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1H 2026 results

30 July 2026

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1H26 results highlights

1H26 results highlights: Profitability

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- **1H26 Adjusted Net Profit €776m (reported €738m)**
  - **Greece €415m, Cyprus €231m, Bulgaria €119m**
- **1H26 RoTBV[1] at 16.6%**
- **TBV per share at €2.57**

- NII at €1,348m; up 6.1% y-o-y, up 3.2% q-o-q
- Commission income at €414m; up 13.5% y-o-y, up 3.7% q-o-q
- OpEx at €662m; up 7.8% y-o-y, stable q-o-q
- Cost / core income at 37.6%
- Core pre-provision income (PPI) at €1,100m; up 7.7% y-o-y, up 5.1% q-o-q
- Cost of Risk (CoR)[2] at 53bps
- Core Operating Profit[3] at €952m; up 10.0% y-o-y, up 7.2% q-o-q

P&L (€ m)	2Q26	1Q26	Δ(%)	1H26	1H25	Δ(%)
Net interest income	685.0	663.5	3.2	1,348.5	1,270.4	6.1
Commission income	210.6	203.0	3.7	413.5	364.5	13.5
Other Income	37.2	11.0	>100	48.2	26.6	81.4
Operating income	932.7	877.5	6.3	1,810.2	1,661.4	9.0
Operating expenses	(331.8)	(330.3)	0.4	(662.1)	(614.1)	7.8
Core PPI	**563.7**	**536.2**	**5.1**	**1,099.9**	**1,020.8**	**7.7**
PPI	600.9	547.2	9.8	1,148.1	1,047.4	9.6
Loan loss provisions	(71.1)	(76.5)	(7.0)	(147.6)	(155.2)	(4.9)
Core Operating Profit[3]	**492.6**	**459.7**	**7.2**	**952.3**	**865.6**	**10.0**
PBT[4]	528.3	454.7	16.2	982.9	898.4	9.4
Adjusted Net Profit	**425.4**	**350.9**	**21.2**	**776.2**	**710.7**	**9.2**
Net Profit	406.9	330.8	23.0	737.7	690.5	6.8

Ratios (%)	2Q26	1Q26	1H26	1H25
Net interest margin	2.48	2.46	2.46	2.51
Cost / income	35.6	37.6	36.6	37.0
Cost / core income	37.1	38.1	37.6	37.6
Cost of risk[2]	0.50	0.55	0.53	0.60
RoTBV[1]	18.0	15.1	16.6	16.6
TBV per share (€)	2.57	2.55	2.57	2.38
EPS (€)	0.11	0.09	0.20	0.19

1. Adjusted net profit. Including AT1 coupon accrual. 2. On net loans. 3. Core Operating profit= Core PPI minus loan loss provisions. 4. Adjusted profit before tax.

1H26 results highlights: Balance Sheet

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Volumes

- Loans organic growth[2] at €2.7bn in 1H26 (+10.5% y-o-y); up €1.6bn q-o-q
- Deposits up €2.9bn[3] in 1H26 (+9.6% y-o-y); up €3.1bn[3] q-o-q
- Wealth management performance in 1H26:
  - Managed funds up €1.2bn (+29.2% y-o-y)
  - Private banking customer CAL[4] up €0.4bn (+10.2% y-o-y)

Capital

- 2Q26 CET1 at 15.4%[1,5], including:
  - Organic capital generation (c.+75bps q-o-q)
  - Asset growth (c.-45bps q-o-q)
  - 2Q26 Dividend accrual (c.-40bps q-o-q)
- 2Q26 CAD[1,4] at 20.3%

Asset Quality

- NPE ratio at 2.5%
- NPE coverage at 82.4%

Key Balance sheet ratios

Group (%)	2Q26	1Q26	4Q25	3Q25	2Q25
Capital[5]					
CAD	20.3[1]	20.4	20.0	18.9	19.8
CET1	15.4[1]	15.4	15.6	15.5	15.5
Liquidity					
L/D	66.0	67.6	66.1	66.9	66.9
LCR	174.1	165.3	172.2	180.4	190.5
Asset Quality					
NPE ratio	2.5	2.6	2.6	2.8	2.8
NPE coverage	82.4	94.1	95.2	94.0	92.8

1. Pro forma SRT (synthetic securitization). 2. Organic: disbursements minus repayments adjusted for write-offs, sales, acquisitions, liquidations, FX effect & held-for-sale. 3. Excluding €0.8bn short term corporate deposit matured at 1/7/2026. 4. CAL: Client Assets & Liabilities. 5. Accounting for payout accrual. Including period profits. Payout subject to relevant approvals.

Regional breakdown

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	Assets (€ bn)	Contribution to Group assets	Net Loans (€ bn)	Deposits (€ bn)	Wealth Mng (€ bn)	Net Profit[1] (€m)	Contribution to Group Net profit
Greece	66.0	58%	37.3	48.1	14.8	415	53%
Cyprus	29.3	26%	9.1	24.1	4.8	231	30%
Bulgaria	14.6	13%	9.6	11.6	0.1	119	16%
Lux	3.0	3%	1.0	2.6	5.3	11	2%
Group	**112.9**		**57.0**	**86.4**	**25.1**	**776**	

1. 1H26 Adjusted Net profit.

Core Income

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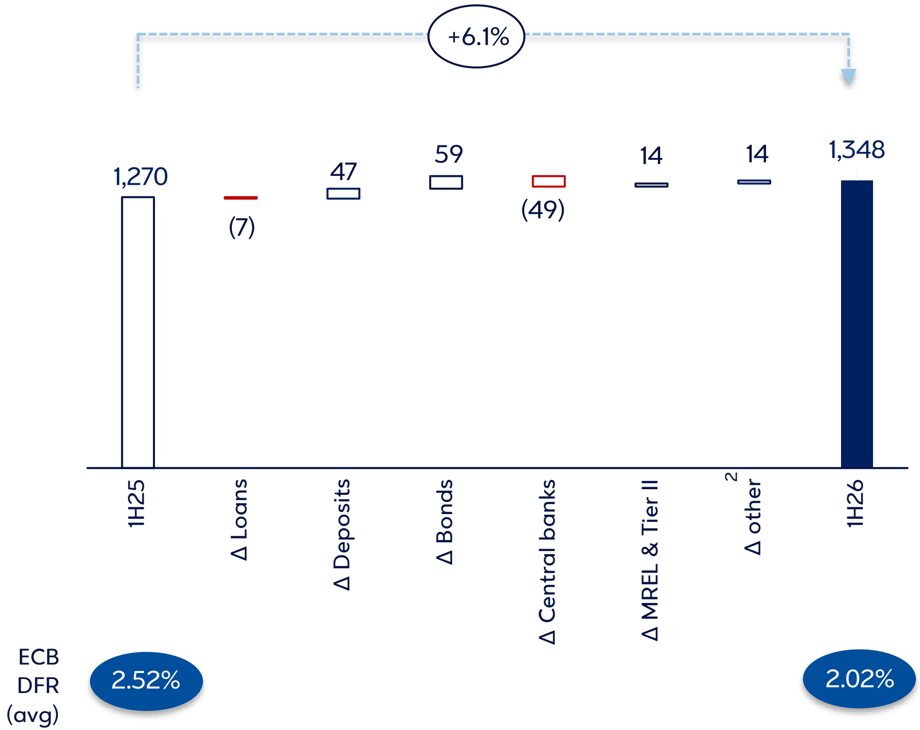
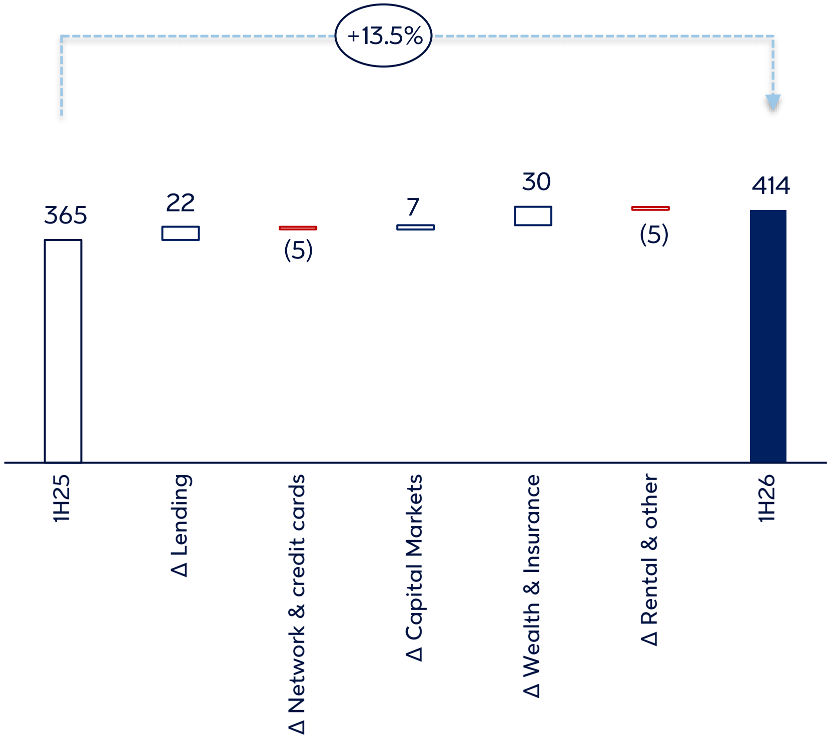
Δ NII (y-o-y, € m)[1]



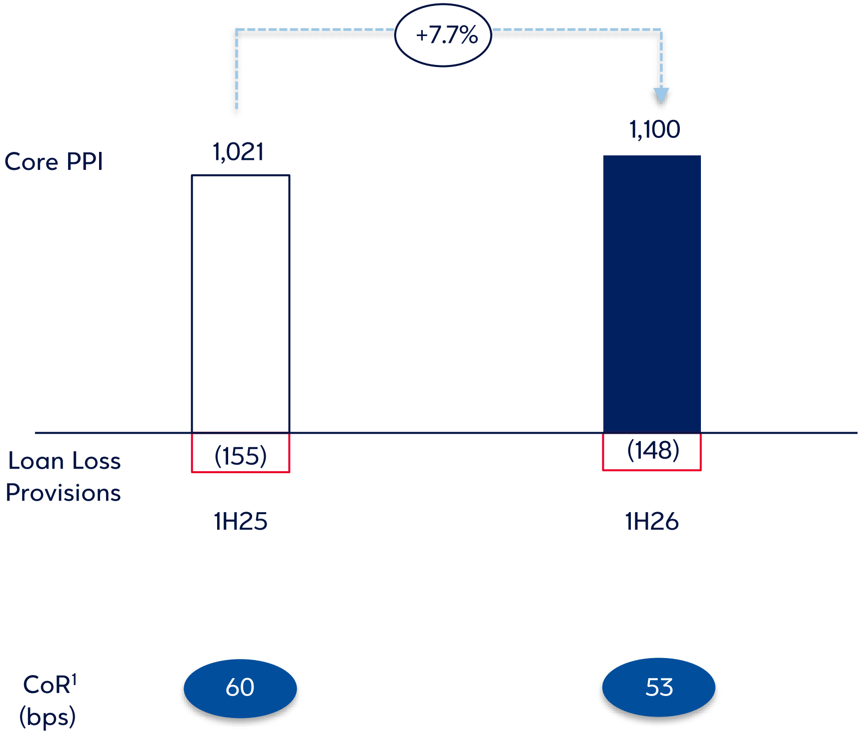
Δ Commission Income (y-o-y, € m)



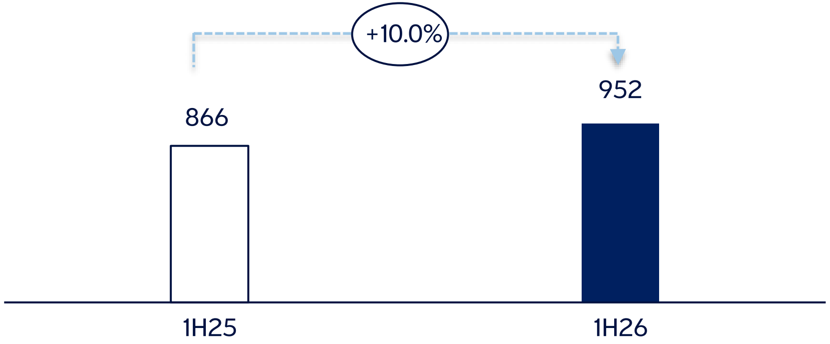
1. Analysis based on gross income. 2. Including Repos and Money Market.

Profitability

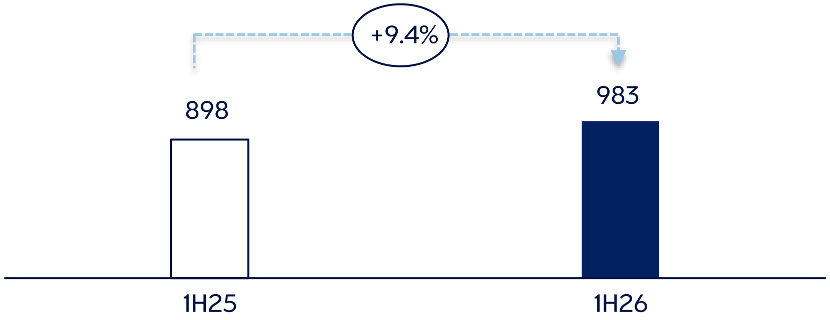
Core PPI and Provisions (€ m)



Core Operating Profit[2] (€ m)



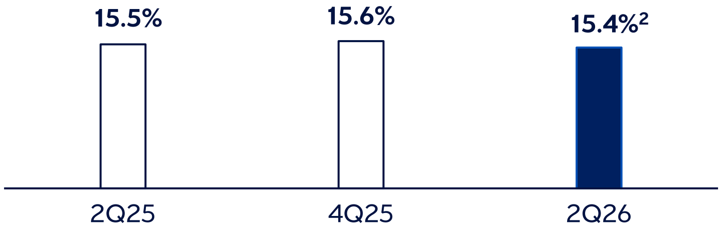
Profit before Tax[3] (€ m)



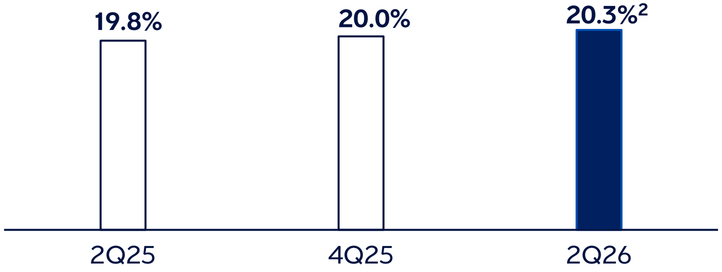
1. On net loans. 2. Core Operating profit= Core PPI minus loan loss provisions. 3. Adjusted profit before tax.

Capital & TBV

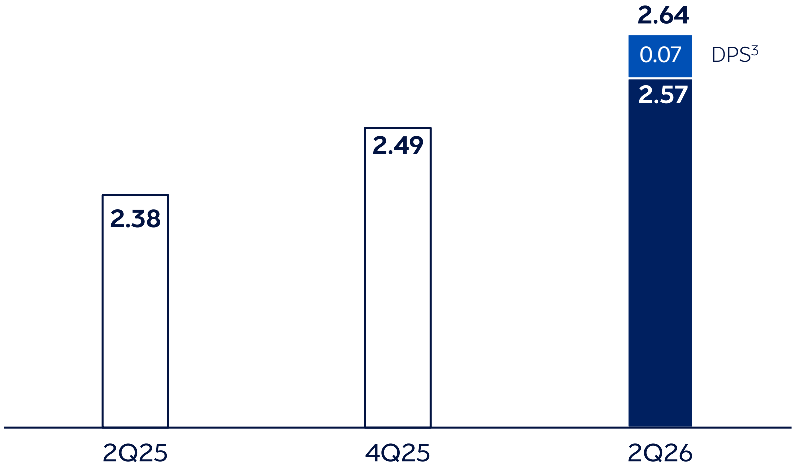
CET1[1]



CAD[1]



TBV per share (€)



1. Accounting for payout accrual. Including period profits. Payout subject to relevant approvals. 2. Pro forma SRT (synthetic securitization). 3. DPS: Dividend per share.

2026 Financial goals

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	FY25	FY26E[5] (February 2026)	FY26E **updated**
Loans Organic Growth	€5.3bn	c.€3.8bn	**c.€4.5bn**
NII	€2.55bn	c.+2.5%	**c.+7.0%**
ECB DFR (EoP)	*2.00%*	*2.00%*	*2.25%*
Commission Income	€770m	c.+7% *organic growth*	**c.+10%** ***organic growth***
OpEx	€1.26bn	c.+5.5%	c.+5.5%
Core Operating Profit[1]	€1.75bn	c.€1.9bn	**c.€2.0bn**
RoTBV[2]	16.0%	c.16.0%	close to **17.0%**
EPS	€0.37	c.10% *2026-28 CAGR*	**>10%**
CET1[3]	15.6%[4]	≥14.0%	≥14.0%

1. Core Operating profit= Core PPI minus loan loss provisions. 2. Adjusted net profit post AT1 coupon payment. 3. Including period profits and shareholders' reward accrual. 4. Pro forma Sun (ex-Solar) NPE transactions & synthetic securitization. 5. Estimates according to February 2026 guidance.

Regional Presence

Eurobank Ltd key P&L metrics[1]

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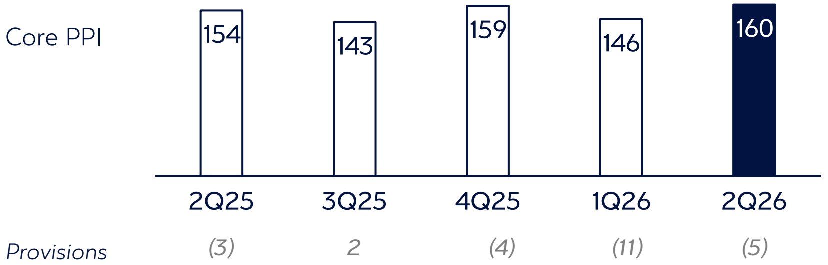
1H26 Highlights[2]

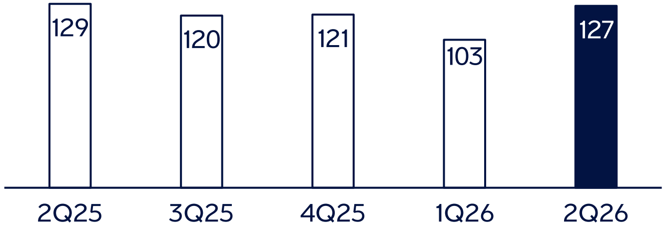
Net profit[3] €231m

- NII at €379m
- Commission income at €95m
- Cost / core income at 35.4%
- Core PPI at €306m

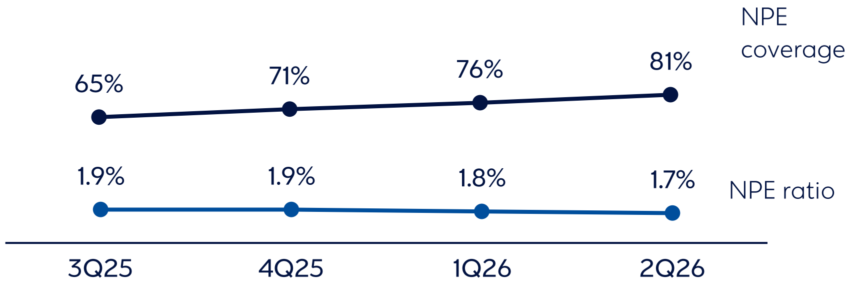
Core PPI & Provisions[2] (€ m)



Net Profit[2,3] (€ m)



NPE ratio and provisions / NPE



1. Country view: Includes Eurobank Ltd and other subsidiaries. 2. All previous quarters pro forma for merger of the 2 banks (Hellenic bank Ltd & ERB Cyprus Ltd), effective 1st September 2025. 3. Adjusted Net profit.

Eurobank Ltd key B/S metrics[1]

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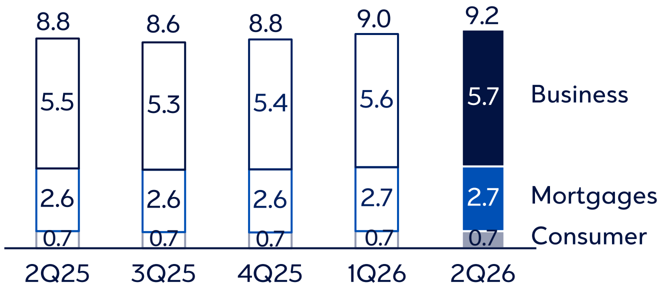
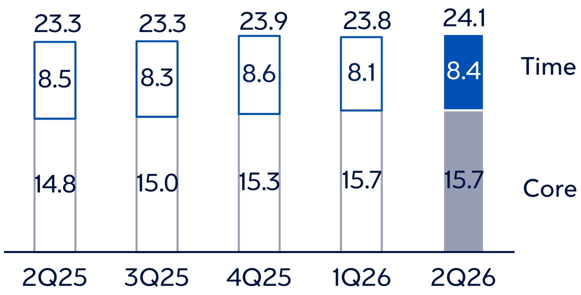
Gross loans (€ bn)



Deposits (€ bn)



Key metrics

	2Q26	1Q26	4Q25	3Q25	2Q25
Assets (€ bn)	29.3	28.7	28.7	28.1	28.1
Net loans (€ bn)	9.1	8.9	8.7	8.5	8.7
Capital					
CET1[2] (%)	32.4	33.1	33.9	36.4	
RWAs (€ bn)	9.4	9.1	8.6	8.5	
Liquidity (%)					
L/D	37.5	37.3	36.2	36.6	37.3
LCR	322	323	324	336	
Ratios (%)					
NIM	2.65	2.60	2.61	2.63	2.75
C/I	33.1	37.1	31.6	35.5	34.8

1. Country view: Includes Eurobank Ltd and other subsidiaries. All previous quarters pro forma for merger of the 2 banks (Hellenic bank Ltd & ERB Cyprus Ltd), effective 1st September 2025. 2. As reported to the Central Banks.

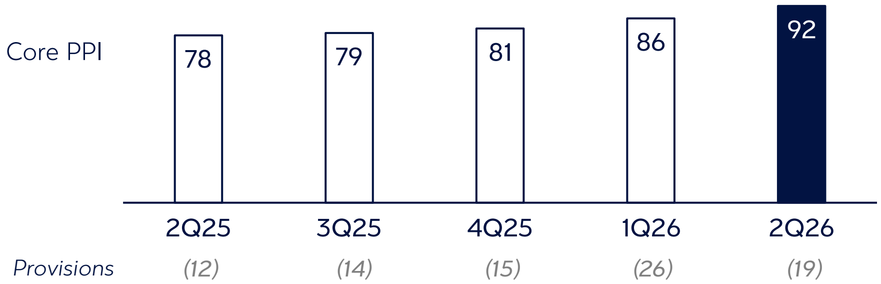
Bulgaria key P&L metrics[1]

1H26 Highlights

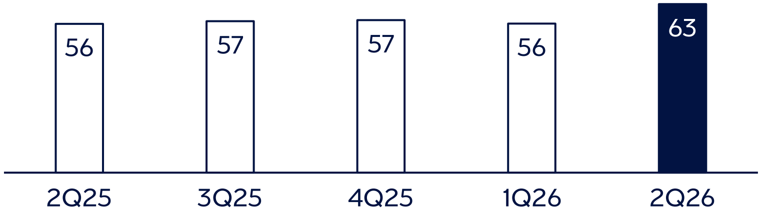
Net profit[2] €119m, up 7.8% y-o-y

- NII up 17.4% y-o-y at €234m
- Commission income down 1.4% y-o-y at €46m
- Cost / core income at 36.7%
- Core PPI at €177m, up 17.6% y-o-y

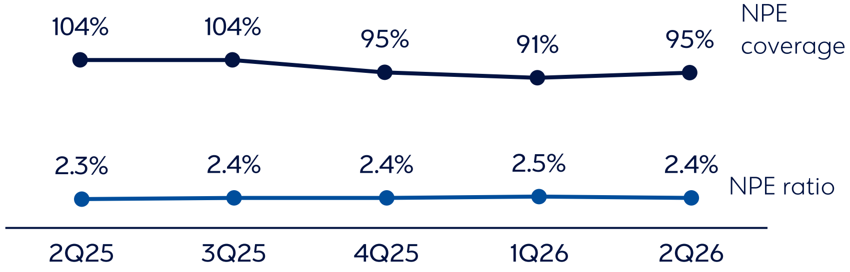
Core PPI and provisions (€ m)



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]

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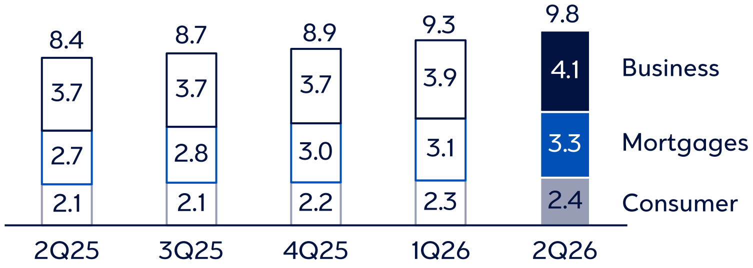
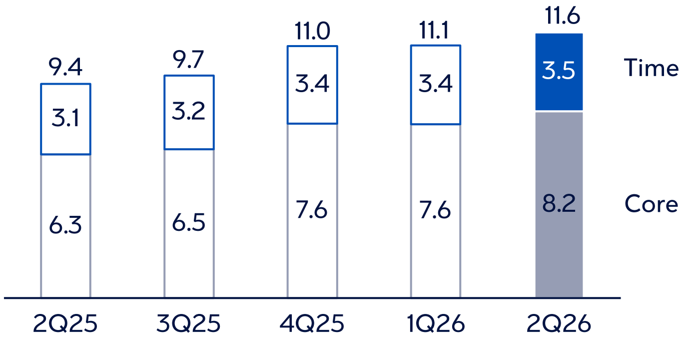
Gross loans (€ bn)



Deposits (€ bn)



Key metrics

	2Q26	1Q26	4Q25	3Q25	2Q25
Assets (€ bn)	14.6	14.0	13.6	12.7	12.4
Net loans (€ bn)	9.6	9.1	8.7	8.5	8.2
Capital					
CET1 (%)[2]	19.5	20.3	20.4	21.7	21.3
RWAs (€ bn)	7.5	7.1	6.8	6.7	6.6
Liquidity (%)					
L/D	82.5	82.4	78.7	86.7	87.8
LCR	190	200	228	214	206
Ratios (%)					
NIM	3.34	3.34	3.21	3.25	3.26
C/I	35.3	35.9	37.0	36.3	36.9

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

Balance sheet

Balance sheet composition

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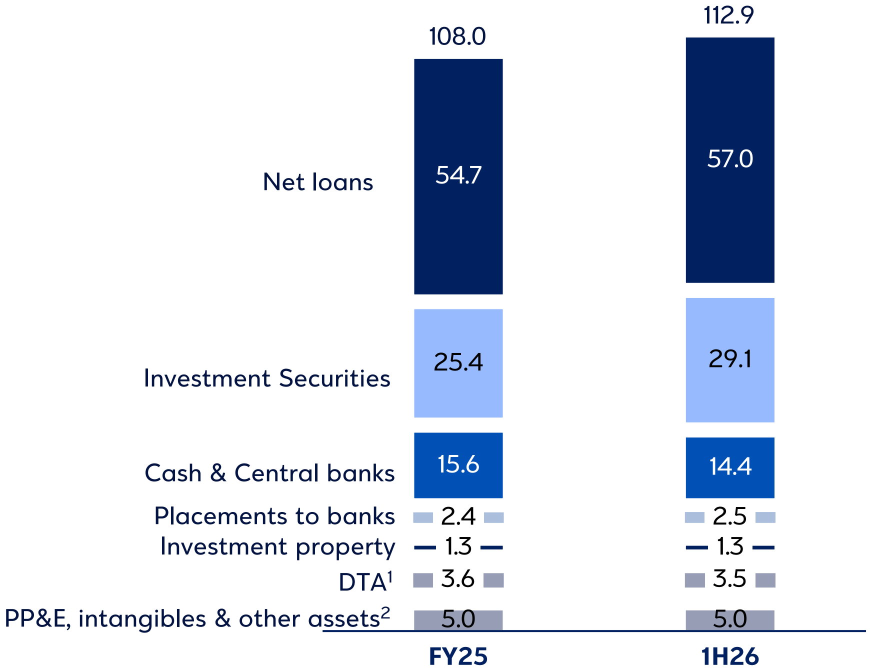
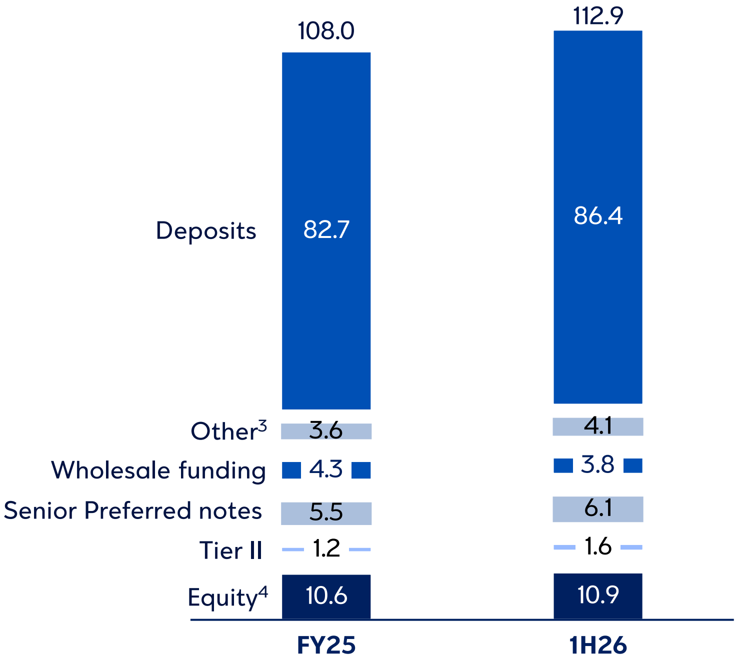
Assets (€ bn)



Liabilities and Equity (€ bn)



1. Of which €2.4bn DTC, part of 1H26 CET1. 2. Including Derivatives €0.5bn in 1H26 and €0.8bn in FY25. 3. Including Derivatives €1.0bn in 1H26 and €0.9bn in FY25. 4. Including AT1 €1.1bn.

Securities portfolio

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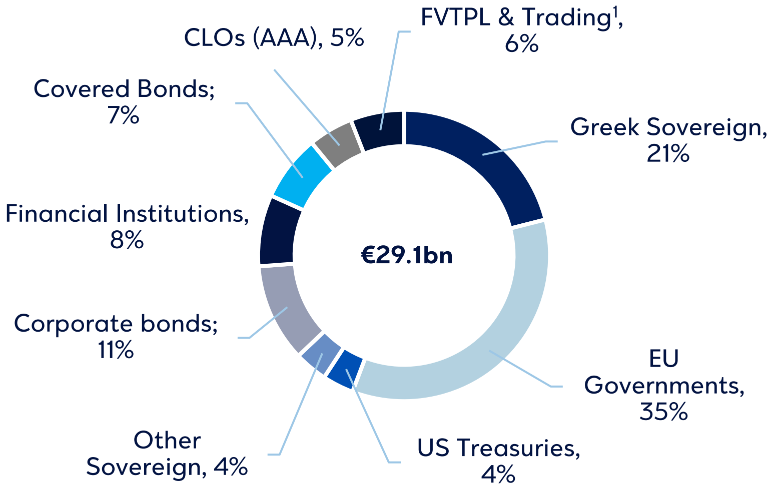
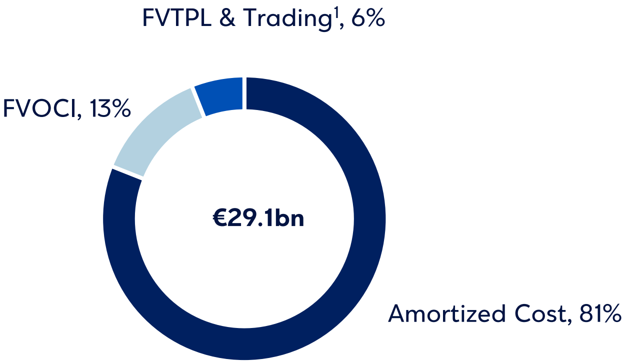
Breakdown per issuer



Breakdown per classification



1. Including insurance contract related bonds.

Gross Loans

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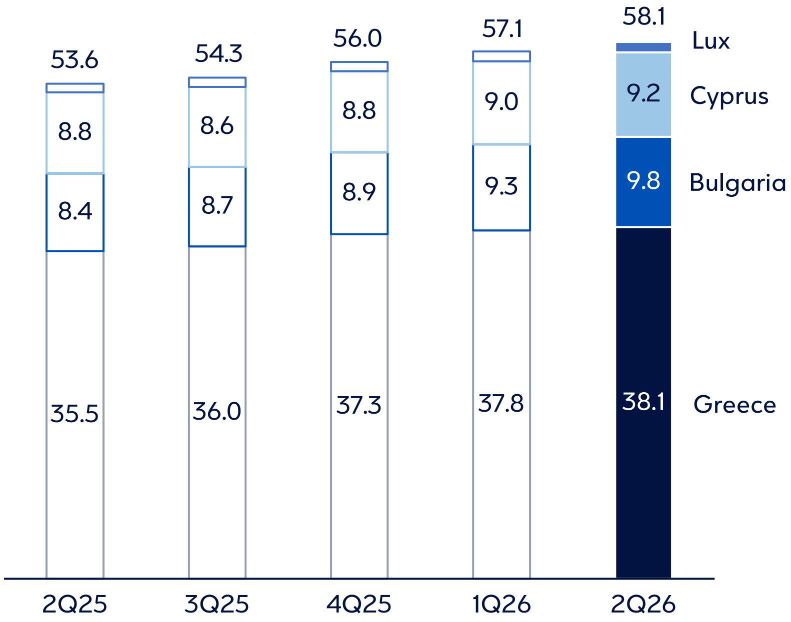
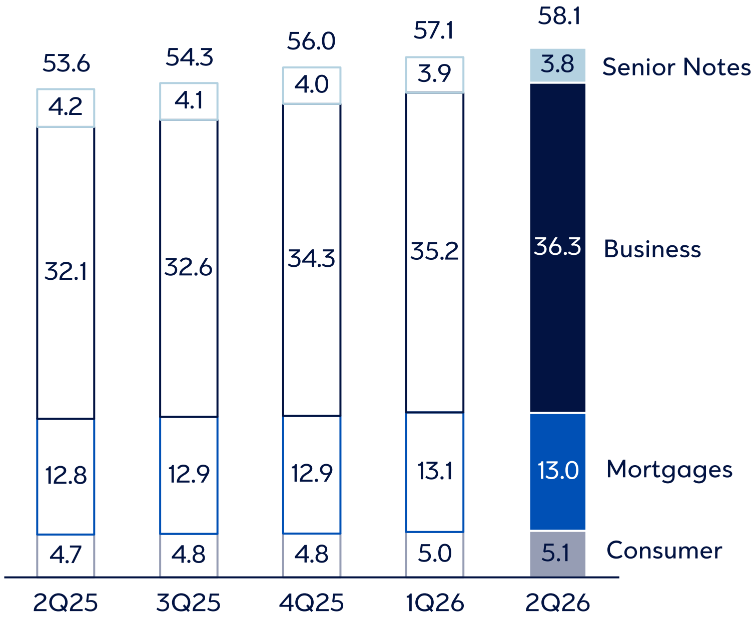
Breakdown by country (€ bn)

Organic[1] growth +€1.6bn q-o-q; +€2.7bn in 1H26 (+10.5% 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.

Deposits

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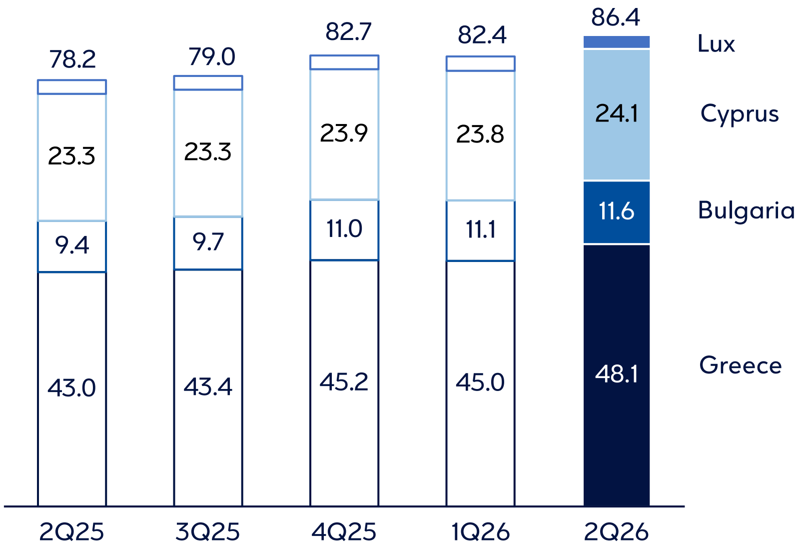
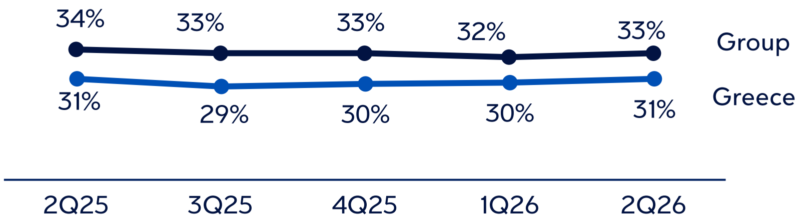
Breakdown by country (€ bn)

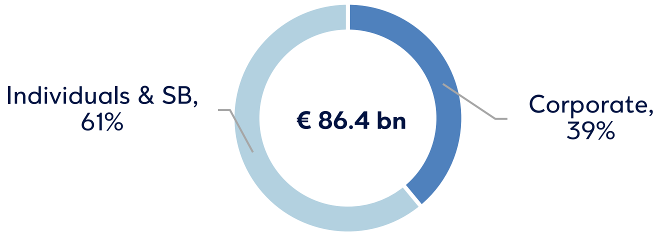
Deposits +€3.1bn[1] q-o-q; +€2.9bn[1] in 1H26 (+9.6% y-o-y)



Time / Total



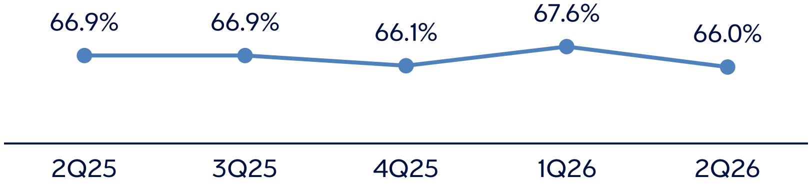
Breakdown by customer



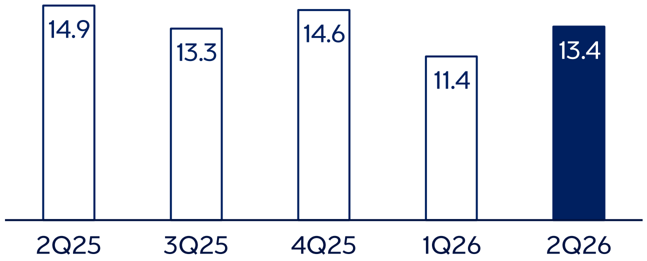
1. Excluding €0.8bn short term corporate deposit matured at 1/7/2026.

Liquidity

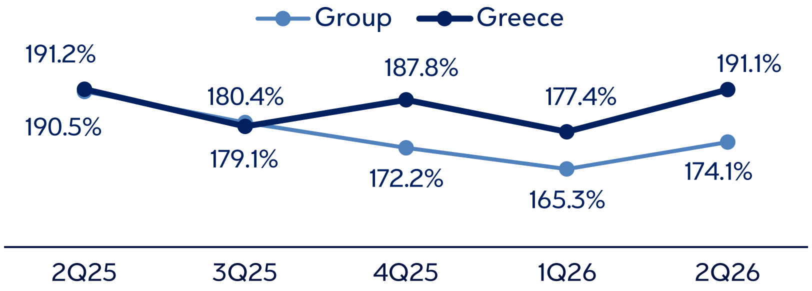
Net loans / Deposits ratio



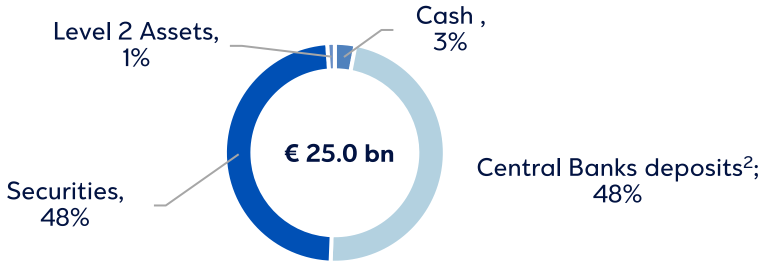
Net ECB position (€ bn)



Liquidity coverage ratio (LCR)



HQLAs[1]



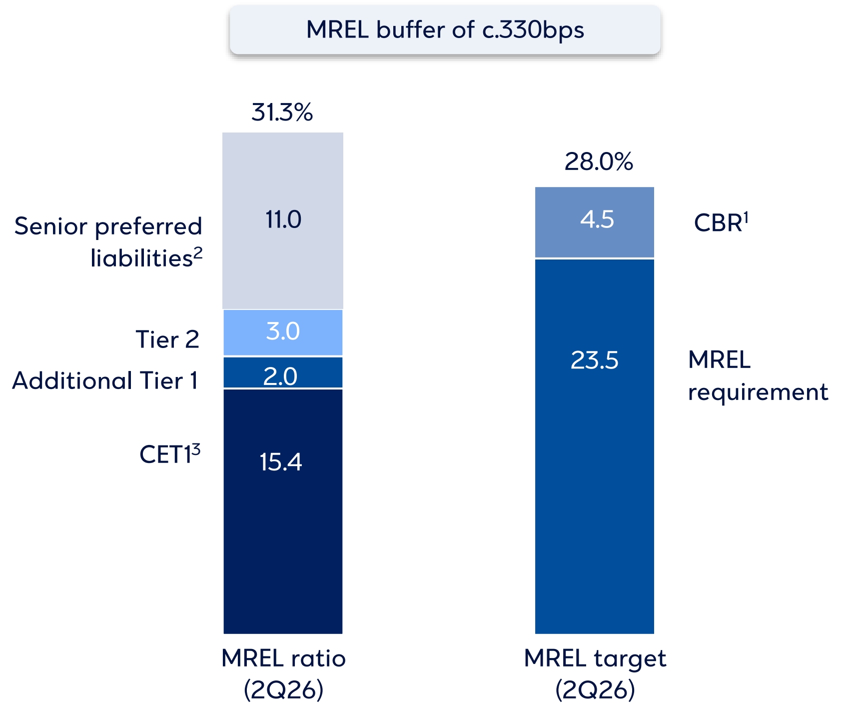
1. HQLA: High Quality Liquid Assets. 2. Over the minimum required.

MREL position

EUROBANK

- 2Q26 MREL ratio at 31.3% of RWAs; c.330bps above the MREL target of 28%
- In April and May 2026, the Bank issued €400m and €700m senior preferred bonds respectively; in early-May the Bank redeemed a €500m senior preferred bond

MREL (% RWAs)

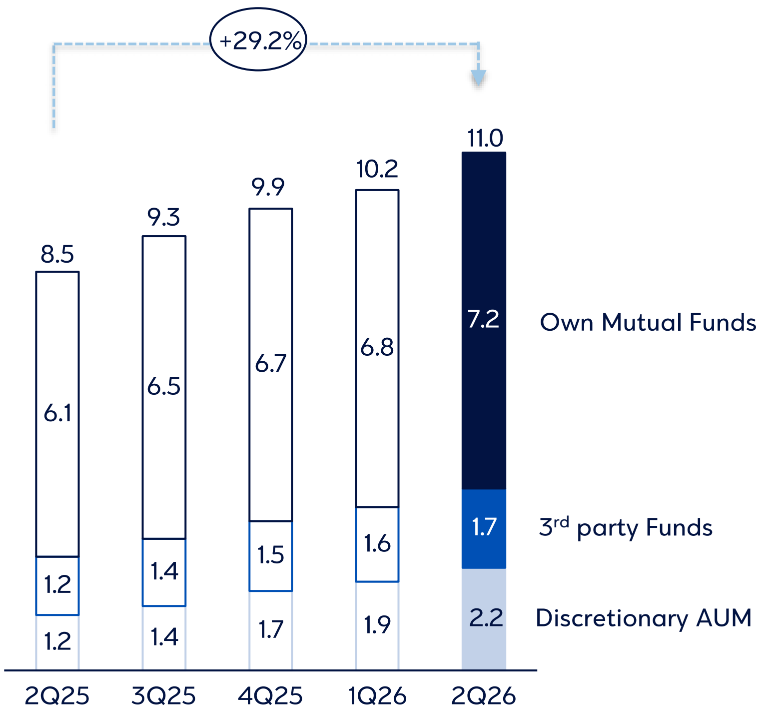


1. Combined Buffer Requirement (CBR) as of 2Q26. 2. c. €6bn MREL-eligible senior preferred bonds & other MREL-eligible liabilities. 3. Eurobank S.A. consolidated level, pro-forma SRT (synthetic securitization).

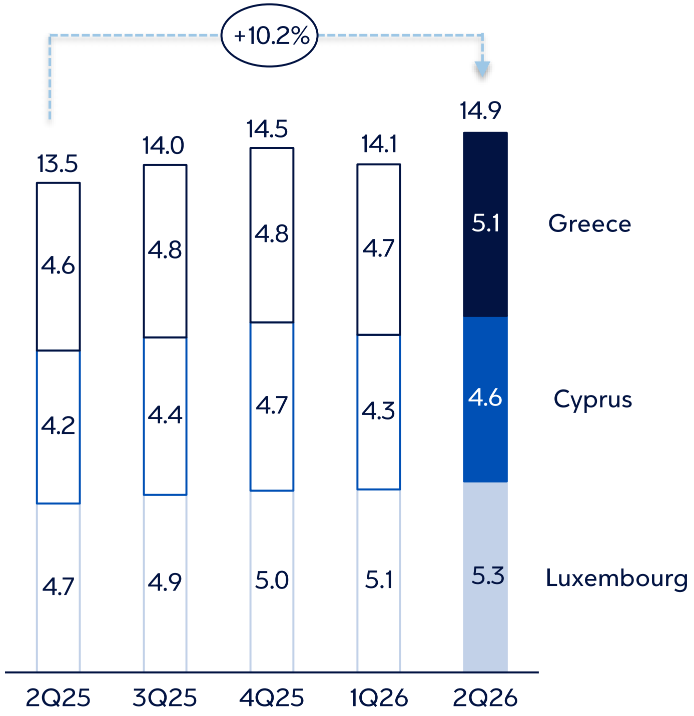
Wealth Management

EUROBANK

Managed Funds (AuM, € bn)



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



1. CAL: Client assets & liabilities.

Profitability

Loan spreads & rates

EUROBANK

Client rates (bps)

Greece	2Q25	3Q25	4Q25	1Q26	2Q26
Corporate	**464**	**432**	**423**	**417**	**418**
Retail	**498**	**482**	**479**	**482**	**495**
Consumer	*1,025*	*1,016*	*1,038*	*1,028*	*1,031*
SBB	*553*	*534*	*505*	*510*	*525*
Mortgage	*353*	*335*	*333*	*337*	*349*
Total	**476**	**450**	**442**	**438**	**442**

Euro rates avg (bps)	2Q25	3Q25	4Q25	1Q26	2Q26
ECB DFR	226	200	200	200	204
3M Euribor	211	201	204	205	224
6M Euribor	212	208	212	220	253

Lending spreads (bps)[1]

Greece	2Q25	3Q25	4Q25	1Q26	2Q26
Corporate	**190**	**184**	**181**	**178**	**173**
Retail	**313**	**317**	**311**	**311**	**311**
Consumer	*812*	*820*	*839*	*825*	*823*
SBB	*348*	*355*	*324*	*325*	*333*
Mortgage	*182*	*182*	*177*	*178*	*173*
Total	**234**	**231**	**225**	**221**	**216**

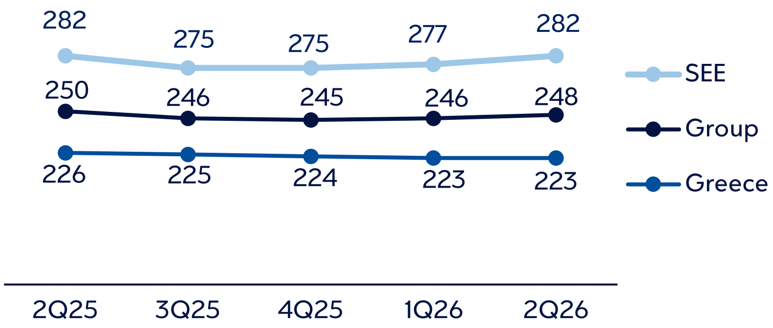
SEE	2Q25	3Q25	4Q25	1Q26	2Q26
Bulgaria[2]	*287*	*267*	*261*	272	248
Cyprus[3]	*228*	*225*	*216*	192	182
Luxembourg	172	171	168	176	187
Total	***254***	***239***	***236***	**230**	**215**

1. On average gross loans. 2. Following Bulgaria's adoption of Euro on 1/1/2026, reference rates switched from local currency benchmarks to Euribor. As such 2025 quarterly data are not comparable. Client rates remained broadly stable. 3. Following the merger, effective 1st September 2025, and the alignment of Eurobank Ltd's spread calculation methodology with Group policy, 2025 quarterly data are not comparable. Client rates remained broadly stable.

Net Interest margin & deposit spreads

EUROBANK

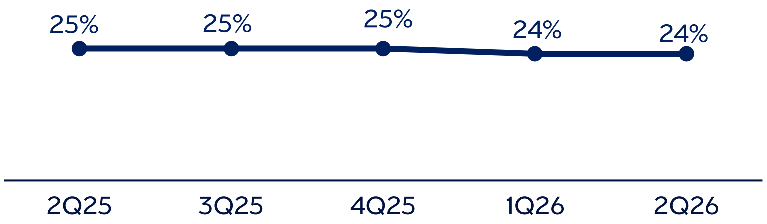
Net Interest margin (bps)



Deposit spreads (Greece, bps)

	2Q25	3Q25	4Q25	1Q26	2Q26
Savings & Sight	207	189	190	192	199
Time	78	66	64	62	65
Total	**168**	**154**	**154**	**155**	**161**

Deposit betas (Group, total)



Deposit spreads (SEE, bps)

	2Q25	3Q25	4Q25	1Q26	2Q26
Bulgaria[1]	*108*	*104*	*104*	147	161
Cyprus[2]	*193*	*173*	*171*	169	179
Luxembourg	56	55	63	64	61
Total	***160***	***146***	***144***	**156**	**165**

1. Following Bulgaria's adoption of Euro on 1/1/2026, reference rates switched from local currency benchmarks to Euribor. As such 2025 quarterly data are not comparable. Client rates remained broadly stable. 2. Following the merger, effective 1st September 2025, and the alignment of Eurobank Ltd's spread calculation methodology with Group policy, 2025 quarterly data are not comparable. Client rates remained broadly stable.

Net Interest Income

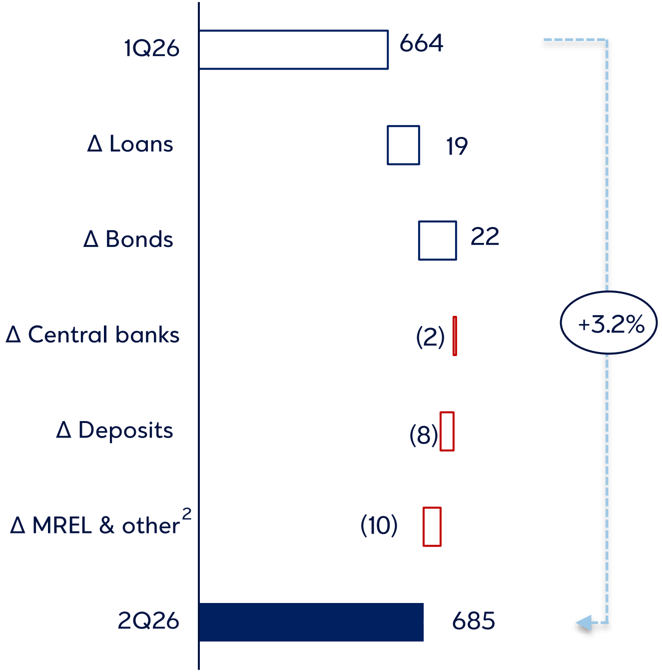
EUROBANK

NII breakdown (€ m)[1]

1H26 NII up 6.1% y-o-y

	2Q25	3Q25	4Q25	1Q26	2Q26
Loans	589	571	577	578	597
Bonds	200	203	209	222	244
Central banks	65	61	57	53	52
Money Market & Repos	12	12	10	16	12
Senior notes	(62)	(64)	(64)	(62)	(68)
Tier II	(31)	(23)	(17)	(21)	(23)
Deposits	(141)	(128)	(124)	(121)	(129)
Total NII	**633**	**632**	**647**	**664**	**685**
ECB DFR (avg)	*2.26%*	*2.00%*	*2.00%*	*2.00%*	*2.04%*

Δ NII (q-o-q, € m)[1]



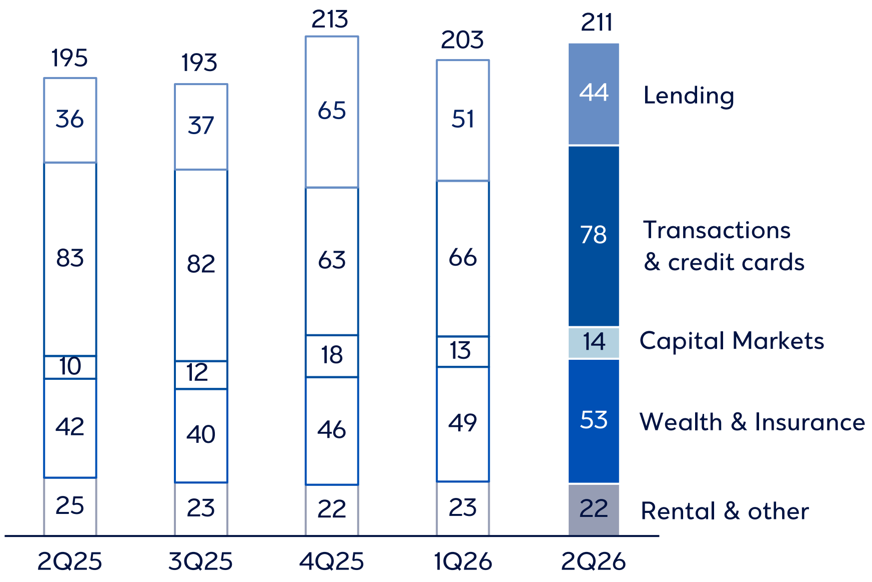
1. Analysis based on gross income / gross expense. 2. Including MREL, Hedging, Money Market, Repos and Tier II.

Commission Income

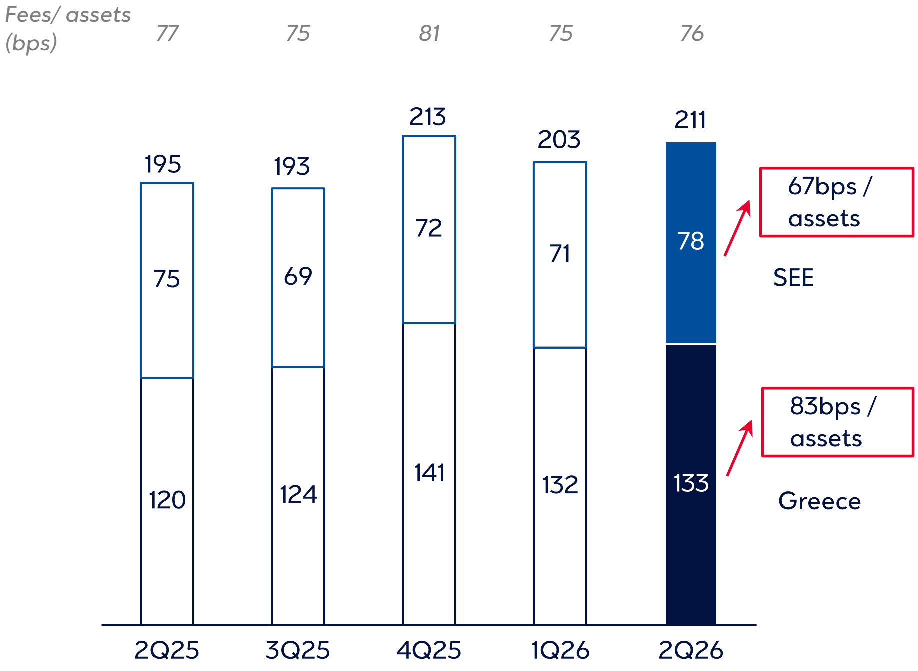
EUROBANK

Commission income breakdown (€ m)

1H26 commission income up 13.5% y-o-y; up 3.7% q-o-q



Commission income per region (€ m)

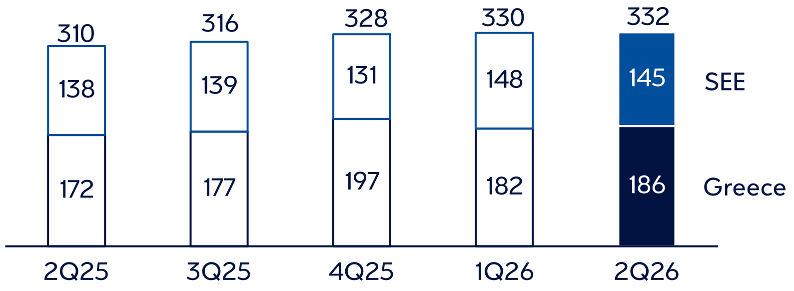


Operating expenses

EUROBANK

OpEx per region (€ m)

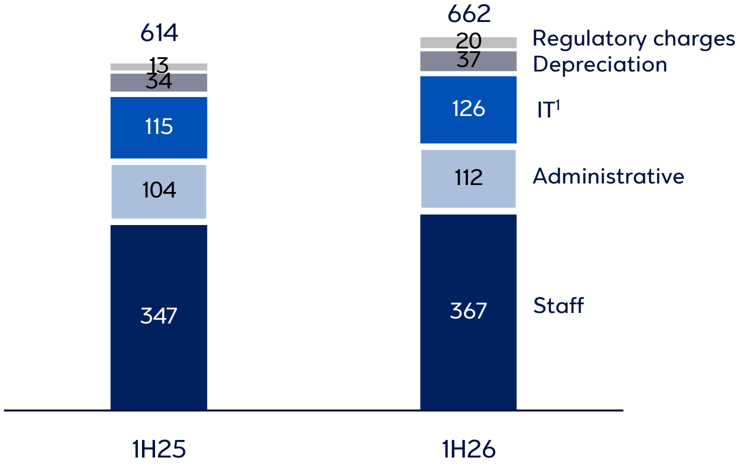
1H26 OpEx up 7.8% y-o-y; up 0.4% q-o-q



Cost / core income (%)

	2Q25	2Q26	1H26
Greece	38.3	38.0	38.0
SEE	36.4	35.9	37.1
Group	37.4	37.1	37.6

OpEx breakdown (Group, € m)

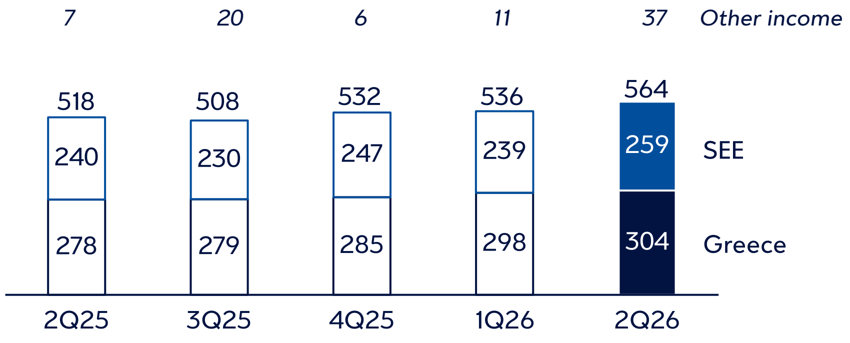


FTEs (#)		
Greece	*6,005*	*6,077*
Bulgaria	*3,378*	*3,272*
Cyprus	*2,920*	*2,716*

1. Including related depreciation expenses.

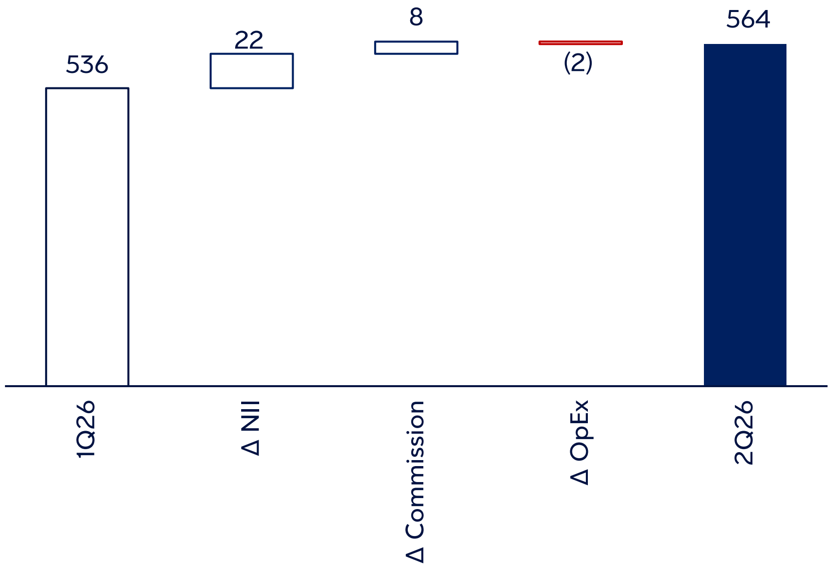
Pre-provision income (PPI)

Core PPI and other income (€ m)



PPI per region (€ m)

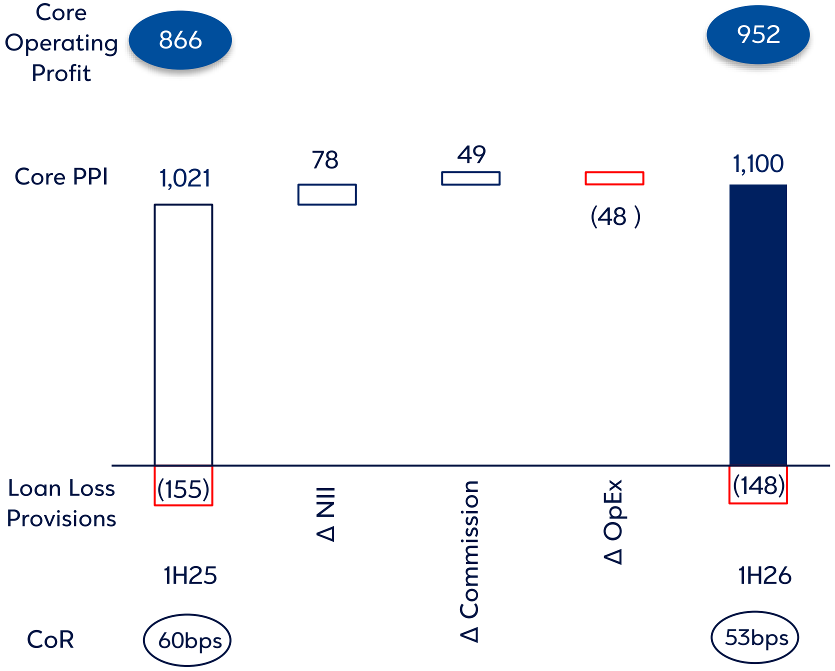
Δ Core PPI (q-o-q, € m)



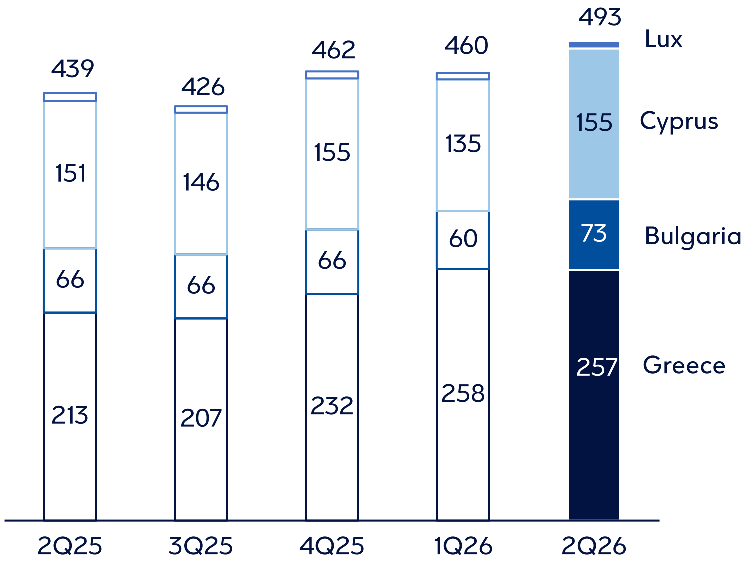
Core Operating Profit

EUROBANK

Δ Core Operating Profit (y-o-y, € m)



Core Operating Profit per region (€ m)

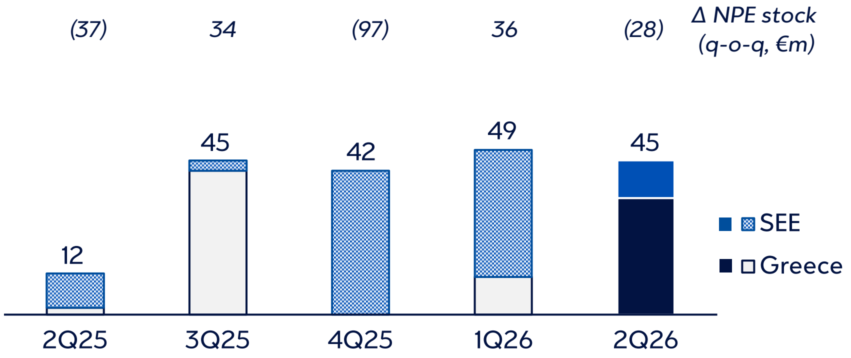


Asset Quality

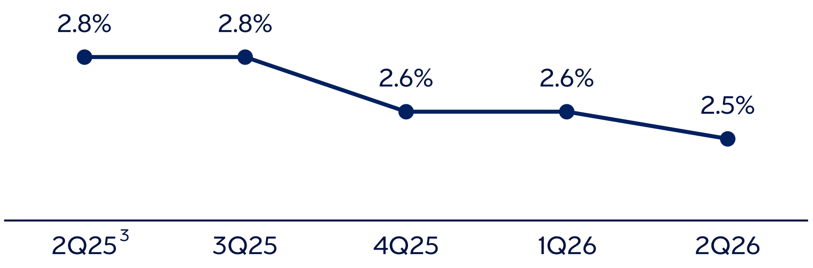
Asset quality metrics

EUROBANK

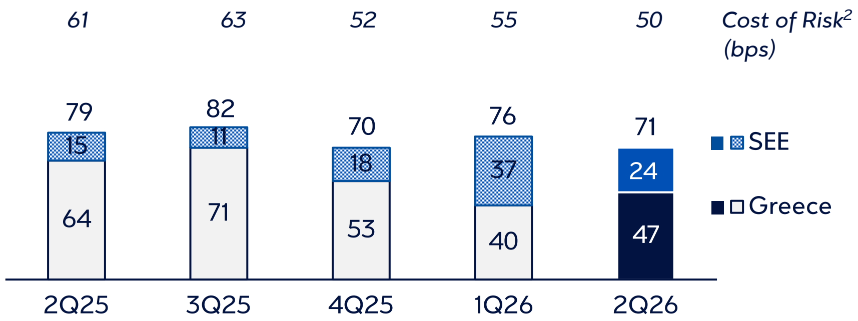
NPE formation[1] (€ m)



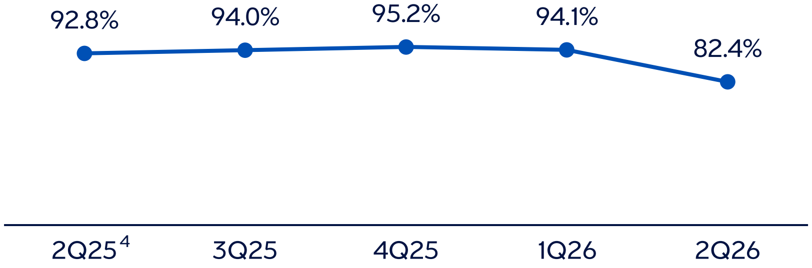
NPE ratio (%)



Loan loss provision (€ m)



NPE coverage (%)

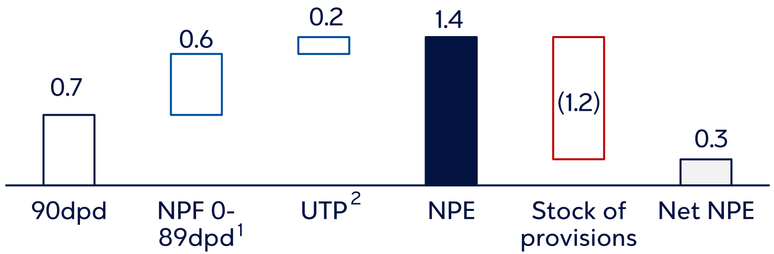


1. q-o-q Δ before write-offs, sales, FX movements and other. 2. On net loans. 3. Excluding HB NPE under the APS. 4. Excluding HB NPE under the APS as well as respective provisions.

NPE metrics

EUROBANK

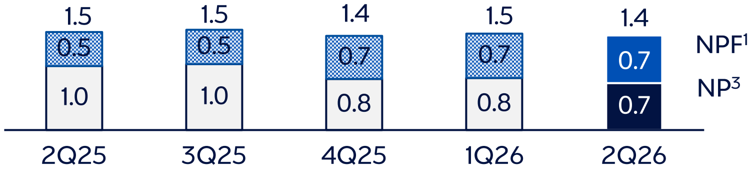
90dpd bridge to NPE (€ bn)



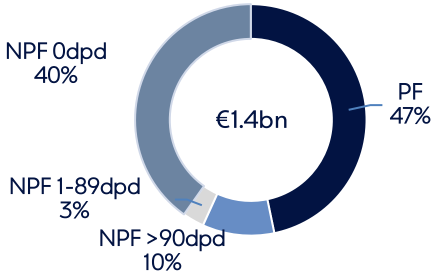
NPE per region

	Total NPE	NPE ratio	NPE coverage	Provisions & collaterals / NPE
	(€ m)	(%)	(%)	(%)
Consumer	106	5.9	117	117
Mortgages	369	5.4	82	182
Small Business	296	11.2	55	134
Corporate	273	1.0	86	163
Greece	1,045	2.7	79	157
SEE	397	2.0	91	156
Total	1,442	2.5	82	156

NPE (€ bn)



Forborne loans (%)



Note: Figures excluding HB NPE under the APS, which since 30 September 2025 were classified as held for sale and were derecognized in 1Q26. 1. NPF: Non-performing forborne loans. 2. Unlikely to pay. 3. NP: Non-performing.

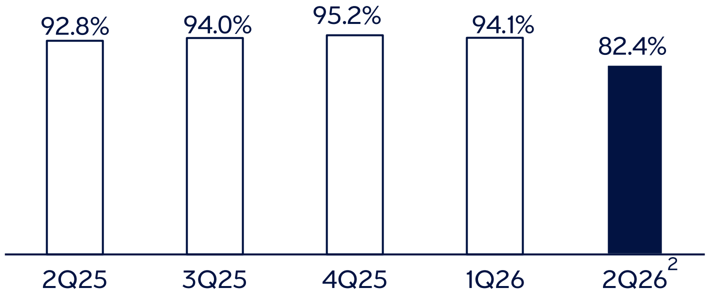
Loans' stage analysis

EUROBANK

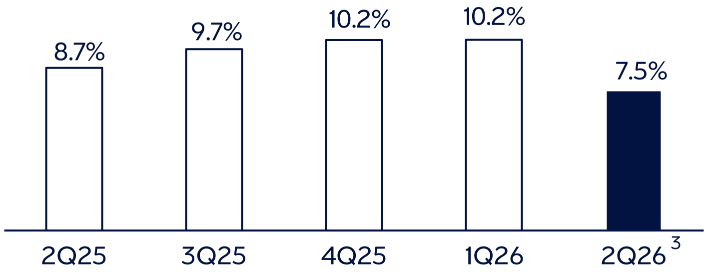
Loans' stage breakdown

(€ bn)	2Q25	3Q25	4Q25	1Q26	2Q26
Stage 1	46.8	47.6	49.6	50.6	52.2
Stage 2	5.0	5.0	4.9	4.8	4.3
Stage 3 (NPE)	1.5	1.5	1.4	1.5	1.4
Total	53.4	54.3	56.0	57.1	58.1[1]

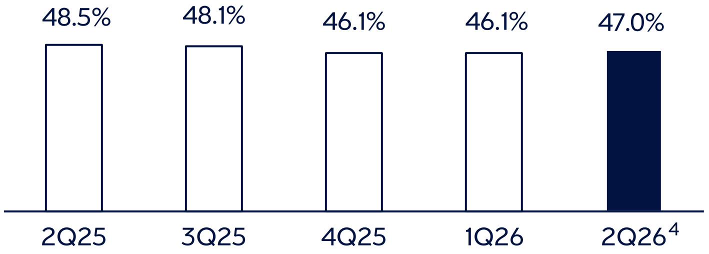
Provisions stock over NPE



Stage 2 loans coverage



Stage 3 loans coverage (NPE)

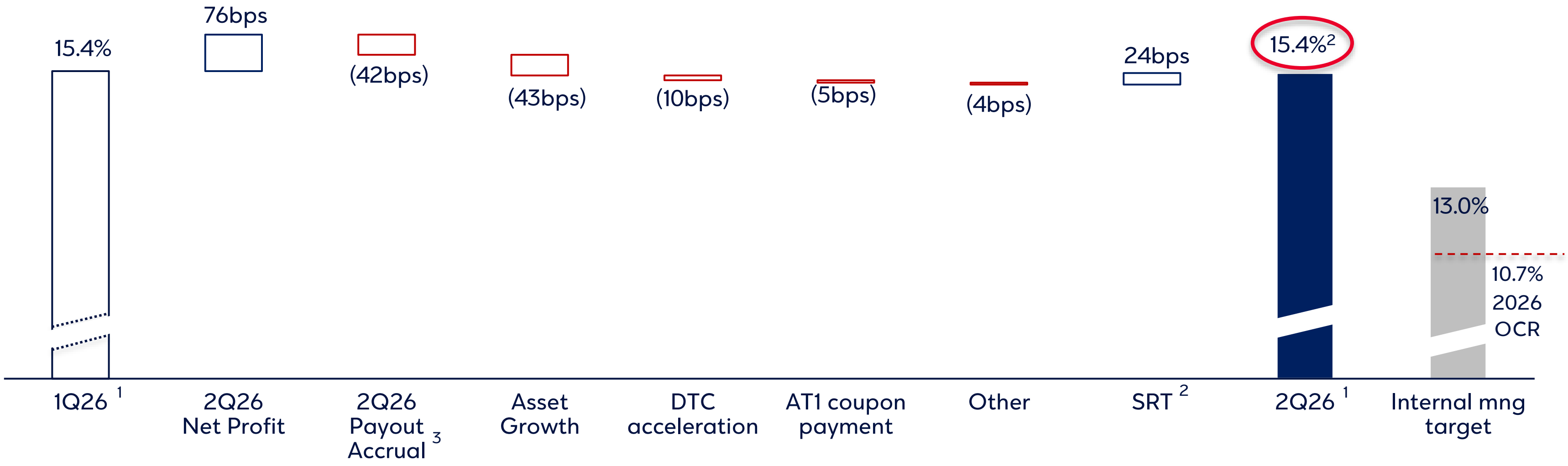


Note: Figures excluding HB NPE under the APS, which since 30 September 2025 were classified as held for sale and were derecognized in 1Q26. **1.** Including €128m POCI performing loans. **2.** Including €62m off-balance sheet provisions. **3.** Including €3m off-balance sheet provisions. **4.** Including €32m off-balance sheet provisions.

Capital

Capital ratios (CET1, q-o-q)

EUROBANK

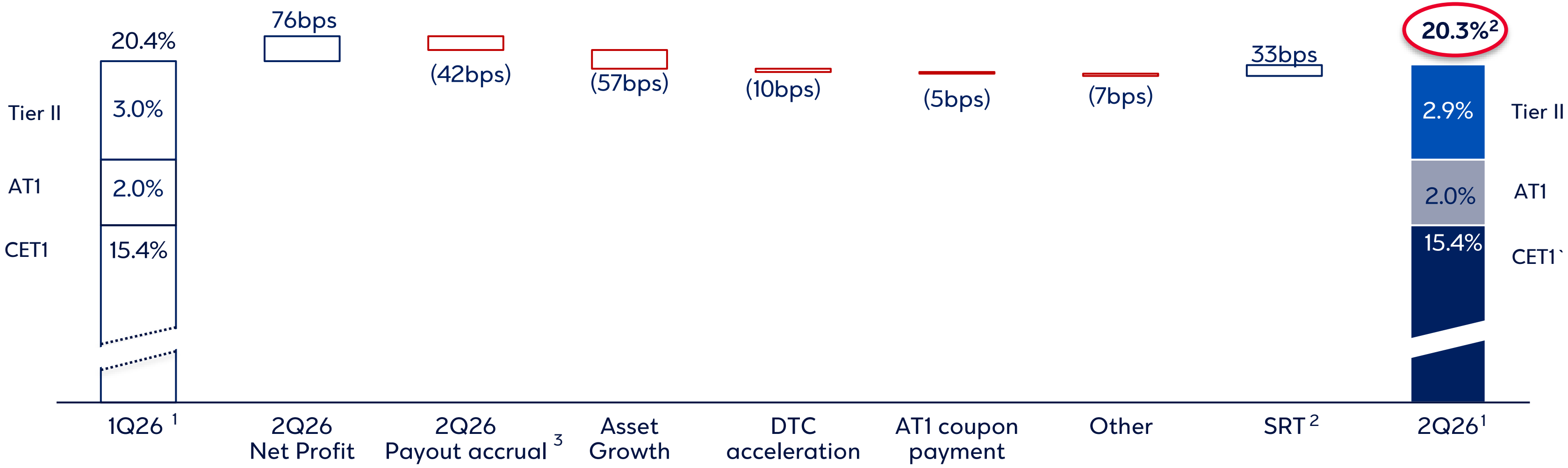


	1Q26	2Q26
RWAs (€ m)	53,503	54,201
Capital (€ m)	8,227	8,321

1. Including period profits. 2. Pro forma SRT (synthetic securitization). 3. Payout subject to relevant approvals.

Capital ratios (CAD, q-o-q)

EUROBANK



	1Q26	2Q26
RWAs (€ m)	53,503	54,201
Capital (€ m)	10,931	11,011

1. Including period profits. 2. Pro forma SRT (synthetic securitization). 3. Payout subject to relevant approvals.

Sustainability

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

Financed Impact Strategy – Progress & Key Figures

EUROBANK

Key metrics highlighting the Group's sustainable financing progress

- ✓ Sustainable financing exposure of more than **€8.3bn**[1] at Group level
- ✓ **c. €4bn of green financing** to corporate clients, mainly focusing on RES
- ✓ **c. €2.7bn** of Green RRF funds mobilized by Q2 2026
- ✓ Continued progress towards full allocation of the **€850mn** green bond, supporting green financing under the Group's Green Bond Framework.

Key achievements supporting our sustainable finance agenda

Sustainable & Transition Financing Frameworks
The updated Sustainable Finance Framework and the newly established Transition Finance Framework across Group subsidiaries, create a consistent and comprehensive sustainable financing offering across the Group.

Transition Plan
Approval of the Group Transition Plan, further integrating sustainability targets into the Group's strategic decision-making and risk management framework.

Funding and Investment Frameworks
Update of Group's Green Bond Framework and Sustainable and Transition Bond Investment Framework to underpin green funding and sustainable and transition investments.

Sustainability Risk Integration
Strengthening the integration of sustainability risk into the decision-making framework, supported by enhanced tools and methodologies across the Group's sustainability priorities.

[1] as of year-end 2025

Operational Impact Strategy Highlights – Environment

EUROBANK

Environment

- **14,5 MWh** total electricity consumption
- **8.8%** reduction in total electricity consumption compared to 1H 2025
- **97.9%** of total electricity consumed was sourced from **Renewable Energy Sources** (Certified Guarantees of Origin plus own production)
- **552.5 MWh** consumed from own-produced electricity

- **314 tn** paper recycling
- **Hazardous Waste for Public programme: 17.7 tn** placed in the recycling Hungry Bins installed in 11 locations throughout Greece, from the launch of the programme

Operational Impact Strategy Highlights – Social

EUROBANK

Society

Inclusive Entrepreneurship

- In May 2026, Eurobank, through **Venture Banking** and the **egg Accelerator**, launched the **HealthTech Cluster**, a specialised innovation initiative supporting startups in health, biotechnology and life sciences. The Cluster connects innovative businesses with research institutions, investors and international networks, strengthening their access to funding, investment readiness and global 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. Using funding from Eurobank for the H1 of 2026, **AFI granted loans totalling over €1.1m**, with an average loan amount of €13.5k. Of the total number of loans disbursed, **33% were granted to borrowers aged 20–35**. Additionally, **38% of all borrowers reside in rural areas**, while **43% of the businesses that received financing are women-owned**.

Socio-Economic Impact

- At the **Demographic 2026 Annual Summit**, Eurobank presented the expanded initiatives implemented as part of its CSR programmes. These include housing support for teachers and doctors in Orestiada, equipment for the Maternity Clinic of Didymoteicho, the partnership with "Nea Zoi sto Chorio", STEM laboratories in public schools in collaboration with the Bodosaki Foundation, and a new cycle of entrepreneurship support. The programme has already delivered tangible impact, contributing to **85 births** with IFV funded by Eurobank, **75 new jobs** and **64 new small business** for supporting Evros local community and a new cycle of entrepreneurship support until October 2026 and a **social return on investment of €5.11 for every €1 invested**.
- Eurobank will continue its support to safe, modern and accessible public-school infrastructure be contributing to the **Marietta Giannakou programme**, of €400m for school building renovation.
- The Bank **completed the first cycle** of the AUEB postgraduate programme, now renamed **MSc in AI for Digital Transformation** reflecting its enhanced focus on artificial intelligence, and **opened applications** for the next cycle.
- Through the partnership with **linq** and **mprostagiatinpaideia.gr**, around **3,000 participants** has been engaged and over **450 students and graduates** have been supported to securing their first job.

Accessibility & Inclusion for Customers

- In H1 2026 4 ATMs were made wheelchair accessible, reaching **144 in total**.
- **187 branches (70%)** are wheelchair accessible through fixed or removable ramps
- 28 employees attended an experiential accessibility and disability awareness training session delivered by the NGO Me Alla Matia
- The **Digital Disability Card** registrations in have continued to rise significantly since the service launch, reaching **800 as of H1 2026**.
- A new accessibility service was launched through the **Evenly platform**, enabling communication with deaf and hard-of-hearing customers via real-time captions and/or sign language interpretation

Well-being culture

- As part of the **myPROSPERITY** "For My Soul Talks" initiative, Eurobank hosted an employee awareness session on 8 July, offering practical guidance on recognizing common headache symptoms, understanding their connection with stress and emotional well-being, and managing them more effectively in everyday life.

Operational Impact Strategy Highlights – Governance & Business

EUROBANK

Governance

Sustainable Procurement

- Eurobank hosted a dedicated **Sustainable Procurement Workshop** with strategic suppliers, strengthening supplier engagement on sustainability matters, facilitating the exchange of best practices and initiatives, and reinforcing collaboration across the value chain in support of the Bank's sustainability objectives.

Internal Sustainability Engagement

- **Eurobank's TeamUp volunteer programme** continued to encourage employees and their families to participate in corporate volunteering activities. During 2Q26, employees took part in multiple volunteering initiatives included Easter bazaars, participation in the 10th No Finish Line Athens, beach and stream clean-up activities in Attica, environmental clean-ups at Voidokilia beach in Kalamata and the Ambracian Gulf on World Environment Day.
- **Eurobank's Running Team** participated in the Thessaloniki Marathon, promoting employee engagement and a culture of wellbeing.

External Sustainability Awareness

- Eurobank held a **Digital Academy ESG workshop** titled "**Real Estate in Transition: Regulatory Framework, Energy Solutions and Investment Value**", bringing together 70 clients and achieving a strong Net Promoter Score of 76 (28 May 2026).

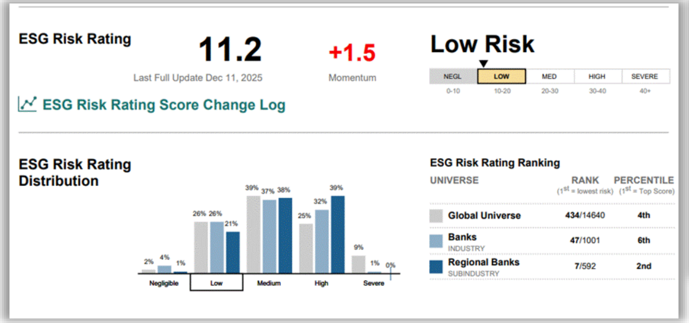
Ethics and Transparency

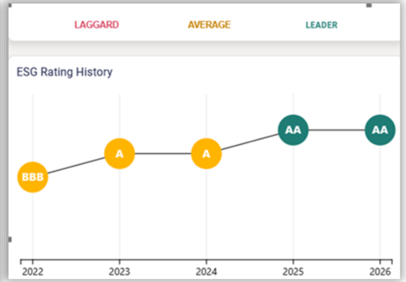
- Mandatory trainings on **Anti-Bribery and Corruption** Policy, Policy for **Reporting of Illegal or Unethical Conduct**, and the 2025 **Code of Conduct and Ethics** were assigned to all staff.

Sustainability Ratings

EUROBANK

- **Sustainalytics** – Eurobank has been ranked in the **"Low" risk category** and together with the important **ESG Regional Top Rated 2025** and **ESG Industry Top Rated 2025** distinctions, is placed among the **top 6%** of banks worldwide (47th out of 1,001 banks)
- **MSCI** – Eurobank retained its strong **"AA"** rating for the 2nd consecutive year, remaining in the **MSCI ESG Ratings Leader category**.
- **S&P Global** – Eurobank's Global ESG Score showed a notable increase to **63/100** from 56 with data availability "High"
- **CDP** – Eurobank has successfully upheld its strong rating from the previous year at "B"
- **FTSE Russell** – The overall ESG Score increased significantly to **4.8 out of 5** (from 4.2), with the Environment and Governance pillars achieving the maximum score of 5. Eurobank outperformed both the global banking average (3.4) and the Greek market average (3.4).





Awards & Distinctions

EUROBANK

- **Best Digital Bank in Greece 2026** –Euromoney Awards for Excellence
- **Europe's Climate Leaders 2026** - Financial Times
- **Diversity Label** - Ministry of Social Cohesion and Family Affairs
- **BrainReGain 2025 Recruitment Champion** - Hellenism in Action – BrainReGain

Macroeconomic update

Macro outlook

EUROBANK

2026 GDP Forecasts	Pre-war	Current estimates
Greece	c. 2.3%	c. 1.8 - 1.9%
Cyprus	c. 3.5%	c. 2.5 - 2.8%
Bulgaria	c. 3.2%	c. 2.7 - 2.9%

- ECB projections for the **Euro area** (Jun-26) point to GDP growth of 0.8% in 2026, down from a pre-crisis forecast of 1.2% (Dec-25). Headline HICP inflation was revised up to 3.0%, from 1.9% respectively. However, the outlook remains highly uncertain, with a prolonged escalation in the Middle East posing further downside risks to growth and upside risks to inflation
- **Greece**: overperformance vs the Eurozone despite the war impact, risks for a more adverse outcome include external (energy shock, geopolitical escalation, weaker demand) and internal factors (persistent inflation, slower RRF/reform implementation)
  - ❑ For 2026, €800m in support measures have already been implemented, targeting households, pensioners and energy-related costs; additional fiscal space of ca €200m estimated by year-end. Further permanent measures for 2027 may be announced in Sept-26, conditional on a swift resolution of the ongoing energy crisis, given strong primary surpluses
- **Cyprus**: strong fiscal position and broader economic resilience;€215m support measures to mitigate cost-of-living pressures and provide temporary relief to tourism, aviation and agriculture
- **Bulgaria**: support measures of c. €100m implemented. Aid scheme of €334m for 2025-2028 for energy-intensive businesses which will invest on decarbonization; 2026 state budget targets a deficit of 5.7% of GDP, vs 3.5% in 2025, and the European council opened an excessive deficit procedure on July 10th, with a target to bring the deficit below 3% of GDP by 2029

Macro highlights (Greece)

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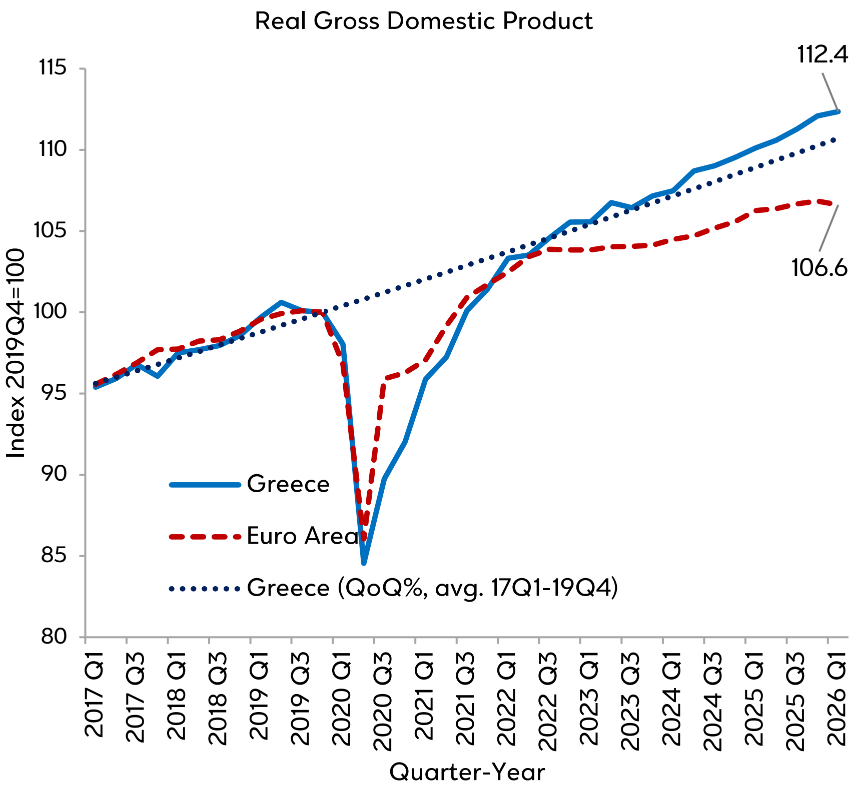
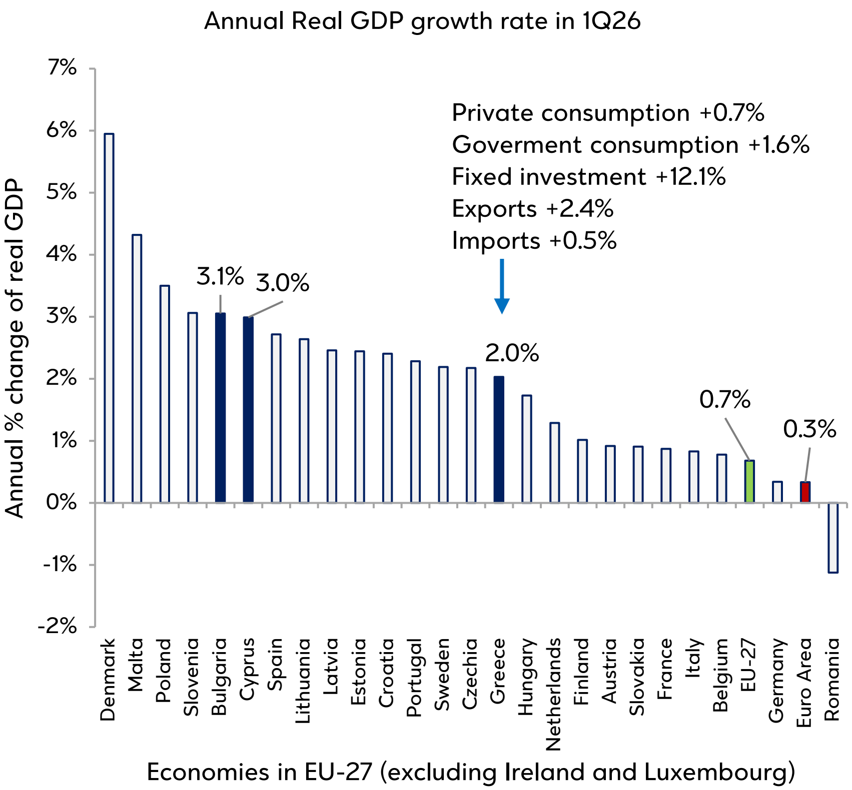
- The economy continued to expand at a robust 2.0% y-o-y in 1Q026, with investment, private consumption and exports all contributing. According to the Bank of Greece (Jul-26), GDP growth is projected at 1.9% in 2026, 1.9% in 2027 and 2.0% in 2028, continuing to outperform the euro area despite heightened global uncertainty
- HICP inflation moderated to 3.9% y-o-y in June 2026, from 4.9% in May, as energy price pressures triggered by the Middle East conflict eased. Nevertheless, inflation remained well above the euro area average (2.8%). According to the Bank of Greece (Jul-26), average HICP inflation is projected at 3.8% in 2026, easing to 2.6% in 2027 and 2.3% in 2028
- The seasonally adjusted unemployment rate declined further to 8.1% in May 2026, from 8.7% in May 2025, reflecting continued growth and rising disposable incomes. According to the Bank of Greece (Jul-26), the unemployment rate is projected at 8.2% in 2026, declining further to 7.8% in 2027 and 7.6% in 2028
- General Government (GG) primary surplus expected at 4.0% and 3.7% of GDP for 2026 and 2027 respectively, from 4.9% of GDP in 2025; Greece also outperformed EA peers on total fiscal balance, recording a 1.7% of GDP GG surplus in 2025 (from +1.3% of GDP in 2024) vs. a 2.9% deficit for the EA (Eurostat); total surpluses of 0.8% and 0.6% of GDP are expected for 2026 and 2027 respectively
- According to recent Eurostat data (Apr-26), Gross Public Debt was at 146.1% in 2025, from 154.2% in 2024. The EC (Jun-26) projects debt at 140.7% and 134.4% of GDP in 2026 and 2027 respectively; early repayment of the GLF loans (€6.94bn, Jun-26) will push debt figures even lower

Source: 2026 Budget, ECB, ELSTAT, European Commission, Eurostat, PDMA

Regional GDP growth continues to overperform the Euro Area





Sources: ELSTAT, Eurostat, Eurobank Research

High frequency indicators (soft data) : Greece vs the Euro Area

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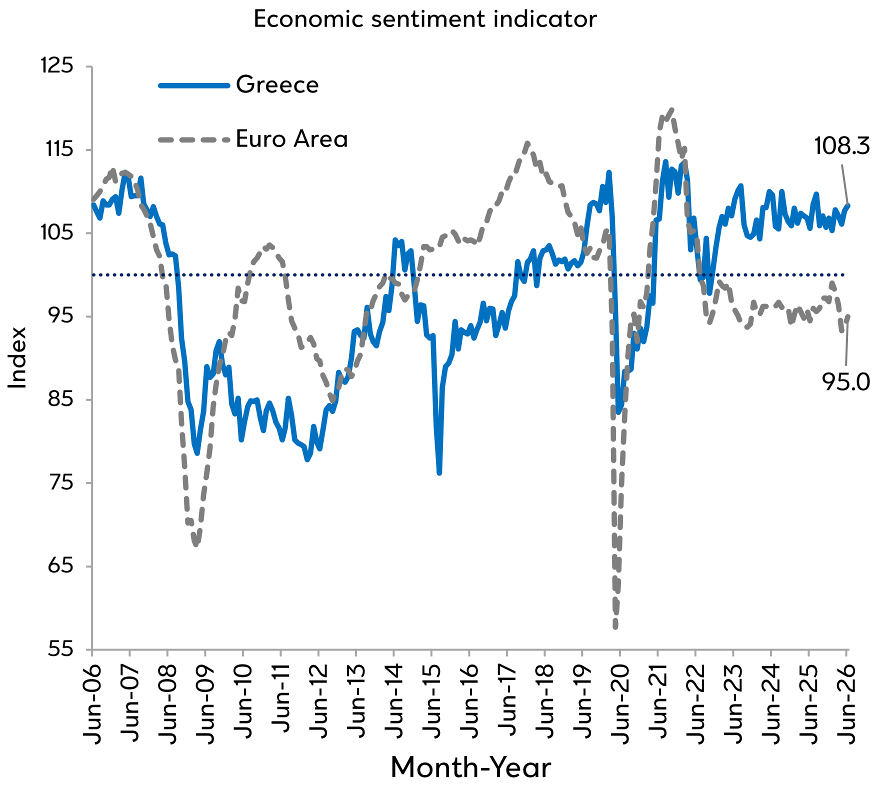

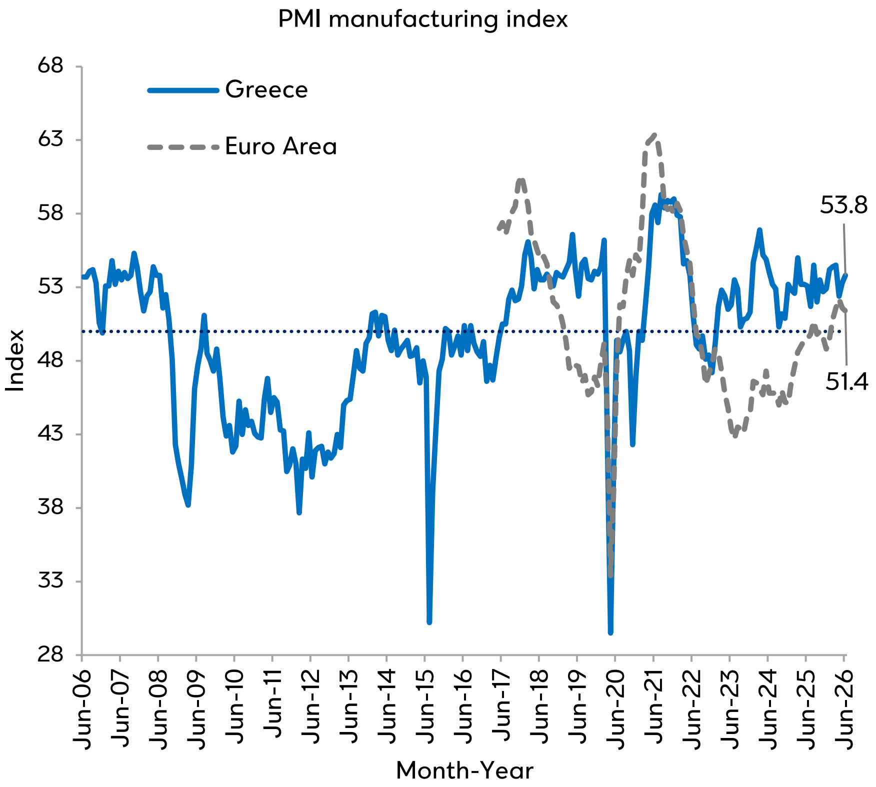

Sources: IOBE, S&P Global, Eurobank Research

Real estate: apartment prices & retail and office prices (Greece)

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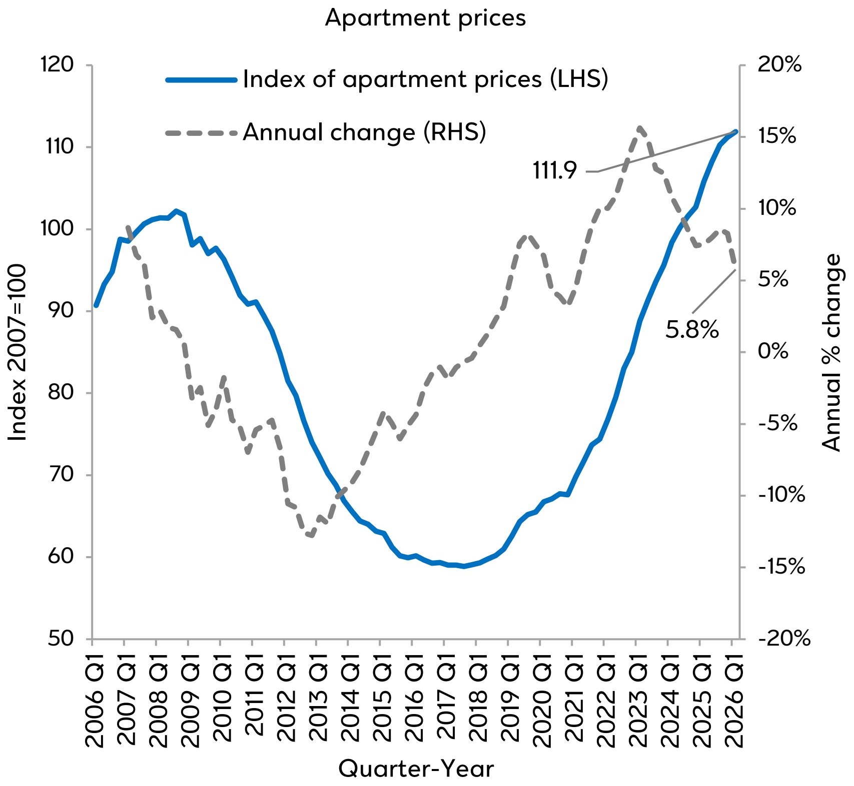

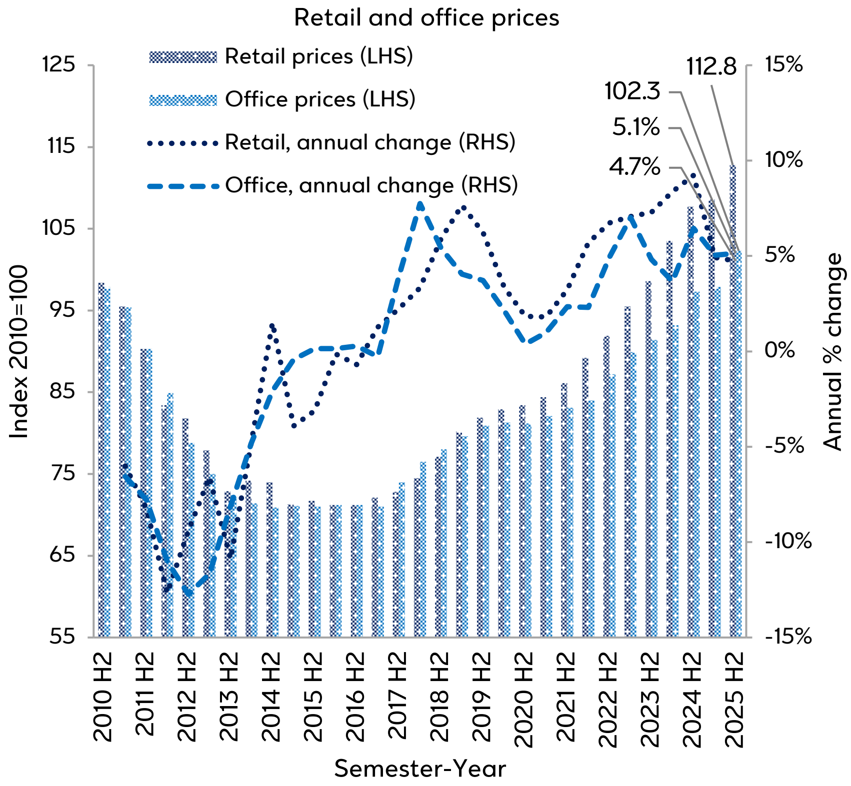

Source: BoG, ELSTAT, Eurostat

Real estate market dynamics (Greece)

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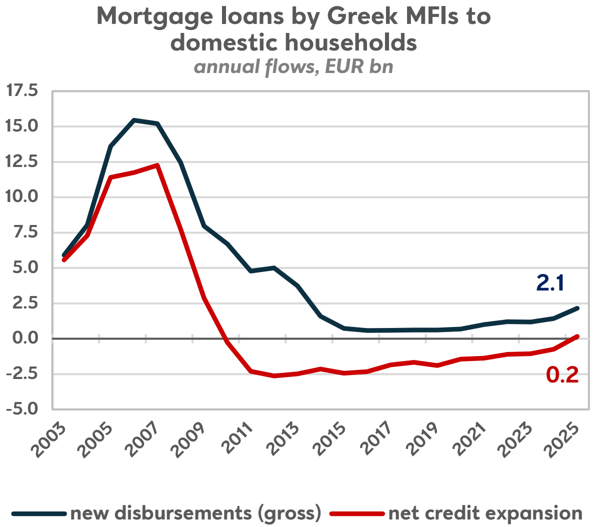
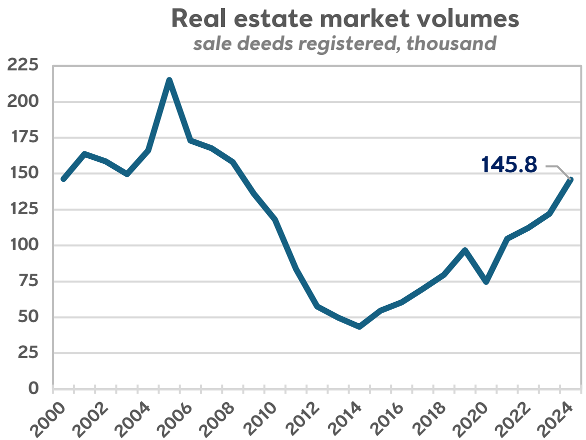
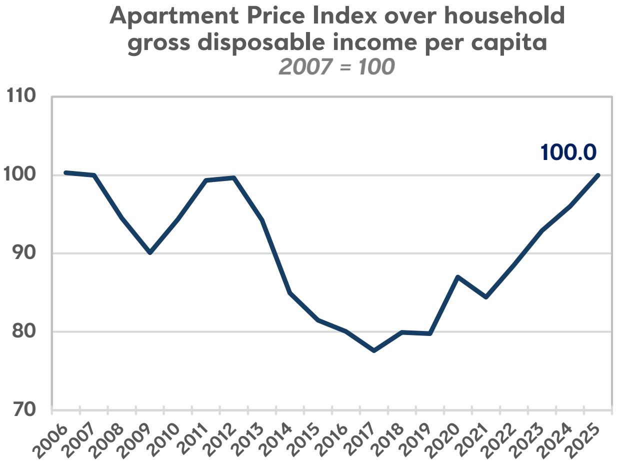




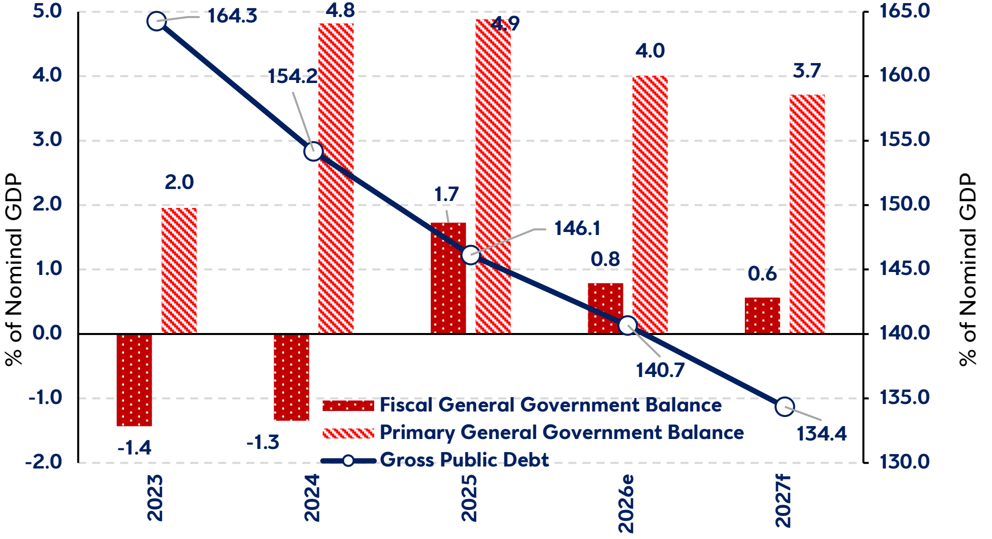


Source: Eurostat, ELSTAT, Bank of Greece, Eurobank Research

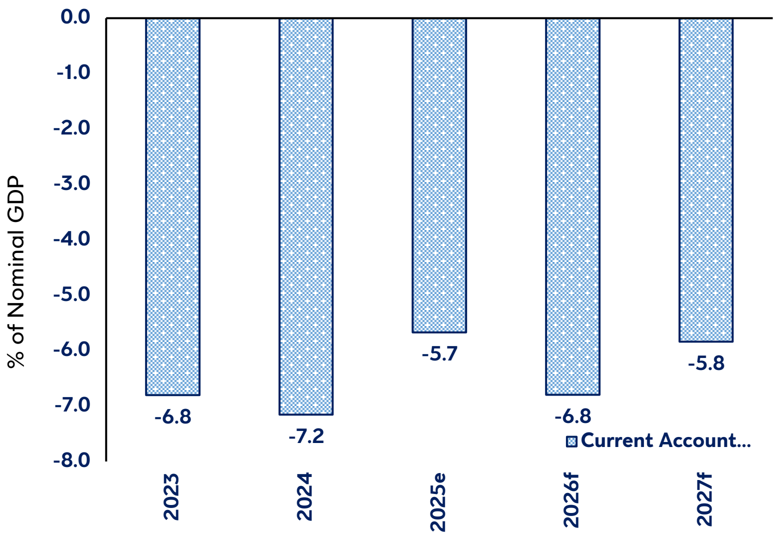
Fiscal and current account balances (Greece)

- Greece's fiscal position has strengthened materially, with the GG primary surplus rising, from 2.0% of GDP in 2023, to 4.8% in 2024 and 4.9% in 2025; the headline GG balance posted a 1.7% of GDP surplus in 2025 (from 1.3% of GDP in 2024) versus a 2.9% EA deficit (Eurostat, Apr-26); the EC projects still-strong 4.0% and 3.7% of GDP primary surpluses in 2026 and 2027 respectively (EC, Jun-26)
- Current account balance registered a deficit of -5.7% of GDP in 2025, from -7.2% in 2024 due to lower energy prices; estimated at -6.8% and -5.8% of GDP in 2026 and 2027 respectively (EC, Jun-26), with risks tilted to the downside, mainly from stronger-than-expected goods import growth, RRF investments and higher oil prices

GG overall & primary fiscal balances, public debt (% of GDP. ESA terms)



Current Account Balance (% of GDP)

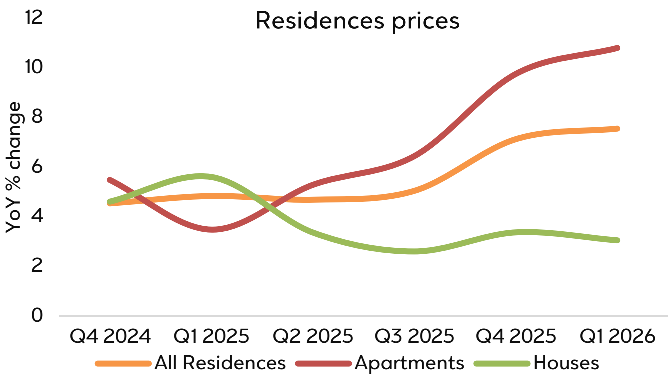


Sources: ELSTAT,
Note: GG stands for General Government. The gross public debt forecast did not incorporate the early repayment of the GLF loans in June 2026. Consequently, the debt figures are expected to be even lower.

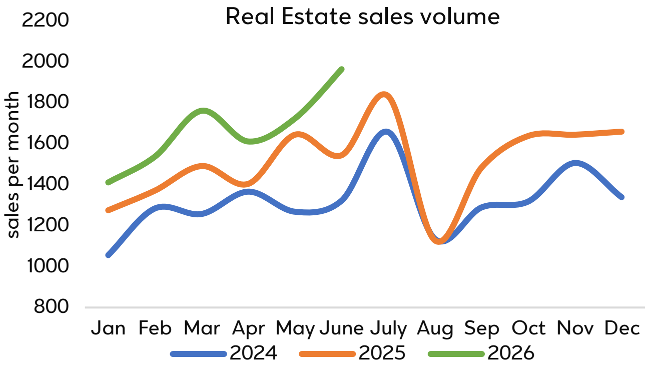
Cyprus

- GDP growth deceleration to 3.0% in 1Q 2026 from 4.3% in 4Q 2025. The EC (May-26) projected growth of 2.3% in 2026 and 2.7% 2027
- Inflation at 4.1% in Jun-26, from 0.9% in Feb-26, mainly due to energy inflation (+13.6% from -8.8% in Feb.) and higher food inflation. The EC foresees average inflation of 3.6% in 2026 and 2.2% in 2027, vs. 0.8% last year
- Unemployment rate at 4.0% in Q1, an all-time low for this period. But, registered unemployed rose by 9.3%YoY in Q2
- After a decline in tourist arrivals in March-April, stabilization in May and June point to a recovery during the peak summer season
- Sustained robust growth in real estate volume: +27.2% in June, +14.6% in 2026 H1. Stronger demand in H1 mainly by foreigners (+22.5% vs. +9.6%)

Sustained strong residences price increases



Real estate sales volume heading towards a new multi-year high

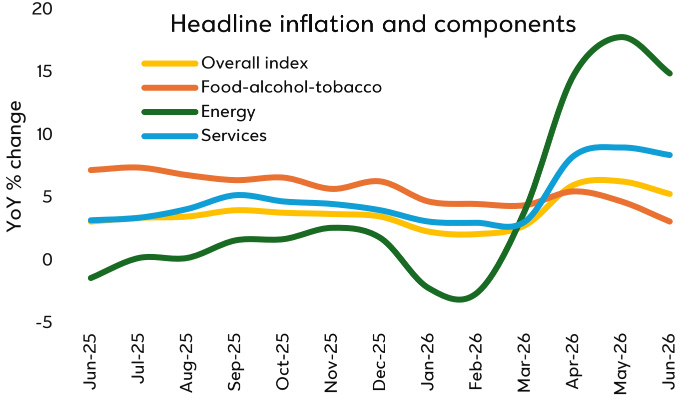


Source: CYSTAT, Ministry of Interior, Eurobank Research

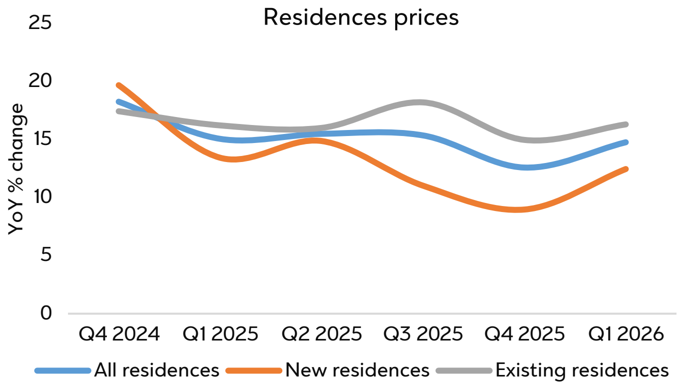
Bulgaria

- Growth at 3.1% in 1Q 2026, slightly stronger than 2.9% in 4Q 2025. The EC expects GDP to increase by 2.5% this year and 2.2% in 2027
- Unemployment at a historical low of 3.2% in 1Q 2026
- Inflation slowdown to 5.2% in June from from 6.3% in May; yet it remains much higher than pre-war levels (2.1% in February). Projections of 4.2% in 2026 and 2.6% in 2027 by the EC
- The 2026 state budget set a deficit target of 5.7% of GDP vs. a 3.5% deficit in 2025. Based on the 2025 deficit, the European Council opened on 10 July an Excessive Deficit Procedure for the country, targeting a below-3%-of-GDP deficit by 2029
- 2025 Debt to GDP at 29.9%; Third lowest in Eurozone

Inflation slowdown in June mainly from non-core items, food and energy



Acceleration in housing prices in 1Q 2026



Appendix I – Supplementary information

Credit ratings

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

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).

Consolidated quarterly financials – Income statement

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(€ m)	2Q26	1Q26	4Q25	3Q25	2Q25
Net Interest Income	685.0	663.5	646.8	631.8	632.5
Commission income	210.6	203.0	213.2	192.8	195.2
Other Income	37.2	11.0	6.0	19.8	6.6
Operating Income	932.7	877.5	865.9	844.4	834.4
Operating Expenses	(331.8)	(330.3)	(327.7)	(316.3)	(309.7)
Pre-Provision Income	600.9	547.2	538.3	528.1	524.7
Loan Loss Provisions	(71.1)	(76.5)	(70.4)	(82.2)	(79.0)
Other impairments	(11.5)	(3.2)	(27.7)	(7.1)	5.9
Special Tax Levy	(8.9)	(9.0)	(8.8)	(8.8)	(8.6)
Associates	18.9	(3.9)	11.7	11.2	15.2
Adjusted Profit before tax	528.3	454.7	443.0	441.2	458.2
Adjusted Net Profit	425.4	350.9	354.5	347.0	362.2
Discontinued operations	-	19.2	(5.7)	-	(3.6)
Negative goodwill	-	-	-	20.5[1]	38.0[1]
Restructuring costs (after tax) & other	(18.5)	(39.3)	(20.3)	(25.1)[2]	(20.3)
Net Profit / loss	406.9	330.8	328.6	342.4	376.3

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

Consolidated quarterly financials – Balance sheet

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(€ m)	2Q26	1Q26	4Q25	3Q25	2Q25
Consumer Loans	5,119	4,968	4,816	4,767	4,687
Mortgages	12,957	13,101	12,934	12,865	12,750
Household Loans	**18,076**	**18,069**	**17,750**	**17,631**	**17,438**
Small Business Loans	3,532	3,587	3,571	3,526	3,605
Corporate Loans	32,763	31,622	30,721	29,123	28,463
Business Loans	**36,295**	**35,209**	**34,292**	**32,649**	**32,068**
Senior notes	3,807	3,865	3,984	4,028	4,141
Total Gross Loans[1]	58,117	57,070	55,972	54,267	53,620
Total Deposits	86,399	82,448	82,704	78,999	78,152
Total Assets	112,943	108,007	107,976	102,969	102,228

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

Consolidated financials

EUROBANK

Income Statement (€ m)	1H26	1H25	Δ y-o-y (%)
Net Interest Income	1,348.5	1,270.4	6.1
Commission income	413.5	364.5	13.5
Other Income	48.2	26.6	81.4
Operating Income	1,810.2	1,661.4	9.0
Operating Expenses	(662.1)	(614.1)	7.8
Pre-Provision Income	1,148.1	1,047.4	9.6
Loan Loss Provisions	(147.6)	(155.2)	(4.9)
Other impairments	(14.7)	(0.0)	
Special Tax Levy	(17.9)	(17.4)	2.8
Associates	15.0	23.7	(36.8)
Adjusted Profit before tax	982.9	898.4	9.4
Tax	(206.7)	(187.7)	10.1
Adjusted Net Profit	776.2	710.7	9.2
Discontinued operations and Hellenic bank transactions	19.2	34.4	
Restructuring costs (after tax) & other adjustments	(57.9)	(54.7)	
Net Profit / loss	737.7	690.5	6.8

Balance sheet – key figures (€ m)	1H26	1H25	Δ y-o-y (%)
Consumer Loans	5,119	4,687	9.2
Mortgages	12,957	12,750	1.6
Household Loans	**18,076**	**17,438**	**3.7**
Small Business Loans	3,532	3,605	(2.0)
Corporate Loans	32,763	28,463	15.1
Business Loans	**36,295**	**32,068**	**13.2**
Senior notes	3,807	4,141	(8.1)
Total Gross Loans[1]	58,117	53,620	8.4
Total Assets	112,943	102,228	10.5
Total Deposits	86,399	78,152	10.6
Total equity	10,904	9,643	13.1
Tangible book value	9,223	8,681	6.2
Risk Weighted Assets	54,201	51,110	6.0
Other information (#)	**1H26**	**1H25**	**Δ y-o-y (#)**
Headcount	12,224	12,453	(229)
Branches & distribution network	550	567	(17)

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

SEE operations key figures – 2Q26

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		Bulgaria	Cyprus	Lux	Sum
Balance Sheet (€m)	Assets	14,600	29,254	2,982	**46,836**
	Gross loans	9,819	9,171	1,024	**20,014**
	Net loans	9,598	9,058	1,024	**19,680**
	NPE loans	233	157	0	**390**
	Deposits	11,640	24,136	2,541	**38,317**
CAD[1]		21.0%	34.6%	28.3%[4]	
Income statement (€m)	Core Income	142.6	242.1	19.5	**404.2**
	Operating Expenses	(51.0)	(82.3)	(11.8)	**(145.1)**
	Loan loss provisions	(19.1)	(5.1)	0.0	**(24.2)**
	Profit before tax[2]	73.6	150.0	7.6	**231.2**
	Net Profit[3]	63.1	127.1	5.8	**196.0**
Branches (#)	Retail	181	52	-	**233**
	Business / Private banking centers	11	15	3	**29**
Headcount (#)		3,272	2,716	150	**6,138**

1. As reported to the Central Banks. Including period profits. 2. Adjusted profit before tax. 3. Adjusted net profit. 4. 1Q26.

Appendix II – Glossary

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

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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

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Adjusted net profit: Net profit/loss attributable to equity holders of the parent company excluding restructuring costs, goodwill impairment / gain on acquisition, gains/ (losses) related to the transformation plan and NPE reduction plans, contributions to Greek States's infrastructure projects, net gains/ (loss) from discontinued operations and income tax adjustments.

APS: Asset Protection Scheme

Adjusted Basic Earnings per share (Adjusted EPS): Net profit attributable to equity holders of the parent company, after deducting the coupons on AT1 capital instruments on an accrued basis (net of tax), divided by the weighted average number of ordinary shares outstanding, during the period.

Basic Earnings per share (EPS): Net profit attributable to ordinary shareholders divided by the weighted average number of ordinary shares outstanding, during the period.

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 for the reported period.

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 Fees and commissions 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 divided by net liquidity outflows for a 30-day stress period as per Regulation (EU) 2015/61.

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 (NPEs): Non Performing Exposures (in compliance with EBA Guidelines) are the Group's material exposures which are more than 90 days past-due or for which the debtor is assessed as unlikely to pay its credit obligations in full without realization of collateral, regardless of the existence of any past due amount or the number of days past due. The NPEs, as reported herein, refer to the gross loans at amortised cost except for those that have been classified as held for sale.

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

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NPE Coverage ratio: Impairment allowance for loans and advances to customers and impairment 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): Operating income minus operating expenses 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, after deducting the coupons on AT1 capital instruments on an accrued basis (net of tax), 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.

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