INTERIM FINANCIAL REPORT

for the period from

January 1st to June 30th, 2026

According to
Article 5 of the Law 3556/2007

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Statements of Members of the Board of Directors
(according to the article 5 par. 2 of the Law 3556/2007)

We declare that to the best of our knowledge:

- the financial statements for the six months period ended 30 June 2026, which have been prepared in accordance with the applicable accounting standards, present fairly the assets, liabilities, equity and results of the Eurobank S.A. and the companies included in the consolidation, and

- the report of the Board of Directors for the same period presents fairly the information required under paragraph 6 of article 5 of Law 3556/2007.

Athens, 4 August 2026

Georgios P. Zanias I.D. No A 02555306 CHAIRMAN OF THE BOARD OF DIRECTORS	**Fokion C. Karavias** I.D. No A 02555309 CHIEF EXECUTIVE OFFICER	**Konstantinos V. Vasileiou** I.D. No A 02182103 DEPUTY CHIEF EXECUTIVE OFFICER

REPORT OF THE DIRECTORS

The Directors present their report together with the financial statements for the six months ended 30 June 2026 that have been reviewed by the Bank's external auditors.

1. General information

Following the merger by absorption of "Eurobank Ergasias Services and Holdings S.A." (Eurobank Holdings) by "Eurobank S.A." (Eurobank or the Bank), which was completed in December 2025, Eurobank S.A. became the ultimate parent company of the Group. The Bank along with its subsidiaries (the Group) are active in retail and corporate banking, asset management and private banking, treasury and capital markets, investment property and insurance services, and operate mainly in Greece, Bulgaria, Cyprus and Luxembourg. The Bank is incorporated in Greece, and its shares are listed on the Euronext Athens and the Cyprus Stock Exchange.

2. Financial Results Review and Outlook[1]

2.1 Financial Results Review

In the first half of 2026, despite the challenging international environment, the Group continued to deliver solid performance and organic growth across its three core markets - Greece, Cyprus and Bulgaria. The Group demonstrated strong core profitability, expanded its loan and deposit portfolios, and maintained resilient capital adequacy, liquidity position and asset quality, while also rewarding its shareholders and contributing to local economies and society.

As at 30 June 2026, the Group's total assets increased by €5bn to €113bn (Dec. 2025: €108bn), with gross customer loans amounting to €58.1bn (Dec. 2025: €56bn) and investment securities reaching €28.6bn (Dec. 2025: €24.9bn). Out of the total loan portfolio, €34.3bn has been originated from Greek operations (Dec. 2025: €33.4bn), €20bn from international operations (Dec. 2025: €18.6bn) and €3.8bn refer to notes from securitizations of loans originated by the Group (Dec. 2025: €4bn). Business (wholesale and small business) loans stood at €36.3bn (Dec. 2025: €34.3bn) and accounted for 62% of total Group loans, while loans to households reached €18.1bn (Dec. 2025: €17.7bn), of which 72% is the mortgage portfolio and the rest are consumer loans. Group deposits stood at €86.4bn (Dec. 2025: €82.7bn), with those from Greek operations amounting to €48.1bn, including €0.8bn short term corporate deposit matured on 1st July 2026 (Dec. 2025: €45.2bn), while international operations contributed with €38.3bn (Dec. 2025: €37.5bn). As a result, the (net) loan–to–deposit (L/D) ratio stood at 66% for the Group (Dec. 2025: 66.1%) and at 77.5% for Greek operations (Dec. 2025: 80.3%). During the period, as part of the medium-term strategy to ensure ongoing compliance with the Minimum Requirements for Eligible Own Funds and Eligible Liabilities (MREL) as well as capital adequacy requirements, the Bank issued subordinated Tier 2 notes of €0.4bn and senior preferred notes of €1.1bn (note 4 and 25 to the interim financial statements). The Group's Liquidity Coverage Ratio (LCR) stood at 174.1% (31 December 2025: 172.2%), while the Bank's LCR reached 191.1% (31 December 2025: 187.8%).

Pre-provision Income (PPI) amounted to €1,145m or €1,148m excluding the €3m derecognition loss from NPE reduction transactions (first half of 2025: €1,085m or €1,047m excluding the €38m gain recognized on acquisition of former CNP Cyprus subgroup, currently ERB Cyprus Insurance Holdings Ltd and its subsidiaries), while core pre-provision income (Core PPI) increased by 7.7% year-on-year to €1,100m (first half of 2025: €1,021m). Net interest income (NII) grew by 6.1% to €1,348m (first half of 2025: €1,270m) due to the loan growth, increased positions in investment bonds, and the liquidity released in Bulgaria from lower Minimum Reserve Requirements (MRR) following EU adoption, partly offset by the lower average interest rates. Net interest margin (NIM) stood at 2.46% (first half of 2025: 2.51%) with the second quarter reaching 2.48%. Fees and commissions expanded by 13.5% to €414m (first half of 2025: €365m), of which a) banking fees and commissions by 14.8% to €336m (first half of 2025: €292m), mainly due to the increased fees from lending, asset management and capital markets activity, b) net insurance income of €32m (first half of 2025: €22m) attributable also to the consolidation of former CNP Cyprus subgroup as of the second quarter of 2025 and c) rental income from real estate properties of €46m (first half of 2025: €50m). Fees and commissions over assets accounted for 75bps (first half of 2025: 72bps) with the second quarter reaching 76bps. Operating expenses increased by 7.8% to €662m (first half of 2025: €614m) mainly due to higher staff costs, regulatory contributions and charges, inflationary pressures and higher IT investments. Costs from international operations amounted to €294m (first half of 2025: €274m), while in Greece increased by 8.5% to €369m (first half of 2025: €340m). The cost to income (C/I) ratio for the Group reached 36.6%, (first half of 2025: 37% excluding the €38m gain on acquisition of CNP Cyprus subgroup, as mentioned above), while the international operations C/I ratio stood at 36.4% (first half of 2025: 36.1%). The cost to core income ratio for the Group stood at 37.6% (first half of 2025: 37.6%).

Trading and other activities recorded net income of €45m (first half of 2025: €64m net income) of which a) €40m gains on investment securities (first half of 2025: €51m gains), b) €16m loss from derivative financial instruments within net trading income (first half of 2025: €1m gain) (note 16 to the interim financial statements), and c) €17m net other income (first half of

[1] Definitions of the selected financial ratios and the source of the financial data are provided in the Appendix.

2025: €12m net other income, of which €38m gain on acquisition of former CNP Cyprus subgroup stated above), including inter alia i) €16m derecognition gain on loans measured at amortised cost, ii) €6m gain on sale of real estate property and iii) €6m loss on loans' modifications and related adjustments (note 10 to the interim financial statements).

During the period, the Group's ordinary-course NPE formation was positive by €94m (first half of 2025: €60m positive). In addition, in the second quarter of 2026, the Bank revised the Unlikely-to-Pay (UtP) criteria applicable to euro-denominated retail loans with step-up interest rate features, and as a result gross loans of ca. €330m, the majority of which were less than 30 days past due, carrying an impairment allowance of €100m, were reclassified from performing to non-performing status (see below section 6). Furthermore, in June 2026 the Bank classified as held for sale secured retail NPEs of gross carrying amount of ca. € 374m (Project Moon II), of which € 200m (carrying an impairment allowance of € 65m) referring to NPEs arising from the above revision of UtP criteria (see below section 6). In total, the Group's NPE stock stood at €1.4bn (31 December 2025: €1.4bn), while the NPE ratio slightly decreased to 2.5% (31 December 2025: 2.6%).

The loan provisions (charge), excluding the €12m loss related to NPE reduction projects, reached €148m and corresponded to 0.53% of average net loans (first half of 2025: €155m, excluding €24m loss related to NPE reduction projects, which corresponded to 0.60% of average net loans). The NPE coverage ratio decreased to 82.4% (31 December 2025: 95.2%), mainly driven by the impact of one-off portfolio actions, namely the utilization of provisions due to the conversion of CHF loans to Euro receiving the Law 5264/25 beneficial terms (see below), the aforementioned reclassification of euro-denominated retail loans and the classification of Project Moon II portfolio as held for sale. The "net" NPEs amounted to €255m (31 December 2025: €69m).

The Group recognized in the first half of 2026 restructuring costs and other impairments amounting to €64m (first half of 2025: €41m including €32m VES-related), of which €39m for Voluntary Exit Schemes (VES) and related costs, mainly referring to the scheme that was launched by Eurobank Limited in March 2026 for employees of the bank and its insurance subsidiaries (note 13 to the interim financial statements). The Group's share of results from associates/JVs amounted to €15m income (first half of 2025: €24m income) (note 20 to the interim financial statements), while the special tax levy applicable to the Group's banking entity in Cyprus "Eurobank Limited" stood at €18m (first half of 2025: €17m). In accordance with the Pillar Two legislation, the Group has recorded a current tax expense of €6m related to the top up tax applicable on the profits earned in Bulgaria (first half of 2025: €7.7m, including top up tax related to the Group's operation in Cyprus) (note 14 to the interim financial statements). Moreover, it recognized a gain of €27m (€19m net of tax) in relation to the sale of a Bank's former subsidiary, previously presented as a discontinued operation, pursuant to specific indemnity clauses included in the relevant Sale Purchase Agreement (first half of 2025: €3.5m loss net of tax) (note 15 to the interim financial statements).

Profit or Loss

Overall, in the first half of 2026, the net profit attributable to equity holders amounted to €738m for the Group and €514m for the Bank (first half of 2025: €691m and €281m, respectively), as set out in the interim income statement. The Group's adjusted net profit, which excludes a) the €47m restructuring costs (after tax), mainly related to VES, b) the €11m loss (after tax) related to NPE reduction projects and c) the €19m income (after tax) from discontinued operations, amounted to €776m (first half of 2025: €711m). The contribution of international operations to the adjusted net profit amounted to €361m (first half of 2025: €374m profit). Based on the Group's profits for the first half of 2026, the Basic Earnings per Share (EPS) reached €0.20 (first half of 2025: €0.19) and the Return (adjusted profit) on Tangible Book Value (RoTBV) amounted to 16.6% (first half of 2025: 16.6%).

Capital adequacy

As at 30 June 2026, the Group's Total Regulatory Capital amounted to €11bn (31 December 2025: €10.4bn) and accounted for 20% (total CAD) of Risk Weighted Assets (RWA) (Dec. 2025: 19.5%), compared to the CAD Overall Capital Requirements (OCR) ratio of 15.27%. Respectively, the Common Equity Tier 1 (CET1) stood at 15.1% of RWA (Dec. 2025: 15.2%) compared to the CET1 OCR ratio of 10.57% or 10.6%, including the AT1 capital shortfall. Pro-forma for the completion of the synthetic securitization transaction "Wave VII", the total CAD and CET1 ratio would be 20.3% and 15.4%, respectively. At the same date, the total CAD and CET1 ratios of the Bank stood at 20.2% and 13.4%, respectively (Dec. 2025: 19.8% and 13.9%) compared to CAD OCR ratio of 11.99% and CET1 OCR ratio of 8.49%.

From 2025 onwards, in line with the Bank's initiative to enhance the quality of its regulatory capital, the amortisation of Deferred tax credits (DTC) against the Greek State, amounting to €2,737m as at 30 June 2026 (31 December 2025: €2,832m), has been accelerated for regulatory purposes. As a result, as at 30 June 2026, the DTC included in the calculation of the Group's capital ratios stand at €2,412m representing 29% of CET 1 capital.

As at 30 June 2026, the Bank's MREL ratio at consolidated level stands at 30.82% of RWAs (Dec. 2025: 29.39%) (note 4 to the interim financial statements).

Law 5264/25 for loans denominated in CHF

On 19 December 2025, Law 5264/25 was voted by the Greek parliament, giving the option to performing retail borrowers to convert their lending exposures denominated in CHF to Euro, under favorable terms that vary based on the borrowers' financial profile. In particular, the lending exposures are converted to Euro at a preferential exchange rate (i.e. a discount to the current market exchange rate will be applied that ranges between 15%-50%), whereas following the conversion into Euro, the loans bear a fixed interest rate that ranges between 2.3%-2.9%. In addition, upon borrowers' request, the repayment of the converted loan exposures may be extended by 5 years.

As at 30 June 2026, retail lending exposures amounting to ca. €750m of the Bank's CHF-denominated retail portfolio had been converted into Euro in accordance with the provisions of the aforementioned law. The gross carrying amount of the Bank's remaining retail loans denominated in CHF that may receive the Law 5264/25 beneficial terms and are presented under "Loans and advances to customers" in the interim financial statements, amounted to ca. €790m (31 December 2025: €1.575m) and carried an impairment allowance of ca. €168m (31 December 2025: €300m). This figure incorporates current assumptions regarding the borrowers' take-up rate which ranges between 60% to 75%. Accordingly, the provisions coverage of the aforementioned CHF retail portfolio in Greece reached 21% (31 December 2025: 19%). Further information is provided in the note 17 to the interim financial statements.

2.2. Financial Outlook and Objectives

Going forward, the Group pursues its key financial objectives outlined in the business plan for the period 2026-2028 as updated for 2026 based on the first half of 2026 performance. The Group for 2026 plans to deliver a sustainable RoTBV close to 17%, an EPS increase exceeding 10% and core profitability of ca €2bn. The Group's organic capital generation is expected to be sufficient to a) support business growth, b) maintain adequate capital buffers and improve capital quality through accelerated DTC amortization, c) maintain shareholders reward ratio above 50% over the next years, subject to regulatory approval, and d) finance strategic initiatives in banking, insurance and asset management. These financial objectives will be achieved mainly through the following initiatives and actions:

a) Maintain high NII, expected to increase by ca. 7% in 2026, mainly driven by the ca. €4.5bn organic loan growth in all three core markets and across segments (households and business) and by utilizing excess liquidity through investment in high quality debt securities, which may offset the pressures from the increasing competition for good quality corporate customers and the issuance of MREL eligible senior and Tier 2 notes,
b) Strengthening core markets presence and increasing earnings and volumes contribution by international activities, which is further supported by the full realization of synergies over the coming years, arising from the former Hellenic Bank - Eurobank Cyprus and the Cypriot insurance companies' mergers in 2025,
c) Organic growth of fee and commission income of ca. 10% in 2026, driven by activity across a number of fee business segments including asset management, insurance, bancassurance and wealth management, which will be enhanced through the 100% acquisition and consolidation of Eurolife FFH life Insurance (see below),
d) Discipline to operating expenses' targets mainly expressed in the form of cost to income through initiatives for cost containment of "run the bank" activities, and further simplification and digitalization of processes in Greece and abroad, and despite the higher staff costs including the talent retention cost, the inflationary pressures, and the "grow the bank" needs including higher IT investments,
e) Maintaining low NPE ratios across all core markets in which the Group has a presence, which may be challenged mainly by the behavior of legacy portfolio,
f) Major transformation initiatives introduced in the context of the Group's transformation plan "Eurobank 2030" (see below section 3).

The geopolitical and macroeconomic risks set a number of challenges to the achievement of the Group's 2026-2028 Business Plan. These challenges mainly relate to the possible rise in inflationary pressures due to the Middle East crisis, the economic growth resilience in Greece post RRF, lending margins, deposit rates, asset quality and operating costs. The headwinds coming from the geopolitical upheaval and the macroeconomic environment are likely to be mitigated by:

a) The growth of GDP in Group's core markets expected at levels higher than euro area average, amid the challenging international environment, supported by the positive impact of the efficient mobilization of EU funding from sources other than the RRF,
b) The further decrease of the unemployment rate in Greece in 2026, as well as its continued low levels in both Bulgaria and Cyprus,

c) The positive developments in the tourism sector and the strong investment inflows in Greece,
d) The fiscal discipline in Greece and the ongoing reduction in debt to GDP ratio, both of which support a solid fiscal outlook for the coming years,
e) The investment grade rating of the Greek sovereign by the five Eurosystem-approved External Credit Assessment Institutions,
f) The euro adoption in Bulgaria from January 2026 and the related investment upside,
g) The enhanced role of Cyprus in the context of geopolitical developments in the region.

(see also further information in the section 7 “Macroeconomic Outlook and Risks”)

Agreement with Fairfax for the acquisition of Eurolife FFH Life Insurance and the partial disposal of ERB Asfalistiki Ltd

On 6 May 2026, further to its announcement dated 13 October 2025, Eurobank S.A. (“Eurobank”) entered into a definitive share purchase agreement (“SPA”) with entities controlled by Fairfax Financial Holdings Limited (“Fairfax”) in connection with the acquisition of 80% of Eurolife FFH Life Insurance Single Member S.A. (“Eurolife Life”) (the "Transaction") for a consideration of approximately €813m. Following the completion of the Transaction, Eurobank will own 100% of Eurolife Life and will retain its 20% interest in Eurolife Holdings’ general insurance business.

Eurolife Life stands as a leading life insurer in Greece, with gross written premiums amounting to €617m in 2025. The Transaction will enable Eurobank to enhance its profitability base by fully consolidating Eurolife Life’s financial results, further diversify its revenue streams through increased fees and commissions, and maximize the potential of its bancassurance platform. The completion of the Transaction is subject to the receipt of all required approvals, as well as the satisfaction of customary closing conditions, and is expected to occur during the third quarter of 2026.

In addition to the aforementioned Transaction, Fairfax shall procure that certain affiliates of Fairfax will acquire 45% of the share capital of ERB Asfalistiki (“ERBA”), the non-life (property and casualty) insurance company of Eurobank Limited in Cyprus for cash consideration of approximately €55m. Fairfax will also have the right to acquire the remaining 55% of the share capital of ERBA over time. The transaction remains subject to the execution of the relevant transaction documentation and the receipt of the necessary regulatory approvals.

The above transactions are expected to increase Eurobank Group’s fees and commissions by c. 12%, driving the contribution of asset management and insurance to total fees, in excess of 30%. Further information is available in the relevant announcement on the Bank’s website.

3. Group’s transformation plan “Eurobank 2030”

Having completed the first 3-year cycle of the “Eurobank 2030” Transformation Program in 2024, the Bank started its second cycle (Transformation 2.0) in 2025, focusing on developing its digital offering to serve customers and deepen relationships, build new business via ecosystem partnerships, deploy AI and GenAI solutions to drive efficiency and effectiveness, optimize the operating model to accelerate time to market, and modernize its core IT systems.

Major accomplishments in key strategic initiatives during H1 2026 included:

a) Successful release of the new mobile app design and 60 customer-facing features (products and services) since the launch of the Digital Leader Initiative, which aims to build digital innovation capabilities.
b) Launch of the Core Banking System Modernization project in Greece, which aims to build a future-ready, scalable core banking platform that accelerates product innovation, improves operational resilience, and enables faster, simpler customer service.
c) Expansion of the AI Factory and further acceleration of AI solutions delivery, e.g deployment of the Eurobank Virtual Assistant (EVA) for customers on e & m-Banking and MyEVA (internal virtual assistant).
d) Initiation of Operations 2.0, the Bank’s initiative to transform Operations through intelligent automation and combination of human & agentic AI capabilities.

A structured governance framework is in place to manage the Transformation program implementation, coordinated by a central Transformation Office. The Chief Transformation Officer reports directly to the CEO, who is actively leading efforts and sets the tone to the entire organization.

In parallel, transformative initiatives are underway in Luxemburg, Cyprus and Bulgaria:

a) In Luxemburg, Salamis is a front-to-back business transformation program to replace legacy IT systems with new state-of-the-art banking applications that will allow the Bank to achieve its business objectives. Following the platform go-live in 2025, post-go-live optimization is underway.

b) In Cyprus, following the legal mergers between Hellenic Bank and Eurobank Cyprus and between the insurance companies of Hellenic Bank and CNP, operational merger implementation is currently underway to provide unified platforms to the new entities.
c) In Bulgaria, Postbank's digital transformation program in underway to empower customers with innovative, fully integrated digital financial solutions.

4. International Operations

The Group has a significant presence in three countries apart from Greece. In Cyprus, Eurobank Ltd operates in total a network of 67 branches and business centres. Eurobank Ltd offers a comprehensive suite of financial products and services, leveraging diverse expertise and capabilities across banking, investment and insurance-related solutions. The financial offerings are designed to address both corporate and retail client needs, ensuring that both individuals and businesses have access to comprehensive and tailored solutions, covering everyday banking requirements, advanced investment management strategies and insurance-related needs.

In Luxembourg, Eurobank Private Bank Luxembourg S.A. in parallel to its operations in Luxembourg, also maintains a branch in London and in Athens. The bank offers an extensive range of products and services in Private Banking, Wealth Management & Investment Fund Services, as well as selected Corporate Banking services. In Bulgaria, Eurobank Bulgaria AD (Postbank), is a fully fledged multi service bank, with an extensive branch network, advanced digital service channels and a substantial client base of individuals, businesses and institutions. Postbank holds strong positions in retail and wholesale banking, offering a broad spectrum of products and services, through its network of 192 branches and business centres.

Eurobank's subsidiaries operate with the highest standards of transparency and credibility, underpinned by robust and contemporary corporate governance frameworks. Driven by a customer-centric philosophy, they are dedicated to delivering exceptional products and services that support both individual and business clients, while simultaneously contributing to broader economic advancement. Their commitment to continuous improvement ensures that they remain agile and responsive, proactively embracing the challenges of a dynamic environment by accelerating digital transformation and promoting the green transition, all with a clear focus on sustainable and responsible growth.

International operations are strategically positioned at the forefront of technological innovation, leveraging state-of-the-art systems and pioneering digital solutions to address the evolving needs of clients and set new benchmarks in customer experience.

International operations are not only a cornerstone of the Group's competitive edge but also serve as key pillar supporting Group profitability. Their strategic vision is founded on the principles of adaptability, growth, and long-term profitability, all while fostering sustainable prosperity within local communities and generating value for clients, employees, shareholders, and society as a whole.

In response to the gradual eastward shift of global trade and economic activity, the Group is selectively monitoring and assessing developments across the Eastern Mediterranean, Middle East and South Asia, as part of its overall strategy for international activities. The aim is to expand to strategic markets intending to unlock new growth opportunities by attracting new clients and further diversify its geographic footprint.

Inauguration of Eurobank India Office

In May 2026, Eurobank further strengthened its international footprint with the inauguration of its Representative Office in Mumbai, India, marking the Group's first institutional presence in the Indian market. The India Office serves as a hub for fostering business partnerships, attracting investments and facilitating knowledge exchange between India, Greece, Cyprus and the broader European market.

The opening event also marked the official go-live of Eurobank's cross-border remittance service from Greece to India via the Unified Payments Interface (UPI), in collaboration with National Payments Corporation of India (NPCI). The service, which is already available in Greece and is set to be launched in Cyprus at a later stage, covers the full transaction lifecycle (initiation, clearing, reconciliation and dispute management), significantly enhancing connectivity between the two markets.

Together, these initiatives form part of a broader strategic agenda of the Bank to strengthen its role as a key financial and business bridge between India and Europe.

5. Risk management

The Group acknowledges that taking risks is an integral part of its operations in order to achieve its business objectives. Therefore, the Group's management sets adequate mechanisms to identify those risks at an early stage and assesses their potential impact on the achievement of these objectives.

Due to the fact that economic, industry, regulatory and operating conditions will continue to change, risk management mechanisms are set in a manner that enable the Group to identify and deal with the risks associated with those changes. The Group's structure, internal processes and existing control mechanisms ensure both the independence principle and the exercise of sufficient supervision.

The Group's Management considers effective risk management as a top priority, as well as a major competitive advantage, for the organization. As such, the Group has allocated significant resources for upgrading and maintaining its policies, methods and infrastructure up to date, in order to ensure compliance with the requirements of the European Central Bank (ECB) and of the Single Resolution Board (SRB), the guidelines of the European Banking Authority (EBA) and the Basel Committee for Banking Supervision as well as the best international banking practices. The Group implements a well-structured credit approval process, independent credit reviews and effective risk management policies for all material risks it is exposed to, both in Greece and in each country of its international operations. The risk management policies implemented by the Group are reviewed on a regular basis.

The Group promotes a robust risk culture whereby all employees are fully aware of, and take a holistic view of, the risks arising from their actions, understand the potential consequences, and possess the appropriate skills and judgment to manage such risks in line with the Bank's Risk Appetite and strategic objectives. Risk culture underpins sound decision making and supports sustainable value creation across all activities and jurisdictions.

The Board of Directors is responsible for setting, approving, and overseeing the implementation of the institution's risk culture. Through appropriate governance mechanisms, the Board ensures that a clear and consistent 'Tone from the Top' is established, communicated, and reinforced throughout the Group. Senior Management is accountable for translating this tone into day to day behaviours, decision making processes, and operational practices, ensuring that risk considerations are fully integrated into business activities.

Risk culture is an integral component of the Bank's overall Risk Management Framework and operates in close interplay with the Risk Appetite Framework, internal control system, and the Three Lines of Defence model. It is further supported by a comprehensive product governance framework governing, inter alia, the introduction, significant modification, and ongoing monitoring of products and services, ensuring that risk awareness and customer outcomes are considered throughout the product lifecycle.

The amount of risk which the Group is willing to assume in the pursuit of its strategic objectives is articulated via a set of quantitative and qualitative statements for risks assessed as material, that are described in the Group's Risk Appetite Framework. The objectives are to support the Group's business growth, balance a strong capital position with higher returns on equity and to ensure the Group's adherence to regulatory requirements. The Risk Appetite that is clearly communicated throughout the Group determines risk culture and forms the basis on which risk policies and risk limits are established at Group and regional level. Aiming to identify relevant and material risks the Bank maintains a well-defined Risk Identification and Materiality Assessment (RIMA) Framework. The identification and the assessment of all risks is the cornerstone for the effective Risk Management. The Group aiming to ensure a collective view on the risks linked to the execution of its strategy, acknowledges the new developments at an early stage and assesses the potential impact.

The Board Risk Committee (BRC) is a committee of the Board of Directors (BoD) and its task is to advise and support the BoD regarding the monitoring of Group's overall actual and future risk appetite and strategy, taking into account all types of risks to ensure that they are in line with the business strategy, objectives, corporate culture and values of the institution. The BRC assists the BoD in overseeing the implementation of Group's risk strategy and the corresponding limits set. It also oversees the implementation of the strategies for capital and liquidity risk management as well as for all material risks, including financial and non-financial risks, indicatively credit risk, market risk, interest rate risk and credit spread risk in the banking book, counterparty risk, operational risk, climate-related & environmental risks country risk, reputational risks, conduct risk, risks stemming from strategic projects, in order to assess their adequacy against the approved risk appetite limits. The BRC consists of five (5) non-executive directors, meets at least 10 times per year and reports to the BoD on a quarterly basis and on ad hoc instances if it is needed.

The Group's Risk Management which is headed by the Group Chief Risk Officer (GCRO), operates independently from the business units and is responsible for the identification, assessment, monitoring, measurement and management of the risks that the Group is exposed to. It comprises the Group Credit (GC), the Group Credit Control (GCC), the Group Credit Risk Capital Adequacy Control (GCRCAC), the Group Market and Counterparty Risk (GMCR), the Group Operational and Non-Financial Risks (GONFR), the Group Model and Data Validation (GMDV), the Group Risk Management Strategy & Oversight (GRMS&O), the Group Sustainability Risk (GSR), the Supervisory Relations and Resolution Planning (SRRP), and the Risk Analytics (RA) Units.

The Group applies the elements of the Three Lines of Defense model for the effective management of all types of risk. The Three Lines of Defense Model enhances risk management and control by clarifying roles and responsibilities within the organization. Under the oversight and direction of the Management Body, the responsibilities of each of these lines of defense are:
Line 1 - Own and manage risk and controls. The front line business and operations are accountable for this responsibility as they own the rewards and are the primary risk takers,
Line 2 - Monitor risk and controls in support of Executive Management, providing oversight, challenge, advice and group-wide direction. These mainly include the Risk and Compliance Units,
Line 3 - Provide independent assurance to the Board and Executive Management concerning the effectiveness of risk and control management. This refers to Internal Audit.

Furthermore, the Group continues to implement its policy alignment programme across all international subsidiaries, including the former Hellenic Bank (currently Eurobank Ltd), encompassing the harmonization of key risk policies, the standardization of regulatory and internal risk reporting and the alignment of risk methodologies.

The most important types of risk that are addressed by the risk management functions of the Group are:

Credit Risk

Credit risk is the risk that a counterparty will be unable to fulfil its payment obligations in full when due. Credit risk is also related with country risk and settlement risk. Credit risk arises principally from the wholesale and retail lending activities of the Group, as well as from credit enhancements provided, such as financial guarantees and letters of credit. The Group is also exposed to credit risk arising from other activities such as investments in debt securities, trading, capital markets and settlement activities. Taking into account that credit risk is the primary risk the Group is exposed to, it is very closely managed and monitored by specialised risk units, reporting to the GCRO.

The credit review and approval processes are centralized both in Greece and in the International operations following the "four-eyes" principle and specific guidelines stipulated in the Credit Policy Manual and the Risk Appetite Framework. The segregation of duties ensures independence among executives responsible for the customer relationship, the approval process and the loan disbursement, as well as monitoring of the loan during its lifecycle. The credit approval process in Corporate Banking is centralized through the establishment of Credit Committees with escalating Credit Approval Levels, which assess and limit to the extent possible the corporate credit risk. Rating models are used in order to calculate the credit rating of corporate customers, reflecting the underlying credit risk. The most significant ones are the MRA (Moody's Risk Analyst) applied for companies -mostly- with industrial and commercial activity, the RiskCalc (international rating model) used for assessing the creditworthiness of international lending - companies located and operating abroad - and the slotting rating models, used for specialised lending portfolios (shipping, real estate and project finance) with ring-fenced transactions. Credit risk assessment is performed by Group Credit (GC), which assesses the credit requests submitted by the Business Units, a procedure including the evaluation of the operational and financial profile of the customer, the validation of the borrower's rating and the identification of potential risk factors for the Bank.

The credit review and approval processes for loans to Small Businesses (turnover up to €10m) are also centralised following specific guidelines and applying the 'four-eyes' principle. The assessment is primarily based on the analysis of the borrower's operational characteristics and financial position. The same applies for Individual Banking (consumer and mortgage loans), where the credit risk assessment is based on criteria related to the characteristics of the retail portfolio, such as the financial position of the borrower, the payment behaviour, the existence of real estate property and the type and quality of securities.

The ongoing monitoring of the portfolio quality and of any deviations that may arise, lead to an immediate adjustment of the credit policy and procedures, when deemed necessary. The quality of the Group's loan portfolios (business, consumer and mortgage in Greece and abroad) is monitored and assessed by the Group Credit Control (GCC) via field, desktop, thematic reviews as well as statistical analysis in order to timely identify emerging risks, vulnerabilities, compliance to credit policies and consistency in underwriting. Furthermore, the GCC assumes oversight and supervisory responsibilities for proper operation of credit rating and impairment models in co-operation with GCRCAC. Moreover, GCC regularly reviews the adequacy of provisions of all loan portfolios. The Unit also formulates Group's credit policies, reviews policies developed by other units and participates in the development of new loan products. In addition, GCC contributes to the overall credit risk management strategy of the Group, ensuring alignment with business objectives and regulatory requirements. It also prepares and submits regular reports to senior management and relevant committees, providing insights on portfolio quality, emerging risks and policy effectiveness. Finally, it monitors regulatory developments, emerging trends and best practices proposing relevant policy updates or product enhancements when necessary. GCC operates independently from all the business units of the Bank and reports directly to the GCRO.

The measurement, monitoring and periodic reporting of the Group's exposure to counterparty risk (issuer risk and market driven counterparty risk), which is the risk of loss due to the customer's failure to meet its contractual obligations in the context of treasury positions, such as debt securities, derivatives, repos, reverse repos, interbank placings, etc. are performed by the Group Market and Counterparty Risk (GMCR). The Group sets limits on the level of counterparty risk that are based mainly on the counterparty's credit rating, as provided by international rating agencies, the product type and the maturity of the transaction (e.g. control limits on net open derivative positions by both amount and term, sovereign bonds exposure, corporate securities, asset backed securities, etc.). GMCR maintains and updates the limits' monitoring systems and ensures the correctness and compliance of all financial institutions limits with the Bank's policies as approved by the Group's relevant bodies. The utilization of the abovementioned limits, any excess of them, as well as the aggregate exposure per Group's entity, counterparty and product type are monitored by GMCR on a daily basis. The Group applies the regulatory framework for the counterparty risk from derivatives Standardised Approach for measuring counterparty credit risk (SA-CCR).

Market Risk

The Group has exposure to market risk, which is the risk of potential financial loss due to an adverse change in market variables. Changes in interest rates, foreign exchange rates, credit spreads, equity prices and other relevant factors, such as the implied volatilities, can affect the Group's income or the fair value of its financial instruments. The market risks, the Group is exposed to, are monitored, controlled and estimated by GMCR. GMCR is responsible for the measurement, monitoring, control and reporting of the exposure on market risks including the Interest Rate Risk and the Credit Spread Risk in the Banking Book (IRRBB/CSRBB) of the Group. The GMCR reports to the GCRO. The exposures and the utilisation of the limits are reported to the Board Risk Committee and to the BoD.

Market risk in Greece and International Subsidiaries is managed and monitored mainly using Value at Risk (VaR) methodology, sensitivity and stress test analysis. VaR is a methodology used in measuring financial risk by estimating the potential negative change in the market value of a portfolio at a given confidence level and over a specified time horizon. The VaR that the Group measures is an estimate based upon a 99% confidence level and a holding period of 1 day and the methodology used for the calculation is Monte Carlo simulation (full re-pricing of the positions is performed). Since VaR constitutes an integral part of the Group's market risk control regime, VaR limits have been established for all portfolios (trading and investment) measured at fair value and actual exposure is monitored daily by management. However, the use of this approach does not prevent losses outside of these limits in the event of extraordinary market movements. For that reason, the Group uses additional monitoring metrics such as: Stressed VaR, Expected Shortfall and Stress Tests. Finally, the Group already monitors the impact from the new regulatory framework for market risk (Fundamental Review of the Trading Book-FRTB) and monitors the evolution of the relevant capital charges until its official application (2027) based on a set of established systems and procedures.

Interest Rate Risk in the Banking Book (IRRBB)

The IRRBB is defined as the current and the prospective risk of a negative impact to the institution's economic value of equity, or to the institution's net interest income, taking market value changes into account as appropriate, which arise from adverse movements in interest rates affecting interest rate sensitive instruments, including gap risk, basis risk and option risk.

GMCR is the unit responsible for the monitoring, control, reporting and estimation of IRRBB on a group level. Both the Economic Value of Equity (EVE) and NII sensitivity to a number of stresses on interest rates are estimated on a periodic basis and are compared with the approved BoD Risk Appetite Statements (RAS) thresholds. IRRBB analysis currently uses the established Asset and Liability Management (ALM) tools within each entity. The plan is to expand the use of the ALM tool applied on a solo level (in Greece) for the future Group-level IRRBB analysis. The CSRBB analysis is conducted on a Group level by a centralized tool. Furthermore, the Group already applies a set of extra stress test analysis for specific parts of its Banking Book for the assessment to the exposure on Mark-to-Market (MTM) volatility on both OCI and Amortised Cost portfolios of investment securities and for the assessment of the CSRBB (Credit Spread Risk in the Banking Book). The policy for the management of IRRBB as approved by BRC and BoD provides a clear description of the methodologies, the governance, the limits that are used for the management of IRRBB & CSRBB.

REPORT OF THE DIRECTORS

Liquidity Risk

The Group is exposed on a daily basis to liquidity risk due to deposits withdrawals, maturity of medium or long term notes, maturity of secured or unsecured funding (interbank repos and money market takings), collateral revaluation as a result of market movements, loan draw-downs and forfeiture of guarantees. The Board Risk Committee and the BoD sets in the RAS Framework the liquidity risk thresholds to ensure that sufficient funds are available to meet all of these contingencies under any scenario. The Group monitors on a continuous basis the level of liquidity risk using regulatory and internal metrics and methodologies (Liquidity Coverage Ratio/LCR, Net Stable Funding Ratio/NSFR, Liquidity Buffer analysis, cash flow analysis, short-term and medium-term stress test etc.).

BRC's role is to approve all strategic liquidity risk management decisions and monitor the quantitative and qualitative aspects of liquidity risk. Group Assets and Liabilities Committee (G-ALCO) has the mandate to form and implement the liquidity policies and guidelines in conformity with Group's risk appetite, and to review at least monthly the overall liquidity position of the Group. Group Treasury is responsible for the implementation of the Group's liquidity strategy, the daily management of the Group's liquidity and for the preparation and monitoring of the Group's liquidity budget, while GMCR is responsible for measuring, control, monitoring and reporting the liquidity of the Group to the G-ALCO, BRC, BoD and to the regulatory bodies.

Operational & Non-Financial Risks (NFRs)

Non-Financial Risks include operational risks as well as specific additional risks such as business, strategic and reputational risk. In line with CRR3, operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.

Governance responsibility for NFR management stems from the Board of Directors (BoD), through the Executive Board and Senior Management, and passes down to the Heads and staff of every business unit. The BoD establishes the mechanisms used by the Group to manage NFRs, sets the tone and expectations, and delegates relevant responsibilities. The Board Risk Committee and the Audit Committee monitor the NFR levels and profile, including relevant events.

NFR management comprises risk identification, assessment, and mitigation while employing independent oversight and an effective risk culture to ensure that business objectives are met within the NFR appetite that is reflected in the Group's Policies and Guidelines.

The Heads of each business unit (the risk owners) are primarily responsible for the day-to-day management of NFRs and the adherence to relevant controls. Each Business Unit appoints an Operational Risk Partner (OpRisk Partner) or an Operational Risk Management Unit (ORMU) depending on the size of the business unit, which is responsible for coordinating the internal risk management efforts of the business unit while forming the link between Line 1 and Line 2.

Eurobank has adopted a theme-based risk taxonomy, developed along the lines of industry reference taxonomies, for risk management and reporting purposes. Each Risk Theme is overseen by a Theme Coordinator, typically from a Second Line of Defense Unit. The Risk Themes that fall within the scope of NFR are the following:

The taxonomy also identifies transversal NFR themes, which may cut across multiple risk categories and amplify or interact with them.

Group Operational and Non-Financial Risks Unit (GONFR) is responsible for establishing an effective operational and non-financial risk management framework for the Group, aligned with best practices, and for overseeing its implementation across the Group. GONFR acts as an overlaying framework coordinator for all NFRs. Its responsibilities aim to harmonize the Second

Line of Defense units' activities across the Group and to ensure the effective and consistent application of the Risk Appetite Framework. The Second Line of Defense units retain their responsibilities for the specific Risk Theme(s) owned.

Eurobank has fully implemented the Risk Appetite Framework across the Group to cover NFRs. The Framework addresses NFRs by defining acceptable risk limits and ensuring that the risk profile stays within those limits.

Additionally, GONFR, as the owner of the Products & Services Governance Policy, is responsible for overseeing and ensuring the effective implementation of the governance framework for all products and services across the Group throughout their lifecycle. This framework supports the comprehensive assessment of both financial and nonfinancial risks, while also incorporating financial performance considerations. The Policy sets out the review process for products and services, including the evaluation of climate-related and environmental risks and the assessment of relevant products and services alignment with the Bank's Sustainable Finance Framework (SFF) and the Transition Finance Framework (TFF).

Sustainability risks

Sustainability risks are neither new nor stand-alone risks, rather they are transverse risks, manifesting through existing risk types. Overall, they comprise: (i) climate-related and environmental risks, (ii) social risks, and (iii) governance risks. As sustainability risks interact with other risks and result in direct distributional impacts and indirect macroeconomic impacts, the Group understands that careful consideration of the cross-cutting nature thereof is necessary to ensure the optimal implementation of adaptation activities.

Specifically, sustainability risks are defined as potential losses arising from any negative financial impact for the Group, stemming from current or prospective impacts of any climate-related & environmental, social or governance factors on the Group's counterparties or invested assets.

The Group is adopting a strategic approach towards sustainability and climate related risk management, signifying the great importance that is given in the risks and opportunities arising from the transitioning to a low-carbon and more circular economy. In this context, the Bank has approved and implements its Financed Impact Strategy, which focuses on:

a) Client engagement and awareness – Helping clients transition to more sustainable business models by raising awareness of climate change challenges and opportunities.
b) Supporting clients in transition through sustainable financing solutions – Facilitating clients' transition towards sustainable practices by offering eligible financing solutions under the Bank's Sustainable and Transition Finance Frameworks (SFF & TFF), supported by relevant frameworks, tools and products.
c) Assessment and management of sustainability-related risks – Identifying and managing the sustainability-related risks within its loan and investment portfolios, including assessing exposure to transition and physical risks linked to climate change.

The Group has developed a set of sustainable and transition finance frameworks to guide financing and investment activities. The Sustainable Finance Framework (SFF) defines eligible green and social assets and classifies sustainable lending solutions; the Sustainable Investment Framework (SIF) sets sustainable investment strategies, selection criteria and monitoring practices; and the Transition Finance Framework (TFF) supports clients in high emitting sectors pursuing credible decarbonization pathways.

Furthermore, the Group maintains its Sustainability Governance structure with clearly defined roles and responsibilities supporting the roll-out of the Sustainability Strategy and the integration of sustainability risks, through the involvement of various key stakeholders (i.e. Business & Risk Units, Committees, etc.). The Group applies an established model of defined roles and responsibilities regarding the management of Sustainability risks and aspects across the 3 Lines of Defense.

The Group also maintains a Sustainability Risk Management Policy which aims at fostering a holistic understanding of the effects of sustainability risks on its business model, as well as support decision-making regarding these matters and provide a robust governance under its Risk Management Framework. The purpose of the Policy is to provide an overview and a common understanding of Group's main governance arrangements, as well as roles & responsibilities undertaken by the Group Sustainability Risk (GSR), in the context of the Group's overall Sustainability risks management activities.

The GSR has the overall responsibility for overseeing, monitoring, and managing sustainability risks at Group level. More specifically, GSR prepares and maintains the Group's sustainability risk management policies, processes and methodologies, in collaboration with the Group Sustainability Unit, and the relevant Business and Risk Units. It leads the development and implementation of the sustainability risk framework, policies and processes, and reports to the Board on Sustainability Risk matters, coordinating with the Group Senior Sustainability Officer (GSSO) on the progress of the Climate Risk action plan implementation. The GSR monitors and challenges the involved stakeholders in setting Net Zero targets and the Financed Impact Strategy, and reports on financing targets and KPIs. The GSR also leads the 2nd line of defense independent sustainable lending re-assessment process against the Sustainable Finance criteria, including the classification of Retail Portfolio products as sustainable and reviews and confirms the ESG Risk Assessment while challenging proposed mitigation actions. Furthermore, the GSR develops and maintains the Climate Risk Stress Testing (CRST) Framework, as well as the Scenario Analysis and Stress Testing methodologies, and coordinates the performance of sustainability risk scenario analysis and stress test exercises at Group level.

ECB 2026 geopolitical risk reverse stress test

The European Central Bank (ECB) has conducted in 2026 a geopolitical risk reverse stress test on 110 directly supervised banks, including Eurobank S.A. On 31 July 2026, ECB published the aggregated results, at system level, for this exercise. In line with previous ECB thematic stress tests conducted to comply with Article 100 of the Capital Requirements Directive (CRD), the geopolitical risk reverse stress test is not intended to have any implications for Pillar 2 Guidance (P2G). The outcome will be used to inform and complement the Supervisory Review and Evaluation Process (SREP) in a qualitative way and in line with the broader 2026 ICAAP.

6. Non Performing Exposures (NPE) management and loan sale transactions

The Bank realizes the NPE Strategy Plan through its implementation by doValue Greece for the assigned portfolio and the securitization transactions.

Troubled Assets Committee

The Troubled Assets Committee (TAC) is established according to the regulatory provisions and its main purpose is to act as an independent body, closely monitoring the Bank's troubled assets portfolio and the execution of its NPE Management Strategy.

Remedial and Servicing Strategy (RSS)

The Remedial Servicing and Strategy (RSS) is responsible for:

a) the management of the non-performing and early arrears loans of Eurobank and the relevant communication with the regulator b) structured transactions which create capital -such as Synthetic SRT Simple, Transparent and Standardised ('STS') securitizations- and/or offer credit protection and c) cooperation with the other units of Group Strategy for other transactions initiatives and (d) communication cooperation with the regulators on all relevant matters always in conjunction with the other relevant units of the Bank such as Group Risk and Group Finance.

RSS is closely monitoring the overall performance of the NPE portfolio as well as the relationship of the Bank with doValue Greece. Furthermore, following Eurobank's commitments to preserve significant risk transfer (SRT) through the monitoring of regulatory requirements pertaining to Bank's concluded transactions, RSS has a pivotal role in ensuring that relevant process is performed smoothly and in a timely manner and that any shortcomings are appropriately resolved, while providing any required clarifications or additional material required by the regulatory authorities. The Head of RSS reports to the General Manager of Group Strategy.

Retail loans' reclassification

In the second quarter of 2026, with a view to enhancing its Unlikely-to-Pay (UtP) framework, the Bank revised the UtP criteria applicable to euro-denominated retail loans with step-up interest rate features. As a result, retail loans with a gross carrying amount of ca. €330m, the majority of which were less than 30 days past due, with an impairment allowance of ca. €100m, were reclassified from performing to non-performing status, leading to their migration mainly from Stage 2 to Stage 3, as at 30 June 2026. Moreover, in line with the Group's NPE deleveraging strategy, part of the above loan exposures of gross carrying amount of ca. €200m with impairment allowance of ca. €65m was included in Project Moon II perimeter classified as held for sale as at 30 June 2026 (refer below).

Project Sun (ex - Solar)

In the context of its NPE management strategy, the Bank initiated in 2025, its plan to recover the carrying amount of an NPE loan portfolio (ex-project 'Solar') through its disposal. In April 2026, the sale and legal transfer of the loan portfolio were completed resulting in the derecognition of loans, previously recognized as held for sale, of carrying amount of €15m, resulting in a loss of €3m.

Project Moon I & II

In December 2025, the Bank, as part of its NPE strategy plan, initiated a structured process for the disposal of a portfolio of secured non-performing retail exposures of gross carrying amount of ca. €126m, which resulted in their classification as held for sale (Project Moon I), while in the second quarter of 2026, the Bank revised its NPE sale target resulting in a higher target level by ca. €5m, which were also classified as held-for-sale. As at 30 June 2026, the carrying amount of the aforementioned loan portfolio reached €58 m.

As part of the continued execution of its balance sheet optimization strategy the Bank, in June 2026, initiated another structured process for the disposal of a secured non-performing retail exposures' portfolio of gross carrying amount of ca. €374m (Project Moon II), which as at 30 June 2026 was classified as held for sale, expected to be completed in 2027. As at 30 June 2026, the carrying amount of the aforementioned loan portfolio reached €236m.

Other loans held for sale

As of 31 December 2025, the Bank has classified its loan exposure to the Avramar Group as held for sale. Within the first half of 2026, the negotiations with potential investors for the disposal of Avramar Group's exposures were concluded for an agreed consideration of approx. €69m, referring to the Bank's exposures under sale. As at 30 June 2026, the carrying amount of the aforementioned loan portfolio classified as held for sale reached €67m.

In addition, in the first quarter of 2026, Eurobank Bulgaria AD entered into an agreement for the disposal of gross loans of ca. €97m, which had been fully written off, resulting in the recognition of €8m gain by the Group.

Eurobank Limited agreement with KEDIPES

On 30 January 2026, following the receipt of the remaining customary regulatory approvals including the Cyprus Commission for the Protection of Competition, the Transaction between KEDIPES and Eurobank Limited, which was signed in In September 2025, was completed resulting in the non-performing loans' derecognition from the Group's balance sheet and the termination of the Asset Protection Scheme ("APS") scheme. The final impact from the completion of the Transaction amounted to €6.5m gain.

Further information regarding the aforementioned loan-related initiatives and transactions is provided in note 17 to the interim financial statements.

7. Macroeconomic Outlook and Risks

Global economic environment

Amid geopolitical upheaval and widespread volatility, macroeconomic conditions remained supportive in the Group's three core markets. In 1H26 the economies of Greece, Bulgaria and Cyprus exhibited remarkable resilience and sustained their expansionary momentum.

Global growth has proved resilient despite the Middle East conflict, energy shock and trade tensions. Activity started the year stronger than expected, supported by easier financial conditions, firm services demand and rising AI-related investment, while flexible supply chains, the release of strategic oil reserves and a steep drop in Chinese oil imports contained the economic fallout from the Strait of Hormuz closure. The US remained an important source of global demand, driven by spending on semiconductors, data centres, power infrastructure and specialised construction, although domestic demand gradually softened. Europe remained subdued, but lower energy prices and reduced uncertainty should lend support in the second half of 2026, even as inflation risks keep monetary policy cautious after the ECB's 25 basis points June 2026 rate hike. China continued to rely on exports, industrial output and advanced manufacturing to sustain growth, despite weak domestic demand and property-sector strains. With Hormuz reopened and oil prices lower, the threat of a lasting inflation shock receded, although inflation remained central banks' primary concern.

Greece

According to Hellenic Statistical Authority (ELSTAT) provisional estimates, the real GDP of Greece grew by 2.0% on an annual basis in 1Q26 – versus 0.3% in the euro area (Eurostat) – driven mainly by fixed investment and net exports. The average annual inflation rate based on the Harmonized Index of Consumer Prices (HICP) accelerated to 3.8% in 1H26 from 3.1% in 1H25. The seasonally adjusted unemployment rate in the first five months of 2026 averaged 9.2%, broadly unchanged from the respective period in 2025 (9.1%).

In its Spring Economic Forecasts (May 2026), the European Commission (EC) expects real GDP to moderate to 1.8% in 2026 and 1.6% in 2027 from 2.1% in 2025 mainly due to the adverse impact of higher energy prices on household purchasing power. In 2026, inflation is expected to accelerate to 3.7% before easing to 2.4% in 2027, and the unemployment rate to decline to 8.3% in 2026 and 7.9% in 2027. On the fiscal front, the EC forecasts a primary surplus of 4.0% of GDP in 2026 and 3.7% in 2027, from 4.9% of GDP in 2025. The gross public debt-to-GDP ratio is projected to decline further to 140.7% in 2026 and 134.4% in 2027, from 146.1% in 2025 (Table 1).

Table 1

	2025A	2026F	2027F
GDP growth (real, %)	2.1	1.8	1.6
Inflation (HICP, avg % change)	2.9	3.7	2.4
Unemployment (% labor force, avg)	8.9	8.3	7.9
General government primary balance (%GDP)	4.9	4.0	3.7
Gross public debt (%GDP)	146.1	140.7	134.4

A: actual; F: forecast

Sources: Eurostat, European Commission (European Economic Forecasts, Spring 2026)

According to Bank of Greece (BoG) data, the stock of credit to the non-financial private sector amounted to €121bn at the end of May 2026, up from €114.9bn a year earlier, marking a gross annual increase of 5.4%. Adjusted for write-offs, reclassifications and foreign exchange fluctuations, the annual growth rate of domestic credit to the non-financial sector stood at 7.3%. On the other side of the ledger, domestic non-financial private sector deposits were up by 7.7% year-on-year, standing at €209.9bn, from €194.9bn in May 2025. Regarding real estate market developments, BoG data shows that residential real estate prices recorded an annual increase of 5.7% in 1Q26, and commercial real estate prices an annual increase of 4.8% in 2025.

Growth in Greece as well as in Bulgaria and Cyprus is expected to receive a significant boost from EU-funded investment projects and reforms. Greece is to receive €36bn (€18.2bn in grants and €17.7bn in loans) up to 2026 through the Recovery and Resilience Facility (RRF), Next Generation EU's (NGEU) largest instrument, out of which €24.6bn (€12.9bn in grants and €11.7bn in loans) had been disbursed by the EU as of end-June 2026. A further €40bn has been allocated to Greece through the EU's long-term budget (MFF), out of which €20.9bn is to fund the National Strategic Reference Frameworks (ESPA 2021–2027).

In 1H26, the Greek government raised €4.55bn from the international financial markets through the Public Debt Management Agency (PDMA) by issuing a new 10-year bond at a yield of 3.47% which subsequently reopened twice. At the end of March 2026, the cash reserves of the Greek government stood close to €39bn. Following a series of sovereign rating upgrades between 2023 and 2025, the Greek government long-term sovereign debt was rated as investment grade by all five Eurosystem-accepted External Credit Assessment Institutions. As of end-June 2026 the rating is as follows: DBRS (BBB, stable outlook); Fitch (BBB, stable outlook); Moody's (Baa3, stable outlook); Scope (BBB, positive outlook); and S&P (BBB, stable outlook).

Bulgaria

The April parliamentary elections resulted in a single-party government for the first time since 1997, The most significant challenge for the new government was the preparation of the 2026 state budget, given the 3.5% of GDP deficit in 2025, which exceeded the 3.0% reference threshold for the European Commission (EC) to launch and Excessive Deficit Procedure (EDP). On 25 June 2026 the EC proposed opening an EDP for Bulgaria, a proposal that was endorsed by the EU Council on the following day. The Council recommended that the country takes the necessary measures to reduce its fiscal deficit below 3% of GDP by 2029. On 1 July 2026, the Bulgarian Parliament approved the 2026 state budget, which targets a fiscal deficit of 5.7% of GDP. According to the accompanying macroeconomic framework, the deficit is projected to decline to 3.8% of GDP in 2027 and to 3.0% in 2028, one year earlier than recommended by the EU Council.

Regarding the recent macroeconomic developments, the economic momentum remained resilient in 1Q26, with GDP growth slightly higher to 3.1% year-on-year, compared with 2.9% year-on-year in 4Q25. Growth continued to be driven by domestic demand, with household consumption rising by 9.4% year-on-year and gross capital formation by 18.7% year-on-year. Strong labour market conditions, with unemployment at an all-time low of 3.2%, and robust consumer credit growth supported consumption. Net exports deteriorated as exports fell by 7.4% year-on-year, while imports remained strong growing by 8.2% year-on-year. The EC projected in its Spring Economic Forecast that the GDP growth pace will decelerate to 2.5% in 2026 and mildly further in 2027, to 2.2%, because of slower private consumption growth amid lower wage and employment increases, as well as lower private investment. By contrast, the external balance will improve, mainly on the back of lower private and public investment expansion.

Inflationary pressures escalated rapidly since the onset of the Middle East crisis. Headline inflation in May 2026 reached 6.3% year-on-year, 4.2 percentage points higher than the February 2026 level, marking the strongest increase in the EU since the beginning of the war. However, based on the Eurostat flash estimate, inflation slowed down to 5.2% year-on-year in June

2026. The acceleration since February 2026 is mainly driven by energy inflation and services inflation. The EC foresees a 4.2% average inflation this year and 2.6% in 2027.

Table 2

	2025A	2026F	2027F
GDP growth (real, %)	3.1	2.5	2.2
Inflation (HICP, avg % change)	3.5	4.2	2.6
Unemployment (% labor force, avg)	3.5	3.7	3.9
General Govt Primary Balance (%GDP)	-2.7	-2.9	-3.0
Gross Public Debt (%GDP)	29.9	32.3	35.5

A: actual; F: forecast

Sources: Eurostat, European Commission (European Economic Forecasts, Spring 2026)

Cyprus

In Cyprus, GDP growth decelerated to 3.0% year-on-year in 1Q26 compared with 4.3% year-on-year in 4Q25. The slowdown was primarily driven by a negative contribution from net exports. Domestic demand dynamics improved across components. Private consumption growth accelerated to 4.9% year-on-year from 3.6% year-on-year in 4Q25, supported by still-favourable labour market conditions, with unemployment declining to an 1Q record low of 4.0% in 1Q26. Gross fixed capital formation contracted for a second consecutive quarter, albeit at a significantly slower pace (-6.9% year-on-year in 1Q26 vs. -21.7% year-on-year in 4Q25), with the moderation driven primarily by the higher imports of transport equipment. The EC projected in its Spring Economic Forecast (May 2026) that the GDP growth will decelerate to 2.3% in 2026 and 2.7% in 2027 from 3.8% in 2025. Private consumption will remain the main growth driver, although moderated by the rising imported inflation and the reduced inflows of foreign workers, which had previously provided significant support to consumption growth. Investment growth excluding ships is projected to decelerate but recover in the course of 2026, as rising costs delay investment decisions despite support from the final year of RRF funding. However, prospects for the construction sector remain supportive, as the robust expansion in the real estate sales volume in 2025 by 14.7%, continued unabated in January–April 2026 by 14.1% year-on-year. Services exports are set to withstand weaker tourism, as robust ICT, financial and other business service exports are expected to be largely unaffected by the Middle East conflict. After a record-high in tourist arrivals in 2025 and a 9.1% year-on-year increase in the first two months of 2026, a sharp decline of 28.6% year-on-year followed in March-April. However, the falling dynamics weakened significantly in May, to 4.9% year-on-year, increasing the possibility of an at least moderate rebound in the peak of the summer period (July-August). Headline inflation has accelerated since the onset of the war in Iran, reaching 4.1% year-on-year in June, from 0.9% year-on-year in February, with the increase primarily driven by energy inflation, despite the further VAT cut in electricity since April, followed by services inflation. Based on the first Eurostat fiscal data for 2025, Cyprus outperformed all Eurozone peers in fiscal balance terms for a fourth consecutive year, recording a total surplus of 3.4% of GDP. Also, the public debt fell to 55% of GDP, 41.5 percentage points down in just four years.

Table 3

	2025A	2026F	2027F
GDP growth (real, %)	3.8	2.3	2.7
Inflation (HICP, avg % change)	0.8	3.6	2.2
Unemployment (% labor force, avg)	4.4	4.2	4.2
General Govt Primary Balance (%GDP)	4.5	3.3	3.7
Gross Public Debt (%GDP)	55.0	50.4	45.5

A: actual; F: forecast

Sources: Eurostat, European Commission (European Economic Forecasts, Spring 2026)

Macroeconomic risks

Regarding the outlook for the next 12 months, the major macroeconomic risks and uncertainties in Greece and our region are associated with: (a) the geopolitical upheaval stemming from the war in Ukraine and the fragile situation in the Middle East, especially following the breakdown of the cease fire between Iran and USA. The resumption of hostilities has led to renewed geopolitical and economic uncertainty globally, amplified financial volatility, and once again disrupted maritime trade through major Middle Eastern waterways, especially of energy goods; if prolonged, the ensuing supply bottlenecks are likely to reignite inflationary pressures globally; (b) the persistently above-target inflation, driven primarily by the services sector and fuelled further by energy price hikes, and its impact on household budgets, firms' production costs, competitiveness and external trade, as well as any potential social and/or political ramifications this may entail; (c) the timing of the monetary policy decisions by the ECB and the Federal Reserve Bank, especially as inflation persists above target; (d) the ability to maximize absorption of the remaining NGEU and MFF funds given the delays in certain RRF-funded projects and slower-than-planned disbursement of RRF loans in Greece, with the deadline to meet RRF milestones and targets expiring in August 2026; (e) the effective and timely implementation of the reforms required to boost productivity, competitiveness, and resilience and the adherence to the fiscal agenda provisioned in the budget; (f) the elevated geopolitical and economic uncertainty stemming from US foreign and trade policy decisions, and their repercussions, immediate (e.g., increased financial volatility in equity and fixed income markets) and subsequent ones (e.g., retaliatory tariffs by US trading partners, weaker US demand for EU goods and services); (g) the risk that the economic activity in the euro area, a major trade partner of Greece and Bulgaria, remains stagnant or even faces a downturn, reducing external demand for goods and services; (h) the persistently large current account deficit that seems to have become once again a structural feature of the Greek economic growth model, but also in the economy pf Cyprus since 2020 and (i) the exacerbation of natural disasters linked to climate change and their effect on GDP, employment, fiscal balance and sustainable development in the long run.

Materialization of the above risks would have potentially adverse effects on the fiscal planning of the Greek government, as it could decelerate the pace of expected growth and on the liquidity, asset quality, solvency and profitability of the Greek banking sector. In this context, the Group's Management and Board are continuously monitoring the developments on the macroeconomic, financial and geopolitical fronts as well as the evolution of the Group's asset quality and liquidity KPIs and have maintained a high level of readiness, so as to accommodate decisions, initiatives and policies to protect the Group's capital, asset quality and liquidity standing as well as the fulfilment, to the maximum possible degree, of its strategic and business goals in accordance with the business plan for 2026 - 2028.

8. Share Capital and Shareholders' remuneration

As at 30 June 2026:

a) The total share capital of the Bank amounted to €798,932,376.22, divided into 3,631,510,801 common registered voting shares with a nominal value of €0.22 each. All shares are fully paid, listed on Euronext Athens and the Cyprus Stock Exchange, and carry all rights and obligations provided for under the applicable Greek and Cypriot legislation.

b) The number of the Bank's shares held by the Bank, pursuant to the Share Buyback Programme, was 38,292,673 (see below) (31 December 2025: 3,546,449), while the number of the Bank's shares held by the Group's subsidiaries in the ordinary course of their business was 5,106,592 (31 December 2025: 3,869,292) (note 27 to the interim financial statements).

Annual General Meeting decisions

On 28 April 2026, the Annual General Meeting (AGM) of the shareholders of the Bank, inter alia, approved:

- The distribution to shareholders of a dividend of €258.7m from the "Special Reserves" account (see "Dividends/Shareholders' remuneration" below), in addition to the interim dividend of €170m that had already been distributed to shareholders. The AGM also authorised the Board of Directors (BoD) to take all actions necessary or appropriate to implement the decision, as proposed by the BoD. The dividend distribution was subsequently approved by the European Central Bank (ECB) on 8 June 2026.

- The distribution of a total amount of €35.23m to executives and employees of the Bank from the "Special Reserves" account.

- The establishment of a share buyback program ("2026 Program"- see below "Share Buyback-Own shares") in accordance with Article 49 of Law 4548/2018, under the following terms: (i) the total cost of the 2026 Program will not exceed the amount of €288m and in any case, the own shares held by the Bank, including those to be acquired via the 2026 Program, will not exceed 10% of the Bank's paid-in share capital, in accordance with the legislation in force, (ii) the duration of the 2026 Program will not exceed 12 months, starting from the date of receipt of the ECB's decision granting supervisory permission of the 2026 Program, and (iii) the minimum price per share for the acquisition of own shares under the 2026 Program will be set at the nominal value of the share, i.e. € 0.22, and the maximum price will be set at € 10, as approved by the BoD. The AGM also authorized the BoD to determine at its discretion any other detail for the implementation of the 2026 Program, to suspend it, and to take all necessary actions from time to time, delegating the relevant authorities to the appropriate individuals, for the implementation of the 2026 Program. The 2026 Program was subsequently approved by the ECB on 8 June 2026.

- The establishment of a five-year program for the free distribution of shares of the Bank commencing in 2026 (see below "Share Distribution Program"), in accordance with the provisions of article 114 of Law 4548/2018, to executives and employees of the Bank and its affiliated companies, within the meaning of article 32 of Law 4308/2014, under the following terms: (i) for the free distribution of shares, the Bank will either proceed with a corresponding share capital increase and issuance of new shares or will distribute own shares acquired by the Bank under the share buyback program, (ii) the maximum shares that can be distributed during the Share Distribution Program will be 36,400,000 common registered shares of the Bank, a number corresponding to 1 % of its paid-in share capital, (iii) beneficiaries are executives and employees of the Bank and its affiliated companies within the meaning of article 32 of Law 4308/2014. The AGM also authorized the BoD to determine the beneficiaries, the detailed terms for the allocation and distribution of the shares, as well as the rest of the terms and conditions of the Share Distribution Program, in accordance with the applicable regulatory and legislative framework and the Group's internal policies.
- The cancellation, pursuant to Article 49 of Law 4548/2018, of 28,097,019 own shares of the Bank with a nominal value of €0.22 each (see below "Cancellation of Own Shares") and the corresponding reduction of the Bank's share capital by €6,181,344.18, and the amendment of Article 5 (Share Capital) of the Bank's Articles of Association to reflect the reduction. The shares that would be cancelled had been acquired by the Bank under the share buyback program approved by the Extraordinary General Meeting of the Bank's shareholders held on 22 October 2025. Following the reduction, the Bank's share capital would amount to €792,751,032.04, divided into 3,603,413,782 common registered voting shares with a nominal value of €0.22 each. The AGM also authorised the BoD to take all actions necessary or appropriate to implement the decision. The cancellation remained subject to completion of the required supervisory and corporate approvals and formalities (see below 'Cancellation of Own Shares').

Share Buyback - Own Shares

On 29 April 2026, the Share Buyback Program ("Program"), originally established by Eurobank Holdings in May 2025, as approved by the AGM of its shareholders held on 30 April 2025, and subsequently continued by the Bank, pursuant to the resolution of the Extraordinary General Meeting of the Bank's Shareholders held on 22 October 2025, in accordance with Article 49 of Law 4548/2018, and the resolution of its Board of Directors of the same date, was completed. As of 29 April 2026, the Bank held 32,389,605 own shares acquired under the Program, with a total acquisition cost of ca. €122.9m.

Furthermore, on 10 June 2026, the Bank announced the commencement of the 2026 Program following (a) the resolution of its AGM held on 28 April 2026 (see above), (b) the ECB decision dated 8 June 2026 granting supervisory permission for the 2026 Program, and (c) the resolution of its Board of Directors dated 29 April 2026. The 2026 Program, which concerns the acquisition of up to 363.151.080 own shares, including those already held by the Bank, will remain in effect until 8 June 2027. During June 2026, under the 2026 Program, the Bank acquired 7,630,561 own shares, with a total acquisition cost of ca. €31,7m.

Share Distribution Program

On 12 June 2026, the Bank announced the establishment of the five-year Share Distribution Program for the free distribution of shares of the Bank to executives and employees of the Bank and its affiliated companies within the meaning of article 32 of Greek Law 4308/2014 (the "Beneficiaries"). The Share Distribution Program was established, pursuant to the resolution of the AGM of its Shareholders held on 28 April 2026, (see above) and the resolution of its Board of Directors dated 29 April 2026 approving the first series of the Share Distribution Program. The maximum number of shares that may be distributed under the Share Distribution Program is 36,400,000 common registered shares of the Bank, corresponding to 1.0% of the Bank's paid-up share capital as at the date of the relevant AGM resolution.

The Share Distribution Program, which operates within the framework of the existing variable remuneration schemes of the Group provided for under the Remuneration Policies for Members of the Board of Directors and Group Personnel, aims to reward the Beneficiaries for their contribution towards the achievement of the Group's strategic objectives and specific financial and operational targets, ensure compliance with the applicable regulatory requirements regarding the payment of part of variable remuneration in financial instruments and align the Beneficiaries interests with the Group's long-term interests and sustainable growth. The Share Distribution Program will be implemented through successive series subject to the fulfilment of the applicable performance and other conditions, while the Beneficiaries of each series will be determined in accordance with the terms and conditions of the Share Distribution Program and the relevant resolutions of the competent corporate bodies. The shares distributed under the Share Distribution Program are subject to a one-year retention period, or to such other period as may be required under the applicable regulatory framework and the Group's Remuneration Policies, in order to ensure continued alignment with long-term performance and prudent remuneration principles.

On 15 June 2026, in implementation of the aforementioned resolutions, the Bank allocated, free of charge, 1,727,493 own common registered voting shares to 208 Beneficiaries, through over-the-counter transactions. The shares distributed originated from own shares that had been acquired under the Share Buyback Program approved by the Extraordinary General Meeting of the Bank's shareholders held on 22 October 2025. Further information about the Share Distribution Program and the distribution of shares is available in the relevant announcements on the Bank's website and in note 27 to the interim financial statements of the Group for the period ended 30 June 2026.

Dividends/Shareholders' remuneration

Pursuant to the resolution of the AGM of the Bank's shareholders held on 28 April 2026 and following the approval granted by the ECB, the Bank proceeded with the distribution of a cash dividend of €258.7m from its "Special Reserves" account, in June 2026, in addition to the interim dividend of €170m distributed in November 2025. The dividend distributions of €258.7m and €170m for the financial year 2025 correspond to a gross dividend per share of € 0.07187 and € 0.04681, respectively, excluding own shares that were not entitled to receive a dividend.

The aggregate cash dividend of €428.7m, together with the maximum consideration of €288m cost of the 2026 Program approved by the AGM on 28 April 2026, correspond, in total, to a shareholder reward ratio of 55% of the Group's net profit for 2025, excluding the €58m gain recognised on the acquisition of the CNP Cyprus subgroup.

Cancellation of Own Shares

Subsequent to 30 June 2026, in implementation of the resolution of the Annual General Meeting of the Bank's shareholders held on 28 April 2026 and following completion of the required corporate and regulatory approvals, including the ECB approval, the Bank completed the cancellation of 28,097,019 own common registered voting shares with a nominal value of €0.22 each, which had been acquired under the share buyback program approved by the Extraordinary General Meeting of the Bank's shareholders held on 22 October 2025. On 9 July 2026, the decision of the Ministry of Development approving the corresponding amendment to Article 5 of the Bank's Articles of Association was registered with the General Commercial Registry (G.E.MI.). As a result, trading of the cancelled shares on Euronext Athens ceased on 14 July 2026.

Consequently, the Bank's share capital was reduced by €6,181,344.18 and now amounts to €792,751,032.04, divided into 3,603,413,782 common registered voting shares with a nominal value of €0.22 each. Article 5 (Share Capital) of the Bank's Articles of Association was amended accordingly.

Share options

Under the five-year share options plan established in 2020 by Eurobank Holdings, initiated in 2021, and subsequently continued by Eurobank, the Bank has granted to the employees of the Bank and its affiliated companies share options rights, by issuing new shares with a corresponding share capital increase upon the options' exercise. The initial maximum number of option rights that could be exercised was 55,637,000, each of which would correspond to one new ordinary share at an exercise price of € 0.23.

The options are exercisable in portions annually during a period from one to five years. Each portion may be exercised wholly or partly and converted into shares at the employees' option, provided that they remain employed by the Group until the first available exercise date. Each portion is treated as a separate award with a different vesting period and different fair value. The corporate actions that adjust the number and the price of shares also adjust accordingly the share options. The originally established share option plan ended in 2025, with the implementation of the fifth series of stock options.

As of 30 June 2026, the share options outstanding at the end of the period amounted to 17,943,850, following the cancellation of 175,734 share options in the second quarter of 2026 (31 December 2025: 18,119,584).

Further information regarding the terms of the share options granted to the employees of the Group, along with the valuation method and the inputs used to measure the share options, is presented in note 38 of the consolidated financial statements for the year ended 31 December 2025.

9. Board of Directors

The Board of Directors (BoD) was elected by the Annual General Meeting of the Bank's shareholders held on 23 July 2024 for a three-year term of office expiring on 23 July 2027 and extended until the expiry of the period within which the Annual General Meeting for the financial year 2027 is convened.

On 20 March 2026, the BoD appointed Ms Alexandra Reich as an independent non-executive member, in replacement of the resigned independent non-executive member Mr Jawaid Mirza, whose resignation had become effective on 27 June 2025, for a term equal to the remaining term of office of the resigned member. On the same date, the BoD reconstituted itself. The

REPORT OF THE DIRECTORS

Annual General Meeting of the Bank's shareholders held on 28 April 2026 was informed of Ms Reich's appointment, in accordance with Article 82(1) of Law 4548/2018, and attributed to her the status of independent non-executive member of the Bank's BoD. Ms Reich's term of office expires concurrently with the term of office of the other BoD members, i.e. on 23 July 2027, and is extended until the expiry of the period within which the Annual General Meeting for the financial year 2027 is convened.

The composition of the BoD of Eurobank is presented in note 34 to the interim financial statements. Biographical details of the Directors are available on Eurobank's website (www.eurobank.gr).

10. Related party transactions

As at 30 June 2026, the Group's outstanding balances of the transactions and the relating net income / expense for the first half of 2026 with (a) the key management personnel (KMP) and the entities controlled or jointly controlled by KMP are: receivables €5.6m, liabilities €28.9m, net expense €0.02m, guarantees issued €0.02m (b) the Fairfax group (excluding Eurolife FFH Insurance Group Holdings S.A., which is also a Group's associate) are: receivables €144.1m, liabilities €48m, guarantees issued €2.1m, net income €4.4m and (c) the associates and joint ventures and the Eurobank Group's personnel occupational insurance fund are: receivables €177.2m, liabilities €115.8m, net expense €28.7m, guarantees issued €0.9m.

At the same date, the Bank's outstanding balances of the transactions and the relating net income/expense for the first half of 2026 with (a) the key management personnel (KMP) and the entities controlled or jointly controlled by KMP are: receivables €5.6m, liabilities €17.1m, net expense €0.1m, (b) the Fairfax group (excluding Eurolife FFH Insurance Group Holdings S.A., which is also a Group's associate) are: receivables €144.1m, liabilities €47.8m, guarantees issued €2.1m, net income €4.4m, (c) the associates and joint ventures and the Eurobank Group's personnel occupational insurance fund are: receivables €169.3m, liabilities €112.4m, net expense €22.5m, guarantees issued €0.9m and (d) the subsidiaries are: receivables €5,097m, liabilities €2,921m, guarantees issued €354m, net income €212.8m.

The short-term employee benefits for the KMP amounted to €6.9m, including €2.3m in upfront variable remuneration awarded as profit sharing. The corresponding amount at Bank level was €6.3m, including €2.2m in upfront variable remuneration. The long-term employee benefits for the KMP amounted to €3.9m, including €3.2m in deferred variable remuneration awarded as profit sharing and payable in equal installments over the next 4–5 years. The corresponding amount at Bank level was €3.7m, including €3m in deferred variable remuneration. In addition, in the period ended 30 June 2026, the KMP were granted €5.7m in variable remuneration in the form of Bank's shares under the Bank's five-year program for the free distribution of shares to executives and employees of the Bank and its affiliated companies (section 8), including € 3.4m in deferred variable remuneration and vested in equal installments over the next 4–5 years.

The major balances[2] of the Bank's transactions with (a) its subsidiaries and (b) its associates/joint ventures are presented in the below table:

€ million	Assets	Liabilities	Income	Expenses	Guarantees (Net)
A. SUBSIDIARIES					
Eurobank Equities S.A.	506	127	15	(0)	3
Eurobank Asset Management Mutual Fund Mngt Company S.A.	11	21	13	(2)	0
Eurobank Factors S.A.	861	6	16	0	-
Be-Business Exchanges S.A.	0	3	(0)	(3)	-
Eurobank Bulgaria A.D.	1,050	258	135	(15)	-
Eurobank Fund Mngt Co. (Lux) S.A.	6	0	16	0	-
Eurobank Private Bank Luxembourg S.A.	1,916	246	48	(2)	350
Piraeus Port Plaza 3	34	14	0	(1)	-
Eurobank Leasing Single Member S.A.	374	1	4	(0)	0
Eurobank Limited	260	2,204	31	(43)	0
B. ASSOCIATES/JOINT VENTURES					
Eurolife FFH Insurance Group Holdings S.A. (consolidated)	8	89	13	(13)	0
doValue Greece Loans and Credits Claim Management S.A.	95	20	1	(24)	-

[2]Exceeding an amount of €100m in assets/liabilities or €1m in income/expenses for the Bank's transactions with its subsidiaries and associates/joint ventures.

REPORT OF THE DIRECTORS

All transactions with related parties are entered into the normal course of business and are conducted on an arm's length basis. Further information is provided in the note 33 to the interim financial statements of the Bank for the period ended 30 June 2026.

Georgios Zanias	Fokion Karavias
Chairman	Chief Executive Officer

4 August 2026

REPORT OF THE DIRECTORS

APPENDIX

Definition of Alternative Performance Measures (APMs) in accordance with European Securities and Markets Authority (ESMA) guidelines, which are included in the Report of Directors/Financial Statements:

a. **Loans to Deposits ratio:** Loans and advances to customers at amortised cost divided by due to customers at the end of the reported period,
b. **Pre-Provision Income (PPI):** Operating income minus operating expenses as disclosed in the financial statements for the reported period,
c. **Core income:** The total of net interest income, net banking fee and commission income and income from non banking services for the reported period,
d. **Core Pre-provision Income (Core PPI):** The core income minus the operating expenses of the reported period,
e. **Net Interest Margin (NIM):** The net interest income of the reported period, annualised 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),
f. **Fees and commissions:** The total of net banking fee and commission income and income from non banking services of the reported period,
g. **Fees and commissions over assets ratio:** The Fees and commissions of the reported period, annualised 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),
h. **Income from trading and other activities**: The total of net trading income, gains less losses from investment securities and other income/ (expenses) of the reported period,
i. **Cost to Income ratio:** Total operating expenses divided by total operating income,
j. **Cost to core income ratio:** Total operating expenses divided by total core income,
k. **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 and NPE reduction plans, contribution to Greek State's infrastructure projects, net profit/(loss) from discontinued operations and income tax adjustments,
l. **Non-performing exposures (NPE):** NPE (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 NPE, as reported herein, refer to the gross loans at amortised cost except for those that have been classified as held for sale,
m. **NPE ratio:** NPE divided by gross loans and advances to customers at amortised cost at the end of the reported period,
n. **NPE formation:** Net increase/decrease of NPE in the reported period excluding the impact of write offs, sales and other movements,
o. **NPE Coverage ratio:** Impairment allowance for loans and advances to customers and impairment allowance for credit related commitments (off balance sheet items), divided by NPE at the end of the reported period,
p. **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),
q. **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 the average tangible book value. Tangible book value is the total equity excluding preference shares, AT1 capital instruments and non controlling interests minus intangible assets.

Definition of capital and other selected ratios in accordance with the regulatory framework, which are included in the Report of Directors/Financial Statements:

a) **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 (RWA). The RWA are the Group's assets and off-balance-sheet exposures, weighted according to risk factors based on Regulation (EU) No 575/2013, taking into account credit, market and operational risk,

b) **Common Equity Tier 1 (CET1) ratio:** In accordance with the Regulation (EU) No 575/2013, as in force, Common Equity Tier I regulatory capital divided by total Risk Weighted Assets (RWA),

c) **Total Tier 1 Capital ratio (Tier 1) ratio:** In accordance with the Regulation (EU) No 575/2013, as in force, Total Tier 1 Capital divided by total Risk Weighted Assets (RWA),

d) **Liquidity Coverage Ratio (LCR):** The total amount of high quality liquid assets divided by the net liquidity outflows for a 30-day stress period as per Regulation (EU) 2015/61,

e) **Minimum Requirements for Eligible Own Funds and Eligible Liabilities (MREL) ratio:** The sum of i) total regulatory capital (at Eurobank S.A. consolidated level) as defined by Regulation (EU) No 575/2013 as in force, based on the transitional rules for the reported period and ii) liabilities issued by Eurobank S.A. that meet the MREL-eligibility criteria set out in Regulation (EU) No 575/2013 as in force, divided by RWA.

REPORT OF THE DIRECTORS

The following table presents the components of the calculation of the above APMs, which are derived from the Group's interim financial statements for the periods ended 30 June 2026 and 30 June 2025 and the Group's annual financial statements for the year ended 31 December 2025:

Components of Alternative Performance Measures

€ million	1H 2026	1H 2025	FY 2025
Net Interest Income [(1)]	1,348	1,270	
Fees and commissions [(1)]	414	365	
Total Operating income	1,807	1,699	
Total Operating income, excluding i) the derecognition loss from NPE reduction transactions in 2Q26 and ii) the gain on acquisition of CNP Cyprus subgroup in 2Q25 [(2)]	1,810	1,662	
Total Core income	1,762	1,635	
Total Operating expenses [(3)]	(662)	(614)	
Pre-provision income (PPI)	1,145	1,085	
Pre-provision income (PPI), excluding i) the derecognition loss from NPE reduction transactions in 2Q26 and ii) the gain on acquisition of CNP Cyprus subgroup in 2Q25	1,148	1,047	
Core Pre-provision income (Core PPI)	1,100	1,021	
Net profit attributable to equity holders of the parent company	738	691	
Restructuring costs, before tax	(49)	(41)	
Restructuring costs, after tax	(47)	(38)	
Gain on acquisition of CNP Cyprus subgroup in 2Q25	-	38	
Derecognition loss from NPE reduction transactions in 2Q26	(3)	-	
Loss related to NPE reduction projects, after tax	(11)	(17)	
Impairment loss related to NPE reduction projects	(12)	(24)	
Net income/(loss) from discontinued operations	19	(3)	
Adjusted net profit	776	711	
Coupons on AT1 capital instruments on an accrued basis, after tax	(25)	-	
Impairment losses relating to loans and advances	(159)	(179)	
Impairment losses relating to loans and advances, excluding impairment loss related to NPE reduction projects	(148)	(155)	
NPE formation [(4)]	94	60	
Non performing exposures (NPE)	1,442		1,434
Due to customers	86,399		82,704
Gross Loans and advances to customers at amortized cost	58,126		55,977
Impairment allowance for loans and advances to customers	(1,126)		(1,309)
Impairment allowance for credit related commitments	(62)		(56)
Due to customers (Greek operations)	48,081		45,164
Gross Loans and advances to customers at amortized cost (Greek operations)	38,057		37,261
Impairment allowance for loans and advances to customers (Greek operations)	(779)		(992)
Average balance of continued operations' total assets [(5)]	109,642	101,268	
Average balance of loans and advances to customers at amortized cost [(6)]	55,810	51,636	
Average balance of tangible book value [(7)]	9,123	8,583	

[(1)]2Q26: Net interest income (NIM) of the second quarter 2026 (€685m) & 2Q26 Fees and commissions (€211m) annualised, divided by the 2Q26 average balance of continued operations' total assets (€110,475m). The average balance of continued operations' total assets has been calculated as the arithmetic average of their balances at the end of the reporting period (30 June 2026: €112,943m) and at the end of the previous reporting period (31 March 2026: €108,007m).

[(2)] International Operations: Operating income: €806m (first half 2025: €759m). Greek operations: Operating income: €1,004m (first half 2025: €902m).

[(3)] International Operations: Operating expenses: €294m (first half 2025: €274m). Greek operations: Operating expenses: €368m (first half 2025: €340m).

[(4)] NPEs formation has been calculated as the €8m increase of NPE in the first half of 2026, after deducting the impact of write-offs €34m, classifications as held for sale / sales €380m and other movements €(329)m.

[(5)] The average balance of continued operations' total assets, has been calculated as the arithmetic average of their balances at the end of the reporting period (30 June 2026: €112,943m), at the end of interim quarter (31 March 2026: €108,007m) and at the end of the previous period (31 December 2025: €107,976m). The respective figures for 30 June 2025: €102,228m, 31 March 2025: €100,426m and 31 December 2024: €101,150m.

REPORT OF THE DIRECTORS

[6] The average balance of loans and advances to customers measured at amortized cost, has been calculated as the arithmetic average of their balances at the end of the reporting period (30 June 2026: €57,001m), at the end of interim quarter (31 March 2026: €55,761m) and at the end of the previous period (31 December 2025: €54,668m). The respective figures for 30 June 2025: €52,253m, 31 March 2025: €51,718m and 31 December 2024: €50,936m.

[7] The average balance of tangible book value, has been calculated as the arithmetic average of the total equity minus AT1 capital instruments, the intangible assets and non controlling interests at the end of the reporting period (30 June 2026: €9,223m) and at the end of the previous period (31 December 2025: €9,022m). The respective figures for 30 June 2025: €8,681m and 31 December 2024: €8,484m.

Source of financial Information

The Directors' Report includes financial data and measures as derived from the Group's interim financial statements for the periods ended 30 June 2026 and 30 June 2025 and the Group's annual financial statements for the year ended 31 December 2025, which have been prepared in accordance with International Financial Reporting Standards (IFRS). In addition, it includes information as derived from internal information systems, consistent with the Group's accounting policies, such as the selected financial information for the Group's two main reportable segments a) Greek Operations, which incorporate the business activities originated from the Company, the Bank and the Greek subsidiaries and b) International Operations, which incorporate the business activities originated from the banks and the other local subsidiaries operating in Bulgaria, Cyprus and Luxembourg (as described at the relevant section on page 5).

INTERIM
FINANCIAL STATEMENTS

FOR THE SIX MONTHS ENDED

30 JUNE 2026

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General Commercial Registry No: 154558160000

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Notes to the Interim Financial Statements

Interim Balance Sheet

		Group		Bank	
	Note	30 June 2026 € million	31 December 2025 € million	30 June 2026 € million	31 December 2025 € million
ASSETS					
Cash and balances with central banks		**14,440**	15,628	**6,567**	5,438
Due from credit institutions		**2,497**	2,356	**3,955**	3,576
Securities held for trading		**558**	516	**119**	178
Derivative financial instruments	16	**547**	780	**544**	762
Loans and advances to customers	17	**56,991**	54,663	**35,321**	34,503
Investment securities	18	**28,554**	24,884	**15,020**	13,761
Shares in subsidiaries	19	**-**	-	**3,297**	3,297
Investments in associates and joint ventures	20	**260**	251	**33**	36
Property and equipment	21	**1,077**	1,067	**626**	622
Investment property	21	**1,332**	1,331	**934**	933
Intangible assets		**591**	511	**328**	261
Deferred tax assets	14.1	**3,522**	3,629	**3,520**	3,627
Other assets	22	**2,172**	2,032	**1,704**	1,565
Assets of disposal groups classified as held for sale	15	**402**	328	**402**	211
Total assets		**112,943**	107,976	**72,370**	68,770
LIABILITIES					
Due to central banks	23	**1,000**	1,001	**1,000**	1,001
Due to credit institutions	23	**2,639**	2,850	**4,888**	5,218
Derivative financial instruments	16	**1,016**	915	**1,003**	922
Due to customers	24	**86,399**	82,704	**48,273**	45,356
Debt securities in issue	25	**8,314**	7,352	**8,522**	7,568
Insurance contract liabilities	26	**733**	684	**-**	-
Other liabilities	26	**1,938**	1,847	**832**	920
Total liabilities		**102,039**	97,353	**64,518**	60,985
EQUITY					
Share capital	27	**799**	799	**799**	799
Share premium	27	**1,140**	1,140	**1,140**	1,140
Reserves and retained earnings		**7,875**	7,594	**4,823**	4,756
Additional Tier I capital instruments	28	**1,090**	1,090	**1,090**	1,090
Total equity		**10,904**	10,623	**7,852**	7,785
Total equity and liabilities		**112,943**	107,976	**72,370**	68,770

Notes on pages 8 to 51 form an integral part of these interim financial statements.

Interim Income Statement

Group	Note	Six months ended 30 June 2026 € million	Six months ended 30 June 2025 Restated[1] € million	Three months ended 30 June 2026 € million	Three months ended 30 June 2025 Restated[1] € million
Net interest income	7	**1,348**	1,270	**684**	632
Net banking fee and commission income	8	**336**	292	**172**	153
Income from non banking services	9	**78**	73	**40**	43
Net trading income/(loss)	16	**(12)**	1	**(8)**	(7)
Gains less losses from investment securities		**40**	51	**40**	23
Other income/(expenses)	10	**17**	12	**2**	28
Operating income		**1,807**	1,699	**930**	872
Operating expenses	11	**(662)**	(614)	**(332)**	(310)
Impairment losses relating to loans and advances to customers	12	**(159)**	(179)	**(83)**	(96)
Other impairments, risk provisions and related costs	13	**(15)**	(0)	**(12)**	6
Restructuring costs	13	**(49)**	(41)	**(9)**	(10)
Special tax levy on credit institutions	14.2	**(18)**	(17)	**(9)**	(8)
Share of results of associates and joint ventures	20	**15**	24	**19**	15
Profit before tax from continuing operations		**919**	872	**504**	469
Income tax	14.1	**(200)**	(178)	**(97)**	(89)
Net profit from continuing operations		**719**	694	**407**	380
Net profit/(loss) from discontinued operations	15	**19**	(3)	**-**	(3)
Net profit attributable to equity holders of the parent company		**738**	691	**407**	377
		€	**€**	**€**	**€**
Earnings per share					
-Basic and diluted earnings per share	6	**0.20**	0.19	**0.11**	0.10
Earnings per share from continuing operations					
-Basic and diluted earnings per share	6	**0.19**	0.19	**0.11**	0.10

[1] Following the completion of the merger by absorption of Eurobank Holdings by Eurobank S.A. in December 2025, Eurobank S.A. Group represents the continuation of the Eurobank Holdings Group. Accordingly, the comparative information corresponds to that of the Eurobank Holdings Group (note 2). In addition, the special tax levy on credit institutions is presented separately, whereas it was previously included within Income tax.

Notes on pages 8 to 51 form an integral part of these interim financial statements.

Interim Income Statement

Bank	Note	Six months ended 30 June 2026 € million	2025 € million
Net interest income	7	**681**	634
Net banking fee and commission income	8	**184**	150
Income from non banking services	9	**38**	40
Dividend income		**156**	19
Net trading income/(loss)	16	**(14)**	(4)
Gains less losses from investment securities		**38**	49
Other income/(expenses)	10	**(3)**	(21)
Operating income		**1,080**	867
Operating expenses	11	**(357)**	(323)
Impairment losses relating to loans and advances to customers	12	**(95)**	(144)
Other impairments, risk provisions and related costs	13	**18**	(8)
Restructuring costs	13	**(2)**	(7)
Profit before tax		**644**	385
Income tax	14.1	**(130)**	(104)
Net profit		**514**	281

Notes on pages 8 to 51 form an integral part of these interim financial statements.

Interim Statement of Comprehensive Income

	Group				Bank	
	Six months ended 30 June		Three months ended 30 June		Six months ended 30 June	
	2026	2025	**2026**	2025	**2026**	2025
	€ million	€ million	**€ million**	€ million	**€ million**	€ million
Net profit	**738**	691	**407**	377	**514**	281
Other comprehensive income:						
Items that are or may be reclassified subsequently to profit or loss:						
Cash flow hedges						
- changes in fair value, net of tax	**2**	7	**1**	3	**2**	7
- transfer to net profit, net of tax	**(1)**	(9)	**(1)**	(5)	**(1)**	(9)
	1	(2)	**0**	(2)	**0**	(2)
Debt securities at FVOCI						
- changes in fair value, net of tax	**0**	18	**47**	35	**2**	7
- transfer to net profit, net of tax	**(34)**	(16)	**(40)**	(18)	**(32)**	(12)
	(34)	2	**8**	17	**(30)**	(5)
Foreign currency translation						
- foreign operations' translation differences	**(0)**	(0)	**(0)**	(0)	**-**	-
- transfer to net profit on the disposal of foreign subsidiary	**-**	1	**-**	1	**-**	-
	(0)	1	**(0)**	1	**-**	-
Associates and joint ventures						
- changes in the share of other comprehensive income, net of tax	**(2)**	2	**1**	2	**-**	-
	(36)	3	**9**	18	**(30)**	(7)
Items that will not be reclassified to profit or loss:						
- Gains/(losses) from equity securities at FVOCI, net of tax	**1**	1	**1**	(0)	**0**	1
Other comprehensive income	**(35)**	3	**10**	17	**(29)**	(6)
Total comprehensive income attributable to:						
Equity holders of the parent company						
- from continuing operations	**684**	697	**417**	397	**485**	274
- from discontinued operations	**19**	(3)	**-**	(3)	**-**	-
	703	694	**417**	394	**485**	274

Note: Following the completion of the merger by absorption of Eurobank Holdings by Eurobank S.A. in December 2025, Eurobank S.A. Group represents the continuation of the Eurobank Holdings Group. Accordingly, the comparative consolidated information corresponds to that of the Eurobank Holdings Group (note 2).

Notes on pages 8 to 51 form an integral part of these interim financial statements.

Interim Statement of Changes in Equity

Group	Share capital € million	Share premium € million	Reserves and retained earnings € million	AT1 capital instruments € million	Non controlling interests € million	Total € million
Balance at 1 January 2025	809	1,145	6,945	-	0	8,899
Net profit	-	-	691	-	0	691
Other comprehensive income	-	-	3	-	0	3
Total comprehensive income for the six months ended 30 June 2025	-	-	694	-	0	694
Dividend distribution to shareholders	-	-	(386)	-	-	(386)
Issue of AT1 capital instruments	-	-	-	495	-	495
Share-based payments	-	-	7	-	-	7
Purchase/sale of treasury shares	-	-	(65)	-	-	(65)
Other	-	-	(1)	-	-	(1)
	-	-	(445)	495	(0)	50
Balance at 30 June 2025	809	1,145	7,194	495	0	9,643
Balance at 1 January 2026	**799**	**1,140**	**7,594**	**1,090**	**0**	**10,623**
Net profit	-	-	738	-	0	**738**
Other comprehensive income	-	-	(35)	-	(0)	**(35)**
Total comprehensive income for the six months ended 30 June 2026	**-**	**-**	**703**	**-**	**(0)**	**703**
Dividend distribution to shareholders (note 27)	-	-	(258)	-	-	**(258)**
Coupon payment to AT1 capital holders, net of tax	-	-	(25)	-	-	**(25)**
Share-based payments (note 27)	-	-	7	-	-	**7**
Purchase/sale of treasury shares (note 27)	-	-	(145)	-	-	**(145)**
	-	**-**	**(422)**	**-**	**(0)**	**(422)**
Balance at 30 June 2026	**799**	**1,140**	**7,875**	**1,090**	**0**	**10,904**
	Note 27	Note 27				

Note: Following the completion of the merger by absorption of Eurobank Holdings by Eurobank S.A. in December 2025, Eurobank S.A. Group represents the continuation of the Eurobank Holdings Group. Accordingly, the comparative information corresponds to that of the Eurobank Holdings Group (note 2).

Notes on pages 8 to 51 form an integral part of these interim financial statements.

Interim Statement of Changes in Equity

Bank	Share capital € million	Share premium € million	Reserves and retained earnings € million	AT1 capital instruments € million	Total € million
Balance at 1 January 2025	3,941	-	2,552	-	6,493
Net profit	-	-	281	-	281
Other comprehensive income	-	-	(6)	-	(6)
Total comprehensive income for the six months ended 30 June 2025	-	-	274	-	274
Dividend distribution to shareholders	-	-	(405)	-	(405)
Issue of AT1 capital instruments	-	-	-	496	496
Share-based payments	-	-	7	-	7
	-	-	(398)	496	98
Balance at 30 June 2025	3,941	-	2,428	496	6,866
Balance at 1 January 2026	**799**	**1,140**	**4,756**	**1,090**	**7,785**
Net profit	-	-	514	-	**514**
Other comprehensive income	-	-	(29)	-	**(29)**
Total comprehensive income for the six months ended 30 June 2026	**-**	**-**	**485**	**-**	**485**
Dividend distribution to shareholders (note 27)	-	-	(259)	-	**(259)**
Coupon payment to AT1 capital holders, net of tax	-	-	(25)	-	**(25)**
Share-based payments (note 27)	-	-	7	-	**7**
Purchase of treasury shares	-	-	(141)	-	**(141)**
	-	**-**	**(418)**	**-**	**(418)**
Balance at 30 June 2026	**799**	**1,140**	**4,823**	**1,090**	**7,852**
	Note 27	Note 27			

Notes on pages 8 to 51 form an integral part of these interim financial statements.

Interim Cash Flow Statement

	Note	Group		Bank	
		Six months ended 30 June		Six months ended 30 June	
		2026	2025 Restated[1]	2026	2025
		€ million	€ million	€ million	€ million
Cash flows from continuing operating activities					
Profit before income tax from continuing operations		919	872	644	385
Adjustments for:					
Impairment losses relating to loans and advances to customers	12	159	179	95	144
Other impairments, risk provisions and restructuring costs	13	64	41	(16)	15
Depreciation and amortisation	11	75	75	46	48
Other (income)/losses on investment securities	30	(48)	(99)	(20)	(45)
(Income)/losses on debt securities in issue	30	(17)	14	(17)	9
Dividends from subsidiaries, associates and joint ventures		-	-	(155)	(18)
Other adjustments	30	(9)	(55)	7	8
		1,143	1,027	584	546
Changes in operating assets and liabilities					
Net (increase)/decrease in cash and balances with central banks		959	33	(66)	73
Net (increase)/decrease in securities held for trading		(61)	(38)	42	(25)
Net (increase)/decrease in due from credit institutions		(217)	172	(652)	(563)
Net (increase)/decrease in loans and advances to customers		(2,697)	(1,460)	(1,135)	(474)
Net (increase)/decrease in other assets		4	(168)	21	(77)
Net (increase)/decrease in derivative financial instruments		124	122	137	81
Net increase/(decrease) in due to central banks and credit institutions		(211)	389	(330)	1,115
Net increase/(decrease) in due to customers		3,695	(441)	2,917	(339)
Net increase/(decrease) in insurance contract liabilities and other liabilities		10	297	(101)	46
		1,606	(1,094)	833	(163)
Income tax paid		(37)	(60)	(1)	(1)
Net cash from/(used in) continuing operating activities		2,712	(127)	1,416	382
Cash flows from continuing investing activities					
Acquisition of fixed and intangible assets		(171)	(138)	(110)	(72)
Proceeds from sale of fixed and intangible assets		2	4	1	2
(Purchases)/sales and redemptions of investment securities		(3,433)	(362)	(1,115)	(485)
Acquisition of subsidiaries		-	(211)	-	(919)
Acquisition of holdings in associates and joint ventures, participations in capital increases and capital return	20	3	1	3	1
Disposal of subsidiaries	19	4	1	-	1
Dividends from investment securities, subsidiaries, associates and joint ventures		3	4	17	19
Net cash from/(used in) continuing investing activities		(3,592)	(701)	(1,204)	(1,453)
Cash flows from continuing financing activities					
(Repayments)/proceeds from debt securities in issue	25	1,009	598	1,001	805
Repayment of lease liabilities		(14)	(16)	(6)	(13)
Dividends Paid	27	(258)	(386)	(259)	(405)
Transactions with non-controlling interests		-	(883)	-	-
Proceeds from AT1 capital instruments	28	-	495	-	496
Coupon payments to AT1 capital holders		(35)	-	(35)	-
(Purchase)/sale of treasury shares	27	(145)	(65)	(141)	-
Net cash from/(used in) continuing financing activities		557	(257)	560	883
Net increase/(decrease) in cash and cash equivalents from continuing operations		(323)	(1,085)	772	(188)
Cash and cash equivalents at beginning of period	30	15,529	15,908	5,913	5,715
Cash and cash equivalents at end of period	30	15,206	14,823	6,685	5,527

[1] Following the completion of the merger by absorption of Eurobank Holdings by Eurobank S.A. in December 2025, Eurobank S.A. Group represents the continuation of the Eurobank Holdings Group. Accordingly, the comparative consolidated information corresponds to that of the Eurobank Holdings Group (note 2). In addition, the special tax levy on credit institutions previously included within income tax in the income statement, is presented within Profit before tax from continued operations, with corresponding adjustments to income tax paid and changes in other liabilities.

Notes on pages 8 to 51 form an integral part of these interim financial statements.

1. General information

Following the merger by absorption of "Eurobank Ergasias Services and Holdings S.A." (Eurobank Holdings) by Eurobank S.A. (Eurobank or the Bank), which was completed on 12 December 2025, Eurobank S.A. became the ultimate parent company of the Group. The Bank along with its subsidiaries (the Group), are active in retail, corporate and private banking, asset management, treasury, capital markets, insurance and other services (note 5). The Group operates mainly in Greece and in Bulgaria, Cyprus and Luxembourg. The Bank is incorporated in Greece, with its registered office at 8 Othonos Street, Athens 105 57 and its shares are listed on the Euronext Athens and the Cyprus Stock Exchange.

These interim financial statements were approved by the Board of Directors on 4 August 2026. The Independent Auditor's Report on Review of Condensed Interim Financial Information is included in the Section D of the Financial Report for the period ended 30 June 2026.

2. Basis of preparation and material accounting policies

These interim condensed financial statements have been prepared in accordance with the International Accounting Standard (IAS) 34 'Interim Financial Reporting' as endorsed by the European Union (EU). The interim condensed financial statements do not include all the information and disclosures required in the annual financial statements and should be read in conjunction with the consolidated and separate financial statements for the year ended 31 December 2025.

Following the completion of the merger in December 2025, the assets and liabilities of Eurobank Holdings were incorporated prospectively in the Bank's separate financial statements at their pre-combination carrying amounts. The Bank became the ultimate parent of the entire Group and the Eurobank S.A. Group represents the continuation of the former Eurobank Holdings Group. Accordingly, taking into account the substance of the transaction in the context of Group's reorganization, which reflects that no change in ownership interests or share value occurred, the retrospective approach was adopted in the consolidated financial statements for the year ended 31 December 2025. As a result, the comparative consolidated financial information presented in these financial statements for the first half of 2025, corresponds to that of the former Eurobank Holdings Group.

Where necessary, comparative figures have been adjusted to conform to changes in the presentation in the current period. Unless otherwise indicated, the financial information presented in Euro has been rounded to the nearest million. The figures presented in the primary financial statements and the notes may not sum precisely to the totals provided due to rounding.

The accounting policies and methods of computation in these interim financial statements are consistent with those followed in the preparation of the consolidated and separate financial statements for the year ended 31 December 2025, except as described below in note 2.1 regarding new accounting developments.

Going concern considerations

The interim financial statements of the Group and the Bank for the six months ended 30 June 2026 have been prepared on a going concern basis, taking into consideration the following:

a) The major macroeconomic risks and uncertainties in Greece and the region for the next 12 months, including: (a) the geopolitical upheaval stemming from the fragile situation in the Middle East, especially following the breakdown of the cease fire between Iran and USA and the resumption of hostilities which has led to renewed geopolitical and economic uncertainty globally, amplified financial volatility, and once again disrupted maritime trade through major Middle Eastern waterways, especially of energy goods; if prolonged, the ensuing supply bottlenecks are likely to reignite inflationary pressures globally, (b) the persistent above target inflation, driven primarily by the services sector and fueled further by energy price hikes and (c) the challenges in fully absorbing the remaining NGEU and MFF, with the deadline to meet RRF milestones and targets expiring in August 2026. These factors, notwithstanding the strong fiscal position of Greece and Cyprus, in which the Group maintains core operations, which allows them to take mitigating actions, may have adverse effects on financial volatility, economic growth, employment, competitiveness, international trade, and monetary policy outlook (further information is presented in the section "Macroeconomic Outlook and Risks" of the Report of the Directors for the six months ended 30 June 2026).

b) The positive outlook for the economies of Greece, Bulgaria and Cyprus, which sustained their expansionary momentum in the first half of 2026 amid a challenging international environment and are expected to continue growing at rates significantly above the euro area average during 2026-2027.

c) The Group's and the Bank's profit generation capacity and capital adequacy; specifically in the first half of 2026, the net profit attributable to equity holders amounted to € 738 million for the Group and € 514 million for the Bank (first half 2025: € 691 million and € 281 million, respectively). The adjusted net profit of the Group, which excludes the € 47 million restructuring costs, after tax (note 13), the € 11 million loss, after tax, related to NPE reduction projects (note 17) and the € 19 million gain from discontinued operations, after tax (note 15), amounted to € 776 million (first half 2025: € 711 million), of which € 361 million profit was related to the international operations (first half 2025: € 374 million profit).

At 30 June 2026, the Group's Total Capital Adequacy (total CAD) and Common Equity Tier 1 (CET1) ratios, stood at 20% (31 December 2025: 19.5%) and 15.1% (31 December 2025: 15.2%), respectively, whereas the Bank's total CAD and CET1 ratios stood at 20.2% and 13.4%, respectively. Pro-forma for the completion of the synthetic securitization transaction "Wave VII", the Group's total CAD and CET1 ratios would be 20.3% and 15.4% respectively, whereas those of the Bank would be 20.6% and 13.7%, respectively. In addition, at 30 June 2026, the Bank's MREL ratio at consolidated level stood at 30.82% of RWAs (31 December 2025: 29.39%) (note 4).

d) The Group's and the Bank's liquidity position, with the Liquidity Coverage ratio (LCR) standing at 174.1% and 191.1% as at 30 June 2026, respectively (31 December 2025: 172.2% and 187.8%, respectively). The Group's (net) loans to deposits (L/D) ratio stood at 66% (31 December 2025: 66.1%). In the context of the 2026 ILAAP (Internal Liquidity Adequacy Assessment Process), the liquidity stress tests results indicate that the Bank has adequate liquidity buffer to cover the potential outflows that could occur in all scenarios regarding the short term (1 month), the 3-month and the medium-term horizon (1 year).

e) The Group's asset quality, with the NPE ratio standing at 2.5% on 30 June 2026 (31 December 2025: 2.6%) and the corresponding NPE coverage ratio at 82.4% (31 December 2025: 95.2%). In June 2026, the Bank initiated a structured process for the disposal of a secured retail NPE portfolio of gross carrying amount of ca € 374 million, which as of 30 June 2026 has been classified as held for sale (note 17).

2.1 New and amended standards and interpretations adopted by the Group

The following amendments to existing standards as issued by the International Accounting Standards Board (IASB) and endorsed by the EU that is relevant to the Group's activities, apply from 1 January 2026:

IFRS 9 & IFRS 7, Amendments to the Classification and Measurement of Financial Instruments

In May 2024, the IASB issued *"Amendments to the Classification and Measurement of Financial Instruments – Amendments to IFRS 9 and IFRS 7".* The amendments clarify the requirements related to the derecognition of financial liabilities settled through electronic payment systems, provide additional guidance for the assessment of the contractual cash flow characteristics (SPPI test) on financial assets with contingent features (such as ESG-linked terms) and clarifications regarding the characteristics and treatment of financial assets with non-recourse features, as well as of contractually linked instruments.

In parallel, the amendments introduce enhanced disclosure requirements regarding financial instruments with contingent features, as well as for investment in equity instruments designated at FVOCI.

The adoption of the amendments had no impact on the interim condensed financial statements.

Annual improvements to IFRSs - Volume 11

In July 2024, the IASB issued amendments to several IFRS standards, which resulted from the IASB's annual improvements process. This volume includes minor amendments to several standards namely:

-IFRS 1 "First-time Adoption of International Financial Reporting Standards" on Clarifications on hedge accounting for first-time adopters,

-IFRS 7 "Financial Instruments: Disclosures" and its accompanying Guidance on implementing IFRS 7 in disclosures related to derecognition, fair value and credit risk,

-IFRS 9 "Financial Instruments" on clarifications about lessee derecognition of lease liabilities and on definition of transaction price over the initial measurement of trade receivables,

-IFRS 10 "Consolidated Financial Statements" on the determination of a 'De Facto Agent' and

-IAS 7 "Statement of Cash-Flows" on definition of cost method.

The adoption of the amendments had no impact on the interim condensed financial statements.

3. Significant accounting estimates and judgments in applying accounting policies

In preparing these interim condensed financial statements, the significant estimates, judgments and assumptions made by Management in applying the accounting policies and the key sources of estimation uncertainty are the same as those applied in the consolidated and separate financial statements for the year ended 31 December 2025, except for those related to the expected credit losses (ECL) on loans and advances to customers, as described below.

Further information about the key assumptions and sources of estimation uncertainty is set out in notes 14, 15, 17, 26, 29 and 31.

3.1 Impairment losses on loans and advances to customers

Despite elevated geopolitical uncertainty and market volatility stemming from the conflict in Middle East, macroeconomic conditions in the Group's core markets of Greece, Bulgaria and Cyprus have exhibited notable resilience and sustained their expansionary momentum. Nevertheless, risks related to geopolitical tensions, inflation dynamics and monetary policy uncertainty continue to weigh on the economic outlook (note 2).

Determination of scenario weights and forward-looking information

In the first quarter of 2026, the Group applied an increased adverse scenario weighting (i.e. adverse: 40%, base: 40%, and optimistic: 20%), as a temporary measure to reflect the elevated economic uncertainty pending the incorporation of updated macroeconomic forecasts. During the second quarter of 2026, the macroeconomic variables used in the ECL models were updated, and consequently the macroeconomic scenarios' probability weighting reverted to the one applied at 31 December 2025 (i.e. adverse: 30%, base: 50%, optimistic: 20%; Bulgaria: adverse: 35%, base: 40%, optimistic: 25%).

As at 30 June 2026, the update of the key macroeconomic variables incorporated in the ECL models resulted in the recognition of an additional ECL charge of ca. € 12 million for the Group (Bank: € 8 million), while the impact from revision of scenario weights that took place in the first quarter of 2026 of € 24 million was reversed in P&L as appropriate.

As at 30 June 2026, the arithmetic averages of the key annual forecasts per macroeconomic scenario for the years 2026-2029, used in the ECL measurement of Greek lending portfolios are set out in the following table, alongside the corresponding figures for the year ended 31 December 2025:

Key macroeconomic indicators	30 June 2026 Average (2026-2029) annual forecast			31 December 2025 Average (2026-2029) annual forecast		
	Optimistic	Base	Adverse	Optimistic	Base	Adverse
Gross Domestic Product growth	2.13%	1.79%	0.86%	3.37%	1.99%	0.57%
Unemployment Rate	7.37%	7.55%	7.82%	7.18%	7.97%	8.83%
Residential property prices' index	6.76%	4.29%	1.08%	8.42%	4.30%	0.19%
Commercial property prices' index	4.93%	2.48%	-0.85%	7.06%	2.47%	-2.12%
Inflation rate	2.24%	2.77%	4.16%	2.70%	2.28%	1.97%

Note: The annual average forecasts for the medium to long-term horizon, i.e. from the fifth year and onward, begin to present a stable trend.

The table below provides the respective arithmetic averages of the key annual forecasts used in the ECL measurement in the countries where the Group operates with a significant contribution to the Group ECL:

Key macroeconomic indicators	30 June 2026 Average (2026-2029) annual forecast			31 December 2025 Average (2026-2029) annual forecast		
	Optimistic	Base	Adverse	Optimistic	Base	Adverse
Bulgaria						
Gross Domestic Product growth	4.16%	2.63%	0.65%	4.94%	2.78%	0.74%
Unemployment Rate	2.99%	3.78%	4.69%	3.15%	3.96%	4.85%
Residential property prices' index	9.22%	4.23%	1.09%	9.86%	4.49%	1.14%
Cyprus						
Gross Domestic Product growth	4.03%	3.10%	1.25%	4.04%	3.11%	0.70%
Gross fixed capital formation	6.88%	2.53%	0.48%	13.17%	9.70%	4.06%
Real Consumption growth	3.65%	2.95%	1.10%	3.95%	3.10%	0.64%
Unemployment Rate	3.88%	4.35%	6.05%	3.58%	4.29%	6.51%
Residential property prices' index	3.55%	2.43%	0.00%	4.13%	2.61%	-1.61%
Commercial property prices' index	2.98%	1.55%	-0.75%	3.69%	1.60%	-3.79%
Inflation rate	3.00%	2.78%	3.28%	2.95%	2.04%	2.72%

ECL measurement

In addition, during the second quarter of 2026, the Group enhanced its early credit-risk identification framework by revising certain Unlikely-to-Pay (UtP) criteria applicable to euro-denominated retail loans with step-up interest rate features. For further details refer to Note 17.

The Group continues to closely monitor all loan portfolios, so as to revise, if needed, the respective estimates and assumptions.

4. Capital Management

The capital adequacy position of the Group and the Bank is presented in the following table:

	Group		Bank	
	30 June 2026[(1)]	31 December 2025[(1)]	**30 June 2026[(1)]**	31 December 2025[(1)]
	€ million	€ million	**€ million**	€ million
Total equity before AT1 capital instruments	**9,814**	9,533	**6,762**	6,695
Less: Accrual for profit payout	**(662)**	(657)	**(662)**	(657)
Less: Other regulatory adjustments	**(827)**	(742)	**(828)**	(563)
Common Equity Tier 1 Capital	**8,325**	8,134	**5,272**	5,476
Add: AT1 capital instruments (note 28)	**1,090**	1,090	**1,090**	1,090
Total Tier 1 Capital	**9,414**	9,224	**6,362**	6,566
Tier 2 capital-subordinated debt (note 25)	**1,600**	1,215	**1,596**	1,215
Total Regulatory Capital	**11,014**	10,439	**7,957**	7,781
Risk Weighted Assets	**55,050**	53,646	**39,394**	39,272
Ratios:	**%**	%	**%**	%
Common Equity Tier 1	**15.1**	15.2	**13.4**	13.9
Pro-forma Common Equity Tier 1[(2)]	**15.4**	15.6	**13.7**	14.5
Tier 1	**17.1**	17.2	**16.1**	16.7
Pro-forma Tier 1[(2)]	**17.4**	17.7	**16.5**	17.3
Total Capital Adequacy	**20.0**	19.5	**20.2**	19.8
Pro-forma Total Capital Adequacy [(2)]	**20.3**	20.0	**20.6**	20.5

[(1)] As at 30 June 2026, the above capital ratios for the Group and the Bank include the profit attributable to the equity holders of the Bank for the period amounting to € 738 million and € 514 million, respectively (31 December 2025: € 1,362 million and € 675 million, respectively), less the payout accrual of € 406 million based on the first half of 2026 profits in accordance with the Bank's shareholders' remuneration policy, subject to regulatory and AGM approval (31 December 2025: € 547 million). At the same date, the outstanding accrual in relation to the Bank's shares to be acquired under the share buyback program, in the context of the shareholders' remuneration for the financial year 2025 (note 27) amounted to ca. € 256 million.

[(2)] As of 30 June 2026, pro-forma with the completion of the project "Wave VII" and, as of 31 December 2025, of the projects "Sun (ex-Solar)" (note 17) and "Wave III upsize".

Notes:

a) As of 30 June 2026, the decrease in CET1 ratio of the Group and the Bank, compared to 31 December 2025, is mainly attributed to the Group's and the Bank's organic profitability which is offset by the payout accrual, the DTC acceleration and the increase of the RWAs mainly due to i) the new production of loans and ii) the increase in the volume of investment securities held by the Group.

b) From 2025 onwards, in line with the Bank's initiative to enhance the quality of its regulatory capital, the amortisation of Deferred tax credits (DTC) against the Greek State amounting to € 2,737 million at the end of the period (note 14), is accelerated for regulatory purposes. As a result, as at 30 June 2026, the DTC included in the calculation of the Group's and the Bank's capital ratios stand at € 2,412 million, representing 29% of CET 1 capital.

The Group and the Bank have sought to maintain an actively managed capital base to cover risks inherent in the business. The adequacy of the Group's and the Bank's capital is monitored using, among other measures, the rules and ratios established by the Basel Committee on Banking Supervision (BIS rules/ratios) which have been incorporated in the European Union (EU) legislation through the Directive 2013/36/EU (known as CRD IV) along with the Regulation 575/2013/EU (known as CRR), as they are in force. The above Directive has been transposed into Greek legislation by Law 4261/2014, as in force.

On 19 June 2024, Regulation 2024/1623/EU and Directive 2024/1619/EU, amending Regulation 575/2013/EU and Directive 2013/36/EU, respectively, were published in the Official Journal of the European Union. The revised CRR (CRR3- Basel IV) became, in general, applicable for the Group from 1 January 2025, with a transitional period envisaged for certain rules set out therein, while the revised CRDIV (CRD6), is applicable from 2026, subject to its transposition into Greek law.

Supplementary to the above, in the context of Internal Capital Adequacy Assessment Process (ICAAP), the Group considers a broader range of risk types and the Group's risk management capabilities. ICAAP aims ultimately to ensure that the Group has sufficient capital to cover all material risks that it is exposed to, over a three-year horizon.

Based on Council Regulation No 1024/2013, the European Central Bank (ECB) conducts annually a Supervisory Review and Evaluation Process (SREP) in order to define the prudential requirements of the institutions under its supervision. The key purpose of the SREP is to ensure that institutions have adequate arrangements, strategies, processes and mechanisms as well as capital and liquidity to ensure a sound management and coverage of their risks, to which they are or might be exposed, including those revealed by stress testing and risks the institution may pose to the financial system.

Based on the 2025 SREP decision, from 1 January 2026 the P2R of the Group stands at 2.75% (or 1.55% in terms of CET1 capital), while based on the ECB's SREP Decision, the Bank is not subject to a Pillar 2 Requirement (P2R) on an individual basis. In addition, in accordance with the Executive Committee Act 235/07.10.2024 of the Bank of Greece, from 1 October 2025, a countercyclical capital buffer (CCyB) rate of 0.25% applies to banks' exposures to Greece, which has increased the Group's and the Bank's capital requirements by 15bps and 20bps, respectively. Under Executive Committee Act 248/1/06.10.2025, the Bank of Greece has decided to set the CCyB rate for Greece at 0.5% from 1 October 2026, resulting in a further increase of the Group's and the Bank's capital requirements by 15bps and 19bps, respectively. The countercyclical capital buffer is updated on a quarterly basis in accordance with the countercyclical capital buffer rates applicable in each country to which the Group has exposures.

Therefore, as of 30 June 2026, the Group is required to meet a Common Equity Tier 1 Ratio of at least 10.60% (including AT1 shortfall) and a Total Capital Adequacy Ratio of at least 15.27% (Overall Capital Requirement or OCR) including Combined Buffer Requirement of 4.52%, which is covered with CET1 capital and sits on top of the Total SREP Capital Requirement (TSCR). In addition, the Bank is required to meet on an individual basis a Common Equity Tier 1 Ratio of at least 8.49% and a Total Capital Adequacy Ratio of at least 11.99% (Overall Capital Requirement or OCR) including Combined Buffer Requirement of 3.99%.

The breakdown of the Group's and the Bank's CET1 and Total Capital requirements, as of 30 June 2026, is presented below:

	Group		Bank	
	30 June 2026		30 June 2026	
	CET1 Capital Requirements	Total Capital Requirements	CET1 Capital Requirements	Total Capital Requirements
Minimum regulatory requirement	**4.50%**	**8.00%**	**4.50%**	**8.00%**
Pillar 2 Requirement (P2R)	1.55%	2.75%	-	-
Total SREP Capital Requirement (TSCR)	**6.05%**	**10.75%**	**4.50%**	**8.00%**
Combined Buffer Requirement (CBR)				
Capital conservation buffer (CCoB)	2.50%	2.50%	2.50%	2.50%
Countercyclical capital buffer (CCyB)	0.77%	0.77%	0.49%	0.49%
Other systemic institutions buffer (O-SII)	1.25%	1.25%	1.00%	1.00%
Overall Capital Requirement (OCR), excluding shortfall	**10.57%**	**15.27%**	**8.49%**	**11.99%**
AT1 capital shortfall	0.04%	0.00%	-	-
Overall Capital Requirement (OCR), including shortfall	**10.60%**	**15.27%**	**8.49%**	**11.99%**

The above Group's CET1 capital requirement of 10.60% takes into account i) that the Group issued in June and in November 2025 AT1 instruments of € 500 and € 600 million, respectively, utilizing its capacity to issue AT1, as well as ii) a new issuance of € 400 million of Tier 2 instrument in January 2026 (note 25), fully utilizing its capacity to issue Tier 2. Assuming that the Group had fully utilized the AT1 capital capacity, the CET1 requirement would stand at 10.57% as of 30 June 2026.

Further disclosures regarding capital adequacy in accordance with the Regulation 575/2013 are provided in the Consolidated Pillar 3 Report on the Bank's website.

Minimum Requirements for Eligible Own Funds and Eligible Liabilities (MREL)

Under the Directive 2014/59 (Bank Recovery and Resolution Directive) as in force, which was transposed into the Greek legislation pursuant to Law 4335/2015 as in force, European banks are required to meet the minimum requirement for own funds and eligible liabilities (MREL). The Single Resolution Board (SRB) has determined Eurobank S.A. as the Group's resolution entity and a Single Point of Entry (SPE) strategy for resolution purposes. The applicable MREL target for Eurobank S.A. on a consolidated basis is set at 27.97% of its total risk weighted assets (RWAs), including a combined buffer requirement (CBR) of 4.52%. The MREL target is updated by the SRB on an annual basis. As of 30 June 2026, the Bank's MREL ratio at consolidated level stands at 30.82% of RWAs including profit for the period ended 30 June 2026, after deducting payout accrual (31 December 2025: 29.39%), maintaining an MREL buffer of 2.85%

above the MREL target. Pro-forma with the completion of "Wave VII", the MREL ratio stands at 31.29%, having an MREL buffer of 3.32% above the MREL target.

In April and in May 2026, Eurobank S.A. successfully completed an issuance of € 400 million and € 700 million senior preferred instruments, respectively. The proceeds from the issuances will further support the Group's strategy to ensure ongoing compliance with its MREL requirements (note 25).

5. Operating segment information

Management has determined the operating segments based on the internal reports reviewed by the Strategic Planning Committee that are used to allocate resources and to assess their performance in order to make strategic decisions. The Strategic Planning Committee considers the business both from a business unit and geographic perspective. Geographically, management considers the performance of its business activities originated from Greece and other countries in Europe (International).

Greece is further segregated into retail, corporate, markets, investment property and remedial and servicing strategy. International is monitored and reviewed on a country basis. The Group aggregates segments when they exhibit similar economic characteristics and profile and are expected to have similar long-term economic development.

In more detail, the Group is organized in the following reportable segments:

- Retail: incorporating customer current accounts, savings, deposits and investment savings products, credit and debit cards, consumer loans, small business banking and mortgages.
- Corporate: incorporating current accounts, deposits, overdrafts, loan and other credit facilities, foreign currency and derivative products to corporate entities, custody and clearing services, cash management and trade services and investment banking services including corporate finance, merger and acquisitions advice.
- Markets: incorporating financial instruments trading, services to institutional investors, as well as, specialized financial advice and intermediation, as well as equity brokerage. The reported segment until the third quarter of 2025, "Global markets & Asset management" has been presented into "Markets" and Asset Management (which is included in "Other Segment" – see below).
- International: incorporating operations in a) Bulgaria, b) Cyprus, containing the operations of Eurobank Limited (former Hellenic Bank Public Company Limited) following the transfer of the banking business of Eurobank Cyprus Ltd to the entity in the third quarter of 2025 and the completion of the merger with ERB Cyprus Holdings Ltd (former Eurobank Cyprus Ltd) in the fourth quarter of 2025. These operations were previously reported separately. Additionally, from the second quarter of 2025, the operations of the former Hellenic Bank group include those of the former CNP Cyprus subgroup, which was acquired in April 2025 (note 19), c) Luxembourg and d) Romania and Serbia, which are presented in "Other" segment of the International operations.
- Investment Property: incorporating investment property activities relating to a diversified portfolio of commercial real estate assets.
- Remedial and Servicing Strategy (RSS): incorporating the management of non - performing assets, the property management (repossessed assets), the notes of the securitizations of loans originated by the Bank, which were retained by the Group, and the Group's share of results of doValue Greece Loans and Credits Claim Management S.A.

Other segment of the Group refers mainly to (a) property management (own used property & equipment), (b) other investing activities (including equities' positions), (c) mutual fund products, institutional asset management which were reported under "Global markets & Asset management" until the third quarter of 2025, with comparative information restated accordingly, (d) private banking services to medium and high net worth individuals, (e) the Group's share of results of Eurolife Insurance group and (f) the results related to the Group's transformation projects and initiatives.

The Group's management reporting is based on International Financial Reporting Standards (IFRS) as adopted by the EU. The accounting policies of the Group's operating segments are the same with those described in the principal accounting policies.

Revenues from transactions between business segments are allocated on a mutually agreed basis at rates that approximate market prices.

Operating segments

	Retail € million	Corporate € million	Markets € million	Investment Property € million	RSS € million	International € million	Other and Elimination center € million	Total € million
For the six months ended 30 June 2026								
Net interest income	401	185	151	(5)	(13)	643	(13)	1,348
Net banking fee and commission income	53	86	35	(0)	2	116	44	336
Other net revenue	(6)	1	25	42	5	47	10	123
Total external revenue	448	271	211	37	(6)	806	40	1,807
Inter-segment revenue	37	27	(11)	1	0	(2)	(52)	-
Total revenue	485	298	199	38	(6)	805	(12)	1,807
Operating expenses	(212)	(74)	(26)	(17)	(29)	(303)	(1)	(662)
Impairment losses relating to loans and advances to customers	(46)	8	-	-	(39)	(62)	(21)	(159)
Other impairments, risk provisions and related costs (note 13)	(3)	(0)	(0)	(0)	(1)	(6)	(4)	(15)
Restructuring costs (note 13)	(0)	(0)	(0)	-	-	(48)	(1)	(49)
Special tax levy on credit institutions (note 14.2)	-	-	-	-	-	(18)	-	(18)
Share of results of associates and joint ventures	-	-	(0)	-	2	-	13	15
Profit/(loss) before tax from continuing operations	225	232	173	22	(73)	368	(27)	919
Profit before tax from discontinued operations (note 15)	-	-	-	-	-	-	27	27
Profit/(loss) before tax attributable to equity holders of the parent company	225	232	173	22	(73)	368	0	946

	Retail € million	Corporate € million	Markets € million	Investment Property € million	RSS € million	International € million	Other and Elimination center [(1)] € million	Total € million
30 June 2026								
Segment assets	11,227	23,409	17,520	1,366	7,374	46,913	5,134	112,943
Segment liabilities	34,619	15,966	5,044	235	1,376	41,574	3,226	102,039

The International segment is further analyzed as follows:

	Bulgaria € million	Cyprus € million	Luxembourg € million	Other € million	Total international € million
For the six months ended 30 June 2026					
Net interest income	234	379	28	1	643
Net banking fee and commission income	46	62	8	(0)	116
Other net revenue	9	38	0	0	47
Total external revenue	289	479	37	1	806
Inter-segment revenue	-	-	(2)	-	(2)
Total revenue	289	479	35	1	805
Operating expenses	(106)	(172)	(24)	(1)	(303)
Impairment losses relating to loans and advances to customers	(47)	(16)	(0)	1	(62)
Other impairments, risk provisions and related costs (note 13)	(2)	(4)	0	(0)	(6)
Restructuring costs (note 13)	-	(45)	(3)	-	(48)
Special tax levy on credit institutions (note 14.2)	-	(18)	-	-	(18)
Profit/(loss) before tax attributable to equity holders of the parent company	135	223	8	2	368

	Bulgaria € million	Cyprus € million	Luxembourg € million	Other € million	Total international € million
30 June 2026					
Segment assets[(2)]	14,600	29,254	2,982	76	46,913
Segment liabilities[(2)]	13,031	25,720	2,673	150	41,574

	For the six months ended 30 June 2025							
	Retail € million	Corporate € million	Markets € million	Investment Property € million	RSS € million	International € million	Other and Elimination center € million	Total € million
Net interest income	428	182	107	(7)	(16)	614	(37)	1,270
Net banking fee and commission income	57	58	31	-	2	114	31	292
Other net revenue	(38)	0	43	48	16	69	(2)	137
Total external revenue	446	240	181	41	2	797	(8)	1,699
Inter-segment revenue	28	19	(8)	1	(0)	(2)	(39)	-
Total revenue	475	260	173	42	2	795	(47)	1,699
Operating expenses	(201)	(65)	(25)	(17)	(28)	(280)	2	(614)
Impairment losses relating to loans and advances to customers	(140)	8	-	-	7	(33)	(21)	(179)
Other impairments, risk provisions and related costs	(1)	0	(2)	(0)	(1)	2	1	(0)
Restructuring costs	(5)	(1)	(1)	(0)	-	(33)	(2)	(41)
Special tax levy on credit institutions (note 14.2)	-	-	-	-	-	(17)	-	(17)
Share of results of associates and joint ventures	-	-	(0)	-	4	-	20	24
Profit/(loss) before tax from continuing operations	128	202	146	25	(17)	434	(46)	872
Loss before tax from discontinued operations (note 15)	-	-	-	-	-	-	(5)	(5)
Profit/(loss) before tax attributable to equity holders of the parent company	128	202	146	25	(17)	434	(51)	867

	31 December 2025							
	Retail € million	Corporate € million	Markets € million	Investment Property € million	RSS € million	International € million	Other and Elimination center[(1)] € million	Total € million
Segment assets	11,714	21,965	16,321	1,384	7,346	45,186	4,060	107,976
Segment liabilities	34,033	13,493	4,755	237	1,377	40,030	3,429	97,353

	For the six months ended 30 June 2025					
		Cyprus				
	Bulgaria € million	Eurobank Cyprus € million	Hellenic Bank € million	Luxembourg € million	Other € million	Total international € million
Net interest income	200	117	271	25	1	614
Net banking fee and commission income	47	22	38	7	(0)	114
Other net revenue	7	2	61	1	(1)	69
Total external revenue	253	141	370	33	0	797
Inter-segment revenue	-	-	-	(2)	-	(2)
Total revenue	253	141	370	31	0	795
Operating expenses	(97)	(35)	(131)	(17)	(1)	(280)
Impairment losses relating to loans and advances to customers	(27)	(2)	(7)	0	3	(33)
Other impairments, risk provisions and related costs	(1)	0	4	0	(0)	2
Restructuring costs	-	-	(33)	-	-	(33)
Special tax levy on credit institutions (note 14.2)	-	(6)	(12)	-	-	(17)
Profit/(loss) before tax attributable to equity holders of the parent company	128	99	191	15	2	434

	31 December 2025				
	Bulgaria € million	Cyprus € million	Luxembourg € million	Other € million	Total international € million
Segment assets [(2)]	13,580	28,742	3,031	82	45,186
Segment liabilities [(2)]	12,014	25,396	2,712	158	40,030

[(1)] *Interbank and debt securities in issue eliminations between International and the other Group's segments are included.*

[(2)] *Intercompany balances among the Countries have been excluded from the reported assets and liabilities of International segment.*

6. Earnings per share

Basic earnings per share, in principle, is calculated by dividing the consolidated net profit attributable to the ordinary shareholders of the parent company by the weighted average number of ordinary shares in issue during the period, excluding the weighted average number of ordinary shares purchased by the Group and held as treasury shares.

Diluted earnings per share, in principle, is calculated by adjusting the weighted average number of ordinary shares outstanding to assume the conversion of all dilutive potential ordinary shares during the period. As at 30 June 2026, the Group's dilutive potential ordinary shares relate to share-based payment arrangements granted to executives and employees of the Bank and its affiliated companies in the form of a) share options under the share option plan that ended in 2025 and b) unvested shares under the Bank's program for free distribution of shares, which commenced in the second quarter of 2026 (note 27). The weighted average number of shares is adjusted for these awards by calculating the weighted average number of shares that could have been acquired at fair value (determined as the average market price of the shares for the period). The number of shares resulting from the above calculation is added to the weighted average number of ordinary shares in issue in order to determine the weighted average number of ordinary shares used in the calculation of the diluted earnings per share.

		Six months ended 30 June		Three months ended 30 June	
		2026	2025	**2026**	2025
Net profit for the period attributable to equity holders of the parent company	*€ million*	**738**	691	**407**	377
Coupon payment to AT1 capital holders, net of tax	*€ million*	**(25)**	-	**(25)**	-
Net profit for the period attributable to ordinary shareholders of the parent company	***€ million***	**713**	691	**382**	377
Net profit for the period from continuing operations attributable to ordinary shareholders of the parent company (after deducting coupon payment, if any, to AT1 capital holders, after tax)	*€ million*	**693**	694	**382**	380
Weighted average number of ordinary shares used for basic earnings per share	*Number of shares*	***3,602,906,900***	*3,670,244,595*	***3,593,888,032***	3,666,169,088
Weighted average number of ordinary shares used for diluted earnings per share	*Number of shares*	***3,618,013,975***	*3,686,938,168*	***3,609,192,476***	3,685,072,771
Earnings per share					
- Basic and diluted earnings per share	€	**0.20**	0.19	**0.11**	0.10
Earnings per share from continuing operations					
- Basic and diluted earnings per share	€	**0.19**	0.19	**0.11**	0.10

Basic and diluted earnings per share from discontinued operations for the period ended 30 June 2026 amounted to € 0.005 (30 June 2025: € 0.001 losses).

Information regarding the share buyback programme, along with the number of shares purchased in July 2026, is provided in note 27.

7. Net interest income

	Group		Bank	
	30 June 2026 € million	30 June 2025 € million	**30 June 2026 € million**	30 June 2025 € million
Interest income				
Customers	**1,173**	1,182	**688**	701
Banks and other assets	**157**	205	**106**	114
Securities	**453**	376	**260**	226
Derivatives	**696**	728	**688**	746
	2,479	2,491	**1,742**	1,787
Interest expense				
Customers	**(252)**	(298)	**(147)**	(177)
Banks	**(53)**	(54)	**(85)**	(83)
Debt securities in issue	**(169)**	(192)	**(173)**	(194)
Derivatives	**(655)**	(675)	**(655)**	(698)
Lease liabilities - IFRS 16	**(2)**	(2)	**(1)**	(1)
	(1,131)	(1,221)	**(1,061)**	(1,154)
Total from continuing operations	**1,348**	1,270	**681**	634

In the period ended 30 June 2026, the net interest income increased by 6.1% for the Group and 7.4% for the Bank against the comparative period. This was primarily attributable to the growth of loans portfolios and investment securities positions in both the Bank and its international operations, partly offset by the lower average interest rates.

8. Net banking fee and commission income

The following tables include net banking fee and commission income from contracts with customers in the scope of IFRS 15, disaggregated by major type of services and operating segments (note 5). The fees and commissions are recognized over time as the respective service such as accounts servicing and management, asset management is being provided to the customers. Moreover, the transaction-based fees including those from foreign currency transactions and remittances, imports-exports activities, security brokerage services are recognized at the point in time when the transaction takes place. The fee and commission expense relate mainly to transaction and service fees, which are recognized as the service is received:

	30 June 2026					
Group	**Retail € million**	**Corporate € million**	**Markets € million**	**International € million**	**Asset management & other[(2)] € million**	**Total € million**
Lending related activities	**3**	**67**	**9**	**16**	**0**	**95**
Asset management [(1)]	**12**	**2**	**3**	**10**	**42**	**69**
Network activities and other[(3)]	**37**	**12**	**8**	**87**	**2**	**145**
Capital markets	**-**	**5**	**16**	**4**	**2**	**26**
Total from continuing operations	**53**	**86**	**35**	**116**	**46**	**336**

	30 June 2025					
Group	Retail € million	Corporate € million	Markets € million	International € million	Asset management & other[(2)] € million	Total € million
Lending related activities	4	46	5	17	1	74
Asset management [(1)]	9	1	1	9	31	51
Network activities and other [(3)]	44	7	11	85	1	148
Capital markets	-	3	13	2	0	19
Total from continuing operations	57	58	31	114	33	292

Bank	30 June 2026 Retail € million	Corporate € million	Markets € million	Asset management & other[2] € million	Total € million
Lending related activities	**3**	**66**	**9**	**1**	**78**
Asset management [1]	**12**	**2**	**3**	**23**	**40**
Network activities and other[3]	**37**	**12**	**8**	**2**	**58**
Capital markets	**-**	**5**	**4**	**(2)**	**7**
Total	**52**	**84**	**23**	**24**	**184**

Bank	30 June 2025 Retail € million	Corporate € million	Markets € million	Asset management & other[2] € million	Total € million
Lending related activities	4	41	5	3	53
Asset management [1]	9	1	1	19	30
Network activities and other [3]	44	7	11	1	63
Capital markets	-	1	4	(1)	4
Total	56	51	21	22	150

[1] It includes mutual funds, assets under management and bank assurance.
[2] Includes "Remedial and Servicing Strategy" and "Other and elimination center" segments.
[3] Including income from credit cards related services.

9. Income from non banking services

	Group		Bank	
	30 June 2026 € million	30 June 2025 € million	**30 June 2026 € million**	30 June 2025 € million
Net insurance service result	**33**	22	**-**	-
Finance income/ (expense) from insurance /reinsurance contracts	**(21)**	(12)	**-**	-
Return on assets backing insurance contract liabilities	**20**	12	**-**	-
Net insurance income	**32**	22	**-**	-
Rental income from real estate properties	**45**	50	**35**	39
Income from IT services	**1**	1	**3**	1
Total from continuing operations	**78**	73	**38**	40

For the period ended 30 June 2026, the net insurance income amounting to € 32 million includes € 20 million investment gains on assets backing insurance contract liabilities measured under the VFA comprising, € 15 million realized/unrealized gains, € 4.2 million interest income, € 0.6 million dividend income from investment securities and € 0.5 million income from investment properties. In the comparative period, the respective amount stood at € 12 million investment gains, comprising € 8.9 million realized/unrealized gains, € 2.1 million interest income, € 0.5 million dividend income from investment securities and € 0.3 million income from investment properties.

10. Other income/ (expenses)

	Group		Bank	
	30 June 2026 € million	30 June 2025 € million	**30 June 2026 € million**	30 June 2025 € million
Derecognition gain/(loss) on loans measured at amortised cost (note 17)	**16**	5	**0**	0
Loss on loans' modifications and related adjustments (note 17)	**(6)**	(26)	**(6)**	(25)
Gain from acquisition (note 19)	**-**	38	**-**	-
Gain on sale of real estate properties	**6**	7	**6**	5
Buy back loss for subordinated Tier 2 notes	**-**	(10)	**-**	-
Other	**1**	(2)	**(2)**	(1)
Total from continuing operations	**17**	12	**(3)**	(21)

11. Operating expenses

	Group		Bank	
	30 June 2026 € million	30 June 2025 € million	**30 June 2026 € million**	30 June 2025 € million
Staff costs	**(368)**	(347)	**(200)**	(178)
Administrative expenses	**(199)**	(179)	**(107)**	(94)
Regulatory contributions and charges	**(20)**	(13)	**(4)**	(3)
Depreciation of real estate properties and equipment	**(26)**	(28)	**(16)**	(17)
Depreciation of right-of-use assets	**(19)**	(18)	**(13)**	(13)
Amortisation of intangible assets	**(30)**	(29)	**(17)**	(19)
Total from continuing operations	**(662)**	(614)	**(357)**	(323)

According to the announcement of the Single Resolution Board on 13 February 2026, the target level of at least 1% of covered deposits held in Banking Union Member States remains reached at the end of 2025, similarly to the end of 2024. As a result, no regular annual contributions will be collected also in 2026 from the institutions falling within the scope of the Single Resolution Fund.

As of the fourth quarter of 2025, supervisory fees that were previously presented under administrative expenses, have been classified under regulatory contributions and charges. Comparative figures have been adjusted accordingly, reflecting an increase in regulatory contributions and charges of € 7 million and a corresponding decrease in administrative expenses.

The average number of employees of the Group during the period was 12,345 (30 June 2025: 12,449) and for the Bank was 5,824 (30 June 2025: 5,760). As at 30 June 2026, the number of branches and business/private banking centers of the Group amounted to 550 (31 December 2025: 562), of which 288 related to the Bank (31 December 2025: 292).

Post balance sheet event

In July 2026, the Hellenic Bank Association announced that the four Greek systemic banks, further to their participation in the Greek State's school buildings renovation program, are undertaking another joint initiative of national importance. The banks intend to contribute a total of € 160 million to the comprehensive upgrade of facilities and building infrastructure at the three largest Greek universities under the national "Academia 2030" initiative. Of this amount, € 20 million is expected to be disbursed in the second half of 2026, while the remainder is expected to be contributed in the two-year period 2027-2028, subject to further assessment, depending on the progress of the project and the prevailing financial conditions.

12. Impairment allowance for loans and advances to customers

The following tables present the movement of the impairment allowance on loans and advances to customers (expected credit losses – ECL). Information with regards to the estimates applied for the expected credit loss measurement as at 30 June 2026 is provided in note 3.

Group	30 June 2026 12-month ECL - Stage 1 € million	Lifetime ECL - Stage 2 € million	Lifetime ECL - Stage 3 € million	POCI € million	Total € million
Impairment allowance as at 1 January	183	493	622	11	1,309
Transfers between stages	22	(60)	38	-	-
Impairment loss for the period	(16)	(39)	174	11	130
Recoveries from written - off loans	-	-	19	0	20
Loans and advances derecognised/ reclassified as held for sale during the period[(1)]	-	-	(156)	-	(156)
Amounts written off	-	-	(23)	(1)	(24)
Unwinding of Discount	-	-	(5)	-	(5)
Foreign exchange and other movements [(2)]	(31)	(74)	(44)	2	(148)
Impairment allowance as at 30 June	**158**	**319**	**626**	**23**	**1,126**

Group	30 June 2025 12-month ECL - Stage 1 € million	Lifetime ECL - Stage 2 € million	Lifetime ECL - Stage 3 € million	POCI € million	Total € million
Impairment allowance as at 1 January	191	354	738	27	1,309
Transfers between stages	22	3	(25)	-	-
Impairment loss for the period	(14)	79	88	2	155
Recoveries from written - off loans	-	-	22	9	31
Loans and advances derecognised/ reclassified as held for sale during the period [(1)]	(0)	(1)	(16)	-	(17)
Amounts written off	-	-	(70)	(1)	(71)
Unwinding of Discount	-	-	(6)	-	(6)
Foreign exchange and other movements	1	3	(52)	4	(44)
Impairment allowance as at 30 June	200	438	679	41	1,358

Bank	30 June 2026 12-month ECL - Stage 1 € million	Lifetime ECL - Stage 2 € million	Lifetime ECL - Stage 3 and POCI € million	Total € million
Impairment allowance as at 1 January	138	425	419	982
Transfers between stages	10	(44)	34	-
Impairment loss for the period	(12)	(55)	145	79
Recoveries from written - off loans	-	-	14	14
Loans and advances derecognised/ reclassified as held for sale during the period[(1)]	-	-	(146)	(146)
Amounts written off	-	-	(8)	(8)
Unwinding of Discount	-	-	(4)	(4)
Foreign exchange and other movements [(2)]	(33)	(74)	(35)	(141)
Impairment allowance as at 30 June	**104**	**252**	**420**	**776**

Bank	30 June 2025 12-month ECL - Stage 1 € million	Lifetime ECL - Stage 2 € million	Lifetime ECL - Stage 3 and POCI € million	Total € million
Impairment allowance as at 1 January	140	304	544	988
Transfers between stages	13	8	(22)	-
Impairment loss for the period	(9)	71	60	123
Recoveries from written - off loans	-	-	13	13
Loans and advances derecognised/ reclassified as held for sale during the period [(1)]	(0)	(1)	(0)	(1)
Amounts written off	-	-	(58)	(58)
Unwinding of Discount	-	-	(5)	(5)
Foreign exchange and other movements	(1)	1	(51)	(51)
Impairment allowance as at 30 June	144	384	481	1,009

[(1)] It represents the impairment allowance of loans derecognized due to (a) sale transactions and (b) debt to equity transactions and those that have been reclassified as held for sale during the period (note 15).

[(2)] It includes € 117 million relating to the conversion of CHF denominated loans, in accordance with the provisions of law 5264/2025 (note 17).

The impairment losses relating to loans and advances to customers recognized in the income statement for the period ended 30 June 2026 amounted to € 159 million, including € 10 million impairment losses relating to project Moon II (note 17), for the Group (30 June 2025: € 179 million, including € 25 million impairment losses relating to project Sun (ex-Solar)) and € 95 million for the Bank (30 June 2025: € 144 million). These are analyzed as follows:

	Group		Bank	
	30 June 2026 € million	30 June 2025 € million	**30 June 2026 € million**	30 June 2025 € million
Impairment loss on loans and advances to customers	**(130)**	(155)	**(79)**	(123)
Net income / (loss) from financial guarantee contracts [1]	**(21)**	(33)	**(21)**	(21)
Modification gain / (loss) on loans and advances to customers	**(3)**	(2)	**(2)**	(3)
Impairment (loss)/ reversal for credit related commitments	**(6)**	11	**7**	2
Total from continuing operations	**(159)**	(179)	**(95)**	(144)

[1] It refers to financial guarantee contracts held, not integral to the guaranteed loans (including projects Wave and for 2025 the Asset Protection Scheme ("APS") for a loan portfolio of former Hellenic Bank).

13. Other impairments, risk provisions and restructuring costs

	Group		Bank	
	30 June 2026 € million	30 June 2025 € million	**30 June 2026 € million**	30 June 2025 € million
Impairment and valuation losses on real estate properties	**(2)**	(2)	**(0)**	(1)
Impairment losses on computer hardware and software	**(2)**	-	**(2)**	-
Impairment (losses)/reversal on bonds	**(3)**	(1)	**(1)**	(2)
Other impairments, litigation and conduct-related provisions and costs [1]	**(8)**	3	**21**	(5)
Other impairments, risk provisions and related costs	**(15)**	(0)	**18**	(8)
Voluntary exit schemes and other related costs	**(39)**	(32)	**(1)**	(6)
Other restructuring costs	**(10)**	(9)	**(1)**	(2)
Restructuring costs	**(49)**	(41)	**(2)**	(7)
Total from continuing operations	**(64)**	(41)	**16**	(15)

[1] In the period ended 30 June 2026, the Bank recognised a € 27 million reversal of a provision related to the sale of a former subsidiary, previously presented as a discontinued operation in the Group's financial statements (30 June 2025: € 5 million additional provision recognised in relation to a similar case), note 15.

For the period ended 30 June 2026, a cost of ca. € 38 million has been recognised in the Group's income statement for employee termination benefits in respect of the Voluntary Exit Scheme (VES) that was launched by Eurobank Limited in March 2026 for employees of the bank and its insurance subsidiaries as part of its ongoing initiatives to enhance operational efficiency and optimize the organizational structure. The scheme provides financial incentives for voluntary participation and is expected to contribute to the optimization of the Group's cost base over the coming years. The saving in personnel expenses is estimated at ca. € 14 million on an annual basis.

Additionally, in the first half of 2026, restructuring costs of € 7 million were recognized in relation to the reorganization and the integration of the business operations in Cyprus (30 June 2025: € 6 million).

For the period ended 30 June 2025, a cost of ca. € 26 million had been recognised in the Group's income statement for employee termination benefits in respect of the Voluntary Exit Scheme (VES) that was launched by former Hellenic Bank in February 2025 for employees of the bank and its insurance subsidiaries.

14. Income tax and special tax levy

14.1 Income tax

	Group		Bank	
	30 June 2026 € million	30 June 2025 € million	**30 June 2026 € million**	30 June 2025 € million
Current tax [(1)]	**(75)**	(71)	**(1)**	(1)
Deferred tax	**(125)**	(107)	**(129)**	(103)
Total income tax from continuing operations	**(200)**	(178)	**(130)**	(104)

[(1)] From 31 December 2025, the special tax levy on Cypriot credit institutions, which was previously included within current income tax, is presented separately in the income statement. Comparative information has been restated accordingly, resulting in € 17 million reduction in current income tax (note 14.2).

According to Law 4172/2013 currently in force, the nominal Greek corporate tax rate for credit institutions that fall under the requirements of article 27A of Law 4172/2013 regarding eligible deferred tax assets (DTAs)/deferred tax credits (DTCs) against the Greek State is 29%. The Greek corporate tax rate for legal entities other than the aforementioned credit institutions is 22%. In addition, the withholding tax rate for dividends distributed, other than intragroup dividends, is 5%. In particular, the intragroup dividends under certain preconditions are relieved from both income and withholding tax.

The nominal corporate tax rates applicable in the banking subsidiaries incorporated in the international segment of the Group (note 5) are as follows: Bulgaria 10%, Cyprus 15% (2025: 12.5%) and Luxembourg 23.87%.

Pillar Two income taxes

The Group is subject to the top up tax under the Pillar Two legislation, which introduced a global minimum effective tax rate at 15% on multinational entities with consolidated revenues over € 750 million, effective as of 1 January 2024. For the period ended 30 June 2026, the Pillar Two effective tax rate is lower than 15% in respect of the Group's operations in Bulgaria (note 5), mainly due to the nominal corporate tax rate (CIT) applying in this jurisdiction (see above). Accordingly, the Group has recognized a current tax expense of ca. € 6 million related to the top up tax applicable on the profits earned in Bulgaria (30 June 2025: € 7.7 million, including top up tax related to the Group's operation in Cyprus).

The Group has applied a temporary mandatory relief from deferred tax accounting for the impacts on the top up tax and accounts for it as a current tax when it is incurred.

Tax certificate and open tax years

The Bank and its subsidiaries, associates and joint ventures, which operate in Greece (notes 19 and 20) have in principle up to 6 open tax years. Pursuant to the Tax Procedure Code, an 'Annual Tax Certificate' on an optional basis, is provided for the Greek entities, with annual financial statements audited compulsorily, which is issued after a tax audit is performed by the same statutory auditor or audit firm that audits the annual financial statements. The Bank and, as a general rule, the Group's Greek companies have opted to obtain such certificate.

The Bank's open tax years are 2022-2025 (the open tax years of Eurobank Holdings before its merger with the Bank are 2020-2024). The tax certificates of the Bank and the other Group's entities, which operate in Greece, are unqualified for their open tax years until 2024. In addition, for the year ended 31 December 2025, the tax audits from external auditors are in progress.

In accordance with the Greek tax legislation and the respective Ministerial Decisions issued, additional taxes and penalties may be imposed by the Greek tax authorities following a tax audit within the applicable statute of limitations (i.e. in principle five years as from the end of the fiscal year within which the relevant tax return should have been submitted), irrespective of whether an unqualified tax certificate has been obtained from the tax paying company. In light of the above, as a general rule, the right of the Greek State to impose taxes up to tax year 2019 (included) has been time-barred for the Group's Greek entities as at 31 December 2025.

The open tax years of the foreign banking entities of the Group are as follows: (a) Eurobank Limited, 2022-2025 (a tax audit is in progress for the open tax years 2020-2025 of ERB Cyprus Holdings Ltd - former Eurobank Cyprus Ltd before its merger with Eurobank Limited in 2025), (b) Eurobank Bulgaria AD, 2020-2025 and (c) Eurobank Private Bank Luxembourg S.A., 2021-2025. The foreign entities of the Group (notes 19 and 20), which operate in countries where a statutory tax audit is explicitly stipulated by law have a) in Cyprus, in principle, up to 7 open tax years, following a tax reform applicable as of 1 January 2026, and b) in other countries, in principle up to 6 open tax years. The aforementioned general principles are subject to certain preconditions of the applicable tax legislation of each jurisdiction.

In reference to its total uncertain tax positions, the Group assesses all relevant developments (e.g. legislative changes, case law, ad hoc tax/legal opinions, administrative practices) and raises adequate provisions.

Deferred tax

Deferred tax is calculated on all deductible temporary differences under the liability method as well as for unused tax losses at the rate in effect at the time the reversal is expected to take place.

The net deferred tax is analyzed as follows:

	Group		Bank	
	30 June 2026 € million	31 December 2025 € million	**30 June 2026 € million**	31 December 2025 € million
Deferred tax assets	**3,522**	3,629	**3,520**	3,627
Deferred tax liabilities	**(58)**	(54)	**-**	-
Net deferred tax	**3,464**	3,575	**3,520**	3,627

The movement on deferred tax is as follows:

	Group		Bank	
	30 June 2026 € million	30 June 2025 € million	**30 June 2026 € million**	30 June 2025 € million
Balance at 1 January	**3,575**	3,737	**3,627**	3,775
Arising from acquisition	**-**	1	**-**	-
Income statement credit/(charge) from continuing operations	**(125)**	(107)	**(129)**	(103)
Investment securities at FVOCI	**12**	2	**12**	2
Cash flow hedges	**(0)**	1	**(0)**	1
Equity transactions[1]	**10**	-	**10**	-
Discontinued operations (note 15)	**(8)**	1	**-**	-
Balance at 30 June	**3,464**	3,635	**3,520**	3,675

[1] it refers to deferred tax on coupon payment to AT1 capital holders (note 28).

Deferred income tax (charge)/credit is attributable to the following items:

	Group		Bank	
	30 June 2026 € million	30 June 2025 € million	**30 June 2026 € million**	30 June 2025 € million
Impairment/ valuation relating to loans, disposals and write-offs	**(99)**	(71)	**(100)**	(71)
Unused tax losses	**5**	0	**-**	-
Tax deductible PSI+ losses	**(25)**	(25)	**(25)**	(25)
Carried forward debit difference of law 4831/2021	**(3)**	24	**(3)**	24
Change in fair value and other temporary differences	**(4)**	(35)	**(1)**	(31)
Deferred income tax (charge)/credit from continuing operations	**(125)**	(107)	**(129)**	(103)

Deferred tax assets/(liabilities) are attributable to the following items:

	Group		Bank	
	30 June 2026	31 December 2025	**30 June 2026**	31 December 2025
	€ million	€ million	**€ million**	€ million
Impairment/ valuation relating to loans and accounting write-offs	**758**	787	**761**	792
PSI+ tax related losses	**776**	801	**776**	801
Losses from disposals and crystallized write-offs of loans	**1,823**	1,893	**1,823**	1,893
Carried forward debit difference of law 4831/2021	**146**	148	**146**	148
Other impairments/ valuations through the income statement	**(40)**	(34)	**(23)**	(25)
Unused tax losses	**6**	-	**-**	-
Cash flow hedges	**7**	7	**7**	7
SLSRI and employee termination benefits	**26**	29	**25**	28
Real estate properties, equipment and intangible assets	**(128)**	(144)	**(86)**	(105)
Investment securities at FVOCI	**(14)**	(27)	**(14)**	(26)
Other[1]	**106**	115	**105**	113
Net deferred tax	**3,464**	3,575	**3,520**	3,627

[1] It includes, among others, DTA on deductible temporary differences relating to operational risk provisions and the leasing operations.

Further information, in relation to the aforementioned categories of deferred tax assets as at 30 June 2026, is as follows:

(a) € 758 million refer to deductible temporary differences arising from impairment/valuation relating to loans including the accounting debt write-offs according to the Greek tax law 4172/2013, as in force. These temporary differences can be utilized in future periods with no specified time limit and according to current tax legislation of each jurisdiction. The corresponding amount for the Bank was € 761 million;

(b) € 776 million refer to losses resulted from the Bank's participation in PSI+ and the Greek's state debt buyback program which are subject to amortization for tax purposes over a thirty-year period, i.e. 1/30 of losses per year starting from year 2012 onwards;

(c) € 1,823 million refer to the unamortized part of the crystallized tax losses arising from write-offs and disposals of loans, which are subject to amortization over a twenty-year period; additionally, in accordance with the provisions of law 4831/2021, the unutilized part of the annual tax amortization of the crystallized loan losses can be carried forward for offsetting over a period of 20 years. If at the end of the 20-year utilization period, there are balances that have not been offset, these will qualify as a tax loss, which is subject to the 5-year statute of limitation.

For the period ended 30 June 2026, the deferred tax asset (DTA) recoverability assessment has been based on the three-year Business Plan that was approved by the Board of Directors in January 2026, for the period up to the end of 2028 (also submitted to the Single Supervisory Mechanism -SSM). For the years beyond 2028, the forecast of operating results was based on the management projections considering the growth opportunities of the Greek and European economy, the banking sector and the Group itself.

As at 30 June 2026, pursuant to the Law 4172/2013, as in force, the Bank's eligible DTAs/deferred tax credits (DTCs) against the Greek State amounted to € 2,737 million (31 December 2025: € 2,832 million). For regulatory purposes however, the DTC included in the calculation of the Bank's and the Group's capital ratios stands at € 2,412 million, due to the acceleration of its amortization from 2025, as part of the Bank's initiative to enhance the quality of its regulatory capital (note 4).

Further information about the assessment of the recoverability of deferred tax assets, for DTCs against the Greek State and the tax regime in force for loan losses is provided in note 13 of the consolidated financial statements for the year ended 31 December 2025.

14.2 Special tax levy

According to Cypriot law "The Imposition of a Special Tax on Credit Institutions Law of 2011" (84(I)/2011), as in force, a special tax levy is imposed on credit institutions operating in Cyprus, on a quarterly basis, at the rate of 0.0375% on qualifying customer deposits held by each credit institution at the end of the previous quarter. Following an amendment to the law in 2017, the contribution to the Single Resolution Fund, when collected by the Single Resolution Board (note 11), is offset against the special tax levy up to the amount of the total annual special tax levy charge for the same year.

For the period ended 30 June 2026, the special tax levy imposed on the Group's banking entity in Cyprus "Eurobank Limited" amounted to € 18 million (30 June 2025: € 17 million). The special tax levy, which was previously included within current income tax, has been presented separately in the income statement line "Special tax levy on credit institutions" from the fourth quarter of 2025. The comparative information for income tax in these financial statements has been restated accordingly, resulting in a € 17 million reduction in current income tax.

15. Disposal groups classified as held for sale and discontinued operations

	Group		Bank	
	30 June 2026 € million	31 December 2025 € million	**30 June 2026 € million**	31 December 2025 € million
Assets of disposal groups				
Real estate properties	**40**	65	**40**	65
Loan portfolios and related assets (note 17)	**362**	264	**362**	146
Total	**402**	328	**402**	211

Real estate properties

On 16 July 2025, the Bank signed a preliminary agreement with Praktiker Hellas S.A. for the sale of a portfolio of investment properties currently leased to the aforementioned company, for a total consideration of € 138 million. Accordingly, the underlying properties with a carrying amount of ca. € 137 million, being their fair value under the accounting policy for the measurement of investment properties, were classified as held for sale. As of 30 June 2026, the sale of most properties out of this portfolio, having a carrying amount of ca. € 114 million, was completed. The remaining properties with a carrying amount of ca. € 23 million continue to be classified as held for sale, whereas their sale is subject to customary procedures for real estate property transfers.

Moreover, in the context of its strategy for the active management of its real estate portfolio (investment properties, repossessed and own used properties), the Group has gradually classified as held for sale certain pools of real estate assets of total remaining carrying amount ca. € 17 million at 30 June 2026 (31 December 2025: € 23 million), after their remeasurement in accordance with the IFRS 5 requirements.

The Group remains committed to its plan to sell the aforementioned assets, which are gradually being disposed and undertakes all necessary actions towards this direction.

The above non-recurring fair value measurements were categorized as Level 3 of the fair value hierarchy due to the significance of the unobservable inputs used, with no change occurring up to 30 June 2026.

Discontinued operations

In the period ended 30 June 2026, a gain of € 27 million (€ 19 million net of tax) was recognised in relation to the sale in 2018 of the Bank's former subsidiary Bancpost S.A., previously presented as discontinued operations. Specifically, the Bank reversed a provision of € 27 million that had been recognised based on specific indemnity clauses in the relevant Sale and Purchase Agreement, in respect of a tax audit assessment issued to Bancpost S.A. in 2018. This reversal followed the disclosure to the Bank of the full text of the Supreme Court's decision, which confirmed acceptance of the position of the Bank and Banca Transilvania (the legal successor to Bancpost S.A.) on the majority of the tax matters challenged in relation to that assessment.

In the comparative period, a provision of € 5 million (€ 3.5 million net of tax) was recognized in relation to the sale of a former subsidiary of the Bank, previously presented as a discontinued operation. This provision was based on specific indemnity clauses in the relevant Sale and Purchase Agreement.

16. Derivative financial instruments

	30 June 2026		31 December 2025	
	Fair values		Fair values	
	Assets	Liabilities	Assets	Liabilities
Group	€ million	€ million	€ million	€ million
Derivatives for which hedge accounting is not applied/ held for trading	**1,143**	**1,004**	1,086	930
Derivatives designated as fair value hedges	**211**	**449**	346	308
Derivatives designated as cash flow hedges	**0**	**24**	-	26
Offsetting	**(808)**	**(463)**	(652)	(349)
Total derivatives assets/liabilities	**547**	**1,016**	780	915

	30 June 2026		31 December 2025	
	Fair values		Fair values	
	Assets	Liabilities	Assets	Liabilities
Bank	€ million	€ million	€ million	€ million
Derivatives for which hedge accounting is not applied/ held for trading	**1,160**	**1,031**	1,107	942
Derivatives designated as fair value hedges	**192**	**410**	307	303
Derivatives designated as cash flow hedges	**-**	**24**	-	26
Offsetting	**(808)**	**(463)**	(652)	(349)
Total derivatives assets/liabilities	**544**	**1,003**	762	922

As at 30 June 2026, the Bank has proceeded with the offsetting of positions in CCP (Central Counterparty) cleared OTC derivative financial instruments against the cash accounts used for variation margin purposes for such derivatives. Accordingly, derivatives assets and liabilities of € 808 million and € 463 million, respectively, were offset against € 437 million cash collateral received and € 92 million cash collateral pledged (31 December 2025: € 652 million assets and € 349 million liabilities were offset against € 363 million cash collateral received and € 60 million cash collateral pledged).

As at 30 June 2026, the net carrying value of the derivatives with the Hellenic Republic amounted to a liability of € 303 million (31 December 2025: € 310 million liability).

For the period ended 30 June 2026, the Bank recognized ca. € 12 million losses from derivative financial instruments within net trading income/loss. The respective losses for the Group amounted to ca. € 16 million and include a) € 3.2 million losses related to ineffectiveness mainly arising from single fair value hedging relationships of fixed rate debt securities held, b) € 4 million losses resulting from fair value changes of derivatives not designated in hedge accounting relationships and c) € 8.9 million losses deriving from the fair value changes and amortization of hedging adjustments for the group of derivatives used to hedge dynamically the interest rate risk of demand deposit and fixed rate loan portfolios.

17. Loans and advances to customers

	Group		Bank	
	30 June 2026 € million	31 December 2025 € million	**30 June 2026 € million**	31 December 2025 € million
Loans and advances to customers at amortised cost				
- Gross carrying amount	58,126	55,977	36,107	35,490
- Impairment allowance	(1,126)	(1,309)	(776)	(982)
Carrying Amount	**57,001**	54,668	**35,331**	34,508
Fair value changes of loans in portfolio hedging of interest rate risk	**(33)**	(28)	**(33)**	(28)
Loans and advances to customers at FVTPL	**23**	23	**23**	23
Total	**56,991**	54,663	**35,321**	34,503

The tables below present the carrying amount of loans and advances to customers per product line and per stage as at 30 June 2026:

	30 June 2026					31 December 2025
Group	**12-month ECL-Stage 1 € million**	**Lifetime ECL-Stage 2 € million**	**Lifetime ECL - Stage 3 € million**	**POCI € million**	**Total amount € million**	Total amount € million
Loans and advances to customers at amortised cost						
Mortgage lending:						
- Gross carrying amount	10,216	2,200	412	120	12,949	12,925
- Impairment allowance	(26)	(196)	(124)	(12)	(358)	(539)
Carrying Amount	10,190	2,003	288	108	12,590	12,386
Consumer lending:						
- Gross carrying amount	4,425	453	210	27	5,116	4,814
- Impairment allowance	(48)	(52)	(137)	(4)	(241)	(212)
Carrying Amount	4,378	401	73	23	4,876	4,602
Small Business lending:						
- Gross carrying amount	2,739	460	307	23	3,528	3,568
- Impairment allowance	(16)	(28)	(128)	(4)	(175)	(199)
Carrying Amount	2,724	431	179	19	3,353	3,368
Wholesale lending: [(1)]						
- Gross carrying amount	34,863	1,199	428	43	36,533	34,670
- Impairment allowance	(69)	(42)	(237)	(3)	(351)	(358)
Carrying Amount	34,794	1,157	191	39	36,182	34,312
Total loans and advances to customers at AC						
- Gross carrying amount, of which:	52,244	4,312	1,358	213	58,126	55,977
Non Performing exposures (NPE)	-	-	*1,358*	*85*	*1,442*	*1,434*
- Impairment allowance	(158)	(319)	(626)	(23)	(1,126)	(1,309)
Carrying Amount	**52,086**	**3,993**	**732**	**190**	**57,001**	54,668
Fair value changes of loans in portfolio hedging of interest rate risk					**(33)**	(28)
Loans and advances to customers at FVTPL						
Carrying Amount [(2)]					**23**	23
Total					**56,991**	54,663

Bank	30 June 2026 12-month ECL-Stage 1 € million	30 June 2026 Lifetime ECL-Stage 2 € million	30 June 2026 Lifetime ECL - Stage 3 and POCI [(3)] € million	30 June 2026 Total amount € million	31 December 2025 Total amount € million
Loans and advances to customers at amortised cost					
Mortgage lending:					
- Gross carrying amount	4,479	2,062	378	6,919	7,292
- Impairment allowance	(23)	(192)	(101)	(316)	(503)
Carrying Amount	4,456	1,870	277	6,603	6,789
Consumer lending:					
- Gross carrying amount	1,607	95	106	1,808	1,800
- Impairment allowance	(26)	(10)	(74)	(111)	(97)
Carrying Amount	1,581	85	32	1,698	1,704
Small Business lending:					
- Gross carrying amount	1,833	396	295	2,524	2,637
- Impairment allowance	(14)	(25)	(118)	(157)	(181)
Carrying Amount	1,819	371	177	2,367	2,456
Wholesale lending: [(1)]					
- Gross carrying amount	24,066	535	255	24,856	23,761
- Impairment allowance	(41)	(24)	(126)	(192)	(201)
Carrying Amount	24,024	511	129	24,664	23,560
Total loans and advances to customers at AC					
- Gross carrying amount, of which:	31,984	3,089	1,034	36,107	35,490
Non Performing exposures (NPE)	-	-	*1,030*	*1,030*	*1,032*
- Impairment allowance	(104)	(252)	(420)	(776)	(982)
Carrying Amount	**31,880**	**2,837**	**615**	**35,331**	34,508
Fair value changes of loans in portfolio hedging of interest rate risk				**(33)**	(28)
Loans and advances to customers at FVTPL					
Carrying Amount [(2)]				**23**	23
Total				**35,321**	34,503

[(1)] Includes the notes of securitizations of loans originated by Group entities, amounting to € 3,807 million for the Group and € 3,758 million for the Bank, which are measured at amortised cost, which have been categorized in Stage 1.
[(2)] Includes the mezzanine notes of securitizations of loans originated by the Bank.
[(3)] As at 30 June 2026, the carrying amount of POCI loans reached € 26 million – see below (31 December 2025: € 3 million).

As at 30 June 2026, the Group's NPE stock and NPE ratio amounted to € 1,442 million (31 December 2025: € 1,434 million) and 2.5% (31 December 2025: 2.6%) respectively, while the NPE coverage ratio stood at 82.4% (31 December 2025: 95.2%).

In the second quarter of 2026, with a view to enhancing its Unlikely-to-Pay (UtP) framework, the Bank revised the UtP criteria applicable to euro-denominated retail loans with step-up interest rate features. As a result, retail loans with a gross carrying amount of approximately € 330 million, the majority of which were less than 30 days past due, with an impairment allowance of ca. € 100 million, were reclassified from performing to non-performing status leading to their migration mainly from Stage 2 to Stage 3, as at 30 June 2026. Moreover, in line with the Group's NPE deleveraging strategy, part of the above loan exposures of gross carrying amount of ca. € 200 million with impairment allowance of ca. € 65 million was included in Project Moon II perimeter classified as held for sale as at 30 June 2026 (refer below).

Project Sun (ex-Solar)

In the context of its NPE management strategy, the Bank initiated in 2025 its plan to recover the carrying amount of an NPE loan portfolio (ex-project 'Solar') through its disposal. The negotiations with potential investors were concluded in December 2025 for a consideration of ca. € 23 million, which was adjusted to reflect the collections received on the underlying loans from the transaction's reference date. In April 2026, the sale and legal transfer of the loan portfolio were completed resulting in the derecognition of loans, previously recognized as held for sale, of gross carrying amount of € 237 million and impairment allowance of € 222 million. The completion of the transaction resulted in a loss of € 3 million, including associated costs, which was recognized within "Other Income".

Project Moon I & II

In December 2025, the Bank, as part of its NPE strategy plan, initiated a structured process for the disposal of a portfolio of secured non-performing retail exposures of gross carrying amount of ca. € 126 million, which resulted in their classification as held for sale (Project Moon I). During the period up to second quarter of 2026, significant progress was achieved, with all key preparatory milestones substantially completed. Moreover, in the second quarter of 2026, the Bank revised its NPE sale target resulting in a higher target level by ca. € 5 million, which were also classified as held-for-sale.

Accordingly, as at 30 June 2026, the carrying amount of the aforementioned loan portfolio reached € 58 million, comprising loans with gross carrying amount of € 131 million, which carried an impairment allowance of € 72 million, including the additional impairment loss of € 47 million recognized in the fourth quarter of 2025 and calculated by reference to the estimated selling price.

As part of the continued execution of its balance sheet optimization strategy the Bank, in June 2026, initiated another structured process for the disposal of a secured non-performing retail exposures' portfolio of gross carrying amount of ca. € 374 million (Project Moon II). As at the reporting date, given the Management's commitment to the abovementioned portfolio's disposal plan that is expected to be completed in 2027, the Bank classified the respective loans as held for sale. Moreover, in accordance with the Group's accounting policy for the impairment of financial assets, the Bank remeasured the portfolio's expected credit losses by reference to the estimated selling price and recognized an impairment loss of ca. € 10 million.

As at 30 June 2026, the carrying amount of the aforementioned loan portfolio reached € 236 million, comprising loans with gross carrying amount of € 374 million, which carried an impairment allowance of € 138 million.

Other loans held for sale

As of 31 December 2025, the Bank classified its loan exposure to the Avramar Group as held for sale given the Management's commitment to its plan to recover the carrying amount of the aforementioned exposures through their disposal and the ongoing negotiations with potential investors, jointly undertaken by all syndicate lenders. The negotiations with potential investors for the disposal of Avramar Group's exposures were concluded within the first half of 2026 for an agreed consideration of approx. € 69 million, referring to the Bank's exposures under sale.

As at 30 June 2026, the carrying amount of the aforementioned loan portfolio classified as held for sale reached € 67 million, which carried approx. € 0.5 million impairment allowance. Moreover, the remeasurement of the loan exposures' expected credit losses by reference to the consideration expected to be received had no additional impact on the Bank's results (31 December 2025: € 34 million impairment release).

Post balance sheet event

In July 2026, the disposal of Avramar Group's exposures was completed, following receipt by the Bank of the agreed consideration, resulting in the derecognition of the aforementioned loan exposures with no additional estimated impact recognized, which is subject to post-closing processes. The exposures were transferred to the purchaser along with the associated ancillary rights, including rights arising from the relevant share pledges.

Eurobank Limited agreement with KEDIPES

In April 2025, Eurobank Limited (former Hellenic Bank) announced that it has signed a pre-settlement agreement with the Cyprus Asset Management Company Limited ("KEDIPES") for the buyback by KEDIPES of a portfolio of non-performing exposures of net carrying amount € 192 million (with reference date 30 September 2024) at a consideration of € 180 million, the termination of the Asset Protection Scheme ("APS") which was granted in 2018 as part of the acquisition of a loan portfolio of the former Cyprus Cooperative Bank ("CCB") for an amount of € 17.5 million payable to Eurobank Limited, and the settlement of disputes arising from the agreement to acquire certain assets and liabilities of CCB for an amount of € 10 million payable to Eurobank Limited (the "Transaction").

In September 2025, the respective Transaction agreements between Eurobank Limited and KEDIPES were signed, following the approvals granted by the Ministry of Finance and the Directorate-General for Competition. Moreover, the non-performing loans' sale to KEDIPES would take place via their transfer to Creditum Holdings Limited, a newly incorporated Cypriot private limited liability company, wholly owned by Eurobank Limited, which eventually would be sold to KEDIPES (note 19).

On 30 January 2026, following the receipt of the remaining customary regulatory approvals including the Cyprus Commission for the Protection of Competition, the Transaction between KEDIPES and Eurobank Limited was completed resulting in the non-performing loans' derecognition from the Group's balance sheet and the termination of the APS scheme. The final impact from the completion of the Transaction, as reflected in Other Income, amounted to € 6.5 million gain (out of which an amount of € 4.5 million recognized in the second quarter of 2026).

Other loan portfolio sale transaction

In the first quarter of 2026, Eurobank Bulgaria AD entered into an agreement for the disposal of gross loans of ca. € 97 million, which had been fully written off. As a result of the transaction, the Group recognized a gain of € 8 million in "Other income/(expenses)".

Law 5264/25 for loans denominated in CHF

On 19 December 2025, Law 5264/25 was voted by the Greek parliament, giving the option to performing retail borrowers to convert their lending exposures denominated in CHF to Euro, under favorable terms that vary based on the borrowers' financial profile. In particular, the lending exposures are converted to Euro at a preferential exchange rate (i.e. a discount to the current market exchange rate will be applied that ranges between 15%-50%), whereas following the conversion into Euro, the loans bear a fixed interest rate that ranges between 2.3%-2.9%. In addition, upon borrowers' request, the repayment of the converted loan exposures may be extended by 5 years.

As of 30 June 2026, retail lending exposures amounting to ca. € 750 million of the Bank's CHF-denominated retail portfolio had been converted into Euro in accordance with the provisions of the aforementioned law. By 23 July 2026, the total amount of applications submitted under the law had reached approximately € 797 million, including exposures already converted as of 30 June 2026. The converted loans were accounted for as derecognition, in line with the Group's accounting policy for modifications of lending exposures' contractual terms, with no impact to the Group's results. Following their accounting derecognition, loan exposures of € 27 million that were previously classified as credit impaired, were classified as purchased or originated credit impaired (POCI).

As at 30 June 2026, the gross carrying amount of the Bank's remaining retail loans denominated in CHF that may receive the Law 5264/25 beneficial terms and are presented under "Loans and advances to customers", amounted to ca. € 790 million (31 December 2025: € 1,575 million) and carried an impairment allowance of ca. € 168 million (31 December 2025: € 300 million). This figure incorporates current assumptions regarding the borrowers' take-up rate which ranges between 60% to 75%. Accordingly, the provisions coverage of the aforementioned CHF retail portfolio in Greece reached 21% (31 December 2025: 19%).

Impact of Law 5313 regarding the interest calculation of lending exposures under Law 3869/2010

On 25 June 2026, a legislative amendment was enacted (article 126 of Law 5313) regarding the interest calculation methodology applicable to active lending exposures restructured under Law 3869/2010, adopting the respective decision reached by the Plenary Session of the Hellenic Supreme Court (Areios Pagos) published on 4 June 2026. The amendment specifies that interest is calculated on the court-determined periodic instalment rather than on the outstanding principal balance of the restructured obligation and that amounts collected under a different interest calculation methodology are deemed to constitute repayments of the outstanding loan balance.

As at 30 June 2026, the Bank has estimated the impact from the enactment of the aforementioned law and recognised a loss of ca. € 2.5 million, presented within "Other income". The estimated amount refers both to the loss from the change in the interest calculation methodology of its existing lending exposures of carrying amount ca. € 9 million, which is treated as a modification loss, as well as the estimated amounts for potential reimbursement to securitization vehicles for restructured loans sold in the context of NPE securitizations.

18. Investment securities

	30 June 2026			
Group	**12-month ECL-Stage 1 € million**	**Lifetime ECL-Stage 2 € million**	**Lifetime ECL-Stage 3 € million**	**Total € million**
Debt securities at amortised cost				
- Gross carrying amount	**23,638**	**17**	**29**	**23,683**
- Impairment allowance	**(18)**	**(1)**	**(9)**	**(28)**
Debt securities at FVOCI	**3,840**	**16**	**-**	**3,856**
Total	**27,460**	**32**	**19**	**27,511**
Debt securities at FVTPL				**308**
Equity securities at FVOCI				**50**
Equity securities at FVTPL				**685**
Total Investment securities				**28,554**

Group	31 December 2025 12-month ECL-Stage 1 € million	Lifetime ECL-Stage 2 € million	Lifetime ECL-Stage 3 € million	Total € million
Debt securities at amortised cost				
- Gross carrying amount	19,802	23	27	19,852
- Impairment allowance	(15)	(0)	(10)	(25)
Debt securities at FVOCI	4,038	19	-	4,057
Total	23,825	41	17	23,884
Debt securities at FVTPL				333
Equity securities at FVOCI				48
Equity securities at FVTPL				619
Total Investment securities				24,884

Bank	**30 June 2026 12-month ECL-Stage 1 € million**	**Lifetime ECL-Stage 2 € million**	**Lifetime ECL-Stage 3 € million**	**Total € million**
Debt securities at amortised cost				
- Gross carrying amount	**11,687**	**8**	**29**	**11,724**
- Impairment allowance	**(11)**	**(1)**	**(9)**	**(21)**
Debt securities at FVOCI	**3,074**	**16**	**-**	**3,090**
Total	**14,749**	**24**	**19**	**14,793**
Debt securities at FVTPL				**0**
Equity securities at FVOCI				**18**
Equity securities at FVTPL				**209**
Total Investment securities				**15,020**

Bank	31 December 2025 12-month ECL-Stage 1 € million	Lifetime ECL-Stage 2 € million	Lifetime ECL-Stage 3 € million	Total € million
Debt securities at amortised cost				
- Gross carrying amount	10,353	15	27	10,395
- Impairment allowance	(11)	(0)	(10)	(20)
Debt securities at FVOCI	3,160	19	-	3,179
Total	13,503	33	18	13,554
Debt securities at FVTPL				0
Equity securities at FVOCI				17
Equity securities at FVTPL				191
Total Investment securities				13,761

The investment securities per category are analyzed as follows:

Group	**30 June 2026 Investment securities at FVOCI € million**	**Investment securities at amortised cost € million**	**Investment securities at FVTPL € million**	**Total [(1)] € million**
Debt securities				
- Greek government bonds	**534**	**5,556**	**3**	**6,093**
- Other government bonds	**1,683**	**10,668**	**150**	**12,501**
- Other issuers	**1,639**	**7,431**	**155**	**9,225**
of which held by insurance entities	*209*	*-*	*308*	*517*
	3,856	**23,655**	**308**	**27,819**
Equity securities	**50**	**-**	**685**	**735**
of which held by insurance entities	*18*	*-*	*383*	*401*
Total	**3,906**	**23,655**	**993**	**28,554**

Group	31 December 2025 Investment securities at FVOCI € million	Investment securities at amortised cost € million	Investment securities at FVTPL € million	Total [1] € million
Debt securities				
- Greek government bonds	670	5,049	-	5,719
- Other government bonds	1,871	7,642	184	9,697
- Other issuers	1,517	7,135	149	8,801
of which held by insurance entities	*172*	-	*333*	*505*
	4,057	19,827	333	24,217
Equity securities	48	-	619	667
of which held by insurance entities	*17*	-	*336*	*353*
Total	4,105	19,827	952	24,884

Bank	**30 June 2026 Investment securities at FVOCI € million**	**Investment securities at amortised cost € million**	**Investment securities at FVTPL € million**	**Total € million**
Debt securities				
- Greek government bonds	**532**	**5,506**	**-**	**6,038**
- Other government bonds	**1,106**	**3,257**	**-**	**4,363**
- Other issuers	**1,452**	**2,939**	**0**	**4,392**
	3,090	**11,703**	**0**	**14,793**
Equity securities	**18**	**-**	**209**	**227**
Total	**3,108**	**11,703**	**209**	**15,020**

Bank	31 December 2025 Investment securities at FVOCI € million	Investment securities at amortised cost € million	Investment securities at FVTPL € million	Total € million
Debt securities				
- Greek government bonds	670	4,999	-	5,669
- Other government bonds	1,196	2,484	-	3,679
- Other issuers	1,313	2,892	0	4,206
	3,179	10,375	0	13,554
Equity securities	17	-	191	208
Total	3,196	10,375	191	13,761

[1] As at 30 June 2026, investment securities backing insurance contract liabilities measured under the variable fee approach (VFA) and investment contract liabilities, amounted to € 638 million, of which € 614 million measured at FVTPL (31 December 2025: € 614 million, of which € 589 million measured at FVTPL).

In April 2026, the Bank signed a shares subscription agreement (SSA) for an investment of ca. € 35 million to acquire 3.5% of Vision Bank, a non-listed digital bank that operates in the Kingdom of Saudi Arabia. The transaction is expected to be finalized in the second half of 2026, subject to local regulatory approvals. The Bank has elected to designate its investment in Vision Bank at FVOCI.

19. Group composition

Shares in subsidiaries

The following is a listing of the Bank's subsidiaries as at 30 June 2026, included in the interim consolidated financial statements for the period ended 30 June 2026:

Name	Note	Group Percentage holding	Bank Percentage holding	Country of incorporation	Line of business
Be Business Exchanges Single Member Societe Anonyme of Business Exchanges Networks and Accounting and Tax Services		100.00	100.00	Greece	Business-to-business e-commerce, accounting, tax and sundry services
Eurobank Asset Management Mutual Fund Mngt Company Single Member S.A.		100.00	100.00	Greece	Mutual fund and asset management
Eurobank Equities Investment Firm Single Member S.A.		100.00	100.00	Greece	Capital markets and advisory services
Eurobank Leasing Single Member S.A.		100.00	100.00	Greece	Leasing
Eurobank Factors Single Member S.A.		100.00	100.00	Greece	Factoring
Cyprialife Greece Single Member S.A.		100.00	-	Greece	Life Insurance
Herald Greece Single Member Real Estate development and services S.A. 1		100.00	100.00	Greece	Real estate
Piraeus Port Plaza 1 Single Member Development S.A.		100.00	100.00	Greece	Real estate
(Under liquidation) Anchor Hellenic Investment Holding Single Member S.A.		100.00	100.00	Greece	Real estate
Athinaiki Estate Investments Single Member S.A.		100.00	100.00	Greece	Real estate
Piraeus Port Plaza 2 Single Member Development S.A.		100.00	100.00	Greece	Real estate
Piraeus Port Plaza 3 Single Member Development S.A.		100.00	100.00	Greece	Real estate
Tenberco Real Estate Single Member S.A.		100.00	100.00	Greece	Real estate
Value Touristiki Single Member Development S.A.		100.00	100.00	Greece	Real estate
Insignio Single Member S.A.		100.00	100.00	Greece	Real estate
Anaptyxeis Plagias Single Member S.A.		100.00	-	Greece	Real estate
Eurobank Ananeosimes Single Member S.A.		100.00	100.00	Greece	Production and distribution of solar generated electric energy
Eurobank Bulgaria AD		99.99	99.99	Bulgaria	Banking
PB Personal Finance EAD		99.99	-	Bulgaria	Pension assurance intermediary business
Berberis Investments Ltd		100.00	100.00	Channel Islands	Holding company
Eurobank Limited		100.00	100.00	Cyprus	Banking
Hellenic Bank (Investments) Ltd		100.00	-	Cyprus	Investment banking, asset management and brokerage
HB Data Analytics Ltd		100.00	-	Cyprus	Auxiliary services
HB Insurance Holding Ltd		100.00	-	Cyprus	Insurance services
Ezmero Holdings Ltd		100.00	-	Cyprus	Real estate
Drypto Holdings Ltd		100.00	-	Cyprus	Real estate
Arzetio Holdings Ltd		100.00	-	Cyprus	Real estate
Katlero Holdings Ltd		100.00	-	Cyprus	Real estate
ERB Cyprus Insurance Holdings Ltd		100.00	-	Cyprus	Holding company
ERB Cyprialife Ltd		100.00	-	Cyprus	Life Insurance
ERB Asfalistiki Ltd		100.00	-	Cyprus	General Insurance
ERB Cyprus Properties Ltd		100.00	-	Cyprus	Holding company
ERB Cyprus Tower Ltd		100.00	-	Cyprus	Real estate
Cyprialife Insurance Brokers Ltd		100.00	-	Cyprus	Insurance Brokerage
Laiki Brokers (Insurance & Consultancy Services) Ltd		100.00	-	Cyprus	Insurance Brokerage
Laiki Insurance Agencies Ltd		100.00	-	Cyprus	Insurance agency services
LCYL Karpenisiou Properties Ltd		100.00	-	Cyprus	Real estate
LCYL Kiti Properties Ltd		100.00	-	Cyprus	Real estate
LCYL Dramas Properties Ltd		100.00	-	Cyprus	Real estate
LCYL Properties Ltd		100.00	-	Cyprus	Real estate
CL Archangelos Anaptyxis Ltd		100.00	-	Cyprus	Real estate
CL Archangelos Properties Ltd		100.00	-	Cyprus	Real estate
Montper Enterprises Ltd		100.00	-	Cyprus	Holding company
CL (Mesa Geitonia) Properties Ltd		100.00	-	Cyprus	Real estate
Foramonio Ltd		100.00	-	Cyprus	Real estate

Name	Note	Group Percentage holding	Bank Percentage holding	Country of incorporation	Line of business
Lenevino Holdings Ltd		100.00	-	Cyprus	Real estate
Rano Investments Ltd		100.00	-	Cyprus	Real estate
Neviko Ventures Ltd		100.00	-	Cyprus	Real estate
Zivar Investments Ltd		100.00	-	Cyprus	Real estate
Amvanero Ltd		100.00	-	Cyprus	Real estate
Revasono Holdings Ltd		100.00	-	Cyprus	Real estate
Volki Investments Ltd		100.00	-	Cyprus	Real estate
Adariano Investments Ltd		100.00	-	Cyprus	Real estate
Elerovio Holdings Ltd		100.00	-	Cyprus	Real estate
Ovedrio Holdings Ltd		100.00	-	Cyprus	Real estate
Primoxia Holdings Ltd		100.00	-	Cyprus	Real estate
Severdor Ltd	a	100.00	100.00	Cyprus	Holding company
Eurobank Private Bank Luxembourg S.A.		100.00	100.00	Luxembourg	Banking
Eurobank Fund Management Company (Luxembourg) S.A.		100.00	100.00	Luxembourg	Fund management
ERB Lux Immo S.A.		100.00	-	Luxembourg	Real estate
Innovation Investment Fund S.a.r.l.	c	99.99	-	Luxembourg	Holding company
ERB New Europe Funding B.V.		100.00	100.00	Netherlands	Finance company
ERB New Europe Funding II B.V.		100.00	100.00	Netherlands	Finance company
ERB IT Shared Services S.A.		100.00	100.00	Romania	Informatics data processing
Seferco Development S.A.		99.99	99.99	Romania	Real estate
ERB Leasing A.D. Beograd-in Liquidation		100.00	100.00	Serbia	Leasing
IMO Property Investments A.D. Beograd		100.00	100.00	Serbia	Real estate services
Karta II Plc		-	-	United Kingdom	Special purpose financing vehicle
Astarti Designated Activity Company		-	-	Ireland	Special purpose financing vehicle
ERB Recovery Designated Activity Company		-	-	Ireland	Special purpose financing vehicle

Note: In the third quarter of 2025, in the context of the sale of non-performing loans to KEDIPES, the Bank's subsidiary Eurobank Limited, established "Kladozo Holdings Ltd", which was subsequently renamed to "Creditum Holdings Ltd". In January 2026, in the context of the completion of the agreement between Eurobank Limited and KEDIPES, the latter acquired 100% of the shares of Creditum Holdings Ltd (note 17).

(a) Severdor Ltd, Cyprus

In January 2026, the liquidation of the company was decided.

(b) Anolia Industrial Ltd, Cyprus

In March 2026, the Bank's subsidiary Eurobank Limited signed an agreement for the sale of its participation interest of 100% in Anolia Industrial Ltd to a third party for a cash consideration of € 3.8 million. The resulting loss on the disposal was immaterial for the Group.

(c) Innovation Investment Fund S.a.r.l., Luxembourg

In May 2026, the Bank's subsidiary Eurobank Bulgaria AD established Innovation Investment Fund S.a.r.l. as a wholly owned subsidiary, with the Group consequently holding a participation of 99.99% in the entity.

Eurobank S.A. India Representative Office

In May 2026, Eurobank S.A. established its representative office in Mumbai, India.

ERB Cyprus Insurance Holdings Limited subgroup

ERB Cyprus Insurance Holdings Limited and its subsidiaries (former "CNP Cyprus subgroup") have been included in the Group's financial statements as of the second quarter of 2025. Their acquisition was accounted for as a business combination using the purchase method of accounting, with provisional values initially applied. In the first quarter of 2026, the fair value exercise for the measurement of the identifiable assets acquired and liabilities incurred was completed, resulting in no change to the gain of € 58.4 million recognised in the Group's income statement in 2025 (of which € 38 million had been recognised by 30 June 2025). Further information is provided in note 23.4 of the consolidated financial statements for the year ended 31 December 2025.

Agreement with Fairfax for the acquisition of Eurolife FFH Life Insurance and the partial disposal of ERB Asfalistiki Ltd

On 6 May 2026, further to its announcement dated 13 October 2025, Eurobank S.A. ("Eurobank") entered into a definitive share purchase agreement ("SPA") with entities controlled by Fairfax Financial Holdings Limited ("Fairfax") in connection with the acquisition of 80% of Eurolife FFH Life Insurance Single Member S.A. ("Eurolife Life") (the "Transaction") for a consideration of approximately € 813 million. Following the completion of the Transaction, Eurobank will own 100% of Eurolife Life and will retain its 20% interest in Eurolife Holdings' general insurance business.

Eurolife Life stands as a leading life insurer in Greece, with gross written premiums amounting to € 617 million in 2025. The Transaction will enable Eurobank to enhance its profitability base by fully consolidating Eurolife Life's financial results, further diversify its revenue streams through increased fees and commissions, and maximize the potential of its bancassurance platform.

The completion of the Transaction is subject to the receipt of all required approvals, as well as the satisfaction of customary closing conditions, and is expected to occur during the third quarter of 2026.

In addition to the aforementioned Transaction, Fairfax shall procure that certain affiliates of Fairfax will acquire 45% of the share capital of ERB Asfalistiki ("ERBA"), the non-life (property and casualty) insurance company of Eurobank Limited in Cyprus for cash consideration of approximately € 55 million. Fairfax will also have the right to acquire the remaining 55% of the share capital of ERBA over time. The transaction remains subject to the execution of the relevant transaction documentation and the receipt of the necessary regulatory approvals.

The above transactions are expected to increase Eurobank Group's fees and commissions by ca. 12%, driving the contribution of asset management and insurance to total fees, in excess of 30%. Further information is available in the relevant announcement on the Bank's website.

Other agreements

In February 2026, the Group entered into an agreement for the acquisition of a controlling interest in a software company in Bulgaria, for an upfront consideration of ca. € 18 million plus additional consideration that is contingent on future profitability. The completion of the transaction is subject to customary regulatory approvals and is expected to be finalized within the third quarter of 2026.

Dividends from subsidiaries

For the period ended 30 June 2026, the Bank recognised dividend income of € 155 million from its subsidiaries, of which € 130 million relates to dividends declared by the Group's banks in Bulgaria and Luxembourg.

Post Balance sheet event

In July 2026, the Bank acquired 100% of the shares of I&B Real Estate EAD for a cash consideration of ca. € 52 million, subject to adjustment upon the finalization of the acquired company's accounts. The company's main asset is a building, and it also holds 100% of the shares of Ibiscus Real Estate EOOD. In line with IFRS 3 requirements, the acquisition is expected to be accounted for as an asset acquisition rather than a business combination, as no substantive business processes were acquired and the company's assets are primarily concentrated in a single identifiable asset.

20. Investments in associates and joint ventures

As at 30 June 2026, the carrying amount of the Group's investments in associates and joint ventures amounted to € 260 million (31 December 2025: € 251 million), while the carrying amount of the Bank's investments in associates and joint ventures amounted to € 33 million (31 December 2025: € 36 million). The following is the listing of the Group's and Bank's associates and joint ventures as at 30 June 2026:

Name	Country of incorporation	Line of business	Group/Bank share
Femion Ltd	Cyprus	Special purpose investment vehicle	66.45
(Under liquidation) Global Finance S.A.	Greece	Investment financing	33.82
Odyssey GP S.a.r.l.	Luxembourg	Special purpose investment vehicle	20.00
Eurolife FFH Insurance Group Holdings S.A.	Greece	Holding company	20.00
Alpha Investment Property Commercial Stores S.A.	Greece	Real estate	30.00
Peirga Kythnou P.C.	Greece	Real estate	50.00
doValue Greece Loans and Credits Claim Management S.A.	Greece	Loans and Credits Claim Management	20.00
Perigenis Business Properties S.A.	Greece	Real estate	18.90
Ekinox S.A.	Greece	Employee benefits platform	-

Notes:

1) Since April 2026, Ekinox S.A has been classified as a joint venture of the Group, with no initial direct shareholding, based on the amended articles of association of the aforementioned company and Eurobank's representation in its Board of Directors.

2) In the first half of 2024, in the context of Solar securitization, the Bank along with the other Greek systemic banks established "REOCO SOLAR S.A." with participation holding 23.4%. Given the abandonment of the Solar Project (note 17), the aforementioned entity remained dormant since its establishment and in April 2026, its liquidation was decided.

3) From July 2025 to July 2026, Avramar group companies were jointly controlled by Eurobank along with other Greek lending banks pursuant to the terms of the relevant share pledge agreements, with no direct shareholding (note 17).

For the period ended 30 June 2026, the Group's share of results of associates and joint ventures amounted to € 15 million gain, while in the comparative period the respective amount stood at € 24 million gain.

Global Finance S.A., Greece

In February 2026, the liquidation of the company was resolved and its name was updated accordingly.

Perigenis Business Properties S.A., Greece

In the first quarter of 2026, the Bank received € 3.2 million as a capital return from the company.

21. Property & equipment and Investment property

The carrying amounts of property & equipment and investment property are analyzed as follows:

	Group		Bank	
	30 June 2026 € million	31 December 2025 € million	**30 June 2026 € million**	31 December 2025 € million
Land, buildings, leasehold improvements	**763**	746	**422**	412
Furniture, equipment, motor vehicles	**86**	80	**25**	25
Computer hardware, software	**85**	87	**68**	70
Right-of-use of assets [1]	**143**	153	**111**	115
Total property & equipment	**1,077**	1,067	**626**	622
Investment Property [2]	**1,332**	1,331	**934**	933
Total	**2,409**	2,398	**1,560**	1,555

[1] The respective lease liabilities are presented in "other liabilities" (note 26).
[2] As at 30 June 2026, € 25 million relates to Group's investment property backing insurance contract liabilities measured under the variable fee approach (VFA).

The valuation methods and key assumptions required under each method, based on which the carrying value of investment property portfolio is determined, as well as the sensitivity analysis on key assumptions, are described in the consolidated financial statements for the year ended 31 December 2025.

22. Other assets

	Group		Bank	
	30 June 2026 € million	31 December 2025 € million	**30 June 2026 € million**	31 December 2025 € million
Repossessed properties and relative prepayments	**447**	480	**356**	384
Pledged amount for a Greek sovereign risk financial guarantee	**251**	248	**251**	248
Balances under settlement [1]	**110**	93	**6**	9
Deferred costs and accrued income	**181**	148	**103**	96
Other guarantees	**489**	361	**377**	286
Income tax receivable [2]	**147**	107	**116**	79
Insurance and reinsurance contract assets	**40**	48	**-**	-
Receivable from Deposit Guarantee and Investment Fund	**73**	72	**73**	72
Other assets	**434**	475	**422**	391
Total	**2,172**	2,032	**1,704**	1,565

[1] Includes settlement balances with customers relating to banking and brokerage activities.
[2] Includes withholding taxes, net of provisions.

As at 30 June 2026, other assets net of provisions, amounting to € 434 million for the Group and € 422 million for the Bank include, among others, receivables related to (a) prepayments to suppliers, (b) public entities, (c) property management activities, (d) legal cases and (e) the disposal of portfolios of assets/business operations, including for the Group the remaining consideration receivable arising from the transaction between KEDIPES and Eurobank Limited (note 17).

23. Due to central banks and credit institutions

	Group		Bank	
	30 June 2026	31 December 2025	**30 June 2026**	31 December 2025
	€ million	€ million	**€ million**	€ million
Secured borrowing from ECB[(1)]	**1,000**	1,001	**1,000**	1,001
Secured borrowing from credit institutions[(2)]	**1,914**	1,905	**4,255**	4,455
Borrowings from international financial and similar institutions	**305**	356	**166**	195
Deposits from banks received as collateral (note 16)	**170**	339	**168**	323
Current accounts and settlement balances with banks	**139**	135	**135**	96
Interbank takings	**111**	115	**164**	150
Total	**3,639**	3,851	**5,888**	6,220

[(1)] Refers to ECB's main refinancing operations (MRO).
[(2)] The amounts presented are after offsetting € 1.3 billion eligible repos with reverse repos under global master repurchase agreements (GMRA) (31 December 2025: € 1.3 billion).

Borrowings from international financial and similar institutions include borrowings from European Investment Bank and other similar institutions.

24. Due to customers

	Group		Bank	
	30 June 2026	31 December 2025	**30 June 2026**	31 December 2025
	€ million	€ million	**€ million**	€ million
Savings and current accounts	**57,685**	55,261	**33,352**	31,922
Term deposits	**28,734**	27,432	**14,936**	13,423
	86,419	82,692	**48,288**	45,346
Fair value changes of due to customers in portfolio hedging of interest rate risk	**(20)**	12	**(15)**	10
Total	**86,399**	82,704	**48,273**	45,356

As at 30 June 2026, Group's due to customers for the Greek and International operations amounted to € 48,081 million and € 38,318 million, respectively (31 December 2025: € 45,164 million and € 37,540 million, respectively).

25. Debt securities in issue

	Group		Bank	
	30 June 2026	31 December 2025	**30 June 2026**	31 December 2025
	€ million	€ million	**€ million**	€ million
Securitisations	**553**	553	**553**	553
Subordinated notes (Tier 2)	**1,600**	1,220	**1,596**	1,215
Medium-term notes (EMTN)	**6,088**	5,498	**6,300**	5,718
Credit linked notes	**73**	81	**73**	81
Total	**8,314**	7,352	**8,522**	7,568

Subordinated Tier 2 notes

In January 2026, the Bank announced that it has successfully completed the pricing of € 400 million subordinated Tier II debt instruments which mature in April 2037, are callable at par from 29 January 2032 until 29 April 2032, offering a coupon of 4.125% per annum and are listed on the Luxembourg Stock Exchange's Euro MTF market. The proceeds from the issues will support Eurobank Group's strategy to ensure ongoing compliance with its MREL requirements and will be used for Eurobank's general funding purposes.

Medium-term notes (EMTN)

In April 2026, the Bank successfully completed the issuance of € 400 million senior preferred notes through a private placement. The bonds mature on 17 July 2029, are callable at par on 17 July 2028 offering a coupon of 3.50% per annum and are listed on the Luxembourg Stock Exchange's Euro MTF market.

In May 2026, the Bank successfully completed the issuance of € 700 million senior preferred notes which mature on 25 May 2032, are callable at par on 25 May 2031 offering a coupon of 3.875% per annum and are listed on the Luxembourg Stock Exchange's Euro MTF market.

The proceeds from the above issues will support Eurobank Group's strategy to ensure ongoing compliance with its MREL requirements and will be used for Eurobank's general funding purposes.

In May 2026 the Bank exercised its option to early redeem senior preferred notes of face value of € 500 million.

26. Insurance contract liabilities and other liabilities

As at 30 June 2026, the Group's insurance contract liabilities amount to € 733 million (31 December 2025: € 684 million) of which € 614 million (31 December 2025: € 569 million) relate to insurance contract liabilities measured under the Variable Fee Approach ("VFA"). The analysis of "Other liabilities" is set out below:

	Group		Bank	
	30 June 2026 € million	31 December 2025 € million	**30 June 2026 € million**	31 December 2025 € million
Balances under settlement[(1)]	**627**	486	**156**	147
Lease liabilities	**165**	175	**115**	119
Deferred income and accrued expenses	**321**	273	**116**	126
Other provisions	**114**	145	**90**	122
ECL allowance for credit related commitments	**62**	56	**48**	55
Standard legal staff retirement indemnity obligations and employee termination benefits	**100**	104	**87**	97
Sovereign risk financial guarantee	**25**	26	**25**	26
Income taxes payable	**85**	55	**4**	4
Deferred tax liabilities (note 14.1)	**58**	54	**-**	-
Trading liabilities	**24**	76	**23**	75
Investment contract liabilities	**75**	72	**-**	-
Other liabilities	**282**	325	**168**	149
Total	**1,938**	1,847	**832**	920

[(1)] Includes settlement balances relating to bank cheques and remittances, credit card transactions, other banking and brokerage activities.

As at 30 June 2026, other liabilities amounting to € 282 million for the Group and € 168 million for the Bank, mainly consist of payables relating with (a) suppliers and creditors, (b) contributions to insurance organizations, and (c) duties and other taxes.

As at 30 June 2026, other provisions amounting to € 114 million for the Group and € 90 million for the Bank (31 December 2025: € 145 million and € 122 million respectively) mainly include: (a) € 35 million for claims in dispute and outstanding litigations against the Group and € 19 million for the Bank (note 31), (b) € 10 million relating to the sale of Bank's former subsidiary based on specific indemnity clauses in the relevant Sale Purchase Agreement, (c) € 11 million for representation and warranties provided to investors in the context of the Mexico NPE securitization transaction, (d) € 18 million for other operational risk events for the Group and € 16 million for the Bank and (e) € 34 million relating to contribution Greek State infrastructure projects.

27. Share capital, share premium and reserves

As at 30 June 2026, the par value of the Bank's shares is € 0.22 per share (31 December 2025: € 0.22). All shares are fully paid. The balances of share capital and share premium are as follows:

	Share capital € million	Share premium € million
Balance at 30 June 2026	**798.9**	**1,140.4**

The analysis of the movement in the number of the Bank's shares outstanding is set out below:

	Number of shares				
	Issued shares	Treasury shares held by the Bank	Outstanding shares - Bank	Treasury shares held by subsidiaries	Outstanding shares - Group
Balance at 1 January 2026	**3,631,510,801**	**(3,546,449)**	**3,627,964,352**	**(3,869,292)**	**3,624,095,060**
Purchase of treasury shares under the share buyback programme	-	(36,473,717)	(36,473,717)	-	**(36,473,717)**
Program for the free distribution of shares	-	1,727,493	1,727,493	-	**1,727,493**
Other (purchases)/sales of treasury shares	-	-	-	(1,237,300)	**(1,237,300)**
Balance at 30 June 2026	**3,631,510,801**	**(38,292,673)**	**3,593,218,128**	**(5,106,592)**	**3,588,111,536**

AGM decisions

On 28 April 2026, the Annual General Meeting (AGM) of the shareholders of the Bank, inter alia, approved:

- The distribution of a cash dividend of € 258.7 million from the "Special Reserves" account, in addition to the interim dividend of € 170 million paid in November 2025 (see below "Dividends/Shareholders' remuneration").
- The distribution of a total amount of € 35.23 million to executives and employees of the Bank from the "Special Reserves" account.
- The establishment of a new share buyback programme as described below.
- The establishment of a five-year program for the free distribution of shares as described below.
- The cancellation, in accordance with article 49 of Law 4548/2018, of 28,097,019 treasury shares held by the Bank, and the subsequent reduction of the Bank's share capital by € 6,181,344.18, subject to the relevant approval of the ECB (received on 30 June 2026) and the completion of the required process with the General Commercial Registry (G.E.MI.). The aforementioned shares were acquired by the Bank, under the approved by the 22 October 2025 Bank's Shareholders' Extraordinary General Meeting share buyback programme (see below "Treasury shares - share buy back programme").

Treasury shares - Share buy back programme

In April 2026, the share buyback programme originally established by Eurobank Holdings in May 2025 and subsequently continued by the Bank was completed.

On 10 June 2026, the Bank announced the commencement of the implementation of a new share buyback Programme ("Programme"), as resolved by the AGM of the Bank's shareholders on 28 April 2026 and subsequently approved by the ECB on 8 June 2026. The Programme is conducted in accordance with the provisions of Article 49 of Law 4548/2018, under the following terms: (i) the total cost of the Programme will not exceed the amount of € 288 million and in any case, the own shares held by the Bank, including those to be acquired via the Programme, will not exceed 10% of the Bank's paid-in share capital, in accordance with the legislation in force, (ii) the duration of the Programme will be up to 12 months, starting from the date of receipt of the ECB's decision granting supervisory permission for the Programme, that is up to 8 June 2027 and (iii) the minimum price per share for the acquisition of own shares was set at the nominal value of the share, i.e. € 0.22, and the maximum price was set at € 10.

As at 30 June 2026, the Bank held 38,292,673 treasury shares acquired within the framework of its previous and current buyback programme, with a total cost of € 146.5 million (31 December 2025: € 12.4 million). On the same date, the number of treasury shares held by the Bank's subsidiary Eurobank Equities Investment Firm Single Member S.A. (in the ordinary course of its business), was 5,106,592 with a total cost of € 19.5 million (31 December 2025: € 13.1 million). Accordingly, as at 30 June 2026, the total amount deducted from equity in respect of treasury shares' cost amounted to € 166 million (31 December 2025: € 25.4 million) In addition, the number of the Bank's shares held by the Group's associates in the ordinary course of their insurance and investing activities was 64,037,790 in total (31 December 2025: 64,037,790).

Post balance sheet events

On 9 July 2026, the Bank announced the cancellation of 28,097,019 treasury shares and the reduction of its share capital by € 6,181,344.18, after the receipt of the ECB approval on 30 June 2026 and the completion of the required process with the General Commercial Registry (G.E.MI.). Following the above, the Bank's total share capital amounts to € 792,751,032.04, divided into 3,603,413,782 common voting shares with a nominal value of € 0.22 each.

In the period 1-31 July 2026, as part of the implementation of its share buyback programme, the Bank proceeded with additional acquisitions of 8,646,693 own shares, with a total cost of ca. € 36.8 million.

Reserves and retained earnings – Bank

	30 June 2026 € million	31 December 2025 € million
Corporate law reserves	242	242
Special reserves	1,081	1,375
Other reserves	1,082	1,241
Retained earnings	2,418	1,898
Total	**4,823**	**4,756**

Dividends/Shareholders' remuneration

Pursuant to the resolution of the AGM of the Bank's shareholders held on 28 April 2026 and following the approval granted by the ECB, the Bank proceeded with the distribution of a cash dividend of € 258.7 million from its Special reserves account, in June 2026, in addition to the interim dividend of € 170 million distributed in November 2025. The dividend distributions of € 258.7 million and € 170 million for the financial year 2025 correspond to a gross dividend per share of € 0.07187 and € 0.04681, respectively, excluding own shares that were not entitled to receive a dividend.

The aggregate cash dividend of € 428.7 million, together with the maximum consideration of € 288 million cost of the new share buy back programme approved by the AGM on 28 April 2026, correspond, in total, to a shareholder reward ratio of 55% of the Group's net profit for 2025, excluding the € 58 million gain recognized on the acquisition of the CNP Cyprus subgroup.

Program for the free distribution of shares to executives and employees of the Bank and its affiliated companies

On 12 June 2026, the Bank announced the establishment, pursuant to article 114 of Law 4548/2018, of a five-year program ("Program"), commencing in 2026, for the free distribution of shares, intended to replace the previous stock option structure, as resolved by the AGM of the shareholders held on 28 April 2026 under the following terms: (i) for the free distribution of shares, the Bank will either proceed with a corresponding share capital increase and issuance of new shares or will distribute own shares acquired by the Bank under the share buyback programme, (ii) the maximum shares that may be distributed during the Program will be 36,400,000 common registered shares of the Bank, a number corresponding to 1% of its paid-up share capital as at the date of the relevant resolution of the 2026 AGM, (iii) beneficiaries are executives and employees of the Bank and its affiliated companies within the meaning of article 32 of Law 4308/2014.

The AGM also authorized the BoD to determine the beneficiaries, the detailed terms for the allocation and distribution of the shares under the Program, as well as the rest of the terms and conditions of the Program, in accordance with the applicable regulatory and legislative framework and the Group's internal policies.

On 29 April 2026, in implementation of the relevant AGM resolution, the Board of Directors of the Bank approved the implementation terms and conditions of the 1st series of the Program, and a total of 1,727,493 own common registered voting shares of the Bank, acquired under the Share Buyback Program, were approved to be distributed upfront to the beneficiaries, whereas 2,032,559 shares will be distributed in portions annually during a period from one to five years, provided that the beneficiaries remain employed by the Group until the distribution date. The right to receive these shares was granted to the beneficiaries on 25 May 2026, on which date the beneficiaries were formally notified of the terms and conditions governing the share distribution. The fair value per share at grant date was € 3.874, based on the closing price of the Bank's share on the Euronext Athens on that date. The upfront shares were distributed to the beneficiaries on 15 June 2026. The beneficiaries are subject to a retention obligation for both the upfront and deferred portions of the distributed shares, for a period of one year.

Share options to executives and employees of the Bank and its affiliated companies

Under the five year share options plan initially established in 2020 by Eurobank Holdings, initiated in 2021, and continued by Eurobank, the Bank has granted to its employees and the employees of its affiliated companies share options rights, by issuing new shares with a corresponding share capital increase upon the options' exercise. The initial maximum number of rights that could be exercised was set at 55,637,000, each of which would correspond to one new share with exercise price equal to € 0.23.

The options are exercisable in portions annually during a period from one to five years. Each portion may be exercised wholly or partly and converted into shares at the employees' option, provided that they remain employed by the Group until the first available exercise date. Each portion is treated as a separate award with a different vesting period and different fair value. The corporate actions that adjust the number and the price of shares also adjust accordingly the share options. The originally established share options plan ended in 2025, with the implementation of the fifth series of stock options.

The share options outstanding at the end of the period amounted to 17,943,850 following the cancellation of 175,734 share options in the second quarter of 2026 (31 December 2025: 18,119,584) and have the following expiry dates:

Expiry date [(1)]	Share options 30 June 2026
2026	6,555,561
2027	6,091,929
2028	3,754,101
2029	1,148,339
2030	393,920
Weighted average remaining contractual life of share options outstanding at the end of the period	13 months

[(1)] *Based on the earliest contractual exercise date.*

Further information regarding the terms of the share options granted to the employees of the Group, along with the valuation method and the inputs used to measure the share options, is presented in note 38 of the consolidated financial statements for the year ended 31 December 2025.

28. Additional Tier 1 capital instruments

The Bank has issued fixed rate reset Additional Tier 1 (AT1) perpetual contingent temporary write-down notes ("Notes") with a total nominal value € 1,100 million. As at 30 June 2026, the carrying amount of the notes is set out in the table below:

	Carrying amount € million
AT1 note issued on 4 June 2025	**495**
AT1 note issued on 10 November 2025	**595**
Total	**1,090**

The Notes are listed on the Euro MTF market of the Luxembourg Stock Exchange. Based on their terms, such as the fully discretionary and non-cumulative nature of interest, perpetual maturity, and loss-absorbing features that relate to specific regulatory requirements or trigger events, the Notes from both issues have been classified as equity instruments. Accordingly, coupon payments, if any, are recognized as dividends in accordance with the principles of IAS 32. The Notes also qualify as Additional Tier 1 capital instruments under the Capital Requirements Regulation (CRR) (note 4). For the period ended 30 June 2026, the coupon payments to AT1 capital holders amounted to € 35 million (€ 25 million after tax).

29. Fair value of financial assets and liabilities

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants in the principal (or most advantageous) market at the measurement date under current market conditions (i.e. an exit price). When a quoted price for an identical asset or liability is not observable, fair value is measured using another valuation technique that is appropriate in the circumstances and maximizes the use of relevant observable inputs and minimizes the use of unobservable inputs. Observable inputs are developed using market data, such as publicly available information about actual events or transactions, and reflect assumptions that market participants would use when pricing financial instruments, such as quoted prices in active markets for similar instruments, interest rates and yield curves, implied volatilities and credit spreads.

The financial instruments measured at fair value or at amortized cost for which fair value is disclosed are categorized into the three levels of the fair value hierarchy based on whether the inputs to the fair values are observable or unobservable, as follows:

(a) Level 1-Financial instruments measured based on quoted prices (unadjusted) in active markets for identical financial instruments that the Group can access at the measurement date. A market is considered active when quoted prices are readily and regularly available from an exchange, dealer, broker, industry group, pricing service, or regulatory agency and represent actually and regularly occurring transactions. Level 1 financial instruments include actively quoted debt instruments held or issued by the Group, equity and derivative instruments traded on exchanges, investment contract liabilities, as well as mutual funds that have regularly and frequently published quotes.

(b) Level 2-Financial instruments measured using valuation techniques with inputs, other than level 1 quoted prices, that are observable either directly or indirectly, such as: i) quoted prices for similar financial instruments in active markets, ii) quoted prices for identical or similar financial instruments in markets that are not active, iii) inputs other than quoted prices that are directly or indirectly observable, mainly interest rates and yield curves observable at commonly quoted intervals, forward exchange rates, equity prices, credit spreads and implied volatilities obtained from internationally recognized market data providers and iv) other unobservable inputs which are insignificant to the entire fair value measurement. Level 2 financial instruments include over the counter (OTC) derivatives, less liquid debt instruments held or issued by the Group, investment contract liabilities and equity instruments.

(c) Level 3-Financial instruments measured using valuation techniques with significant unobservable inputs. When developing unobservable inputs, best information available is used, including own data, while at the same time market participants' assumptions are reflected (e.g. assumptions about risk). Level 3 financial instruments include unquoted equities or equities traded in markets that are not considered active, certain OTC derivatives, loans and advances to customers including securitization notes of loan portfolios originated by the Group and recognized in financial assets and certain debt securities held or issued by the Group.

Financial instruments carried at fair value

The fair value hierarchy categorization of the financial assets and liabilities measured at fair value is presented in the following tables:

	30 June 2026			
Group	**Level 1 € million**	**Level 2 € million**	**Level 3 € million**	**Total € million**
Securities held for trading	557	1	-	558
Investment securities at FVTPL	682	203	109	993
Derivative financial instruments(1)	4	543	1	547
Investment securities at FVOCI	3,700	157	49	3,906
Loans and advances to customers mandatorily at FVTPL	-	-	23	23
Financial assets measured at fair value	**4,943**	**904**	**181**	**6,028**
Derivative financial instruments(1)	4	1,012	-	1,016
Trading liabilities	24	-	-	24
Investment contract liabilities	56	19	-	75
Financial liabilities measured at fair value	**84**	**1,031**	**-**	**1,115**

Group	Level 1 € million	Level 2 € million	Level 3 € million	Total € million
	31 December 2025			
Securities held for trading	514	2	-	516
Investment securities at FVTPL	637	216	99	952
Derivative financial instruments[1]	2	777	1	780
Investment securities at FVOCI	3,848	206	52	4,105
Loans and advances to customers mandatorily at FVTPL	-	-	23	23
Financial assets measured at fair value	5,001	1,200	174	6,376
Derivative financial instruments[1]	1	914	-	915
Trading liabilities	76	-	-	76
Investment contract liabilities	52	20	-	72
Financial liabilities measured at fair value	129	933	-	1,062

Bank	**Level 1 € million**	**Level 2 € million**	**Level 3 € million**	**Total € million**
	30 June 2026			
Securities held for trading	**118**	**0**	**-**	**119**
Investment securities at FVTPL	**83**	**41**	**85**	**209**
Derivative financial instruments[1]	**0**	**543**	**1**	**544**
Investment securities at FVOCI	**2,951**	**131**	**27**	**3,108**
Loans and advances to customers mandatorily at FVTPL	**-**	**-**	**23**	**23**
Financial assets measured at fair value	**3,153**	**715**	**135**	**4,003**
Derivative financial instruments[1]	**0**	**1,002**	**-**	**1,003**
Trading liabilities	**23**	**-**	**-**	**23**
Financial liabilities measured at fair value	**23**	**1,002**	**-**	**1,026**

Bank	Level 1 € million	Level 2 € million	Level 3 € million	Total € million
	31 December 2025			
Securities held for trading	178	1	-	178
Investment securities at FVTPL	78	37	76	191
Derivative financial instruments[1]	0	761	1	762
Investment securities at FVOCI	3,024	144	28	3,196
Loans and advances to customers mandatorily at FVTPL	-	-	23	23
Financial assets measured at fair value	3,280	942	128	4,350
Derivative financial instruments[1]	0	922	-	922
Trading liabilities	76	-	-	76
Financial liabilities measured at fair value	76	922	-	998

[1] *Amounts are presented after offsetting € 808 million and € 463 million level 2 derivative financial assets and liabilities, respectively, against cash collateral received/pledged (2025: after offsetting € 652 million and € 349 million derivative financial assets and liabilities, respectively) (note 16).*

Transfers into and out of the fair value hierarchy levels are recognised at the beginning of the quarter in which a financial instrument's transfer was effected. There were no material transfers between levels during the period ended 30 June 2026.

Reconciliation of Level 3 fair value measurements

	Group	Bank
	30 June 2026 € million	30 June 2026 € million
Balance at 1 January	**174**	**128**
Transfers out of Level 3	(1)	(1)
Additions, net of disposals and redemptions[1]	4	5
Total gain/(loss) for the period included in profit or loss	3	3
Balance at 30 June	**181**	**135**

[1] *Including capital returns on equity instruments.*

Valuation processes and techniques

The processes and procedures governing the fair valuations are established by the Group Market Counterparty Risk Sector in line with the Group's accounting policies. The Group uses widely recognized valuation models for determining the fair value of common financial instruments that are not quoted in an active market, such as interest and cross currency swaps, that use only observable market data and require little management estimation and judgment. Specifically, observable prices or model inputs are usually available in the market for listed debt and equity securities, exchange-traded and simple over-the-counter derivatives. Availability of observable market prices and model inputs reduces the need for management judgment and estimation and also reduces the uncertainty associated with determining fair values. For the classification of debt securities into the three levels of the fair value hierarchy, a rating scale is also assigned for each debt security, based on the quality and quantity of the market data inputs used to calculate its fair value at a specific date. The debt securities are then allocated into levels based on specific rating thresholds representing highly liquid to thinly traded debt securities.

Where valuation techniques are used to determine the fair values of financial instruments that are not quoted in an active market, they are validated against historical data and, where possible, against current or recent observed transactions in different instruments, and periodically reviewed by qualified personnel independent of the personnel that created them. All models are certified before they are used and models are calibrated to ensure that outputs reflect actual data and comparative market prices. Fair values' estimates obtained from models are adjusted for any other factors, such as liquidity risk or model uncertainties, to the extent that market participants would take them into account in pricing the instrument. Fair values also reflect the credit risk of the instrument and include adjustments to take account of the credit risk of the Group and the counterparty, where appropriate.

Valuation controls applied may include verification of observable pricing, re-performance of model valuations, review and approval process for new models and/or changes to models, calibration and back-testing against observable market transactions, where available, analysis of significant valuation movements, etc. Where third parties' valuations are used for fair value measurement, these are reviewed in order to ensure compliance with the requirements of IFRS 13.

The fair values of OTC derivative financial instruments are estimated by discounting expected cash flows using market interest rates at the measurement date. Counterparty credit risk adjustments and own credit risk adjustments are applied to OTC derivatives, where appropriate. Bilateral credit risk adjustments consider the expected cash flows between the Group and its counterparties under the relevant terms of the derivative instruments and the effect of the credit risk on the valuation of these cash flows. As appropriate in circumstances, the effect of any credit risk mitigating arrangements is also taken into consideration, including collateral agreements and master netting agreements on the calculation of credit risk valuation adjustments (CVAs). CVA calculation uses probabilities of default (PDs) based on observable market data such as credit default swaps (CDS) spreads, where appropriate, or based on internal rating models. Similar methodology for the calculation of debit-value-adjustments (DVAs) is applied when applicable. Where valuation techniques are based on internal rating models and the relevant CVA is significant to the entire fair value measurement, such derivative instruments are categorized as Level 3 in the fair value hierarchy. A reasonably possible change in the main unobservable input (i.e. the recovery rate), used in their valuation, would not have a significant effect on their fair value measurement.

Fair values for debt securities held are determined using quoted market prices in active markets for securities with similar credit risk, maturity and yield, quoted market prices in non active markets for identical or similar financial instruments, or using discounted cash flows method.

Unquoted equity instruments at FVTPL, included in Level 3, are estimated using mainly (i) third parties' valuation reports based on investees' net assets, where management does not perform any further significant adjustments, and (ii) net assets' valuations, adjusted where considered necessary.

Loans and advances to customers including securitization notes of loan portfolios originated by the Group with contractual cash flows that do not represent solely payments of principal and interest (SPPI failures), are measured mandatorily at fair value through profit or loss. Quoted market prices are not available as there are no active markets where these instruments are traded. Their fair values are estimated on an individual loan basis by discounting the future expected cash flows over the time period they are expected to be recovered, using an appropriate discount rate or by reference to other comparable assets of the same type that have been transacted during a recent time period. Expected cash flows, which incorporate credit risk, represent significant unobservable input in the valuation and as such, the entire fair value measurement is categorized as Level 3 in the fair value hierarchy.

The fair values of investment contract liabilities are determined by reference to the financial assets held within the relevant investment portfolios linked to the financial liabilities.

Financial instruments not measured at fair value

The following tables present the carrying amounts and fair values of financial assets and liabilities which are not carried at fair value on the balance sheet:

	Group		**Bank**	
	30 June 2026		**30 June 2026**	
	Carrying amount € million	**Fair value € million**	**Carrying amount € million**	**Fair value € million**
Loans and advances to customers	**56,968**	**57,382**	**35,298**	**36,050**
Investment securities at amortised cost	**23,655**	**23,401**	**11,703**	**11,413**
Financial assets not measured at fair value	**80,622**	**80,783**	**47,001**	**47,463**
Debt securities in issue	**8,314**	**8,536**	**8,522**	**8,743**
Financial liabilities not measured at fair value	**8,314**	**8,536**	**8,522**	**8,743**

	Group		Bank	
	31 December 2025		31 December 2025	
	Carrying amount € million	Fair value € million	Carrying amount € million	Fair value € million
Loans and advances to customers	54,640	55,490	34,480	35,620
Investment securities at amortised cost	19,827	19,768	10,375	10,190
Financial assets not measured at fair value	74,467	75,258	44,855	45,810
Debt securities in issue	7,352	7,613	7,568	7,829
Financial liabilities not measured at fair value	7,352	7,613	7,568	7,829

The assumptions and methodologies underlying the calculation of fair values of financial instruments not measured at fair value, are in line with those used to calculate the fair values for financial instruments measured at fair value. Particularly:

(a) Loans and advances to customers including securitization notes of loan portfolios originated by the Group: quoted market prices are not available as there are no active markets where these instruments are traded. The fair values are estimated by discounting future expected cash flows over the time period they are expected to be recovered, using appropriate risk-adjusted rates (i.e., discounted expected cash flows technique). More specifically, loans to customers are grouped into homogenous assets with similar characteristics, as monitored by Management, such as lending business unit, products' characteristics, and performing/nonperforming status, in order to improve the accuracy of the estimated valuation outputs. In estimating the future cash flows of lending portfolios, assumptions regarding expected prepayments and products' spreads over risk-free interest rates are made, where applicable. The discount rates applied for the discounting of loans' expected cash flows incorporate inputs that would be taken into account by independent market participants, such as risk-free interest rates, expected credit losses, cost of equity requirements and funding. For credit impaired-loans, the timing of collateral realization is taken into account for the estimation of the future cash flows which are discounted by non-credit risk adjusted rates. In addition, the fair value of securitization senior notes of loan portfolios originated by the Group is estimated by discounting the expected cash flows using appropriate market interest rates of other comparable assets with similar quality and duration;

(b) Investment securities measured at amortized cost: the fair values are determined using prices quoted in an active market when these are available. In other cases, fair values are determined using quoted market prices for securities with similar credit risk, maturity and yield, quoted market prices in non active markets for identical or similar financial instruments, or by using the discounted cash flows method. In addition, for certain high quality corporate bonds for which quoted prices are not available, fair value is determined using prices that are derived from reliable data management platforms while part of them is verified by market participants (e.g. brokers). In certain cases, prices are implied by liquidity agreements (e.g. repos, pledges) with other financial institutions; and

(c) Debt securities in issue: the fair values are determined using quoted market prices, if available. If quoted prices are not available, fair values are determined based on third party valuations, quotes for similar debt securities or by discounting the expected cash flows at a risk-adjusted rate, where the Group's own credit risk is determined using inputs indirectly observable, i.e. quoted prices of similar securities issued by the Group or other Greek issuers.

For other financial instruments, which are short term or re-price at frequent intervals (cash and balances with central banks, due from credit institutions, due to central banks, due to credit institutions and due to customers), the carrying amounts represent reasonable approximations of fair values.

30. Cash and cash equivalents and other information on interim cash flow statement

For the purpose of the cash flow statement, cash and cash equivalents comprise the following balances with original maturities of three months or less:

	Group		Bank	
	30 June 2026 € million	31 December 2025 € million	**30 June 2026 € million**	31 December 2025 € million
Cash and balances with central banks (excluding mandatory deposits with central banks)	**13,628**	13,858	**6,110**	5,048
Due from credit institutions	**1,577**	1,652	**574**	846
Securities held for trading	**1**	19	**1**	19
Total	**15,206**	15,529	**6,685**	5,913

As at 30 June 2026, the mandatory deposits with central banks, i.e. balances maintained by the Group entities to meet the minimum reserve requirement (MRR), amounted to € 0.8 billion (31 December 2025: € 1.8 billion). This decrease is mainly attributable to a € 1.14 billion reduction in mandatory deposits held with the Central Bank of Bulgaria, following the adoption of the Euro in Bulgaria as of 1 January 2026.

Other (income)/losses on investment securities presented in operating activities are analyzed as follows:

	Group		Bank	
	30 June 2026 € million	30 June 2025 € million	**30 June 2026 € million**	30 June 2025 € million
Amortisation of premiums/discounts and accrued interest	**(5)**	(44)	**18**	5
(Gains)/losses from investment securities	**(40)**	(51)	**(38)**	(49)
Dividends	**(3)**	(4)	**(0)**	(1)
Total from continuing operations	**(48)**	(99)	**(20)**	(45)

In the period ended 30 June 2026, other adjustments of € 9 million, presented in the Group's cash flow statement, mainly comprise a) € 15 million Group's share of results (income) in associates and joint ventures (note 20) and b) € 7 million expense relating to employees' share-based payments (30 June 2025: € 55 million, of which € 38 million gain on acquisition of CNP Cyprus subgroup). The respective amount for the Bank was € 7 million, mainly relating to expense for employees' share-based payments (30 June 2025: € 8 million).

In the period ended 30 June 2026, the adjustment of € 17 million relating to debt securities in issue, presented in the Group's and the Bank's cash flow statements, reflects the decrease in their carrying amount due to changes in accrued interest and the amortisation of debt issuance costs (30 June 2025: increase of € 14 million for the Group and € 9 million for the Bank).

31. Contingent liabilities and other commitments

The following three categories of credit related commitments, undertaken in the normal course of lending related activities, are presented in the table below: (a) financial guarantee contracts, which refer to guarantees and standby letters of credit that carry the same credit risk as loans (credit substitutes), (b) commitments to extend credit, which comprise firm commitments that are irrevocable over the life of the facility or revocable only in response to a material adverse effect and (c) other credit related commitments, which refer to documentary and commercial letters of credit and other guarantees of medium and low risk according to the Regulation No 575/2013/EU.

	Group		Bank	
	30 June 2026 **€ million**	31 December 2025 € million	**30 June 2026** **€ million**	31 December 2025[(1)] € million
Financial guarantee contracts	**2,033**	2,042	**2,230**	2,267
Commitments to extend credit	**6,377**	7,109	**4,923**	5,564
Other credit related commitments	**2,264**	2,212	**1,765**	1,790
Total	**10,674**	11,363	**8,918**	9,621

[(1)] Comparative Bank information regarding the allocation among the types of credit related commitments has been adjusted.

As at 30 June 2026, the Group's total credit related commitments, falling within the scope of the IFRS 9 impairment requirements, amounted to € 19.7 billion (31 December 2025: € 19.8 billion), including revocable loan commitments of € 9 billion (31 December 2025: € 8.4 billion). The corresponding allowance for impairment losses amounted to € 62 million (31 December 2025: € 56 million).

The Bank's corresponding total credit related commitments amounted to € 16.5 billion (31 December 2025: € 17 billion), including revocable loan commitments of € 5.7 billion (31 December 2025: € 5.6 billion) and guarantees of € 1.9 billion (31 December 2025: € 1.5 billion) relating to the lending activities of banking subsidiaries, for which the equivalent pledged amount is presented within "Due from credit institutions". The corresponding allowance for impairment losses amounted to € 48 million (31 December 2025: € 55 million).

In addition, the Bank has issued a sovereign risk financial guarantee of € 0.25 billion (31 December 2025: € 0.25 billion) for which an equivalent amount has been deposited under the relevant pledge agreement (note 22).

Other commitments

The Bank has signed irrevocable payment commitment (IPC) and collateral arrangement agreements with the Single Resolution Fund (SRF) amounting in total to € 29 million as at 30 June 2026 (31 December 2025: € 29 million). According to the agreements, which are backed by cash collateral of an equal amount, the Bank undertook to pay to the SRF an amount up to the above IPC, in case of a call and demand for payment made by it, in relation to a resolution action taken for another European bank. As of 30 June 2026, similar to the previous quarter, Management assesses that no provision is required in relation to the Bank's IPCs, whereas the said cash collateral has been recognized as a financial asset measured at amortized cost in the balance sheet line "Other Assets" (note 22). For further information regarding the accounting treatment of IPCs, refer to note 43 of the consolidated financial statements for the year ended 31 December 2025.

Legal proceedings

As at 30 June 2026, the provisions for legal proceedings outstanding against the Group and the Bank amounted to € 35 million and € 19 million, respectively (31 December 2025: € 38 million and € 21 million, respectively) (note 26).

Furthermore, in the normal course of business, Group entities have been involved in a number of legal proceedings, which are either at still a premature or at an advanced trial instance. The final settlement of these cases may require the lapse of a certain time so that the litigants exhaust the legal remedies provided for by the law. Management, is closely monitoring the developments to the relevant cases and having considered the advice of Legal Services, does not expect that there will be an outflow of resources and therefore does not acknowledge the need for a provision.

32. Post balance sheet events

Details of post balance sheet events are provided in the following notes:

Note 11 - Operating expenses
Note 17 - Loans and advances to customers
Note 19 - Group composition
Note 20 - Investments in associates and joint ventures
Note 27 - Share capital, share premium and reserves

33. Related parties

Eurobank S.A. (the Bank) along with its subsidiaries form the Eurobank S.A. Group (the Group). A number of banking transactions are entered into with related parties in the normal course of business and are conducted on an arm's length basis. These include loans, deposits and guarantees. In addition, as part of its normal course of business in investment banking activities, the Group and the Bank at times may hold positions in debt and equity instruments of related parties.

The following tables present, as regards the Group, the outstanding balances of the transactions with (a) Fairfax group, which is considered to have significant influence over the Bank, (b) the key management personnel (KMP) and the entities controlled or jointly controlled by KMP and (c) other related parties, as well as the relating income and expenses, whereas as regards the Bank, they additionally present the outstanding balances of the transactions with (a) the subsidiaries and (b) Eurobank Holdings (for the comparative period).

	30 June 2026			31 December 2025		
Group	**Fairfax Group[(1)]**	**KMP and Entities controlled or jointly controlled by KMP[(2)]**	**Other Related Parties[(3)]**	Fairfax Group[(1)]	KMP and Entities controlled or jointly controlled by KMP[(2)]	Other Related Parties[(3)]
	€ million	**€ million**	**€ million**	€ million	€ million	€ million
Loans and advances to customers	**132.52**	**5.59**	**8.17**	135.25	6.31	4.20
Assets of disposal groups classified as held for sale[(4)]	**-**	**-**	**66.69**	-	-	67.39
Other assets	**11.61**	**0.01**	**102.32**	11.66	0.01	94.70
Due to customers	**47.96**	**24.50**	**110.10**	44.54	22.82	109.12
Debt securities in issue	**-**	**0.91**	**0.87**	-	0.30	0.89
Other liabilities	**-**	**1.20**	**4.86**	0.01	1.08	17.17
Guarantees issued	**2.10**	**0.02**	**0.88**	2.04	-	0.46
	Six months ended 30 June 2026			Six months ended 30 June 2025		
Net interest income	**2.41**	**(0.04)**	**(2.73)**	5.22	(0.07)	(3.46)
Net banking fee and commission income	**0.01**	**0.02**	**6.85**	0.02	0.02	6.26
Impairment losses relating to loans and securities including relative fees	**1.80**	**-**	**(24.22)**	-	-	(26.51)
Other operating income/(expenses)	**0.14**	**0.09**	**(8.67)**	4.77	-	(7.99)

	30 June 2026			
Bank	**Fairfax Group[(1)] € million**	**Subsidiaries € million**	**KMP and Entities controlled or jointly controlled by KMP[(2)] € million**	**Other Related Parties[(3)] € million**
Due from credit institutions	**-**	**2,881.21**	**-**	**-**
Derivative financial instruments - assets	**-**	**15.69**	**-**	**-**
Investment securities	**-**	**196.91**	**-**	**-**
Loans and advances to customers	**132.52**	**1,839.39**	**5.56**	**0.27**
Assets of disposal groups classified as held for sale[(4)]	**-**	**-**	**-**	**66.69**
Other assets[(5)]	**11.61**	**163.26**	**-**	**102.31**
Due to credit institutions	**-**	**2,450.36**	**-**	**-**
Derivative financial instruments - liabilities	**-**	**44.70**	**-**	**-**
Due to customers	**47.84**	**196.93**	**13.84**	**109.84**
Debt securities in issue	**-**	**211.68**	**0.91**	**0.87**
Other liabilities	**-**	**16.96**	**-**	**1.73**
Guarantees issued	**2.10**	**354.34**	**-**	**0.88**
	Six months ended 30 June 2026			
Net interest income	**2.47**	**31.40**	**0.04**	**(2.82)**
Net banking fee and commission income	**0.01**	**20.32**	**-**	**13.09**
Dividend income	**-**	**155.05**	**-**	**-**
Net trading income	**-**	**(1.62)**	**-**	**-**
Other operating income/(expenses)	**0.14**	**(1.09)**	**-**	**(8.59)**
Impairment losses relating to loans and securities including relative fees	**1.80**	**8.73**	**-**	**(24.22)**

	31 December 2025				
Bank	Eurobank Holdings[(6)] € million	Fairfax Group[(1)] € million	Subsidiaries € million	KMP and Entities controlled or jointly controlled by KMP[(2)] € million	Other Related Parties[(3)] € million
Due from credit institutions	-	-	2,362.46	-	-
Derivative financial instruments - assets	-	-	15.28	-	-
Investment securities	-	-	207.01	-	-
Loans and advances to customers	-	135.25	1,592.27	6.27	0.17
Assets of disposal groups classified as held for sale[(4)]	-	-	-	-	67.39
Other assets[(5)]	-	11.66	22.60	-	94.66
Due to credit institutions	-	-	2,668.13	-	-
Derivative financial instruments - liabilities	-	-	29.79	-	-
Due to customers	-	9.95	199.40	12.56	108.87
Debt securities in issue	-	-	220.05	0.30	0.89
Other liabilities	-	0.01	27.35	-	14.13
Guarantees issued	-	2.04	386.01	-	0.46
	Six months ended 30 June 2025				
Net interest income	(67.80)	5.22	27.31	0.02	(3.46)
Net banking fee and commission income	(0.69)	0.02	18.60	-	11.06
Dividend income	-	-	18.00	-	-
Net trading income	-	-	(15.51)	-	-
Other operating income/(expenses)	(2.49)	4.77	(0.05)	-	(7.97)
Impairment losses relating to loans and securities including relative fees	(0.95)	-	0.35	-	(26.51)

[(1)] The balances with the Group's associate Eurolife FFH Insurance Group Holdings S.A., which is also a member of Fairfax Group, are presented in the column other related parties.

[(2)] Includes the key management personnel and their close family members. Information about KMP compensation is set out below.

[(3)] Other related parties include associates, joint ventures and the Eurobank Group's personnel occupational insurance fund. Information on capital return from associates is presented in note 20.

[(4)] Includes the loan exposures to the entities of the Avramar group that had been classified as held for sale, as these entities were considered to be jointly controlled by the Bank together with the other Greek lending banks until July 2026 (note 17).

[(5)] As at 30 June 2026, it includes € 10.98 million right of use assets (RoU) (31 December 2025: € 11.78 million).

[(6)] Includes the profit and loss relating to Eurobank Holdings and the Bank's fellow subsidiaries, which has been recognised in the period ended 30 June 2025. In the same period, the Bank distributed a cash dividend of € 405 million to Eurobank Holdings.

In addition for the period ended 30 June 2026, an immaterial impairment (30 June 2025: nil) was recognised in the Group's income statement in respect of loan balances with associates and joint ventures, while the related impairment allowance amounted to € 0.54 million (31 December 2025: € 0.72 million). In the same period, an impairment reversal of € 8.73 million was recognised in the Bank's income statement in respect of the Bank's lending to its subsidiaries, associates and joint ventures (30 June 2025: € 0.35 million reversal), while the related impairment allowance amounted to € 2.44 million at the period end (31 December 2025: € 11 million).

Furthermore, as of 30 June 2026, guarantees amounting to € 1.9 billion have been issued by the Bank, relating mainly to the lending activities of its banking subsidiaries for which the equivalent pledged amount is included in the Bank's table above under the line "Due from credit institutions" (31 December 2025 € 1.5 billion).

Key management compensation (Directors and other key management personnel of the Group)

The short-term employee benefits for the KMP amounted to € 6.9 million (30 June 2025: € 6.6 million), including € 2.3 million in upfront variable remuneration awarded as profit sharing (30 June 2025: € 2.1 million). The corresponding amount at Bank level was € 6.3 million (30 June 2025: € 6 million), including € 2.2 million in upfront variable remuneration (30 June 2025: € 2 million).

The long-term employee benefits for the KMP amounted to € 3.9 million (30 June 2025: € 3.6 million), including € 3.2 million in deferred variable remuneration awarded as profit sharing and payable in equal installments over the next 4–5 years (30 June 2025: € 2.8 million). The corresponding amount at Bank level was € 3.7 million (30 June 2025: € 3.2 million), including € 3 million in deferred variable remuneration (30 June 2025: € 2.6 million).

In addition, in the period ended 30 June 2026, the KMP were granted € 5.7 million in variable remuneration in the form of the Bank's shares under the five-year program for the free distribution of shares to executives and employees of the Bank and its affiliated companies (note 27), including € 3.4 million in deferred variable remuneration and vested in equal installments over the next 4–5 years. In the comparative period, the KMP were granted € 4.9 million in variable remuneration through share options, of which € 2.9 million related to options exercisable in equal portions over the next 4–5 years. The corresponding amounts at Bank level were € 4.6 million and € 2.7 million.

Furthermore, as at 30 June 2026 the defined benefit obligation for the KMP amounted to € 2.3 million (31 December 2025: € 2.2 million), while the respective cost for the period through the income statement amounted to € 0.09 million (30 June 2025: € 0.09 million).

34. Board of Directors

The Board of Directors (BoD) was elected by the Annual General Meeting of the Shareholders (AGM) held on 23 July 2024 for a three - year term of office that will expire on 23 July 2027, prolonged until the end of the period the AGM for the year 2027 will take place.

On 20 March 2026, the BoD elected Ms Alexandra Reich to the BoD, in replacement of the resigned Independent Non-Executive Bod member Mr Jawaid Mirza, for a term equal to the remaining term of office of the replaced member. On the same day, the BoD decided on its constitution. The AGM of the Shareholders held on 28 April 2026 was informed on the above election and attributed to Ms Alexandra Reich the status of Independent Non-Executive Member of the Banks BoD, whose term of office expires concurrently with the term of office of the other BoD members of the Bank as mentioned above, that is on 23.07.2027, prolonged until the end of the period the AGM for the year 2027 will take place.

Accordingly, the composition of the BoD is as follows:

G. Zanias	Chairman, Non-Executive Member
F. Karavias	Chief Executive Officer
S. Ioannou	Deputy Chief Executive Officer
K. Vassiliou	Deputy Chief Executive Officer
B.P. Martin	Non-Executive Member
A. Gregoriadi	Non-Executive Independent Member
I. Rouvitha Panou	Non-Executive Independent Member
R. Kakar	Non-Executive Independent Member
C. Basile	Non-Executive Independent Member
B. Eckes	Non-Executive Independent Member
J. A. Hollows	Non-Executive Independent Member
E. Kotsovinos	Non-Executive Independent Member
A. Reich	Non-Executive Independent Member

Athens, 4 August 2026

Georgios P. Zanias	**Fokion C. Karavias**	**Harris V. Kokologiannis**
I.D. No A02555306	I.D. No A02555309	I.D. No A03516396
CHAIRMAN OF THE BOARD OF DIRECTORS	CHIEF EXECUTIVE OFFICER	GENERAL MANAGER OF GROUP FINANCE CHIEF FINANCIAL OFFICER

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Independent Auditors' Report on Review of Condensed Interim Financial Information

To the Shareholders of Eurobank S.A.

Report on the Review of Condensed Interim Financial Information

Introduction

We have reviewed the accompanying interim separate and consolidated Balance Sheet of Eurobank S.A. (the "Bank") as at 30 June 2026 and the related separate and consolidated Statements of Income and Comprehensive Income, Changes in Equity and Cash Flow for the six-month period then ended and the selected explanatory notes, which comprise the condensed interim financial information and which forms an integral part of the six-month financial report of articles 5 and 5a of Law 3556/2007. Management is responsible for the preparation and presentation of this condensed interim financial information in accordance with the International Financial Reporting Standards adopted by the European Union and specifically with International Accounting Standard (IAS) 34 "Interim Financial Reporting". Our responsibility is to express a conclusion on this condensed interim financial information based on our review.

Scope of Review

We conducted our review in accordance with the International Standard on Review Engagements (ISRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing, as incorporated in Greek Law, and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed interim financial information as at 30 June 2026 is not prepared, in all material respects, in accordance with IAS 34 "Interim Financial Reporting".

Certified Auditors
GCR 148599601000

Report on Other Legal and Regulatory Requirements

Our review did not identify any material inconsistency or error in the statements of the members of the Board of Directors and in the information of the six-month Report of the Directors as defined in articles 5 and 5a of L. 3556/2007 in relation to the accompanying interim condensed financial information.

Athens, 4 August 2026

KPMG Certified Auditors A.E.
A.M. SOEL 186

Nick Vouniseas, Certified Auditor Accountant
AM SOEL 18701

INFORMATION EUROBANK GROUP FOR THE PERIOD 01/01 - 30/6/2026
PURSUANT TO ARTICLE 6 OF L.4374 / 2016

PAYMENTS ON CONSOLIDATED BASIS PURSUANT TO PARAGRAPH 1 OF ARTICLE 6 OF L.4374/2016 REGARDING LEGAL ENTITIES

LEGAL ENTITY / NAME OF INDIVIDUAL	AMOUNTS (pre taxes and charges)
1908 PUBLISHING PRIVATE COMPANY	4.000,00
1984 ANEXARTITI DIMOSIOGRAFIA CIVIL NON PROFIT COMPANY	6.105,00
24 MEDIA S.A.	30.025,00
ABP PUBLISHING PRIVATE COMPANY	4.500,00
ADESMEFTI ENIMEROSI PRIVATE COMPANY -"VIP MEDIA"	3.000,00
ADWEB LTD	40.254,00
AG MEDIA SINGE ENTITY PRIVATE COMPANY	3.000,00
AIRLINK S.A.	3.508,50
ALPHA 989 S.A.	9.076,89
ALPHA SATELLITE TV S.A.	276.650,21
ALTER EGO MEDIA S.A.	636.636,29
ANTENNA TV SINGLE ENTITY S.A.	270.180,90
APE-MPE S.A.	10.363,60
APOGEVMATINES EKDOSEIS MEDIA SINGLE ENTITY S.A.	8.740,00
APOSTOLOS ELLINAS GENERAL PARTNERSHIP - "SPOT"	917,00
ASTRA RADIOTELEVISION ENTERPRISES S.A.	1.200,00
ATHENS VOICE S.A.	20.408,00
ATTICA PUBLICATIONS S.A.	24.400,00
ATTICA TV SINGLE ENTITY S.A.	1.180,00
BANKINGNEWS S.A.	52.500,00
BECHLIVANOS I. CHRISTOS	5.000,00
BOULEVARD FREE PRESS PRIVATE COMPANY	1.530,00
BRAINBUZZ MEDIA CONSULTING PRIVATE COMPANY	1.918,00
BROADCASTING PROMOTION S.A. - "SPORT TV"	14.358,40
BUSINESS & FINANCIAL OBSERVER SINGLE ENTITY PRIVATE COMPANY	720,00
BUSINESS PUBLICATIONS LIMITED PARTNERSHIP	12.000,00
CAPITAL.GR S.A.	67.666,65
CHELMIS ELETHERIOS GEORGIOS	1.750,00
CRISIS MONITOR PRIVATE COMPANY	6.100,00
DAM PRODUCTIONS S.A.	20.080,00
DAS MEDIA LIMITED COMPANY	1.000,00
DG NEWSAGENCY S.A.	6.952,50
DIMITRIOS TRAMBAS	3.000,00
DIMOKRATIKI ENIMEROSSI S.A.	27.000,00
DIO DEKA PUBLISHING S.A.	13.300,00
DIONISIOS MPOURAS & CO LIMITED PARTNERSHIP	23.500,00
DPG DIGITAL MEDIA GROUP SINGLE ENTITY S.A.	11.760,00
ECONOMICO.GR S.A.	1.800,00
ELEFTHERIA SOIMOIRI & CO LIMITED PARTNERSHIP	5.000,00
ELENI D. KONTONIKA	325,00
ELF PRIVATE COMPANY	3.000,00
ELIAS KANELLIS & CO LIMITED PARTNERSHIP - THE BOOKS JOURNAL	3.000,00
ELNABI LLC	1.000,00
ENERGY MAG SINGE ENTITY PRIVATE COMPANY	5.000,00
ENIGMA M.G. SINGLE ENTITY PRIVATE COMPANY	2.850,00
ENTYPOEKDOTIKI INDUSTRIAL AND COMMERCIAL S.A.	5.000,00
EPLATFORM INTERNET SERVICES S.A.	750,00
ESTIA NEWSPAPER S.A.	33.500,00
ET PUBLISHING PRIVATE COMPANY	40.000,00
ETHOS MEDIA S.A.	5.500,00
FAROSNET S.A.	15.800,00
FILELEFTHEROS PRESS S.M. S.A.	43.800,00
FINANCIAL MARKETS VOICE S.A.	14.600,00
FNEWS MEDIA GROUP PRIVATE COMPANY	1.000,00
FORWARD MEDIA PRIVATE COMPANY	9.000,00
FREED S.A. DIGITAL INTERNET APPLICATIONS	14.800,00
FRONTSTAGE ENTERTAINING S.A.	11.118,68
GENERAL RADIOTELEVISION ENTERPRISES S.A.	7.369,20
GEORGIOS K. MAVRIDIS	500,00
GRAFIMA ADVERTISING S.A.	2.000,00
GREECE ONE REALTY S.A.	1.850,00
GREEK INFOGRAPHICS LIMITED PARTNERSHIP	1.000,00
GREEN BOX PUBLISHING S.A.	1.800,00
HAZLIS & RIVAS IMPACT PRIVATE COMPANY	5.000,00
HELLENIC AMERICAN CHAMBER OF COMMERCE	700,00
HELLENIC TELECOMMUNICATIONS ORGANIZATION S.A.	44.093,37
HT PRESS ONLINE SINGLE ENTITY PRIVATE COMPANY	3.750,00
I EFIMERIDA TON SINTAKTON S.A.	37.000,00
I Q LIFE SINGLE ENTITY PRIVATE COMPANY	4.800,00
I. DIONATOS & CO LIMITED PARTNERSHIP (DELTA PRESS)	12.000,00
ICAP CRIF S.A.	3.500,00
ICHOS & RYTHMOS S.A.	10.131,70
ICONS TV SINGLE ENTITY PRIVATE COMPANY	1.000,00
IKAROS RADIOTELEVISION COMPANY S.A.	36.180,00

LEGAL ENTITY / NAME OF INDIVIDUAL	AMOUNTS (pre taxes and charges)
ILORIA PRESS GENERAL PARTNERSHIP	3.000,00
INFONEWS PRIVATE COMPANY	5.000,00
INFORMATION ENTERTAINMENT & COMMUNICATION MUNICIPAL COMPANY - TV 100	1.500,00
INTERBUS S.A.	118.795,00
IONIAN RADIOTELEVISION ENTERPRISES S.A.	1.800,00
KAPPA SIGMA DELTA S.A.	2.000,00
KARADAYI NILAIDA HOUSSEIN	822,50
KE HEALTH-TRAVEL GENERAL PARTNERSHIP	3.000,00
KEYWEB COMMUNICATIONS LIMITED PARTNERSHIP	3.900,00
KONSTANTINOS CHR. RAGAVIS	715,32
KONTRA PUBLISHING ENTERPRISES PRIVATE COMPANY	30.000,00
KOZYRI KAL. & MICH. GENERAL PARTNERSHIP	750,00
KYKLOS S.A.	9.000,00
LAMIA MEDIA VOICE SINGLE ENTITY PRIVATE COMPANY	580,00
LEAD GENERATION S.A.	36.000,00
LEOTSAKOS - BOUSBOURELLIS GENERAL PARTNERSHIP	4.500,00
LIQUID PUBLISHING S.A.	19.679,00
MACEDONIAN INFORMATION PUBLISHING AND RADIO ENTERPRISES LIMITED PARTNERSHIP	7.500,00
MANOUSSOS TSINIARAKIS & CO LIMITED PARTNERSHIP	1.374,75
MARIA VASILAKI PUBLISHING ENTERPRISES SINGLE ENTITY LTD CO.	1.500,00
MARITIME ECONOMIES SINGLE ENTITY PRIVATE COMPANY	2.000,00
MARKETING & MEDIA SERVICES PRIVATE COMPANY	9.500,00
MEDIA LEADER LIMITED PARTNERSHIP	900,00
MEDIA2DAY PUBLISHING S.A.	75.560,00
METRON ARISTON COMMUNICATION SERVICES SINGLE ENTITY LTD CO.	1.500,00
MODERN ERA PUBLISHING S.A.	4.089,00
MONOCLE MEDIA LAB MONONEWS PRIVATE COMPANY	46.675,00
MOTORI PUBLICATIONS LTD	1.000,00
MPAM MEDIA SINGLE ENTITY PRIVATE COMPANY	7.500,00
NAFTEMPORIKI	65.579,00
NEA TELEORASI S.A.	165.996,24
NEES KATHIMERINES EKDOSEIS SINGLE MEMBER S.A.	270.862,80
NEO CHRIMA PUBLISHING S.A.	48.350,00
NEW MEDIA NETWORK SYNAPSIS S.A.	50.000,00
NEW VISION MEDIA SINGLE ENTITY PRIVATE COMPANY	9.500,00
NEWPOST PRIVATE COMPANY	2.500,00
NEWS DOT COM RADIOTELEVISION S.A.	213.058,83
NEWSIQUE PRIVATE COMPANY	2.000,00
NEWSIT LLC	57.620,00
NEWSMEDIA PRIVATE COMPANY	3.352,00
NEWSROOM S.A.	4.025,00
NIKELCO HUB LIMITED PARTNERSHIP	4.500,00
NOESIS PRIVATE COMPANY	1.000,00
NOTICE CONTENT AND SERVICES SINGLE ENTITY PRIVATE COMPANY	1.500,00
NOVA TELECOMMUNICATIONS & MEDIA SINGLE ENTITY S.A.	72.180,76
NSK PUBLISHING LLC	10.535,00
OK NEWS PRIVATE COMPANY	7.000,00
OKTAS MEDIA PRIVATE COMPANY	25.000,00
ON LARISSA MEDIA GROUP PRIVATE COMPANY	1.100,00
ONDECK GROUP LIMITED PARTNERSHIP	1.200,00
ONE DIGITAL SERVICES S.A.	30.000,00
ONMEDIA DIGITAL SINGLE ENTITY S.A.	15.000,00
OPINION POST ELECTRONIC PUBLICATIONS S.A.	14.100,00
ORTHODOXI KIVOTOS PUBLICATIONS S.A.	4.100,00
PANCRETIAN RADIO TV S.A.	12.999,26
PAPALIOS MEDIA GROUP PRIVATE COMPANY	5.001,00
PARA ENA NETWORK SERVICES LLC	28.650,00
PARAPOLITIKA PUBLICATIONS S.A.	79.490,00
PARASKEVI ANDROULI	1.400,00
PERFECT MEDIA ADVERTISING SINGLE ENTITY S.A.	25.000,00
PHAISTOS NETWORKS S.A.	3.000,00
POLITICAL MEDIA GROUP S.A.	10.000,00
POLITIS GROUP RADIOS & ENTERTAINMENT SINGLE ENTITY S.A.	13.365,67
POLITIS OUT OF HOME PRIVATE COMPANY	27.107,00
POWERGAME MEDIA PRIVATE COMPANY	10.750,00
PREMIUM S.A.	27.000,00
PRESSROOM MEDIA SINGLE ENTITY PRIVATE COMPANY	4.000,00
PRIMA MATERIA PRIVATE COMPANY	20.000,00
PRIME APPLICATIONS S.A.	24.925,00
PRINT PRESS SINGLE ENTITY PRIVATE COMPANY	6.880,00
PROJECT AGORA SINGLE ENTITY PRIVATE COMPANY	2.000,00
PROTAGON S.A.	26.668,00
PROTO THEMA PUBLISHING S.A.	281.877,80
PUBLISHING - JOURNALISTIC COOPERATIVE OF SOCIAL, POLITICAL AND CULTURAL STUDIES AND ACTIVITIES LIMITED COMPANY- ''EPOHI''	2.000,00
R MEDIA PUBLISHING LIMITED PARTNERSHIP	1.000,00
RADIO COMMUNICATION S.A.	6.933,92
RADIO PRODUCTIONS S.A.	11.232,90
RADIOTELEVISION ENTERPRISES EASY 97.2	2.197,43
RADIOTELEVISION S.A.	33.438,89

LEGAL ENTITY / NAME OF INDIVIDUAL	AMOUNTS (pre taxes and charges)
RADIOTILEOPTIKI KILKIS S.A.	2.500,00
REAL MEDIA S.A.	103.100,00
S.TSAGGALAS - I.PATTA GENERAL PARTNERSHIP	916,50
SABD PUBLISHING S.A.	85.000,00
SARONIC GLAM PRIVATE COMPANY	1.510,00
SECTORS MEDIA SINGLE ENTITY PRIVATE COMPANY	1.650,00
SELANA S.A.	6.000,00
SIMOUSSI LIMITED PARTNERSHIP	2.500,00
SOCIAL COOPERATIVE - "SYNERGASIA-DIMIOURGIA"	2.000,00
SOLUTION GROUP SINGLE ENTITY PRIVATE COMPANY	822,50
SPORTNEWS INTERNET SERVICES S.A.	4.000,00
SPYRIDON STEFANOPOULOS & CO LIMITED PARTNERSHIP	987,00
STAMOULIS PUBLICATIONS S.A.	3.000,00
STAR RADIOTELEVISION SINGLE ENTITY S.A.	14.798,00
STAR S.A. RADIOTELEVISION ORGANIZATION OF CENTRAL GREECE	8.797,20
STAVROS KARYPIDIS	500,00
STAVROS VLACHOPOULOS	400,00
STEFANOS STEFANOPOULOS	658,00
STEREORAMA LIMITED PARTNERSHIP	390,00
STO KARFI PUBLICATIONS S.A.	8.370,00
SYMMAXIAGIATINELLADA	2.000,00
TECHNICAL CHAMBER OF GREECE	2.000,00
TELIA INTERNET PRIVATE COMPANY	7.200,00
THE BEST NET PRIVATE COMPANY	1.280,00
THE WALT DISNEY COMPANY GREECE SINGLE ENTITY LIMITED COMPANY	6.192,90
THEOHARIS SPYR. GEORGIOS	7.500,00
THESSALIKI RADIOTELEVISION S.A.	1.300,00
THESSDIGITAL PRIVATE COMPANY	2.500,00
THESTIVAL MEDIA LIMITED PARTNERSHIP	2.500,00
TLIFE INTERNET APPLICATIONS LIMITED PARTNERSHIP	4.900,00
TO MANIFESTO FRONT PAGE PRIVATE COMPANY	8.000,00
TYPOS MEDIA LLC	2.575,00
V. SKOUTARAS S.A.	2.000,00
VAROUXIS JOURNALISM ORGANISATION PRIVATE COMPANY	1.612,90
VASSILEIOS IOAN. KOKKALIDIS	1.023,80
VICTORY SINGLE ENTITY LLC	750,00
ZOYGLA G.R. S.A.	45.425,00
TOTAL	**4.507.574,77**

NOTES:

1. Not including charges in favor of Greek government (V.A.T, Special TV tax.) and in favor of third parties (advertisement tax), total amount € 957.221,32.

INFORMATION EUROBANK GROUP FOR THE PERIOD 01/01 - 30/6/2026
PURSUANT TO ARTICLE 6 OF L.4374 / 2016

PAYMENTS ON CONSOLIDATED BASIS PURSUANT TO PARAGRAPH 2 OF ARTICLE 6 OF L.4374 / 2016

LEGAL ENTITY / NAME OF INDIVIDUAL	AMOUNTS (pre taxes and charges)
"I APOSTOLI" - CIVIL NON PROFIT COMPANY	28.000,00
AFI MICROFINANCE SA	35.249,69
AEGEAN TEAM CIVIL NON PROFIT COMPANY	10.000,00
AHEPA DISTRICT 25	5.000,00
ALBA EXECUTIVE DEVELOPMENT AND APPLIED RESEARCH IN BUSINESS ADMINISTRATION	23.000,00
ANATOLIA COLLEGE BOARD OF TRUSTEES	7.380,00
ANDROS NAUTICAL CLUB	40.000,00
ASSOCIATION OF INNOVATIVE APPLICATIONS ENTERPRISES OF GREECE	5.500,00
ATHENS GENERAL HOSPITAL SISMANOGLEIO - AMALIA FLEMING HOSPITAL UNIT	1.050,00
ATHENS OLYMPIC MUSEUM	60.000,00
ATHENS UNIVERSITY OF ECONOMICS AND BUSINESS SPECIAL RESEARCH FUND	75.000,00
ATHINEA PUBLISHING CONSULTING S.M.P.C.	15.500,00
AUEB PROPERTY MANAGEMENT & DEVELOPMENT S.A.	7.000,00
BE-LIVE	50.000,00
BENNY MORAN PROGRAM MANAGEMENT AND PRODUCTION LTD	5.000,00
BOARD OF EUROPEAN STUDENTS OF TECHNOLOGY - "BEST CHANIA"	1.000,00
BONDS OF SOLIDARITY CIVIL NON PROFIT COMPANY	1.000,00
CENTRAL GREECE ASSOCIATION OF PARTNERS AND FRIENDS OF CHILDREN WITH CANCER	500,00
CENTRE FOR INDIVIDUALS WITH SPECIAL NEEDS-"HARA"	5.950,68
CFA SOCIETY GREECE	3.000,00
CHALKIDA GENERAL HOSPITAL*	3.000,00
CHAROKOPEIO UNIVERSITY OF ATHENS	10.000,00
CIRCLE OF IDEAS FOR THE NATIONAL RECONSTRUCTION	2.000,00
CITRINE PRIVATE COMPANY	5.000,00
CLIMATE EDUCATION CIVIL NON PROFIT COMPANY	10.000,00
COMMERCIAL AND INDUSTRY CHAMBER OF KOZANI	564,52
COMMUNICATION LAB SINGLE ENTITY LIMITED LIABILITY COMPANY	10.000,00
CULTURAL AND SPORTS CLUB - "ECHEDOROS"	1.000,00
CULTURAL CLUB OF GARITSA -"TO ALSOS"	400,00

LEGAL ENTITY / NAME OF INDIVIDUAL	AMOUNTS (pre taxes and charges)
CYCLADIC DEVELOPMENT COMPANY	2.500,00
DAPEEP S.A. OPERATOR OF RENEWABLE ENERGY SOURCES & GUARANTEES OF ORIGIN*	2.322,58
DELPHI ECONOMIC FORUM	40.000,00
DESMOS NON PROFIT ORGANIZATION	2.500,00
ECONOMIC CHAMBER OF GREECE	3.000,00
ECONOMIX SINGLE ENTITY PRIVATE COMPANY	5.000,00
ELAIAS NISOS LESVOS	3.000,00
ELIAMEP	7.200,00
ELIZA.ORG	1.500,00
EMBASSY OF CANADA	4.000,00
ET PUBLISHING PRIVATE COMPANY	5.000,00
ETHOS MEDIA S.A.	15.000,00
EURL EDILYFE	2.690,00
EVROS PREFECTURE SECONDARY EDUCATION DIRECTORATE*	730,00
FEDERATION OF INDIAN CHAMBERS OF COMMERCE & INDUSTRY	7.906,00
FOUNDATION FOR CHILDREN "PAMMAKARISTOS"*	1.325,00
FOUNDATION FOR PEOPLE WITH SPECIAL NEEDS-"ASPRES PETALOUDES"	400,00
FULBRIGHT FOUNDATION - GREECE	13.500,00
G.RIZOS - D. FARTHI GENERAL PARTNERSHIP	3.088,84
GENERAL HOSPITAL OF SPARTA EMPLOYEES ASSOCIATION	3.900,00
GENERAL HOSPITAL OF SYROS - VARDAKEIO AND PROIO	1.380,00
GENERAL HOSPITAL OF THESSALONIKI "PAPAGEORGIOU" FRIENDS' ASSOCIATION - " I ANTIRIDA"	1.000,00
GENERAL HOSPITAL OF XANTHI EMPLOYEES' ASSOCIATION	2.000,00
GEORGIOS AND SOFIA MATSOS OLD PEOPLES' HOME	2.000,00
GRAMMI ZOIS	1.100,00
GREEK CENTER FOR VALUE INVESTMENTS CIVIL NON PROFIT COMPANY	37.500,00
GREEK PUBLIC SECTOR*	522.500,00
GREEK YACHTING ASSOCIATION	8.850,00
HELLENIC AGENCY FOR LOCAL DEVELOPMENT AND LOCAL GOVERNMENT (E.E.T.A.A.) S.A*	3.717,00
HELLENIC FEDERATION OF ENTERPRISES*	7.626,00
HELLENIC INSTITUTE OF CUSTOMER SERVICE	6.000,00
HELLENIC RETAIL BUSINESS ASSOCIATION (HRBA)	2.419,36
HELLENIC-AMERICAN CHAMBER	2.000,00
ILEIA CHAMBER OF COMMERCE	1.000,00
INNOVATION AND DIGITAL ECONOMY HUB CIVIL NON PROFIT COMPANY	2.419,00
KARDITSA GENERAL HOSPITAL*	4.600,01
KE HEALTH TRAVEL GENERAL PARTNERSHIP	30.000,00
KEFI S.A.	3.000,00
LIFE EVOLUTION CIVIL NON PROFIT COMPANY	15.000,00
LINQ TALENT S.A.	69.841,93
LOCAL GOVERNMENT COMPANY - MUNICIPALITY OF HERAKLEION ATTICA*	1.225,00
LONDON SCHOOL OF ECONOMICS & POLITICAL SCIENCE	3.446,30
LYKEION ELLINIDON - KASSOS CHAPTER	1.200,00
MACEDONIAN & THRACE HELLENIC POLICE CIVILLIAN EMPLOYEES' ASSOCIATION	300,00
MARITIME IMPACT GENERAL PARTNERSHIP	20.000,00
MARKETING GREECE S.A.	50.000,00
MAROUSSI SWIMMING CLUB	800,00
MD CORPORATION S.A.	5.000,00
MERCHANTS AND PRODUCERS OF FARMERS' MARKETS FEDERATION OF MACEDONIA, THESSALY AND THRACE	3.000,00
METROPOLITAN HOSPITAL SCIENCE COMPANY	500,00
MINISTRY OF EDUCATION RELIGIOUS AFFAIRS AND SPORTS (MARIETTA GIANNAKOU PROGRAM)*	8.395.509,24
MINISTRY OF NATIONAL DEFENCE *	65.618,62
MK SAILING LIMITED	20.000,00
MULTI CHILD FAMILIES ASSOCIATION OF NAXOS*	3.000,00
MUNICIPAL ENERGY COMPANY OF KAMPOS KARDITSA	491,94
MUNICIPALITY OF DELTA*	11.328,00
MUNICIPALITY OF ELEFSINA*	938,00
MUNICIPALITY OF KARDITSA*	1.017,86
MUNICIPALITY OF KORDELIO-EVOSMOS*	3.972,69
MUNICIPALITY OF MARKOPOULO-MESOGAIA EMPLOYEES ASSOCIATION	400,00
MUNICIPALITY OF MOSCHATO-TAVROS*	2.419,36
MUNICIPALITY OF MYTILENE*	854,70
MUNICIPALITY OF ORCHOMENOS*	9.039,65
MUNICIPALITY OF SPARTA*	1.593,80
MUNICIPALITY OF THERMAIKOS*	5.411,81
MUNICIPALITY OF THERMI WATER AND SEWAGE COMPANY*	1.795,83
MUNICIPALITY OF THESSALONIKI*	12.047,50
N. PAGIDAS - "NEVRONAS"	5.000,00
NAFTEMPORIKI	20.000,00
NATIONAL OPERA	77.220,00
NATIONAL THEATRE	19.800,00
NAVIGATOR SHIPPING CONSULTANTS LTD	2.000,00
NEW METROPOLITAN ATTICA - REGION OF ATTICA DEVELOPMENT ORGANISATION	7.491,00
NEXT IS NOW LIMITED PARTNERSHIP	45.000,00
ONE DIGITAL SERVICES S.A.	6.000,00
P. KARANTZIAS LIMITED PARTNERSHIP	5.500,00
PANATHENEA CIVIL NON PROFIT COMPANY	50.000,00
PANHELLENIC SOCIETY FOR CANCER PREVENTION-"STOCHOS -PROLIPSI"	7.000,00
PANHELLENIC UNION OF PUBLIC WORKS CONSTRUCTIONS ASSOCIATIONS	500,00
PANNAXIAKOS ATHLETIC UNION	5.000,00

LEGAL ENTITY / NAME OF INDIVIDUAL	AMOUNTS (pre taxes and charges)
PARAPOLITIKA PUBLISHING S.A.	20.000,00
PARENTS ASSOCIATION OF CHILDREN WITH NEOPLASTIC DISEASES - "I FLOGA"	1.200,00
PATROKLOS PAPAPETROU & CO LIMITED PARTNERSHIP	6.000,00
PNOE-FRIENDS OF CHILDREN IN INTENSIVE CARE	21.096,57
PREVEZA JAZZ FESTIVAL	10.000,00
PROFESSIONAL CHAMBER OF THESSALONIKI	3.000,00
RACE FOR AUTISM GR	2.000,00
REGION OF ATTICA*	50.000,00
REGION OF PELOPONNESE / REGIONAL UNIT OF ARKADIA	8.083,00
RESEARCH & INNOVATION INSTITUTE	1.000,00
RHODES GENERAL HOSPITAL	5.600,00
RHODES SPORTS EVENTS SINGLE ENTITY PRIVATE COMPANY	4.435,48
RONALD McDONALD HOUSE CHARITIES HELLAS CIVIL NON PROFIT COMPANY	5.000,00
RUNNERS' CLUB OF TRIKALA	1.000,00
SAMOURKA FOUNDATION	1.000,00
SCH. COM. SEC. EDUC. MUNICIPALITY OF ORESTIADA- JUNIOR HIGH SCHOOL OF KYPRINOS*	3.000,00
SHORT ENCOUNTERS INTERNATIONAL FILM FESTIVAL	5.000,00
SIMPLEFSI CIVIL NON PROFIT COMPANY	3.500,00
SMILE OF HOPE CIVIL NON PROFIT COMPANY	1.500,00
SOS CHILDREN’S VILLAGES GREECE	10.100,00
STAR S.A. RADIOTELEVISION ORGANIZATION OF CENTRAL GREECE	5.000,00
STYLIANOU NIKI STEFOS	2.500,00
SWIMMING ACADEMY OF RHODES - ''PENGUINS"	500,00
THE EUROPEAN LAW STUDENTS' ASSOCIATION - LOCAL GROUP OF KOMOTINI	500,00
THE GREEK TOURISM CONFEDERATION -"SETE"	130.000,00
THE MORAITIS SCHOOL	1.000,00
THE SMILE OF THE CHILD	300,00
THESSALONIKI CENTRE FOR CULTURE S.A.	20.000,00
TO THARROS CIVIL NON PROFIT COMPANY	5.000,00
TOGETHER FOR AUTISM CIVIL NON PROFIT COMPANY	10.000,00
TOGETHER FOR THE CHILD CIVIL NON PROFIT COMPANY	2.000,00
TOP KINISIS TRAVEL PUBLIC LIMITED	5.000,00
TSOMOKOS PUBLIC RELATIONS S.A.	7.000,00
UNIVERITY OF IOANNINA SPECIAL RESEARCH FUND	1.000,00
UNIVERSITY GENERAL HOSPITAL OF HERAKLEION CRETE*	1.530,00
UNIVERSITY OF CRETE*	1.336,17
UNIVERSITY OF PIREAUS RESEARCH CENTRE	8.000,00
VINTNERS AND VINE GROWERS ASSOCIATION OF NAOUSSA	500,00
VOLADOS ATHLETIC CLUB - APOLLON 1924	1.000,00
XANTHI GENERAL HOSPITAL*	3.955,65
YACHT CLUB OF GREECE	25.000,00
YOUTH PROTECTION FOUNDATION - "ST. POLYCARPOS"	1.500,00
ZACHARIAS K. BADOUVAS - RELIEF CARE ASSOCIATION OF CRETE	3.000,00
ZOGRAFIO SENIOR HIGH SCHOOL OF CONSTANTINOPLE*	66.339,00
TOTAL	**10.605.507,78**

NOTES:

1. Not including charges for Greek Government and in favor of third parties (V.A.T., etc), total amount € 366.380,60.

2. Where (*) relates to grants / donations in kind.

INFORMATION UNDER PARAGRAPH 2 OF ARTICLE 6 OF L.4374/2016 REGARDING INDIVIDUALS	
	AMOUNTS WITHOUT TAX
583 HONOURS STUDENTS "MOVING EDUCATION FORWARD"	303.500,00
11 INDIVIDUALS	36.736,22
TOTAL	**340.236,22**

FIXED ASSETS DONATIONS	
NAME	**ITEM**
ANGELOS AND LETO KATAKOUZENOS FOUNDATION	OFFICE FURNITURE AND OTHER EQUIPMENT
ASSOCIATION OF ARGEIANS - "O DANAOS"	OFFICE FURNITURE AND OTHER EQUIPMENT
CIVIL PROTECTION VOLUNTEER ELITE TEAM OF GREECE	OFFICE FURNITURE AND OTHER EQUIPMENT
CULTURAL AND CONSERVATIONIST CLUB - AGIA TRIADA	OFFICE FURNITURE AND OTHER EQUIPMENT
CULTURAL AND CONSERVATIONIST CLUB OF GKOURA KORINTHIA	OFFICE FURNITURE AND OTHER EQUIPMENT
CULTURAL CLUB - "PARADOSIAKOI DROMOI"	OFFICE FURNITURE AND OTHER EQUIPMENT
EPIROTEANS OF LESVOS CULTURAL CLUB	OFFICE FURNITURE AND OTHER EQUIPMENT

NAME	ITEM
EVIA RESCUE TEAM - S.A.R. 312	OFFICE FURNITURE AND OTHER EQUIPMENT
GENERAL HOSPITAL OF ARGOLIDA	OFFICE FURNITURE AND OTHER EQUIPMENT
GLYFADA WOMENS' ASSOCIATION - "EMEIS"	OFFICE FURNITURE AND OTHER EQUIPMENT
HELLENIC CANCER SOCIETY	OFFICE FURNITURE AND OTHER EQUIPMENT
HELLENIC RED CROSS	OFFICE FURNITURE AND OTHER EQUIPMENT
ILEIA GENERAL HOSPITAL-NURSING UNIT OF PYRGOS	OFFICE FURNITURE AND OTHER EQUIPMENT
INEDIVIM-FOUNDATION FOR YOUTH AND LIFELONG LEARNING (2nd CHANCE SCHOOL OF DRAMA)	OFFICE FURNITURE AND OTHER EQUIPMENT
KIATO NAUTICAL CLUB	OFFICE FURNITURE AND OTHER EQUIPMENT
MINISTRY OF CITIZEN PROTECTION (TRAFFIC POLICE PRECINCT OF PERAMA, POLICE PRECINCT OF ALIMOS, POLICE DIRECTORATE OF KORINTHIA, PENAL FACILITY OF NAFPLIO PRIMARY SCHOOL , GENERAL POLICE DIRECTORATE OF THESSALONIKI, TDEE IERAPETRA, DRAMA FIRE SERVICE, ATTIKI ODOS TRAFFIC POLICE PRECINCT)	OFFICE FURNITURE AND OTHER EQUIPMENT
MINISTRY OF NATIONAL DEFENCE (ARMY INFANTRY SCHOOL OF CHALKIDA, ARMY SUPPORT HIGH COMMAND - "THISSEAS", NILIPPI ARMY CAMP)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF AEGALEO (2nd LABORATORY CENTRE)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF AG. VARVARA (3rd KINDERGARTEN SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF AGIA PARASKEVI (13th KINDERGARTEN SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF AGIOS DIMITRIOS (5th PRIMARY SCHOOL, 6th JUNIOR HIGH SCHOOL, DIRECTORATE OF EDUCATION, SOCIAL SOLIDARITY & PROTECTION)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF AGIOS NIKOLAOS (1st, 2nd, 3rd and KRITSA PRIMARY SCHOOLS)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF ALEXANDROUPOLIS (MAISTROS KINDERGARTEN SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF ALIMOS (9th PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF ALMYROS	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF AMAROUSSION (4th JUNIOR HIGH SCHOOL, 1st VOCATIONAL HIGH SCHOOL, 10th PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF ARGOS-MYCENAE (1st JUNIOR HIGH SCHOOL, 1st KINDERGARTEN SCHOOL OF ARGOS, SKAFIDAKI KINDERGARTEN, KEFALARI KINDERGARTEN)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF ASPROPYRGOS (2nd CHANCE SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF ATHENS (12th JUNIOR HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF CORINTH (XYLOKERIZA & ATHIKIA PRIMARY SCHOOLS, LECHAIO KINDERGARTEN SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF EDESSA (9th PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF ELASSONA (2nd KINDERGARTEN SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF FLORINA ECCLESIASTICAL MODEL HIGH AND JUNIOR HIGH SCHOOL - "ST AGATHAGGELOS OF FLORINA"	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF GALATSI (6th LABORATORY CENTRE OF ATHENS)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF HERAKLION OF ATTICA (6th KINDERGARTEN SCHOOL & 14th PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF IGOUMENITSA (MODEL VOCATIONAL HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF ILIOUPOULI (1st VOCATIONAL SENIOR HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF KALAMATA (1st &2nd JUNIOR HIGH SCHOOLS, 1st & THOURIA SENIOR HIGH SCHOOLS)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF LYKOVRYSI-PEFKI 6 TEACHER SPECIAL PRIMARY SCHOOL FOR THE DEAF AND THE HEARING IMPAIRED	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF MAKRAKOMI	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF MARATHON (ALL DAY PRIMARY SCHOOL OF AGIA MARINA)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF MEGARA (1st PRIMARY SCHOOL OF NEA PERAMOS)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF MYCONOS (1st PRIMARY SCHOOL & JUNIOR HIGH SCHOOL OF ANO MERA)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF NAFPAKTIA (2nd PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF NAFPLIO (18th PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF NEA IONIA (2nd, 6th & 9th PRIMARY SCHOOLS, 7th JUNIOR HIGH SCHOOL, 6th SENIOR HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT

NAME	ITEM
MUNICIPALITY OF NEA PHILADELPHIA (6th KINDERGARTEN SCHOOL, 2nd SENIOR HIGH SCHOOL,4th & 8th PRIMARY SCHOOLS)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF NEA SMYRNI (6th JUNIOR HIGH SCHOOL, 11th KINDERGARTEN SCHOOL, 5th SENIOR HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF ORCHOMENOS (1st & 2nd PRIMARY SCHOOLS, KINDERGARTEN SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF OREOKASTRON (2nd JUNIOR HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF ORESTIADA (KINDERGARTEN SCHOOL OF RIZIA IN EVROS)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF PAGGAION (KINDERGARTEN SCHOOL OF KOKKINOCHROMA IN KAVALA)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF PAIANIA (3rd PRIMARY SCHOOL OF GLYKA NERA)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF PALAIO FALIRO (1st PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF PALLINI (1st HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF PAPAGOS-CHOLARGOS (3rd PRIMARY SCHOOL OF PAPAGOS)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF PAVLOS MELAS (18th PRIMARY SCHOOL OF STAVROUPOLI)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF PENTELI (3rd KINDERGARTEN SCHOOL OF MELISSIA)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF PETROUPOLI (3rd JUNIOR HIGH SCHOOL, 6th PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF PREVEZA (PRIMARY SCHOOL OF KANALI)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF PYRGOS (3rd EXPERIMENTAL KINDERGARTEN SCHOOL, 6th PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICPALITY OF RETHYMNO (LABORATORY OF SPECIAL VOCATIONAL EDUCATION AND TRAINING)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF SAMOTHRAKI (NIGHT VOCATIONAL SENIOR HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF SFAKIA	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF SIKIONES (4 SEATER PRIMARY SCHOOL OF FENEOS)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF SPARTA (PRIMARY SCHOOL OF MYSTRAS AGIOS IOANNIS)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF SPATA-ARTEMIDA (1st PRIMARY SCHOOL OF SPATA)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF THEBES (5th JUNIOR HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF THERMAIKOS (1st KINDERGARTEN SCHOOL OF EPANOMI)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF THERMI (KINDERGARTEN SCHOOL OF KATO SCHOLARI)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF TRIFYLLIA	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF TROIZINIA METHANA (GALATAS NIGHT JUNIOR HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF VELO-VOCHA (SENIOR HIGH SCHOOL OF VRACHATI, JUNIOR HIGH SCHOOL OF VRACHATI)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF VRILISSIA (1st PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF VYRONAS (4th PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF WEST ACHAIA (LOCAL COMMUNITY OF KATO ALISSOS)	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF XYLOKASTRO	OFFICE FURNITURE AND OTHER EQUIPMENT
MUNICIPALITY OF ZOGRAFOU (8th PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
NEA PERAMOS MEGARA BASKETBALL UNION	OFFICE FURNITURE AND OTHER EQUIPMENT
OMERIO-2nd SENIOR HIGH SCHOOL OF NEA SMYRNI	OFFICE FURNITURE AND OTHER EQUIPMENT
PANELEFSINIAKOS BASKETBALL CLUB	OFFICE FURNITURE AND OTHER EQUIPMENT
PANORAMA OF CORINTHIA CULTURAL CLUB	OFFICE FURNITURE AND OTHER EQUIPMENT
PARENTS AND GUARDIANS ASSOCIATION OF 107th PRIMARY SCHOOL MUNICIPALITY OF THESSALONIKI	OFFICE FURNITURE AND OTHER EQUIPMENT
PARENTS AND GUARDIANS ASSOCIATION OF 1st PRIMARY SCHOOL -MUNICIPALITY OF DROSSIA	OFFICE FURNITURE AND OTHER EQUIPMENT
PARENTS AND GUARDIANS ASSOCIATION OF 1st PRIMARY SCHOOL -MUNICIPALITY OF EDESSA	OFFICE FURNITURE AND OTHER EQUIPMENT

NAME	ITEM
PARENTS AND GUARDIANS ASSOCIATION OF 25th PRIMARY SCHOOL -MUNICIPALITY OF ATHENS	OFFICE FURNITURE AND OTHER EQUIPMENT
PARENTS AND GUARDIANS ASSOCIATION OF 2nd PRIMARY SCHOOL - MUNICIPALITY OF ELEFTHEROUPOLI	OFFICE FURNITURE AND OTHER EQUIPMENT
PARENTS AND GUARDIANS ASSOCIATION OF 2nd PRIMARY SCHOOL -MUNICIPALITY OF PARGA	OFFICE FURNITURE AND OTHER EQUIPMENT
PARENTS AND GUARDIANS ASSOCIATION OF 3rd JUNIOR HIGH SCHOOL - MUNICIPALITY OF MOSCHATO	OFFICE FURNITURE AND OTHER EQUIPMENT
PARENTS AND GUARDIANS ASSOCIATION OF 3rd PRIMARY SCHOOL - MUNICIPALITY OF ELEFTHEROUPOLI	OFFICE FURNITURE AND OTHER EQUIPMENT
PARENTS AND GUARDIANS ASSOCIATION OF 3rd PRIMARY SCHOOL -MUNICIPALITY OF NEAPOLI THESSALONIKI	OFFICE FURNITURE AND OTHER EQUIPMENT
PARENTS AND GUARDIANS ASSOCIATION OF 3rd PRIMARY SCHOOL MUNICIPALITY OF PEFKON	OFFICE FURNITURE AND OTHER EQUIPMENT
PARENTS AND GUARDIANS ASSOCIATION OF 9th PRIMARY SCHOOL and 7th KINDERGARTEN SCHOOL-MUNICIPALITY OF STAVROUPOLI	OFFICE FURNITURE AND OTHER EQUIPMENT
PARENTS AND GUARDIANS ASSOCIATION OF CHILDREN AND PEOPLE WITH DISABILITIES - DISTRICT OF KORINTHIA	OFFICE FURNITURE AND OTHER EQUIPMENT
PARENTS AND GUARDIANS ASSOCIATION OF FOINIKAS PRIMARY SCHOOL	OFFICE FURNITURE AND OTHER EQUIPMENT
PARENTS AND GUARDIANS ASSOCIATION OF JUNIOR HIGH SCHOOL- MUNICIPALITY OF ALIVERI	OFFICE FURNITURE AND OTHER EQUIPMENT
PARENTS AND GUARDIANS ASSOCIATION OF PARAPOTAMOS PRIMARY SCHOOL	OFFICE FURNITURE AND OTHER EQUIPMENT
PARENTS AND GUARDIANS ASSOCIATION OF THE 4-TEACHER PRIMARY SCHOOL MUNICIPALITY OF ELAIOCHORI KAVALAS	OFFICE FURNITURE AND OTHER EQUIPMENT
PARENTS AND GUARDIANS ASSOCIATION OF THE ITALIAN SCHOOL OF ATHENS KINDERGARTEN AND DAYCARE	OFFICE FURNITURE AND OTHER EQUIPMENT
PREFECTURE OF ATTICA, 2nd INTERDISCIPLINARY ASSESSMENT, COUNSELLING AND SUPPORT CENTRE B' ATHENS	OFFICE FURNITURE AND OTHER EQUIPMENT
PREFECTURE OF LAKONIA PRIMARY EDUCATION DIRECTORATE	OFFICE FURNITURE AND OTHER EQUIPMENT
PREFECTURE OF THESSALY (DIRECTORATE OF MAGNESSIA AND SPORADES ISLANDS)	OFFICE FURNITURE AND OTHER EQUIPMENT
PUBLIC EMPLOYMENT SERVICE - VOCATIONAL TRAINING SCHOOL FOR PERSONS WITH DISABILITIES OF ATHENS	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. PRIM. EDUC. 6th DISTRICT-MUNICIPALITY OF ATHENS (133rd PRIMARY SCHOOL, 107th KINDERGARTEN SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. PRIM. EDUC. MUNICIPALITY OF ACHARNAI (28th PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. PRIM. EDUC. MUNICIPALITY OF ATHENS (10th KINDERGARTEN SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. PRIM. EDUC. MUNICIPALITY OF DAFNI-YMITTOS (6th PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. PRIM. EDUC. MUNICIPALITY OF KORDELIO - EVOSMOS (16th &18th PRIMARY SCHOOLS, 1st PRIMARY SCHOOL OF ELEFTHERIO)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. PRIM. EDUC. MUNICIPALITY OF LAMIA (PRIMARY SCHOOL OF LOUTRA YPATI)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. PRIM. EDUC. MUNICIPALITY OF LARISSA (7th KINDERGARTEN SCHOOL, 23rd PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. PRIM. EDUC. MUNICIPALITY OF PATRA (2nd PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. PRIM. EDUC. MUNICIPALITY OF PERISTERI (3rd PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. PRIM. EDUC. MUNICIPALITY OF PETROUPOLI (1st PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. PRIM. EDUC. MUNICIPALITY OF PIRAEUS (36th & 50th PRIMARY SCHOOLS, 23rd & 48th KINDERGARTENS)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. PRIM. EDUC. MUNICIPALITY OF RHODES (15th PRIMARY SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. PRIM. EDUC. MUNICIPALITY OF THESSALONIKI	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. SEC. EDUC. 1st DISTRICT -MUNICIPALITY OF ATHENS (26th EXPERIMENTAL JUNIOR HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. SEC. EDUC. 2nd DISTRICT-MUNICIPALITY OF ATHENS (6th SENIOR HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. SEC. EDUC. 4th DISCTRICT-MUNICIPALITY OF ATHENS (53rd SENIOR HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. SEC. EDUC. 7th DISTRICT -MUNICIPALITY OF ATHENS (24th JUNIOR HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. SEC. EDUC. MUNICIPALITY OF CHALKIDA (5th MODEL JUNIOR HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. SEC. EDUC. MUNICIPALITY OF IOANNINA (SENIOR HIGH SCHOOL OF PEDINI)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. SEC. EDUC. MUNICIPALITY OF KILKIS (1st SENIOR HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. SEC. EDUC. MUNICIPALITY OF PIRAEUS (NEO FALIRO JUNIOR HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT
SCH. COM. SEC. EDUC. MUNICIPALITY OF THESSALONIKI (6th NIGHT VOCATIONAL SENIOR HIGH SCHOOL)	OFFICE FURNITURE AND OTHER EQUIPMENT

NAME	ITEM
SCH. COM. SEC. EDUC. MUNICIPALITY OF VOLOS (1st JUNIOR HIGH SCHOOL OF N.IONIA MAGNESSIA)	OFFICE FURNITURE AND OTHER EQUIPMENT
SOCIETY OF PARENTS, GUARDIANS AND FRIENDS OF AUTISTIC PERSONS-PAIANIA	OFFICE FURNITURE AND OTHER EQUIPMENT
SPATHOVOUNI OF CORINTHIA CULTURAL CLUB	OFFICE FURNITURE AND OTHER EQUIPMENT
SYKIONA CULTURAL CLUB OF FOLKLORIC AND ARTISTIC EXHIBITION - "EFCHARIS"	OFFICE FURNITURE AND OTHER EQUIPMENT
SYROS GENERAL HOSPITAL - "VARDAKIO & PROIO"	OFFICE FURNITURE AND OTHER EQUIPMENT
THE KYLLINIOS ADONIS FOREST PROTECTION ASSOCIATION	OFFICE FURNITURE AND OTHER EQUIPMENT
TINOS YOUTH ASSOCIATION	OFFICE FURNITURE AND OTHER EQUIPMENT
UNIVERSITY HOSPITAL OF HERAKLION CRETE EMPLOYEES UNION	OFFICE FURNITURE AND OTHER EQUIPMENT
VOLUNTEERS AGAINST CANCER ASSOCIATION	OFFICE FURNITURE AND OTHER EQUIPMENT
VOLUNTEERS AGAINST CANCER ASSOCIATION - "AGKALIA ZO"	OFFICE FURNITURE AND OTHER EQUIPMENT
VOLUNTEERS SEARCH AND RESCUE TEAM OF MESSOLONGHI	OFFICE FURNITURE AND OTHER EQUIPMENT
WOMENS' ASSOCIATION OF DIMINIO - "I NEFELI"	OFFICE FURNITURE AND OTHER EQUIPMENT
WOMENS' ASSOCIATION OF KAMARI XYLOKASTRO	OFFICE FURNITURE AND OTHER EQUIPMENT

The table above relates to Bank's fixed assets donations with residual value € 63,48.