4,382
Total Gross Loans[1]	54,267	53,620	53,051	52,262	50,367
Total Deposits	78,999	78,152	77,135	78,593	74,625
Total Assets	102,969	102,228	100,426	101,150	99,593

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

Consolidated financials

Income Statement (€ m)	9M25	9M24	Δ y-o-y (%)
Net Interest Income	1,902.2	1,829.7	4.0
Commission income	557.2	450.5	23.7
Other Income	46.4	71.6	(35.1)
Operating Income	2,505.9	2,351.8	6.6
Operating Expenses	(930.4)	(754.3)	23.3
Pre-Provision Income	1,575.5	1,597.5	(1.4)
Loan Loss Provisions	(237.5)	(228.9)	3.7
Other impairments	(7.1)	(30.3)	(76.5)
Adjusted Profit before tax	1,365.9	1,496.5	(8.7)
Adjusted Net Profit	1,057.7	1,144.7	(7.6)
Discontinued operations and Hellenic bank transactions	54.9	92.3	
Restructuring costs (after tax) & other adjustments	(79.7)	(102.1)	
Net Profit / loss	1,032.9	1,134.9	(9.0)

Balance sheet (€ m)	9M25	9M24	Δ y-o-y (%)
Consumer Loans	4,767	4,482	6.3
Mortgages	12,865	12,325	4.4
Household Loans	**17,631**	**16,807**	**4.9**
Small Business Loans	3,526	3,537	(0.3)
Corporate Loans	29,123	25,653	13.5
Business Loans	**32,649**	**29,190**	**11.8**
Senior notes	4,028	4,382	(8.1)
Total Gross Loans[1]	54,267	50,367	7.7
Total Deposits	78,999	74,625	5.9
Total Assets	102,969	99,593	3.4

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

SEE operations key figures – 3Q25

		Bulgaria	Cyprus	Lux	Sum
Balance Sheet (€m)	Assets	12,733	28,114	2,842	**43,689**
	Gross loans	8,664	8,634	947	**18,245**
	Net loans	8,453	8,536	947	**17,936**
	NPE loans	204	165	0	**369**
	Deposits	9,745	23,331	2,468	**35,544**
CAD[1]		23.3%	38.8%	22.4%	
Income statement (€m)	Core Income	125.3	226.9	15.5	**367.7**
	Operating Expenses	(45.8)	(83.6)	(9.1)	**(138.5)**
	Loan loss provisions	(13.9)	2.3	(0.0)	**(11.6)**
	Profit before tax[2]	66.4	150.6	6.7	**223.7**
	Net Profit[3]	56.7	120.3	5.1	**182.1**
Branches (#)	Retail	185	50	-	**235**
	Business / Private banking centers	11	21	3	**35**
Headcount (#)		3,340	2,939	148	**6,427**

1. As reported to the Central Banks. 2. Adjusted profit before tax. 3. 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, 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

EUROBANK Holdings

Fees & commissions over assets ratio: The total of net banking fee and commission income & income from non banking services 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).

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 Gross[1]Loans 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.

[1]*Up 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

EUROBANK Holdings

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, risk 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, AT1 capital instruments 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, AT1 capital instruments 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.

Holdings

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Holdings