



9M 2026 results

29 October 2026

By attending the meeting where this presentation is made, or by reading the presentation slides, you agree to be bound by the following limitations:

This presentation has been prepared by Eurobank S.A. ("Eurobank"). Given the financial period that this presentation covers, there are references in the text to Eurobank Services & Holdings S.A. ("Eurobank Holdings") (the parent financial holding company of Eurobank prior to the merger by absorption of Eurobank Holdings by Eurobank, which took place on December 12th, 2025 and whereby Eurobank succeeded by operation of law, through universal succession, to the entire estate (assets and liabilities) of Eurobank Holdings).

The material that follows is a presentation of general background information about Eurobank and its affiliates (TBC) and this information is provided solely for use at this presentation. This information is summarized and is not complete. This presentation is not intended to be relied upon as advice and does not form the basis for an informed investment decision. No representation or warranty, express or implied, is made concerning, and no reliance should be placed on, the accuracy, fairness or completeness of the information presented here. The opinions presented herein are based on general information gathered at the time of writing and are subject to change without notice. Neither Eurobank nor any of its affiliates, advisers or representatives or any of its respective affiliates, advisers or representatives, accepts any liability whatsoever for any loss or damage arising from any use of this document or its contents or otherwise arising in connection with this document.

The information presented or contained in this presentation is current as of the date hereof and is subject to change without notice and its accuracy is not guaranteed. Certain data in this presentation was obtained from various external data sources, and Eurobank has not verified such data with independent sources. Accordingly, Eurobank makes no representations as to the accuracy or completeness of that data, and such data involve risks and uncertainties and are subject to change based on various factors. Past performance is no guide to future performance and persons needing advice should consult an independent financial adviser.

This presentation contains statements about future events and expectations that are forward-looking within the meaning of the U.S. securities laws and certain other jurisdictions. Such estimates and forward-looking statements are based on current expectations and projections of future events and trends, which affect or may affect Eurobank. Words such as "believe," "anticipate," "plan," "expect," "target," "estimate," "project," "predict," "forecast," "guideline," "should," "aim," "continue," "could," "guidance," "may," "potential," "will," as well as similar expressions and the negative of such expressions are intended to identify forward-looking statements, but are not the exclusive means of identifying these statements. These forward-looking statements are subject to numerous risks and uncertainties and there are important factors that could cause actual results to differ materially from those in forward-looking statements, certain of which are beyond the control of Eurobank. No person has any responsibility to update or revise any forward-looking statement based on the occurrence of future events, the receipt of new information, or otherwise.

This document and its contents are confidential and contain proprietary and confidential information about Eurobank's assets and operations. This presentation is strictly confidential and may not be disclosed to any other person. Reproduction of this document in whole or in part, or disclosure of its contents, without the prior consent of Eurobank is prohibited.

This information is provided to you solely for your information and may not be retransmitted, further distributed to any other person or published, in whole or in part, by any medium or in any form for any purpose.

This document is not intended for distribution to, or use by, any person or entity in any jurisdiction or country where such distribution would be contrary to law or regulation. In particular this document and the information contained herein does not constitute or form part of, and should not be construed as, an offer or sale of securities and may not be disseminated, directly or indirectly, in the United States, except to persons that are "qualified institutional buyers" as such term is defined in Rule 144A under the United States Securities Act of 1933, as amended (the "Securities Act"), and outside the United States in compliance with Regulation S under the Securities Act. This presentation does not constitute or form part of and should not be construed as, an offer, or invitation, or solicitation or an offer, to subscribe for or purchase any securities in any jurisdiction or an inducement to enter into investment activity. Neither this presentation nor anything contained herein shall form the basis of any contract or commitment.

This presentation is not being distributed by, nor has it been approved for the purposes of Section 21 of the Financial Services and Markets Act 2000 (the "FSMA") by, a person authorised under the FSMA.

This presentation is being distributed to and is directed only at (i) persons who are outside the United Kingdom or (ii) persons who are investment professionals within the meaning of Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (the "Order") (iii) persons falling within Article 49(2)(a) to (d) ("high net worth companies, unincorporated associations etc.") of the Financial Promotion Order, and (iv) persons to whom an invitation or inducement to engage in investment activity (within the meaning of section 21 of the Financial Services and Markets Act 2000) in connection with the issue or sale of any securities may otherwise lawfully be communicated or caused to be communicated (all such persons together being referred to as "Relevant Persons"). Any investment activity to which this communication relates will only be available to and will only be engaged with, Relevant Persons. Any person who is not a Relevant Person should not act or rely on this document or any of its contents.

Each person is strongly advised to seek its own independent advice in relation to any investment, financial, legal, tax, accounting or regulatory issues. This presentation should not be construed as legal, tax, investment or other advice. Analyses and opinions contained herein may be based on assumptions that, if altered, can change the analyses or opinions expressed. Nothing contained herein shall constitute any representation or warranty as to future performance of any security, credit, currency, rate or other market or economic measure. Eurobank's past performance is not necessarily indicative of future results.

No reliance may be placed for any purpose whatsoever on the information contained in this presentation or any other material discussed verbally, or on its completeness, accuracy or fairness. This presentation does not constitute a recommendation with respect to any securities.

9M26 results highlights	4
Regional Presence	12
Balance sheet	17
Profitability	25
Asset Quality	33
Capital	37
Sustainability	40
Macroeconomic update	48
Appendix I – Supplementary information	57
Appendix II - Glossary	63

9M26 results highlights

9M26 results highlights: Profitability

❑ 9M26 Adjusted Net Profit €1,209m (reported €1,161m)

❑ Greece €654m, Cyprus €356m, Bulgaria €182m

❑ 9M26 RoTBV¹ at 16.9%

❑ TBV per share at €2.65

❑ €5.99 cent/share interim dividend; +27% vs last year (€214m),

to be paid on Nov. 26th

- NII at €2,068m; up 8.7% y-o-y, up 5.0% q-o-q
- Commission income at €630m; up 13.0% y-o-y, up 2.7% q-o-q
- OpEx at €995m; up 6.9% y-o-y, stable q-o-q
- Cost / core income at 36.9%
- Core pre-provision income (PPI) at €1,703m; up 11.4% y-o-y, up 6.9% q-o-q
- Cost of Risk (CoR)² at 53bps
- Core Operating Profit³ at €1,478m; up 14.4% y-o-y, up 6.7% q-o-q

P&L (€ m)	3Q26	2Q26	Δ(%)	9M26	9M25	Δ(%)
Net interest income	719.3	685.0	5.0	2,067.8	1,902.2	8.7
Commission income	216.3	210.6	2.7	629.8	557.2	13.0
Other Income	30.3	37.2	(18.6)	78.5	46.4	69.1
Operating income	965.9	932.7	3.6	2,776.1	2,505.9	10.8
Operating expenses	(332.8)	(331.8)	0.3	(994.9)	(930.4)	6.9
Core PPI	602.8	563.7	6.9	1,702.7	1,529.1	11.4
PPI	633.1	600.9	5.3	1,781.2	1,575.5	13.1
Loan loss provisions	(76.9)	(71.1)	8.2	(224.5)	(237.5)	(5.5)
Core Operating Profit³	525.9	492.6	6.7	1,478.2	1,291.6	14.4
PBT ⁴	554.3	528.3	4.9	1,537.3	1,339.6	14.8
Adjusted Net Profit	432.6	425.4	1.7	1,208.9	1,057.7	14.3
Net Profit	423.1	406.9	4.0	1,160.8	1,032.9	12.4
Ratios (%)	3Q26	2Q26		9M26	9M25	
Net interest margin	2.53	2.48		2.49	2.49	
Cost / income	34.5	35.6		35.8	37.1	
Cost / core income	35.6	37.1		36.9	37.8	
Cost of risk ²	0.54	0.50		0.53	0.61	
RoTBV ¹	17.8	18.0		16.9	16.2	
TBV per share (€)	2.65	2.57		2.65	2.46	
EPS (€)	0.12	0.11		0.31	0.28	

9M26 results highlights: Balance Sheet

Volumes

- Loans organic growth¹ at €3.8bn in 9M26 (+10.5% y-o-y); up €1.1bn q-o-q
- Deposits up €4.7bn in 9M26 (+10.6% y-o-y); up €1.8bn² q-o-q
- Wealth management performance in 9M26:
 - Managed funds up €1.5bn (+22.3% y-o-y)
 - Private banking customer CAL³ up €1.4bn (+13.2% y-o-y)

Capital⁴

- 3Q26 CET1 at 15.5%, including:
 - Organic capital generation (c.+80bps q-o-q)
 - 3Q26 Dividend accrual (c.-45bps q-o-q)
- 3Q26 CAD at 20.4%

Asset Quality

- NPE ratio at 2.4%⁵
- NPE coverage at 81.9%⁵

Key Balance sheet ratios

Group (%)	3Q26	2Q26	1Q26	4Q25	3Q25
Capital⁴					
CAD	20.4	20.3	20.4	20.0	18.9
CET1	15.5	15.4	15.4	15.6	15.5
Liquidity					
L/D	66.4	66.0	67.6	66.1	66.9
LCR	174.4	174.1	165.3	172.2	180.4
Asset Quality					
NPE ratio	2.4 ⁵	2.5	2.6	2.6	2.8
NPE coverage	81.9 ⁵	82.4	94.1	95.2	94.0

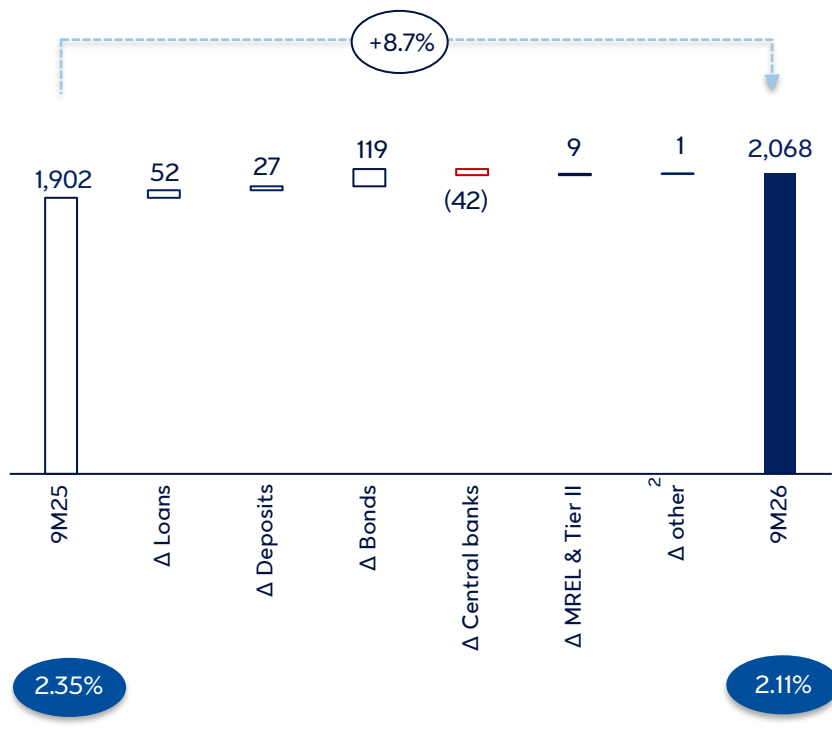
1. Organic: disbursements minus repayments adjusted for write-offs, sales, acquisitions, liquidations, FX effect & held-for-sale. 2. €0.8bn short term corporate deposit matured at 1/7/2026, excluded from 2Q and 3Q26 deltas. 3. CAL: Client Assets & Liabilities. 4. Accounting for payout accrual. Including period profits. Payout subject to relevant approvals. 5. Potential loan reclassifications to UTP in 4Q26 related to the CHF conversion law may increase the NPE ratio by c.40bps and lower the NPE coverage by c.10pts. No impact on CoR.

Regional breakdown

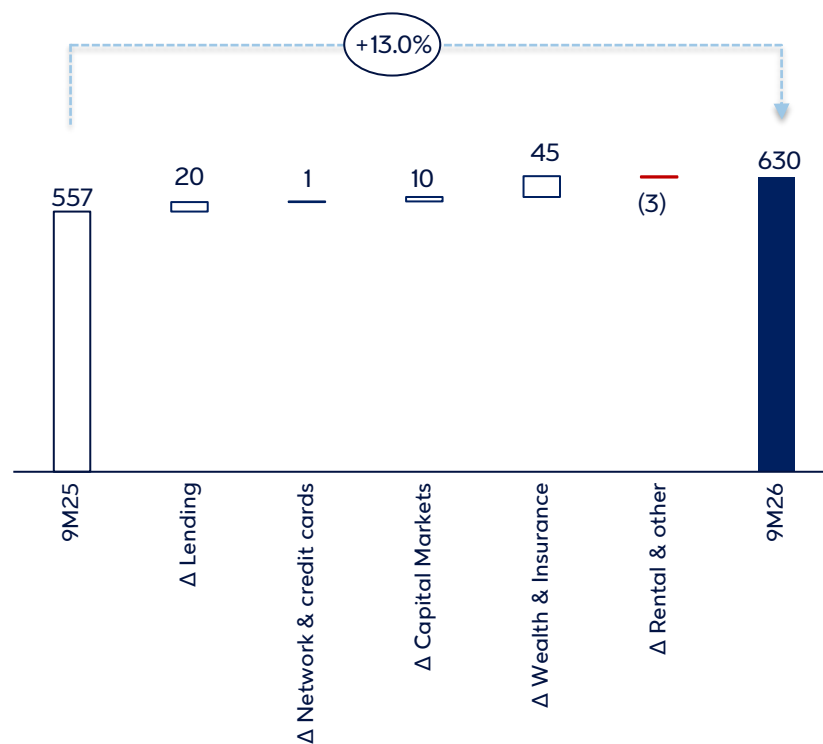
	Assets (€ bn)	Contribution to Group assets	Net Loans (€ bn)	Deposits (€ bn)	Wealth Mng (€ bn)	Net Profit ¹ (€m)	Contribution to Group Net profit
Greece	66.9		37.8	48.5	15.8	654	
Cyprus	29.4		9.1	24.3	5.4	356	
Bulgaria	14.8		9.9	11.7	0.2	182	
Lux	3.1		1.1	2.7	5.3	16	
Group	114.2		57.9	87.2	26.8	1,209	

Core Income

Δ NII (y-o-y, € m)¹

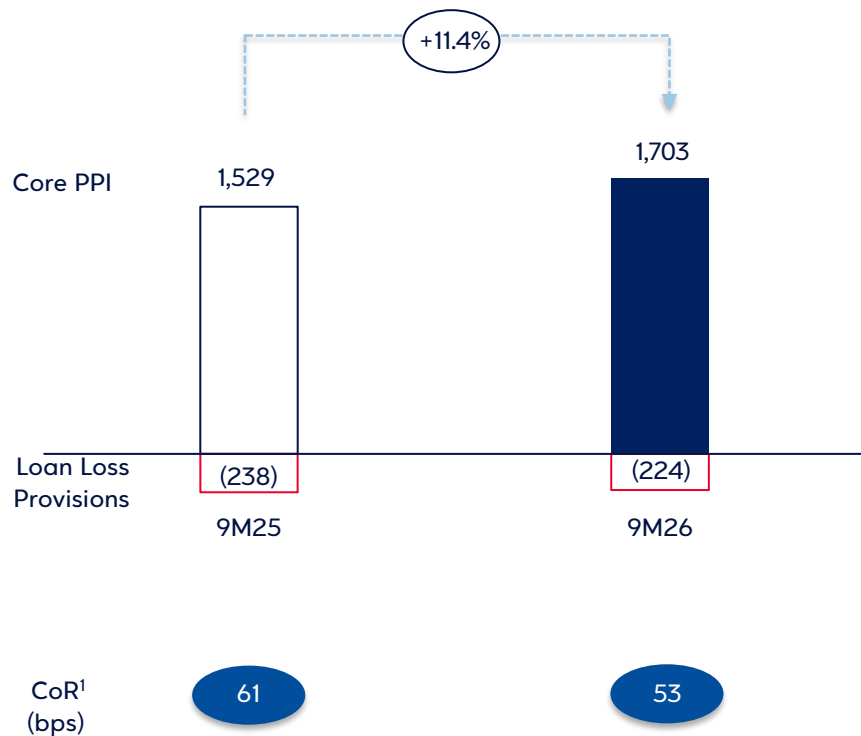


Δ Commission Income (y-o-y, € m)

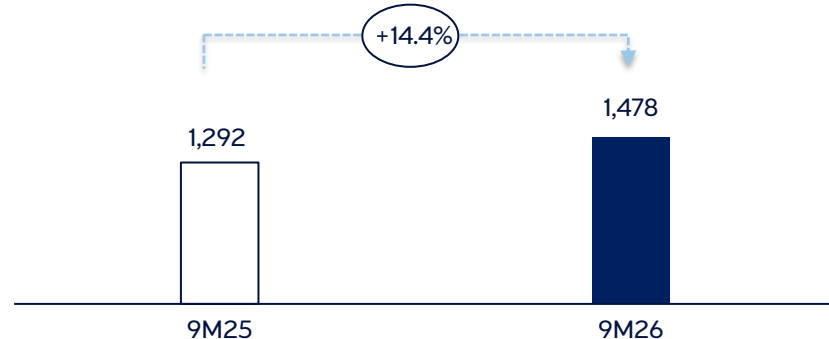


1. Analysis based on gross income. 2. Including Repos and Money Market.

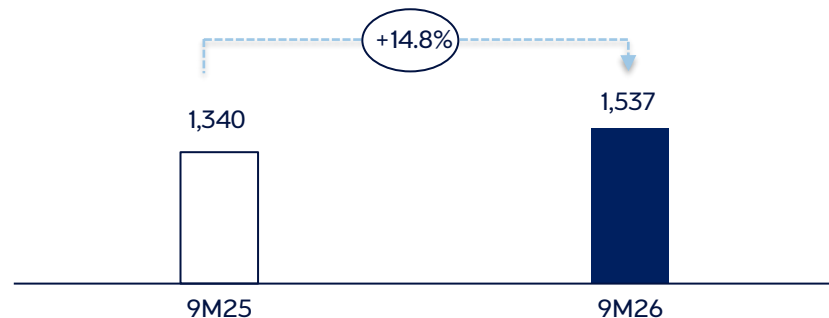
Core PPI and Provisions (€ m)



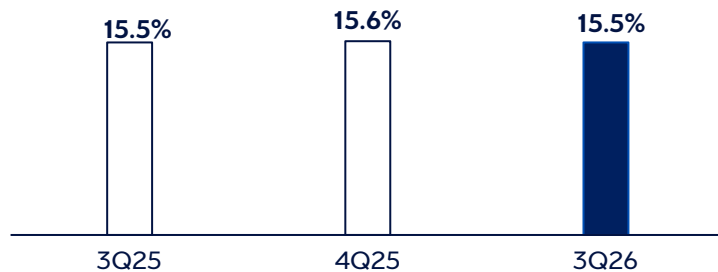
Core Operating Profit² (€ m)



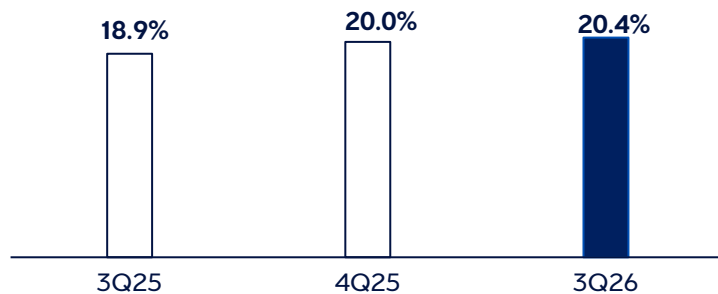
Profit before Tax³ (€ m)



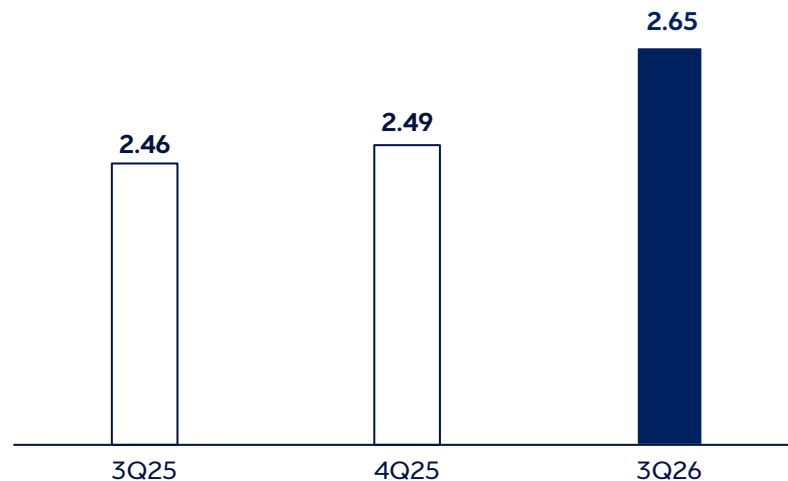
CET1¹



CAD¹



TBV per share (€)



1. Accounting for payout accrual. Including period profits. Payout subject to relevant approvals.

Eurolife Life Insurance acquisition completed

Eurolife acquisition to further diversify Eurobank's income stream in alignment with our strategy

9M26 Eurolife Profile

€567m

Gross written
premiums

€4.1bn

Assets

22%

Market share¹

Financial benefits & Capital impact

c.+12% (c.€100 p.a.)

Commissions income

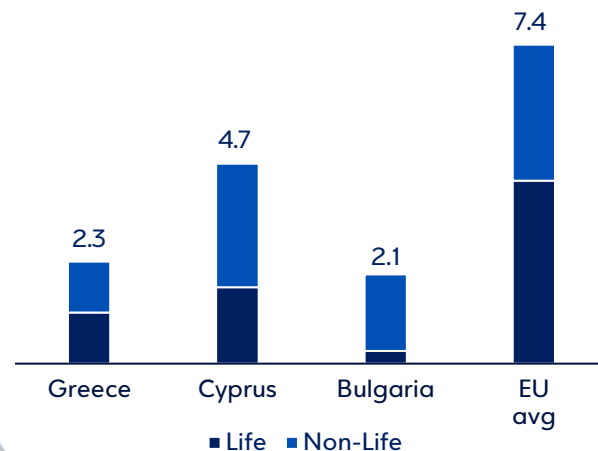
c.+5%

Core PPI

c.-120 bps

Capital impact

Gross premiums / GDP (% , 2025) ²



Regional Presence

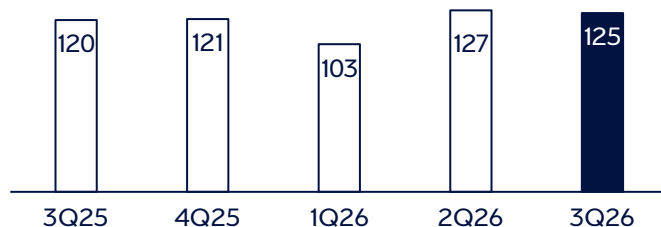
Eurobank Ltd key P&L metrics ¹

9M26 Highlights²

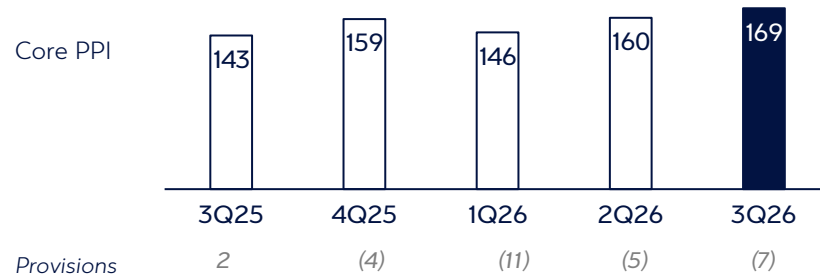
Net profit³ €356m

- NII at €579m
- Commission income at €147m
- Cost / core income at 34.7%
- Core PPI at €475m

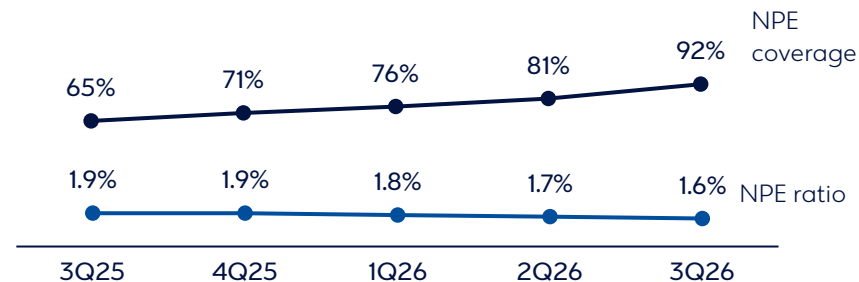
Net Profit^{2,3} (€ m)



Core PPI & Provisions² (€ m)

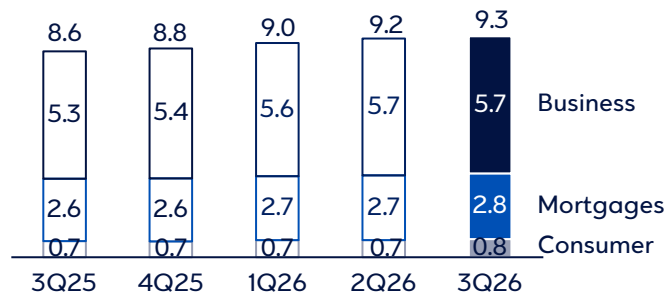


NPE ratio and provisions / NPE

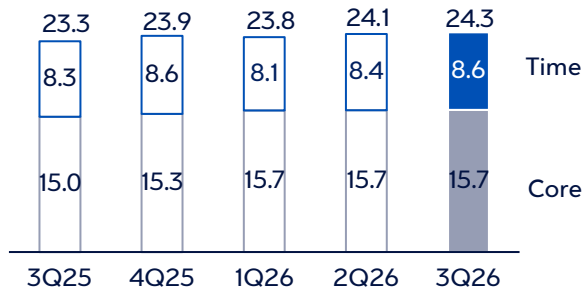


Eurobank Ltd key B/S metrics¹

Gross loans (€ bn)



Deposits (€ bn)



Key metrics

	3Q26	2Q26	1Q26	4Q25	3Q25
Assets (€ bn)	29.4	29.3	28.7	28.7	28.1
Net loans (€ bn)	9.1	9.1	8.9	8.7	8.5
Capital					
CET1 ² (%)	33.3	32.4	33.1	33.9	36.4
RWAs (€ bn)	9.3	9.4	9.1	8.6	8.5
Liquidity (%)					
L/D	37.6	37.5	37.3	36.2	36.6
LCR	318	322	323	324	336
Ratios (%)					
NIM	2.74	2.65	2.60	2.61	2.63
C/I	33.1	33.1	37.1	31.6	35.5

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

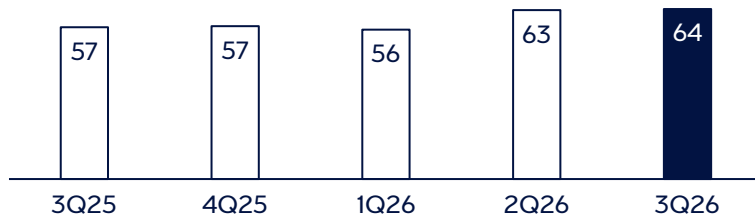
Bulgaria key P&L metrics¹

9M26 Highlights

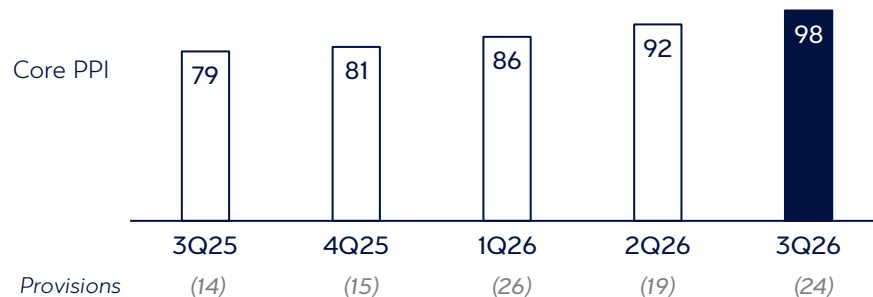
Net profit² €182m, up 9.2% y-o-y

- NII up 18.4% y-o-y at €358m
- Commission income stable y-o-y at €70m
- Cost / core income at 35.5%
- Core PPI at €275m, up 19.6% y-o-y

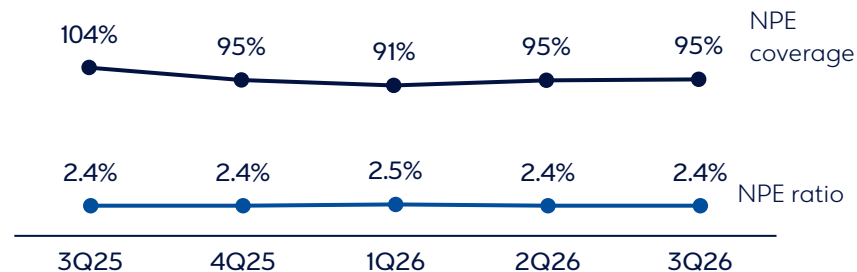
Net Profit² (€ m)



Core PPI and provisions (€ m)

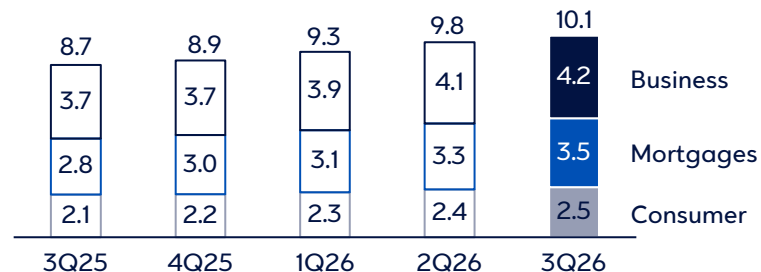


NPE ratio and provisions / NPE

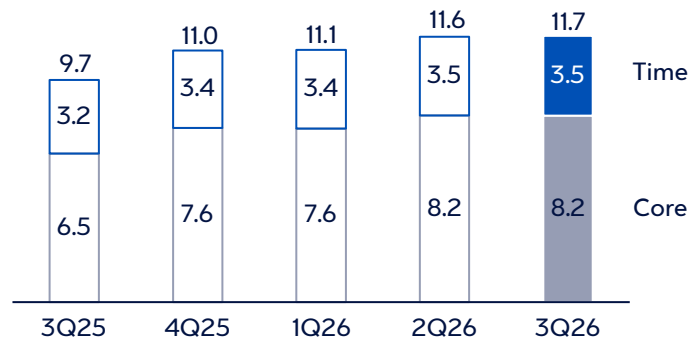


Bulgaria key B/S metrics¹

Gross loans (€ bn)



Deposits (€ bn)



Key metrics

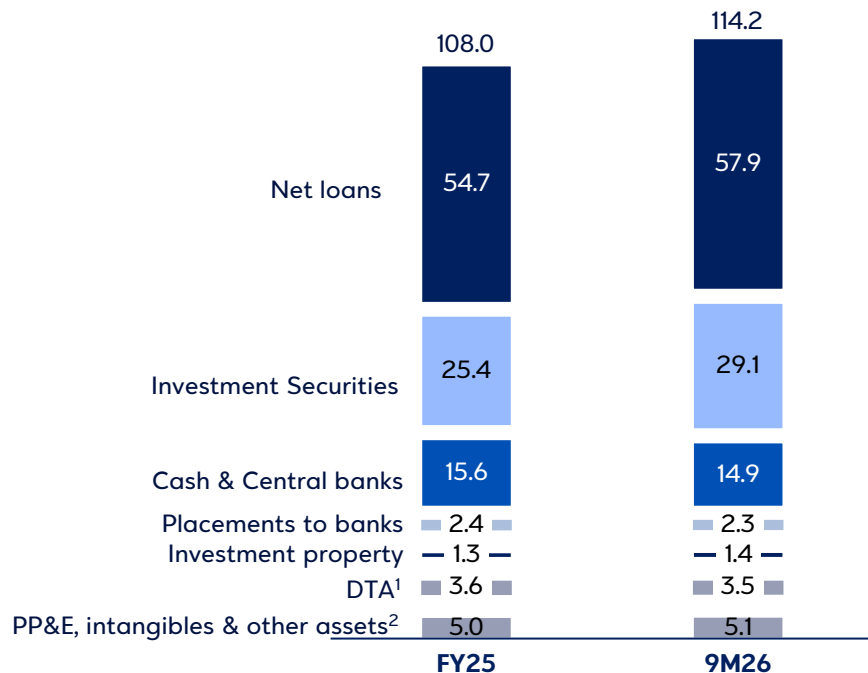
	3Q26	2Q26	1Q26	4Q25	3Q25
Assets (€ bn)	14.8	14.6	14.0	13.6	12.7
Net loans (€ bn)	9.9	9.6	9.1	8.7	8.5
Capital					
CET1 (%) ²	19.2	19.5	20.3	20.4	21.7
RWAs (€ bn)	7.7	7.5	7.1	6.8	6.7
Liquidity (%)					
L/D	84.8	82.5	82.4	78.7	86.7
LCR	194	190	200	228	214
Ratios (%)					
NIM	3.35	3.34	3.34	3.21	3.25
C/I	33.0	35.3	35.9	37.0	36.3

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

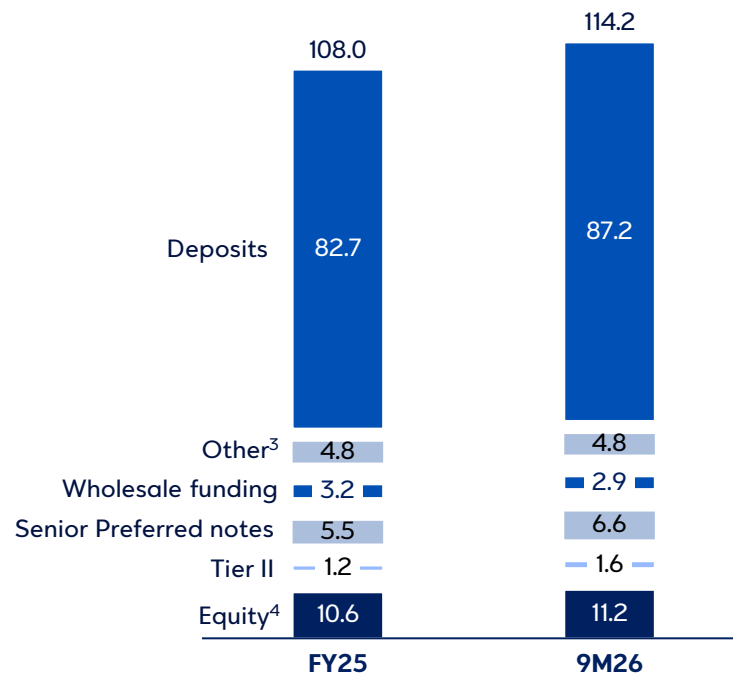
Balance sheet

Balance sheet composition

Assets (€ bn)

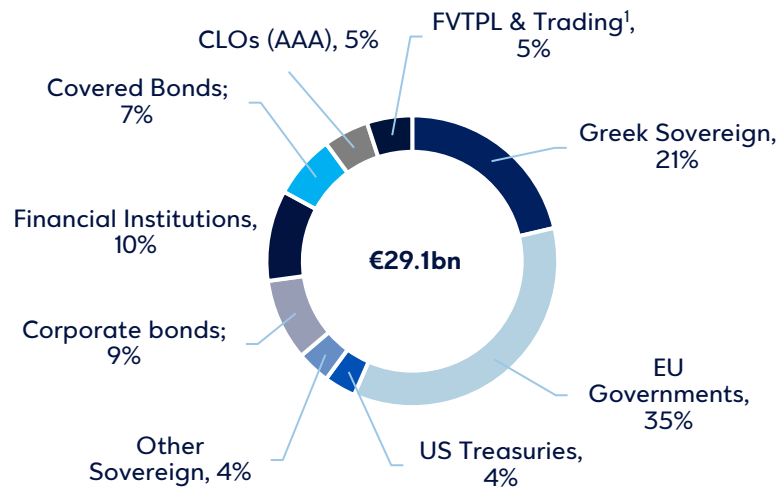


Liabilities and Equity (€ bn)

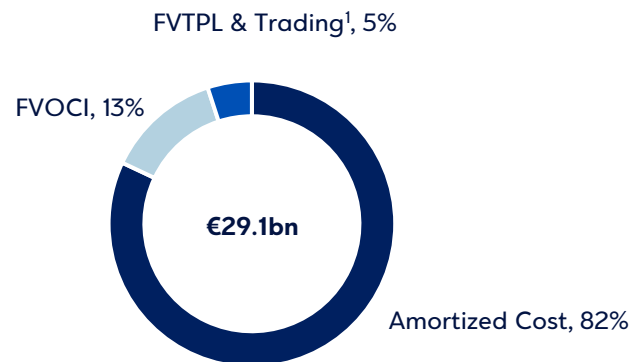


1. Of which €2.3bn DTC, part of 9M26 CET1. 2. Including Derivatives €0.6bn in 9M26 and €0.8bn in FY25. 3. Including Derivatives €1.2bn in 9M26 and €0.9bn in FY25. 4. Including AT1 €1.1bn.

Breakdown per issuer



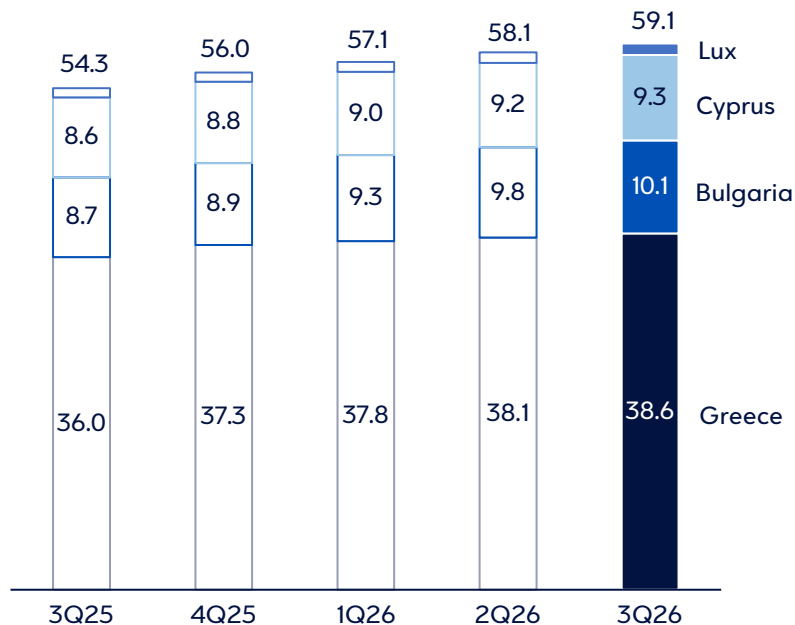
Breakdown per classification



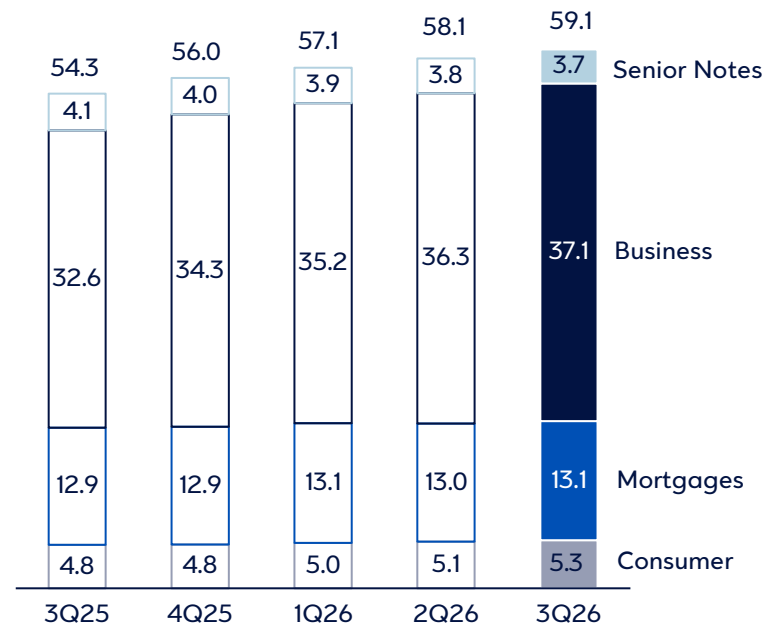
1. Including insurance contract related bonds.

Breakdown by country (€ bn)

Organic¹ growth +€1.1bn q-o-q; +€3.8bn in 9M26 (+10.5% y-o-y)



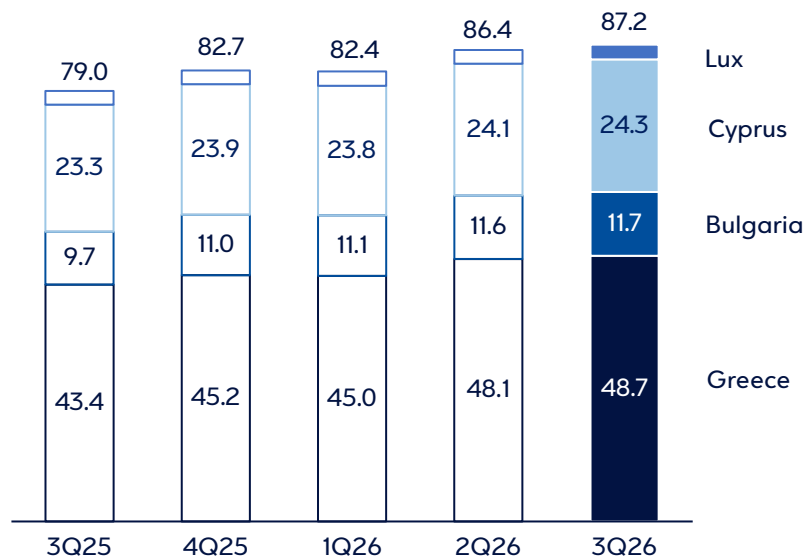
Breakdown by type (€ bn)



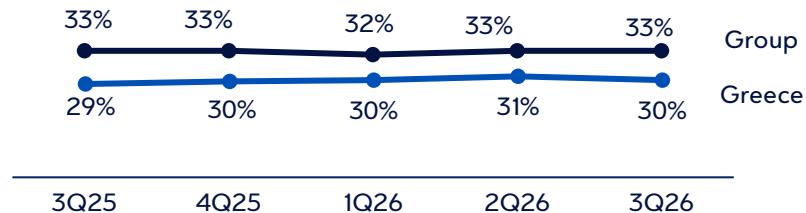
1. Organic: disbursements minus repayments adjusted for write-offs, sales, acquisitions, liquidations, FX effect and held-for-sale.

Breakdown by country (€ bn)

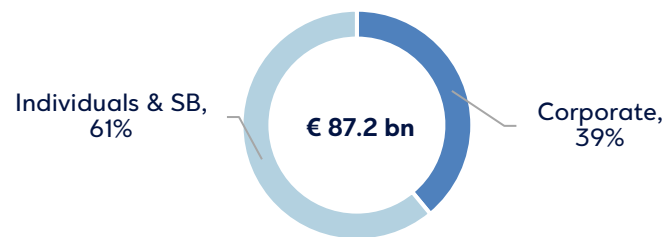
Deposits +€1.8bn¹ q-o-q; +€4.7bn in 9M26 (+10.6% y-o-y)



Time / Total

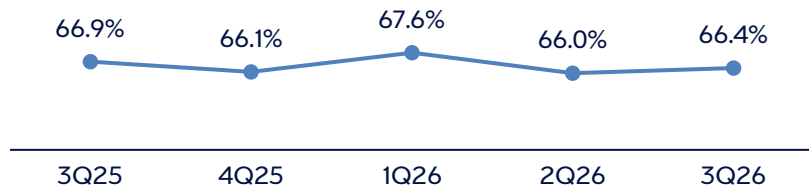


Breakdown by customer

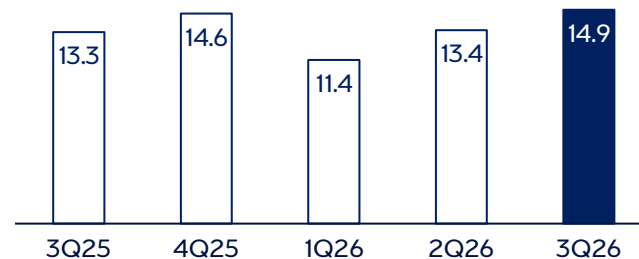


1. €0.8bn short term corporate deposit matured at 1/7/2026, excluded from 2Q and 3Q26 deltas.

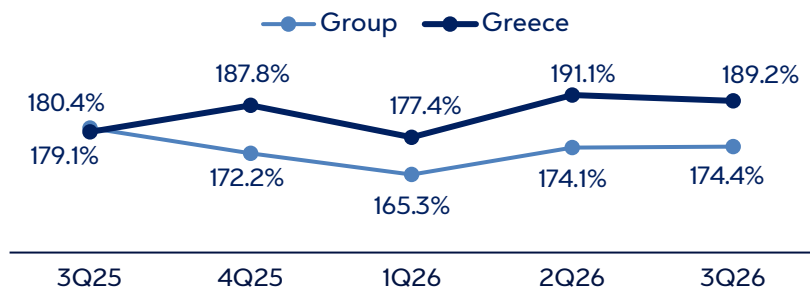
Net loans / Deposits ratio



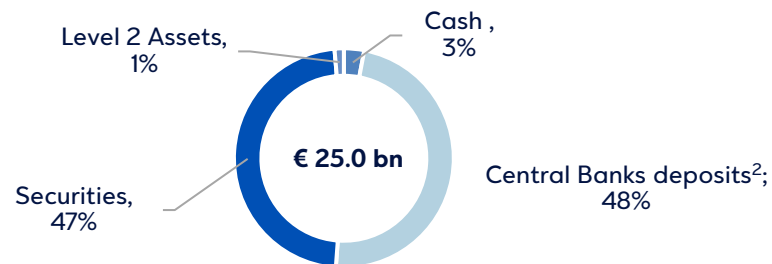
Net ECB position (€ bn)



Liquidity coverage ratio (LCR)



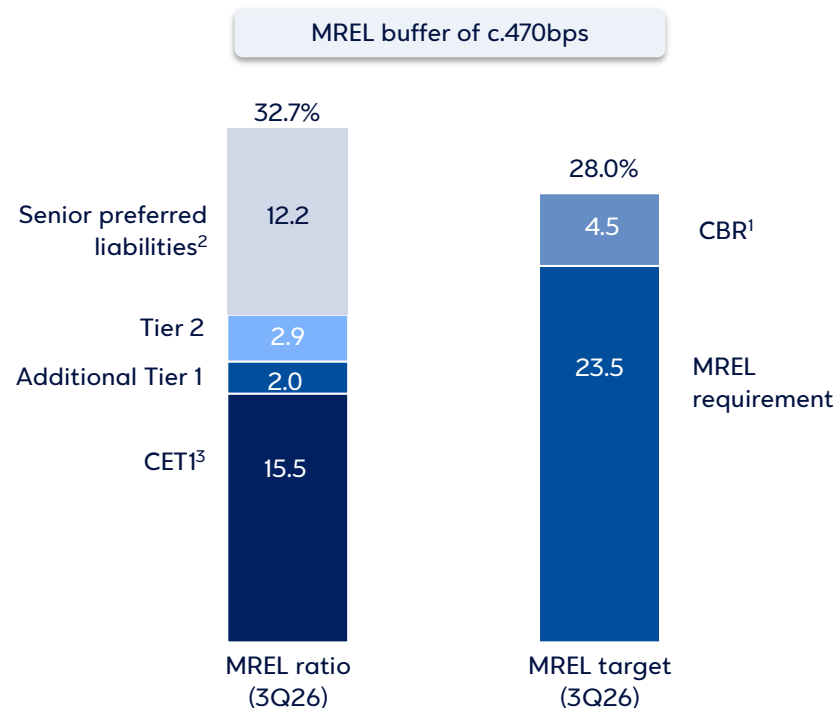
HQLAs¹



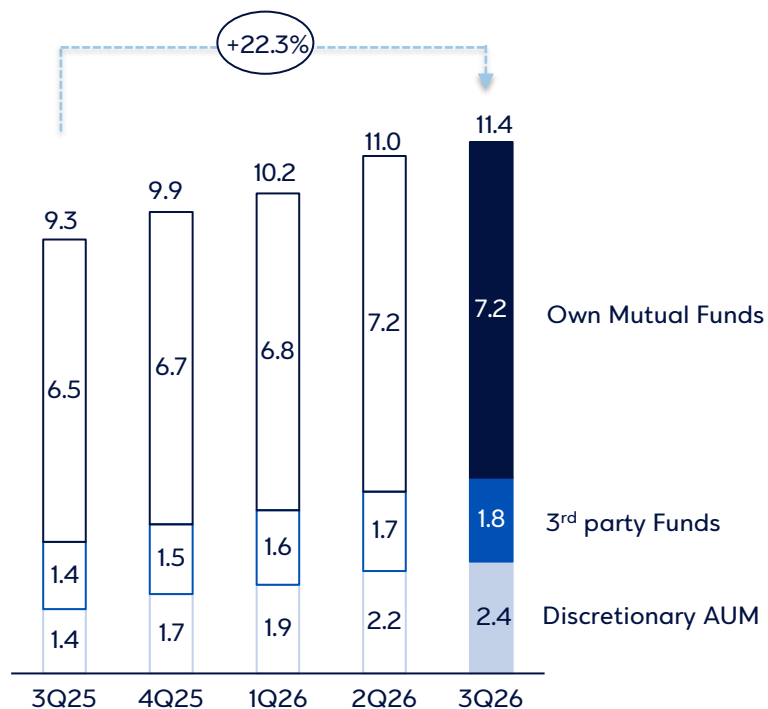
1. HQLA: High Quality Liquid Assets. 2. Over the minimum required.

- 3Q26 MREL ratio at 32.7% of RWAs including profit after deducting payout accrual; c.470bps above the MREL target
- 3Q26 MREL ratio pro forma Eurolife acquisition at 31.3% of RWAs; c.330bps above the MREL target
- In September 2026, the Bank issued €600m senior preferred bond further enhancing its MREL capacity
- Eurobank's 3Q26 subordinated MREL ratio at 20.4% of RWAs³; already above the subordinated MREL target of 18.2%⁴ applicable from 1 January 2028; pro forma Eurolife at 19.2% of RWAs³

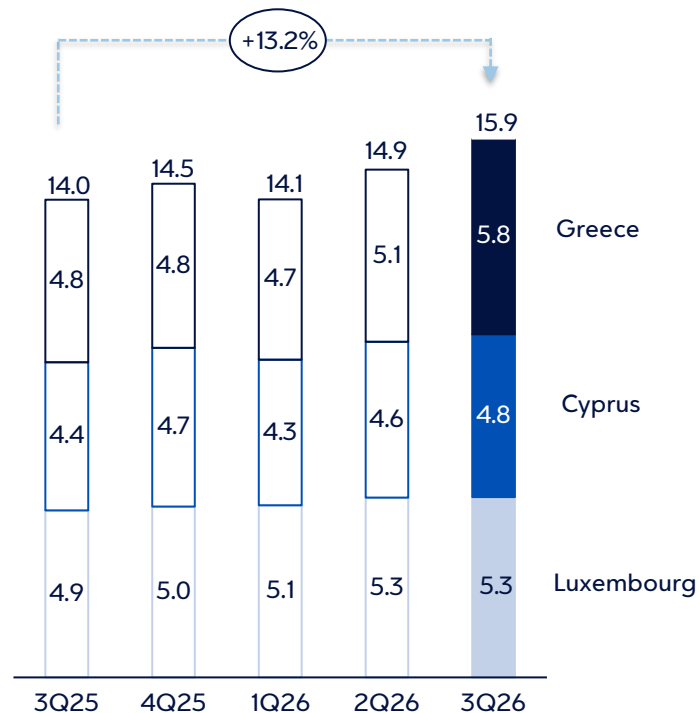
MREL (% RWAs)



Managed Funds (AuM, € bn)



Private Banking (CAL¹ per booking, € bn)



Profitability

Loan spreads & rates

Client rates (bps)

Greece	3Q25	4Q25	1Q26	2Q26	3Q26
Corporate	432	423	417	418	436
Retail	482	479	482	495	516
Consumer	1,016	1,038	1,028	1,031	1,018
SBB	534	505	510	525	550
Mortgage	335	333	337	349	371
Total	450	442	438	442	460

Euro rates avg (bps)	3Q25	4Q25	1Q26	2Q26	3Q26
ECB DFR	200	200	200	204	229
3M Euribor	201	204	205	224	252
6M Euribor	208	212	220	253	276

Lending spreads (bps)¹

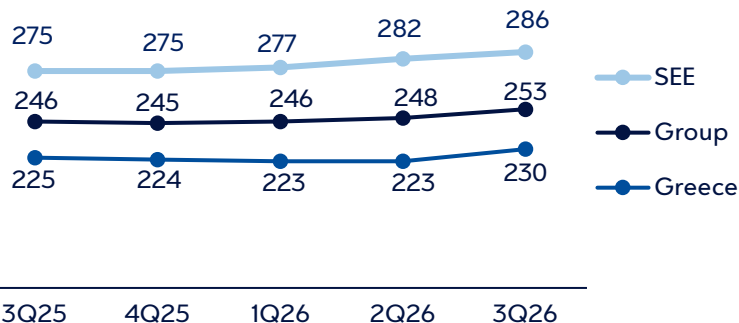
Greece	3Q25	4Q25	1Q26	2Q26	3Q26
Corporate	184	181	178	173	164
Retail	317	311	311	311	298
Consumer	820	839	825	823	779
SBB	355	324	325	333	320
Mortgage	182	177	178	173	163
Total	231	225	221	216	204

SEE	3Q25	4Q25	1Q26	2Q26	3Q26
Bulgaria ²	267	261	272	248	220
Cyprus ³	225	216	192	182	168
Luxembourg	171	168	176	187	170
Total	239	236	230	215	194

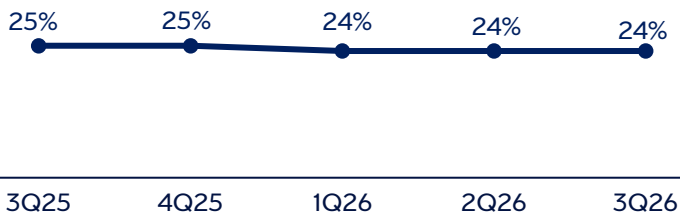
1. On average gross loans. 2. Following Bulgaria's adoption of Euro on 1/1/2026, reference rates switched from local currency benchmarks to Euribor. As such 2025 quarterly data are not comparable. Client rates remained broadly stable. 3. Following the merger, effective 1st September 2025, and the alignment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

Net Interest margin & deposit spreads

Net Interest margin (bps)



Deposit betas (Group, total)



Deposit spreads (Greece, bps)

	3Q25	4Q25	1Q26	2Q26	3Q26
Savings & Sight	189	190	192	199	264
Time	66	64	62	65	70
Total	154	154	155	161	207

Deposit spreads (SEE, bps)

	3Q25	4Q25	1Q26	2Q26	3Q26
Bulgaria ¹	104	102	147	161	177
Cyprus ²	173	171	169	179	198
Luxembourg	55	63	64	61	66
Total	146	144	156	165	183

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

Net Interest Income

NII breakdown (€ m)¹

9M26 NII up 8.7% y-o-y

	3Q25	4Q25	1Q26	2Q26	3Q26
Loans	571	577	578	597	630
Bonds	203	209	222	244	263
Central banks	61	57	53	52	68
Money Market & Repos	12	10	16	12	(3)
Senior notes	(64)	(64)	(62)	(68)	(69)
Tier II	(23)	(17)	(21)	(23)	(23)
Deposits	(128)	(124)	(121)	(129)	(147)
Total NII	632	647	664	685	719

ECB DFR (avg)

2.00%

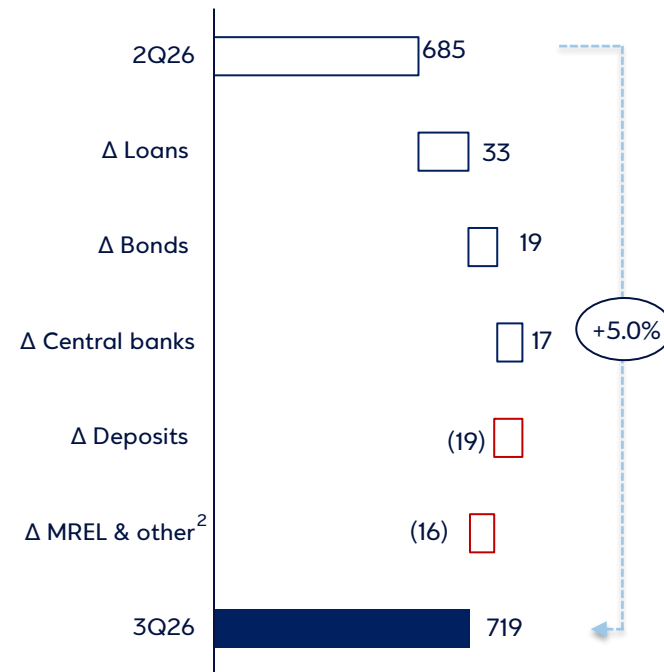
2.00%

2.00%

2.04%

2.29%

Δ NII (q-o-q, € m)¹

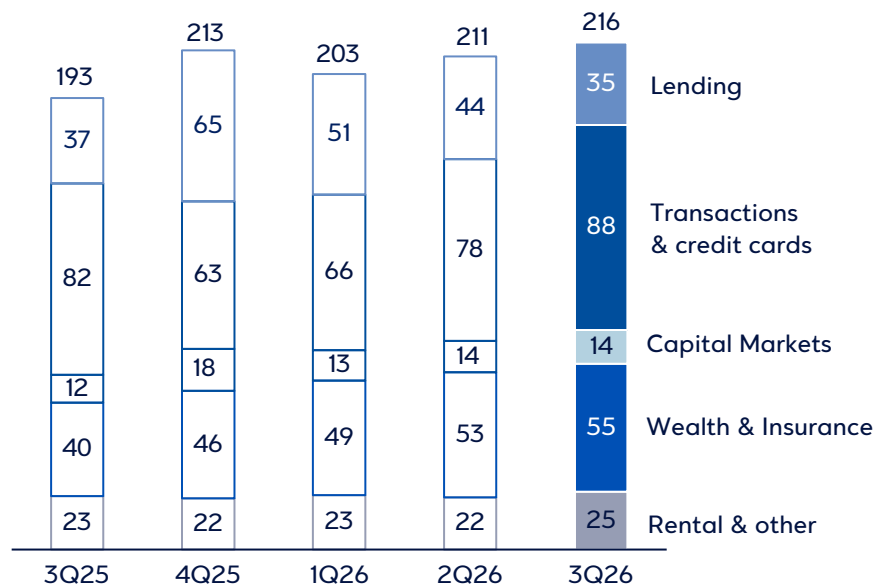


1. Analysis based on gross income / gross expense. 2. Including MREL, Hedging, Money Market, Repos and Tier II.

Commission Income

Commission income breakdown (€ m)

9M26 commission income up 13.0% y-o-y; up 2.7% q-o-q



Commission income per region (€ m)

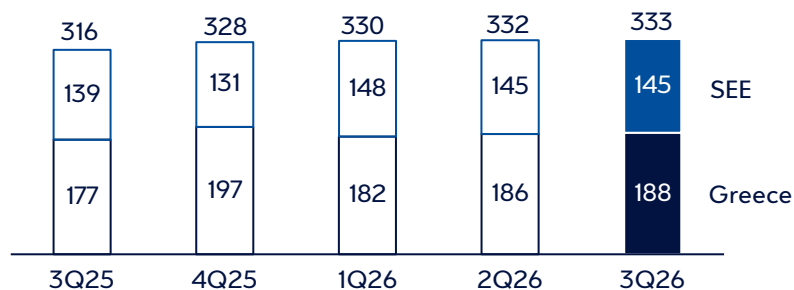
Fees/ assets
(bps)



Operating expenses

OpEx per region (€ m)

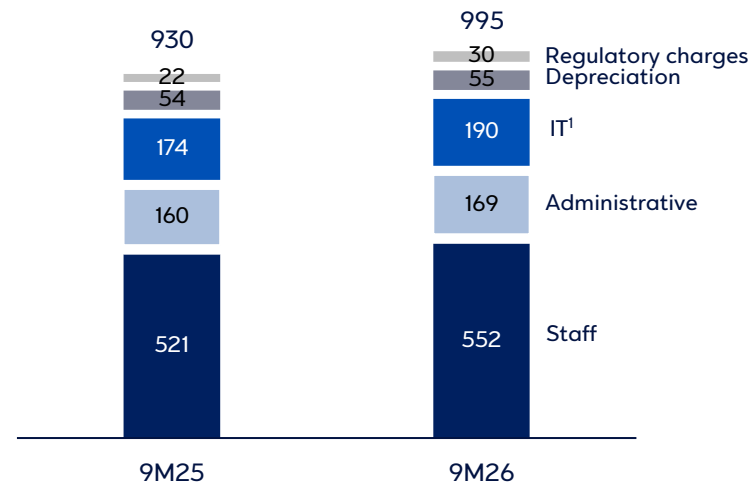
9M26 OpEx up 6.9% y-o-y; up 0.3% q-o-q



Cost / core income (%)

	3Q25	3Q26	9M26
Greece	38.9	36.3	37.4
SEE	37.7	34.7	36.3
Group	38.4	35.6	36.9

OpEx breakdown (Group, € m)



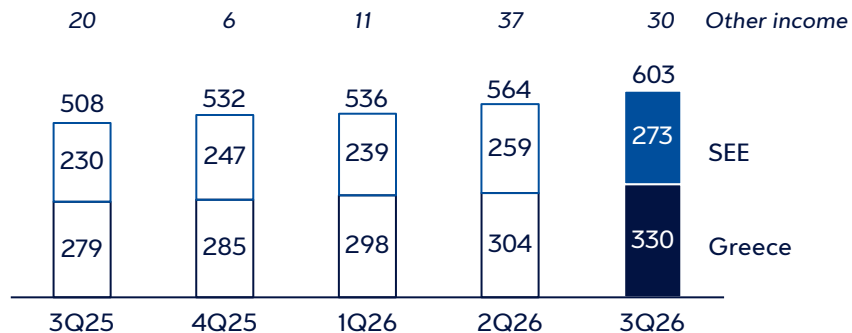
FTEs (#)

	9M25	9M26
Greece	6,031	6,079
Bulgaria	3,340	3,143
Cyprus	2,939	2,694

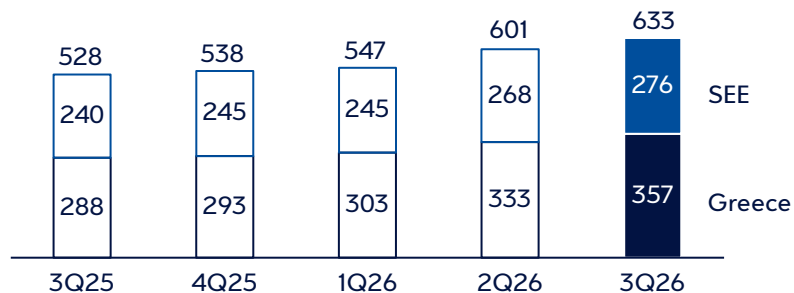
1. Including related depreciation expenses.

Pre-provision income (PPI)

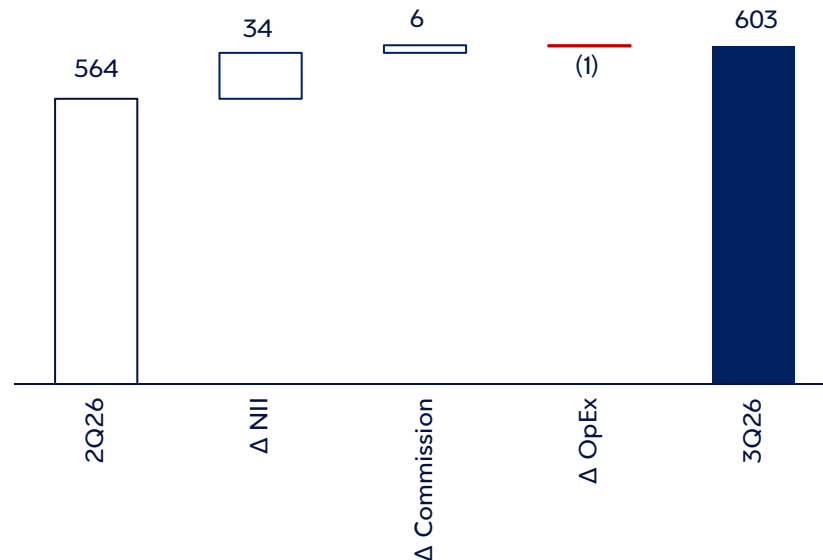
Core PPI and other income (€ m)



PPI per region (€ m)

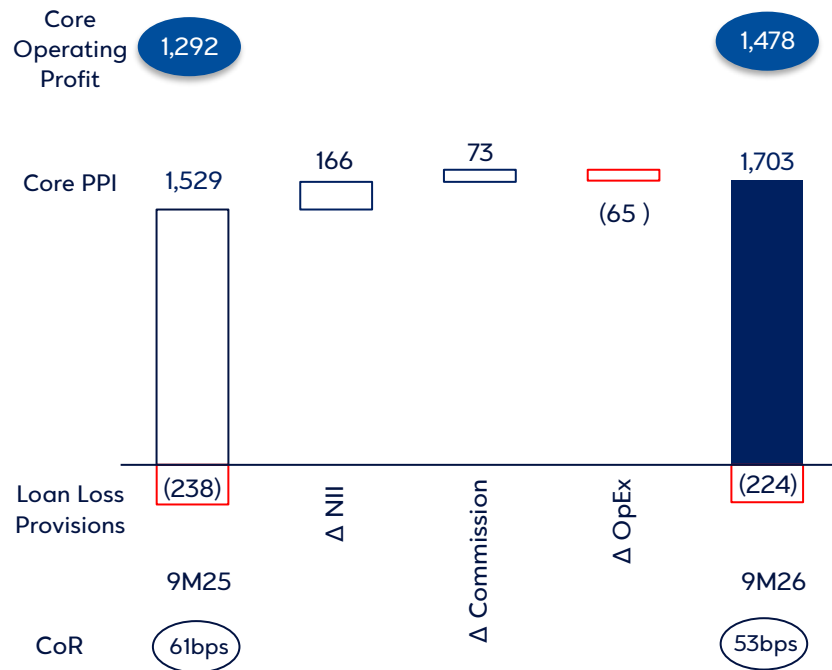


Δ Core PPI (q-o-q, € m)

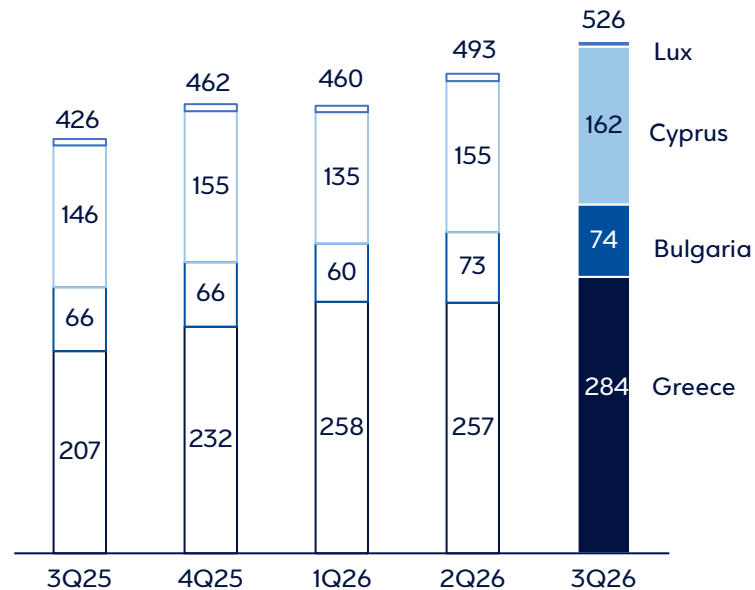


Core Operating Profit

Δ Core Operating Profit (y-o-y, € m)



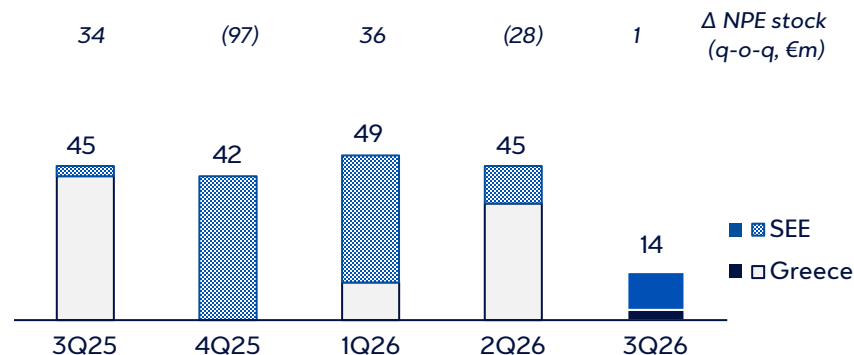
Core Operating Profit per region (€ m)



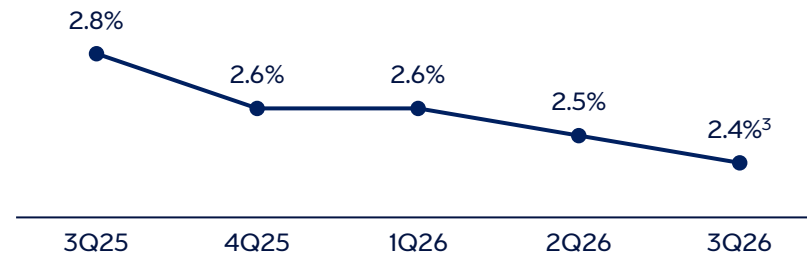
Asset Quality

Asset quality metrics

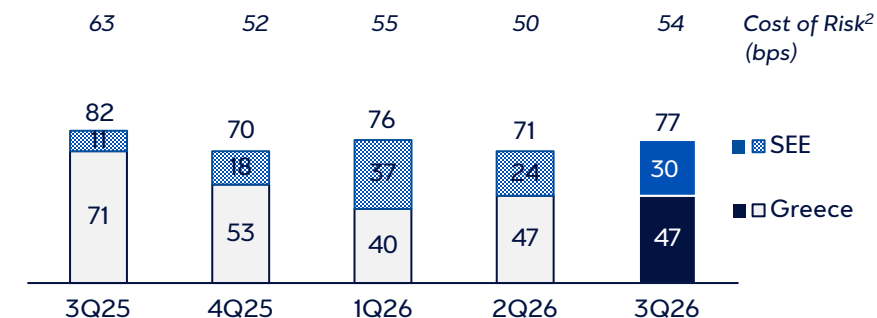
NPE formation¹ (€ m)



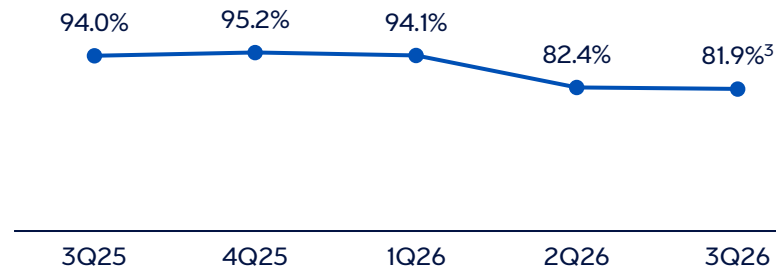
NPE ratio (%)



Loan loss provision (€ m)

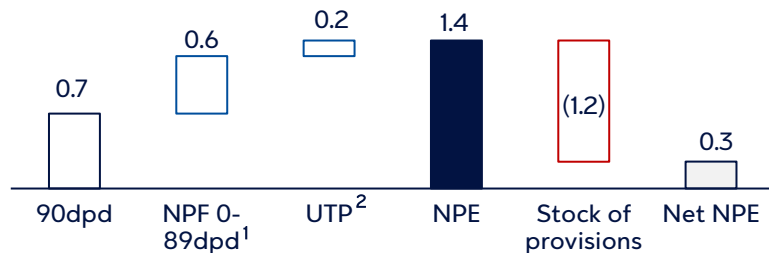


NPE coverage (%)

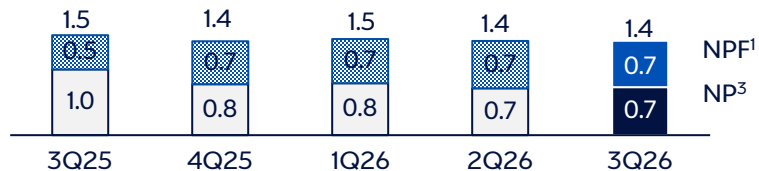


1. q-o-q Δ before write-offs, sales, FX movements and other. 2. On net loans. 3. Potential loan reclassifications to UTP in 4Q26 related to the CHF conversion law may increase the NPE ratio by c.40bps and lower the NPE coverage by c.10ppts. No impact on CoR.

90dpd bridge to NPE (€ bn)



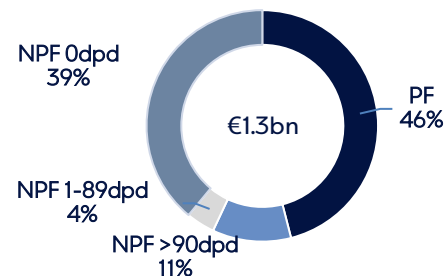
NPE (€ bn)



NPE per region

	Total NPE	NPE ratio	NPE coverage	Provisions & collaterals / NPE
	(€ m)	(%)	(%)	(%)
Consumer	114	6.2	117	117
Mortgages	379	5.6	71	160
Small Business	299	11.7	55	129
Corporate	253	0.9	93	172
Greece	1,045	2.7	77	149
SEE	398	1.9	96	156
Total	1,443	2.4	82	151

Forborne loans (%)

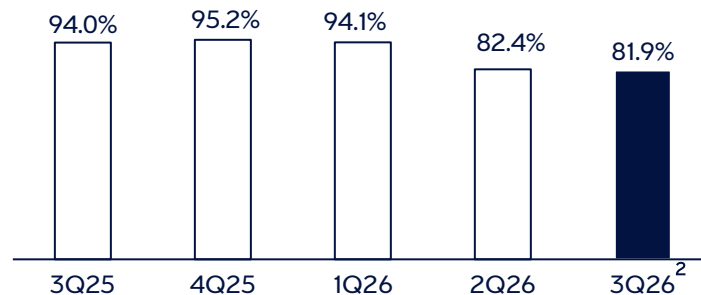


Loans' stage analysis

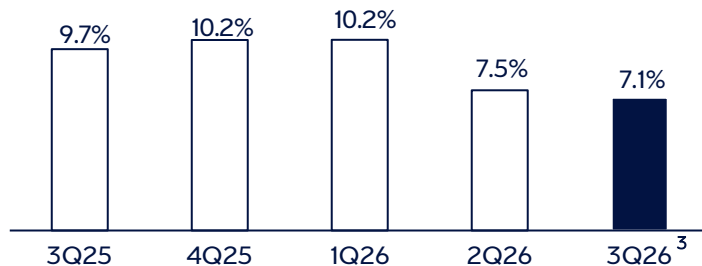
Loans' stage breakdown

(€ bn)	3Q25	4Q25	1Q26	2Q26	3Q26
Stage 1	47.6	49.6	50.6	52.2	53.2
Stage 2	5.0	4.9	4.8	4.3	4.3
Stage 3 (NPE)	1.5	1.4	1.5	1.4	1.4
Total	54.3	56.0	57.1	58.1	59.1 ¹

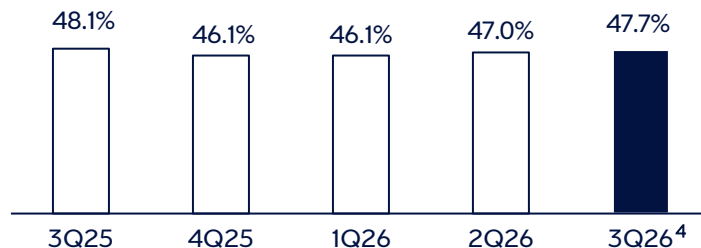
Provisions stock over NPE



Stage 2 loans coverage



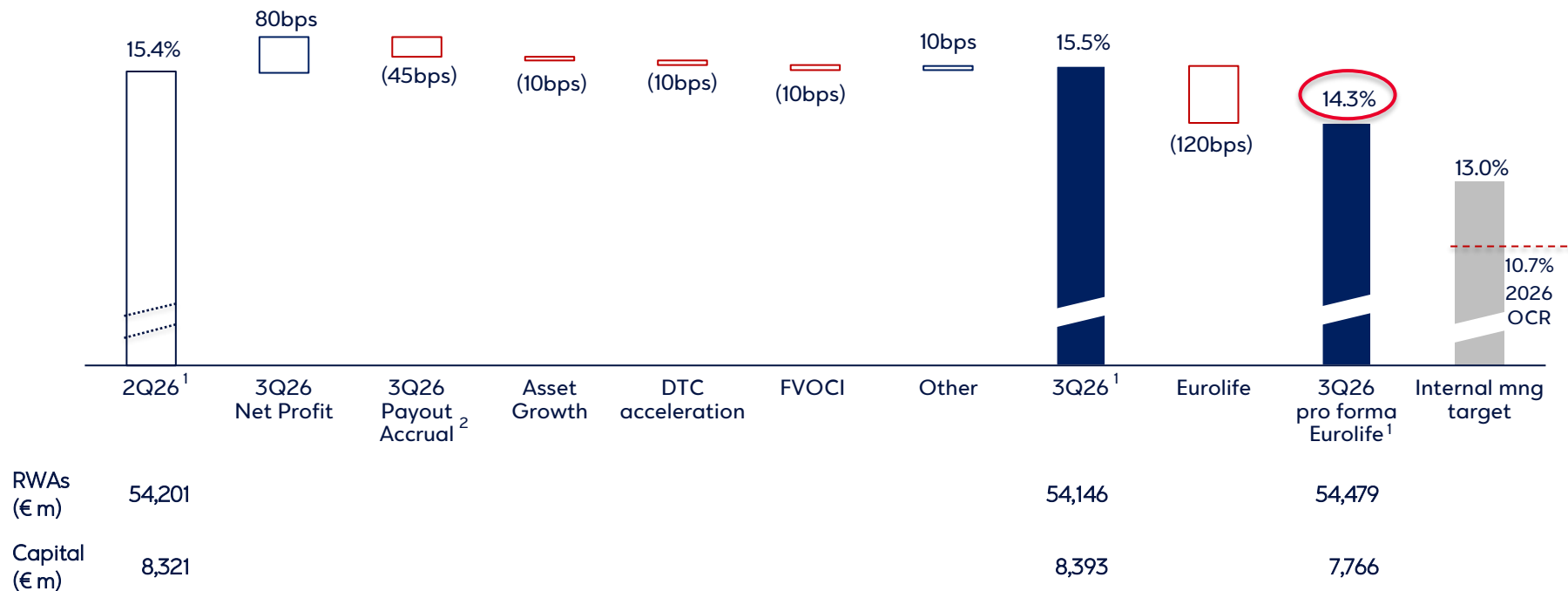
Stage 3 loans coverage (NPE)



1. Including €131m POCI performing loans. 2. Including €61m off-balance sheet provisions. 3. Including €3m off-balance sheet provisions. 4. Including €31m off-balance sheet provisions.

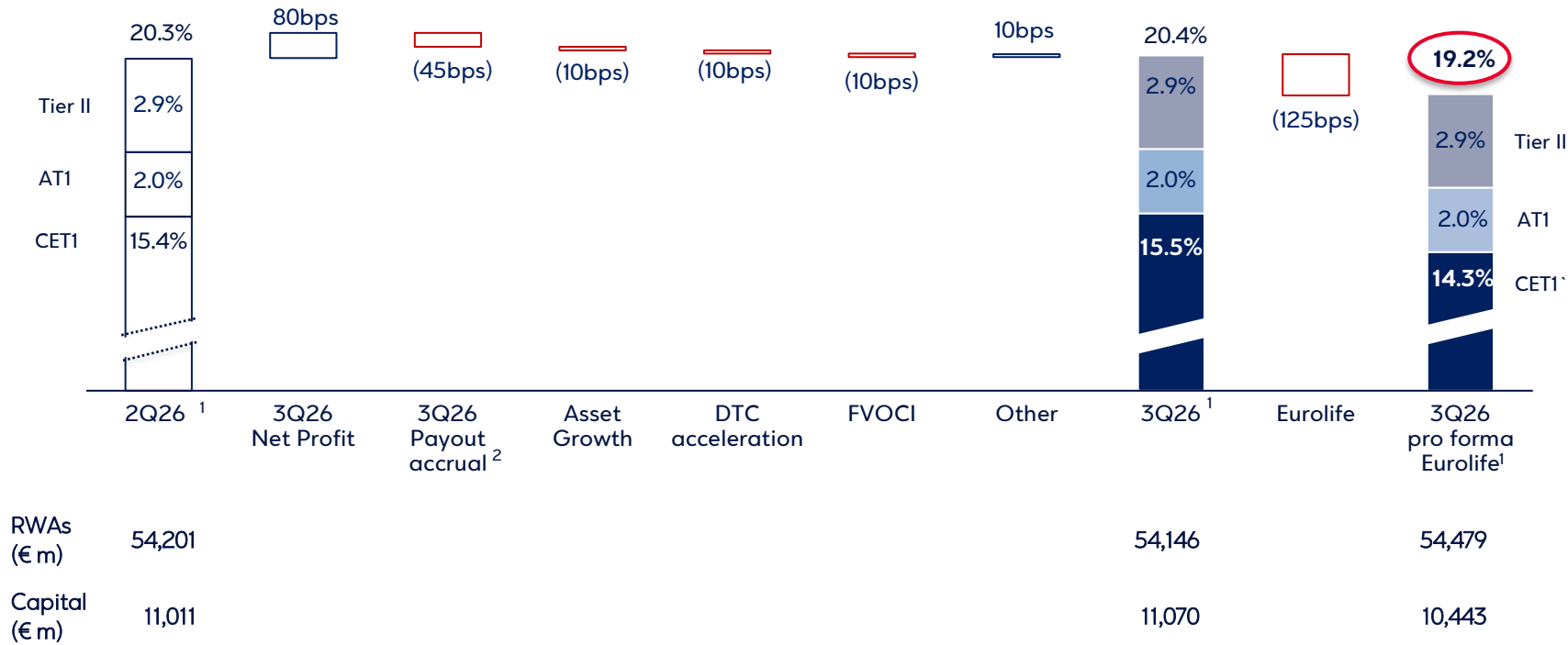
Capital

Capital ratios (CET1, q-o-q)



1. Including period profits. 2. Payout subject to relevant approvals.

Capital ratios (CAD, q-o-q)



1. Including period profits. 2. Payout subject to relevant approvals.

Sustainability

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

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

Within the first six months of 2026, outstanding sustainable financing increased by **€0.75bn** to €9.05bn (vs. €8.3bn at year-end 2025).

Successfully priced a **€600mn Fixed Rate Green Senior Preferred** issuance, with proceeds to finance or refinance eligible green assets under Eurobank's Green Bond Framework.

A total of c. **€300mn in Assets under Management**, across SFDR Article 8 products

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

Portfolio Decarbonization has a pivotal role in our sustainability strategy¹

Green Asset Ratio KPI: 3.9% (Turnover)

(compared to 3.8% as of year-end 2025)

Sustainable financing Exposure of more than €9bn

(incl. Taxonomy-aligned Exposure of c. €3.1bn)

19% of total exposures secured by real estate with actual EPC

(compared to 14.5% as of year-end 2025)

Financed Emissions² of 29.041 ktCO₂e (-0.75% vs. year-end 2025)

¹ Data as of 30.06.2026

² For Group's lending and investment portfolios in the Banking Book

Financed Impact Strategy – The pathway to Net Zero

Within 2026, the **financed emission footprint** of Eurobank Group has **decreased** to **29.041 ktCO₂e** as of 30.06.2026 (-0.75% vs. year-end 2025).

Steady progress exhibited on the decarbonization of the four priority sectors where emission reduction targets have been set.

Additional targets under development for **CRE and RRE portfolios**, expected to be finalized by the **end of 2026**.

Sector	Emission scopes covered	Target Metric	Scenario / Pathway	Eurobank's emission reduction targets				
				Base year	Baseline value	2030 target	30.6.2026 value	% vs baseline
Power Generation	Scope 1,2	Intensity kgCO ₂ e / MWh	IEA NZE 2050 (2023 Update)	2023	244	220	176	-27.9%
Oil & gas	Scope 1,2	Absolute tCO ₂ e	IEA NZE 2050 (2023 Update)	2024	558 (100 indexed)	530 (95 indexed)	541	-3.0%
Iron & Steel	Scope 1,2	Intensity tCO ₂ e / t steel	IEA Net Zero by 2050 (2021)	2023	0.37	0.33	0.35	-5.4%
Cement	Scope 1,2	Intensity tCO ₂ e / t cement	IEA NZE 2050 (2023 Update)	2023	0.67	0.59	0.63	-6.0%

 Environment

- 23,569 MWh total electricity consumption
 - 7.4 % reduction in total electricity consumption compared to 3Q 2025
 - 97.85 % of total electricity consumed was sourced from **Renewable Energy Sources** (Certified Guarantees of Origin plus own production)
 - 912.7 MWh consumed from own-produced electricity
 - 90% of Eurobank's leased vehicles are **plug-in/electric (new contracts)**, as part of its efforts to accelerate the complete replacement of its fleet with electric or hybrid vehicles.
-
- 529 tn paper recycling
 - **Hazardous Waste for Public programme: 18.6 tn** placed in the recycling Hungry Bins installed in 11 locations throughout Greece, from the launch of the programme

Diverse & Inclusive internal environment

- The Women in Banking (WiB) mentorship programme launched its fourth cycle with 72 mentors and 72 mentees, building on a growing community of 258 members. The opening event, “Always Cha(lle)nge”, explored change as both a challenge and an opportunity for women across the organisation.
- Launched the “Women Empowerment – Financial Literacy Series” of micro-sessions to strengthen business thinking, financial understanding and confidence in decision-making, starting on 9 July with a session on “Transformation Mindset”, focusing on adaptability and value creation.

Financial Inclusion – AFI

- Founded in 2014 as a civil non-profit company and since 2023 as microfinance company, AFI promotes financial inclusion and entrepreneurship in Greece through microfinance services – Since November 2024, Eurobank holds 19.9% of the Company’s common shares and 100% of its preferred shares.
- Since 2016, AFI has partnered with Eurobank under the Employment and Social Innovation (“EaSI”) programme to provide guidance, training and advisory services to socially vulnerable groups and micro-businesses. Using funding from Eurobank for the Q3 of 2026, **AFI granted loans totalling over €1.67m**, with an average loan amount of €12.4k. Of the total number of loans disbursed, **35% were granted to borrowers aged 20–35**. Additionally, **42% of all borrowers reside in rural areas**, while **43% of the businesses that received financing are women-owned**.

Socio-Economic Impact

- Through the joint “**Marietta Giannakou**” programme, Eurobank and the other three systemic banks supported the renovation of 240 additional schools during summer 2026, bringing the total to **670 schools** over two years. The programme improves school facilities, including sanitation, playgrounds and accessibility infrastructure.
- In partnership with **linq**, Eurobank funds the **mprostagiatiinpaideia.gr** platform, bridging the gap between education and employment. The platform has facilitated **467 hires** over two years, helping young people enter the workforce.
- Through the “**Moving Family Forward**” initiative, Eurobank supports entrepreneurship in Evros in partnership with AFI Microfinance, offering residents financing on preferential terms. By Q3, **67 businesses** had benefited, and the **second application round** has been completed.
- **34 students**, selected from a pool of **150 applicants**, enrolled in the new cycle of the AUEB postgraduate programme, **MSc in AI for Digital Transformation**.

Accessibility & Inclusion for Customers

- In 3Q 2026 the ATMs that are wheelchair accessible, reached **145 in total**.
- **213 branches (c. 80%)** are wheelchair accessible, through step-free access, removable ramps or lifts
- More than **1,000 Disability Cards** have been registered in the Bank’s systems, enabling eligible customers to receive the applicable benefits.
- **179 calls** from **customers with disabilities** were prioritized for service through EuroPhone Banking.
- **18 branches** have been mapped to better support customers on the **autism spectrum**
- The **Accessibility Perception Score** reached **76%**, reflecting customers’ perception of how effectively the Bank ensures the accessibility of its services.
- As of September 2026, **94% of frontline staff** had completed **training on accessibility** services and functionalities.

Well-being culture

- As part of the **myPROSPERITY** “For My Soul Talks” initiative, Eurobank hosted 2 employee awareness sessions on Parenting in the Digital Age and on Family Dynamics



Society

Internal Sustainability Engagement

- **200 Eurobank TeamUp** volunteers from Macedonia and Thrace joined forces with iSea NGO to clean up **Galani beach on the Nestos River** on 20 September, collecting **38 kg of waste** and helping protect local biodiversity ahead of **World Rivers Day**.
- **Eurobank's Running Team** participated in Greece **Race for the Cure®** on 4 October 2026 in Athens, supporting breast cancer awareness and standing in solidarity with those affected.
- **50 employees** from Eurobank's Running Team participated in the **Spetses Mini Marathon**, promoting teamwork and wellbeing through sport. The three-day event featured running, swimming and children's races.

Ethics and Transparency

- **Digital Operational Resilience Act (DORA) e-learning** program for staff ran in Q3 2026, achieving a **97.5% completion rate**. The program covered regulatory requirements, ICT risk management, security policies and timely incident reporting, strengthening cyber awareness and digital operational resilience across the Bank.
- **Women** represent **33.3% of Eurobank's Board of Directors**, with four female members on the 12-member Board following the change in its composition in September 2026.

Sustainability Strategy: from delivery to Group-wide ambition

CLOSING THE EXISTING STRATEGY

OIS Operational Impact Strategy

14

streams /
commitments

46

active long-
term targets

21

targets
completed

20

carried into
new strategy

5

now obsolete

FIS Financed Impact Strategy

6

targets achieved

3

targets on track

1

maintained in new
strategy

NEW GROUP SUSTAINABILITY STRATEGY TOWARDS 2030

One strategy • Group-wide scope

SIX STRATEGIC PILLARS

Transition Journey

Sustainable Finance & Insurance

Operational Excellence

Corporate Culture & Governance

Employee Engagement

Societal Value, Transparency & Trust

GROUP TARGETS

Shared ambitions

INTERNAL TARGETS

Entity-specific delivery

From OIS / FIS target delivery to an integrated, Group-wide sustainability framework

Ratings



11.2
Low Risk



AA



64



B

Distinctions

Forbes 2026 Global 2000 - Highest-ranked Greek bank and first among all Greek companies included in the list.

Global Finance magazine - Best Consumer Digital Bank in Greece & Best Corporate Digital Bank in Greece



Macroeconomic update

- The **Euro area** has shown resilience amid the Middle East conflict. ECB projections (Sep-26) point to GDP growth of 0.9% in 2026, up from 0.8% previously (Jun-26), with headline and core HICP inflation at 3.0% and 2.5%, respectively. However, the outlook remains uncertain, with a more prolonged energy supply shock posing downside risks to growth and upside risks to inflation.
- **Greece:** GDP overperformance vs the Eurozone continues
 - The Draft State Budget 2027 (Oct-26) incorporates permanent fiscal measures with a net annual cost of €4.1bn in 2026 and €7.3bn in 2027, including new measures costing €0.6bn and €2.3bn, respectively. Key priorities include tax relief, household income support, pensions, investment incentives and energy resilience.
- **Cyprus:** strong fiscal position and broader economic resilience; over €270m support measures to mitigate cost-of-living pressures and provide temporary relief to tourism, aviation and agriculture; S&P sovereign rating upgrade to A from A-, with a positive outlook
- **Bulgaria:** support measures of c. €280m implemented or approved by the EC. Aid scheme of €334mn for 2025-2028 for energy-intensive businesses which will invest on decarbonization; the recent 2026-2027 fiscal framework targets a deficit of 5.0% of GDP in 2026 – smaller than the 5.6% of GDP projection in the 2026 budget - and 4.3% in 2027, vs. 4.0% in 2025

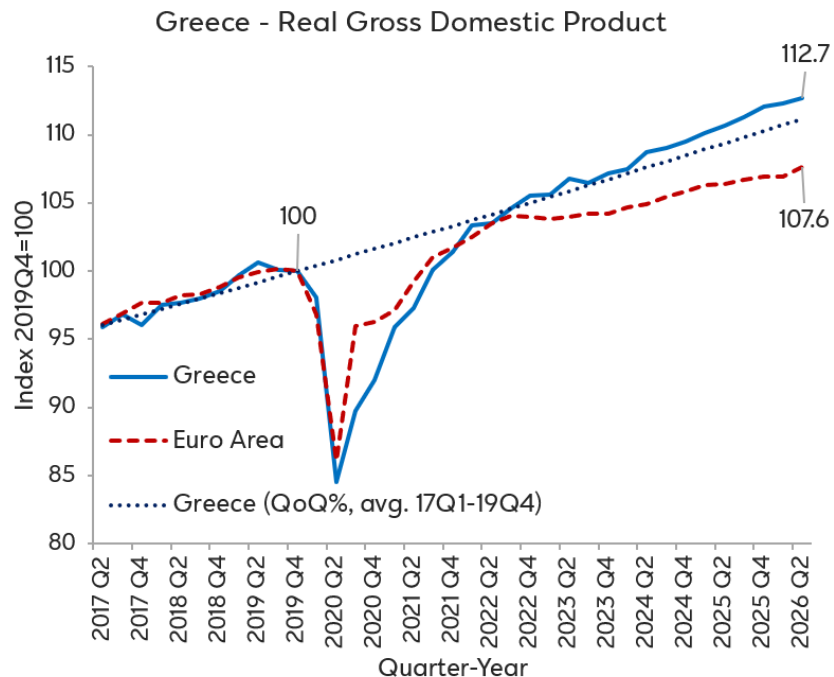
Macro highlights (Greece)

Budget Macroeconomic Projections

		2025	2026e	2027f
GR Real GDP Growth	(%)	2.1%	2.0%	2.3%
- Private Consumption	(%)	2.0%	1.4%	1.5%
- Public Consumption	(%)	0.3%	1.1%	1.4%
- Gross Fixed Capital Formation	(%)	8.9%	7.7%	7.9%
- Exports of Goods and Services	(%)	1.7%	2.9%	3.1%
- Imports of Goods and Services	(%)	-1.3%	4.4%	4.0%
GR Inflation (HICP)	(%)	2.9%	3.6%	2.4%
GR Unemployment	(%)	8.9%	8.4%	7.9%
GR Primary Balance	(%GDP)	4.9%	3.6%	3.3%
GR General Government Debt	(%GDP)	146.1%	136.7%	128.8%
EA Real GDP Growth	(%)	1.4%	0.9%	1.2%
EA Inflation (HICP)	(%)	2.1%	3.0%	2.4%
Brent (\$/barrel)	(\$/barrel)	68.9	91.2	78.2

- The Greek economy remained resilient, expanding by 1.9% y-o-y in Q2 2026. Growth is expected to continue outperforming the euro area, primarily supported by investment, amid elevated geopolitical uncertainty.
- Inflationary pressures intensified, with HICP inflation reaching 5.1% y-o-y in September 2026, reflecting higher energy prices. Meanwhile, labour market conditions continued to improve, with unemployment declining to 7.4% in August 2026.
- Strong primary surpluses and sustained economic growth continue to support fiscal consolidation and debt reduction. Early debt repayments further reinforce Greece's debt-reduction strategy, although external risks remain elevated.

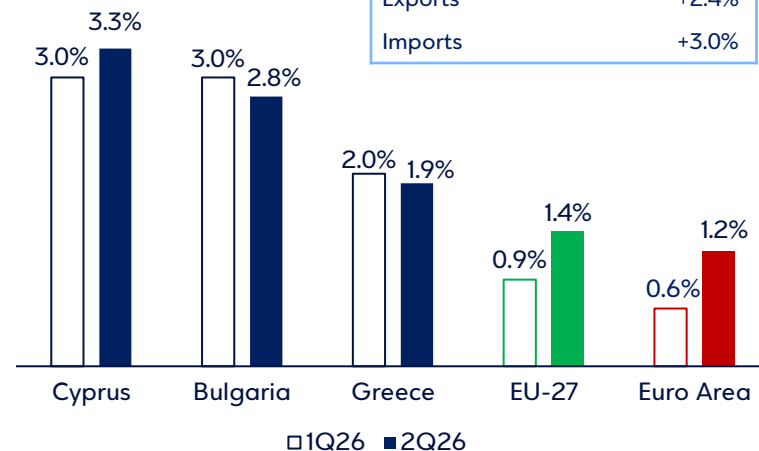
Regional GDP growth continues to overperform the Euro Area



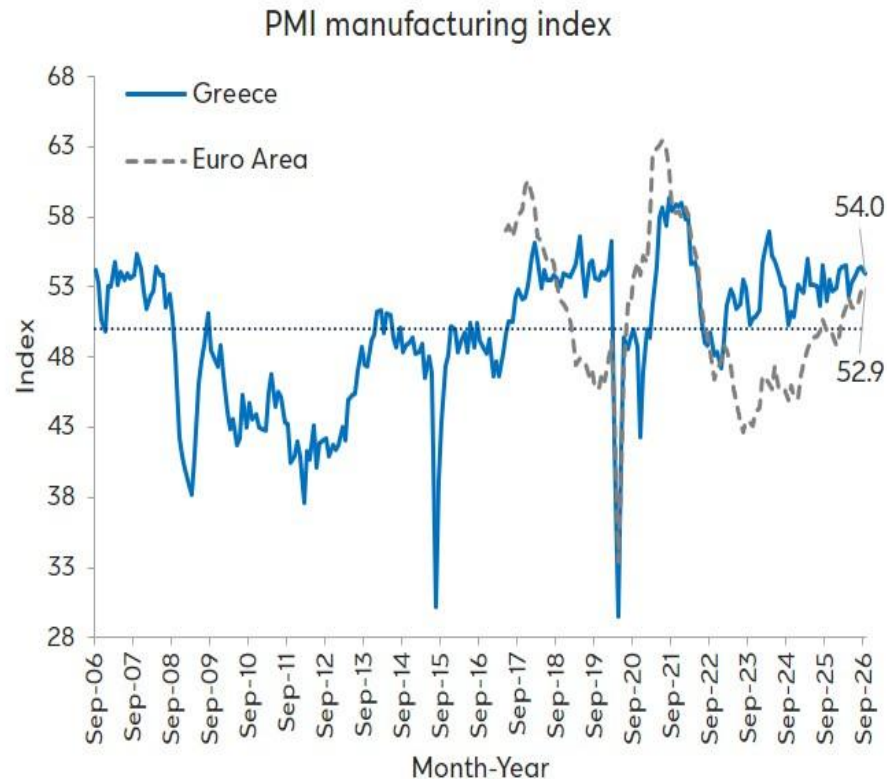
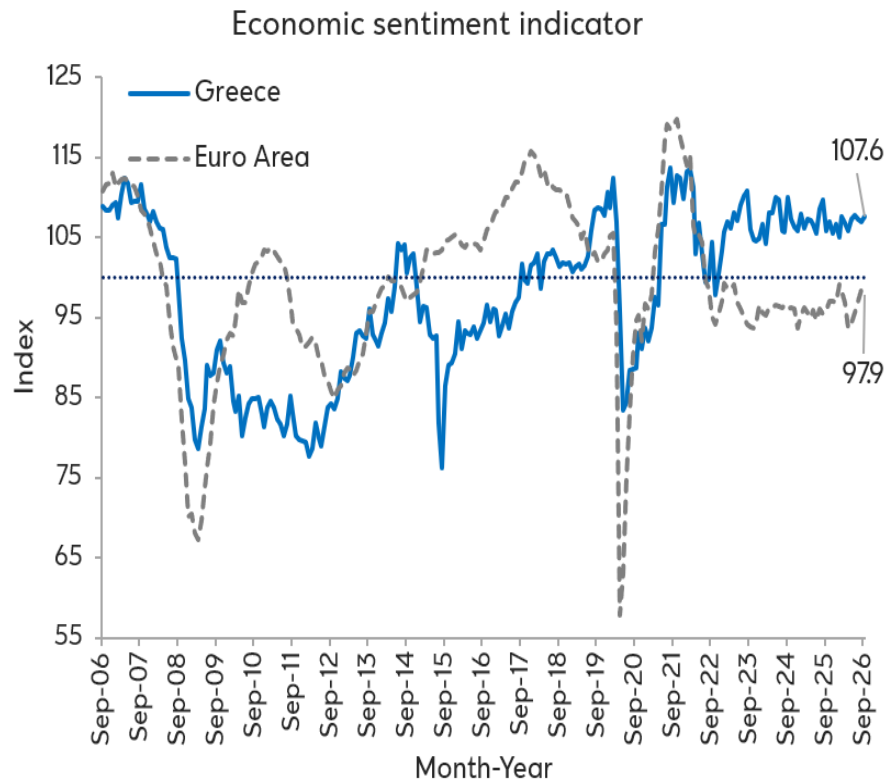
Annual Real GDP growth

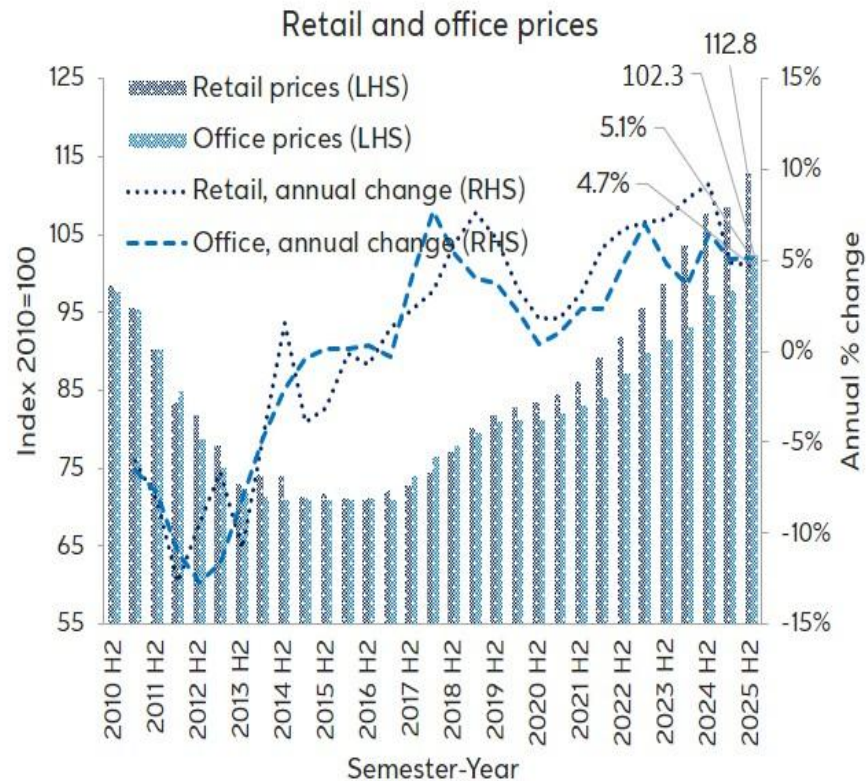
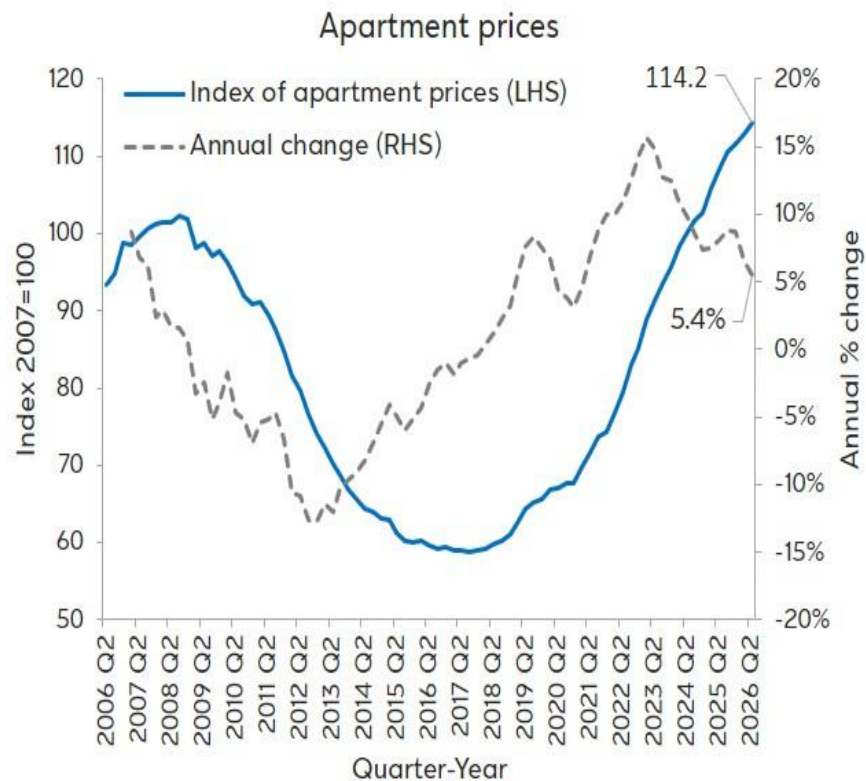
1H26 Greece GDP Growth

Private Consumption	+0.9%
Government consumption	+2.4%
Fixed investments	+9.0%
Exports	+2.4%
Imports	+3.0%



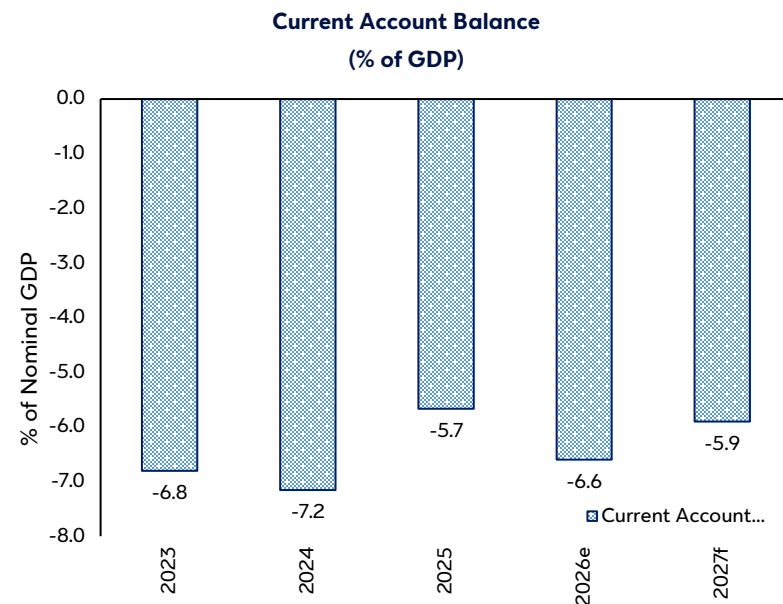
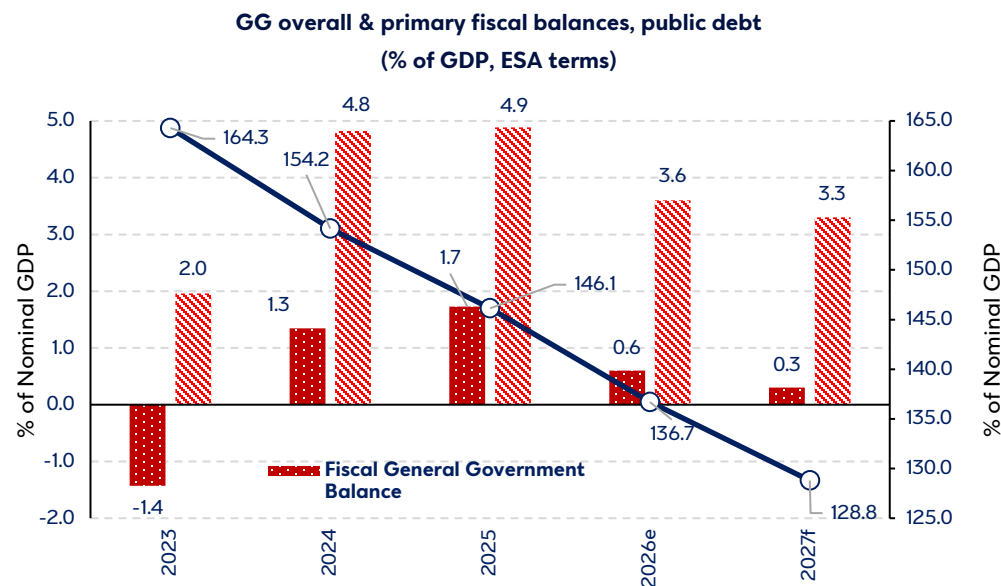
High frequency indicators: Greece vs the Euro Area





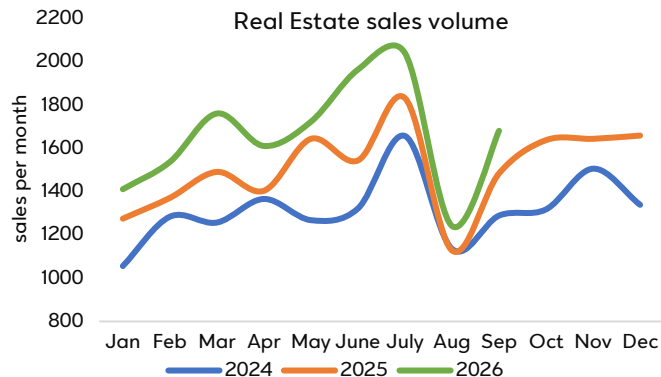
Fiscal and current account balances (Greece)

- Greece's fiscal position has strengthened materially, with the GG primary surplus rising to 4.9% in 2025; the headline GG balance posted a 1.7% of GDP surplus in 2025 versus a 2.9% EA deficit (Eurostat, Apr-26); The Draft State Budget 2027 (Oct-26) projects primary surpluses of 3.6% and 3.3% of GDP in 2026–27, respectively, and headline surpluses of 0.6% and 0.3%.
- Greece's current account deficit narrowed to 5.7% of GDP in 2025 and is projected to widen to 6.6% in 2026 (IMF WEO, Oct-26). Risks remain tilted to the downside, mainly from stronger-than-expected goods imports, investment-related demand and elevated energy prices.

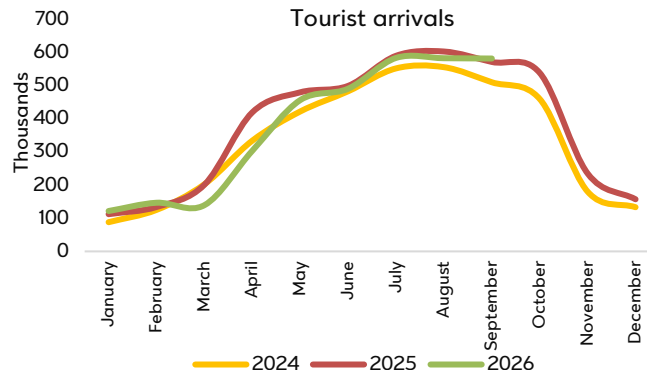


- GDP growth acceleration to 3.3% in 2Q 2026 from 3.0% in 1Q 2026. The IMF (Oct-26) projected growth of 2.9% in 2026 and 3.2% 2027
- Inflation at 5.2% in Sep-26, from 0.9% in Feb-26, mainly due to energy inflation (+21.5% from -8.8% in Feb.) and higher services inflation. The IMF foresees average inflation of 3.7% in 2026 and 1.9% in 2027, vs. 0.8% last year
- Unemployment rate down to 3.6% in 2Q 2026 from 4.0% in Q1, near the all-time low for this period in 2008 (3.2%)
- After a fall in March-April and near stabilization in May – August, tourist arrivals rose in September (+1.8%YoY), with the YtD average to -5.6%
- Real estate sales volume towards a new all-time high: +13.6%YoY in Jan-Sep '26. Stronger demand mainly by foreigners (+20.2% vs. +9.3%)

Real estate volume steadily above 2025, towards a new all time high

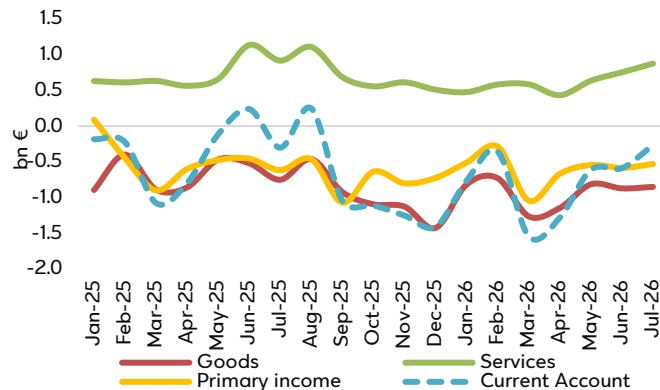


Tourism above last year's all-time high in September after the fall in March-April

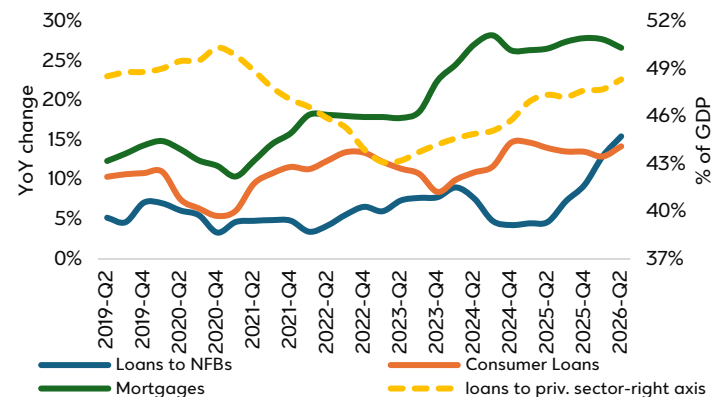


- Growth at 2.8% in 2Q 2026, slightly weaker than 3.0% in 1Q 2026. The IMF expects real GDP to grow by 2.6% this year and 2.7% in 2027
- Unemployment rises to 3.5% in 2Q 2026 from a historical low of 3.2% in the previous quarter
- Inflation acceleration to 5.6% in September from 4.5% in July, mainly due to energy prices; Projections of 4.9% in 2026, 4.8% in 2027 by the IMF
- Deteriorated external imbalances: the current account deficit more than doubled in January-July 2026 (+119.6%YoY), from a deterioration in the goods deficit and a weaker services surplus
- Despite robust credit expansion to the private sector, loans-to-GDP ratio remains below historical highs (48.3% in 2Q)

Current account balance & components



Credit supply



Appendix I – Supplementary information

Credit ratings

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

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

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

Consolidated quarterly financials – Income statement

(€ m)	3Q26	2Q26	1Q26	4Q25	3Q25
Net Interest Income	719.3	685.0	663.5	646.8	631.8
Commission income	216.3	210.6	203.0	213.2	192.8
Other Income	30.3	37.2	11.0	6.0	19.8
Operating Income	965.9	932.7	877.5	865.9	844.4
Operating Expenses	(332.8)	(331.8)	(330.3)	(327.7)	(316.3)
Pre-Provision Income	633.1	600.9	547.2	538.3	528.1
Loan Loss Provisions	(76.9)	(71.1)	(76.5)	(70.4)	(82.2)
Other impairments	(10.9)	(11.5)	(3.2)	(27.7)	(7.1)
Special Tax Levy	(9.1)	(8.9)	(9.0)	(8.8)	(8.8)
Associates	18.2	18.9	(3.9)	11.7	11.2
Adjusted Profit before tax	554.3	528.3	454.7	443.0	441.2
Adjusted Net Profit	432.6	425.4	350.9	354.5	347.0
Discontinued operations	(1.4)	-	19.2	(5.7)	-
Negative goodwill	-	-	-	-	20.5 ¹
Restructuring costs (after tax) & other	(8.1)	(18.5)	(39.3)	(20.3)	(25.1) ²
Net Profit / loss	423.1	406.9	330.8	328.6	342.4

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

Consolidated quarterly financials – Balance sheet

(€ m)	3Q26	2Q26	1Q26	4Q25	3Q25
Consumer Loans	5,309	5,119	4,968	4,816	4,767
Mortgages	13,084	12,957	13,101	12,934	12,865
Household Loans	18,393	18,076	18,069	17,750	17,631
Small Business Loans	3,457	3,532	3,587	3,571	3,526
Corporate Loans	33,580	32,763	31,622	30,721	29,123
Business Loans	37,037	36,295	35,209	34,292	32,649
Senior notes	3,715	3,807	3,865	3,984	4,028
Total Gross Loans ¹	59,049	58,117	57,070	55,972	54,267
Total Deposits	87,182	86,399	82,448	82,704	78,999
Total Assets	114,234	112,943	108,007	107,976	102,969

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

Consolidated financials

Income Statement (€ m)	9M26	9M25	Δ y-o-y (%)
Net Interest Income	2,067.8	1,902.2	8.7
Commission income	629.8	557.2	13.0
Other Income	78.5	46.4	69.1
Operating Income	2,776.1	2,505.9	10.8
Operating Expenses	(994.9)	(930.4)	6.9
Pre-Provision Income	1,781.2	1,575.5	13.1
Loan Loss Provisions	(224.5)	(237.5)	(5.5)
Other impairments	(25.6)	(7.1)	
Special Tax Levy	(27.0)	(26.3)	2.8
Associates	33.2	34.9	(5.0)
Adjusted Profit before tax	1,537.3	1,339.6	14.8
Tax	(328.4)	(281.9)	16.5
Adjusted Net Profit	1,208.9	1,057.7	14.3
Discontinued operations and Hellenic bank transactions	17.8	54.9	
Restructuring costs (after tax) & other adjustments	(65.9)	(79.7)	
Net Profit / loss	1,160.8	1,032.9	12.4

Balance sheet – key figures (€ m)	9M26	9M25	Δ y-o-y (%)
Consumer Loans	5,309	4,767	11.4
Mortgages	13,084	12,865	1.7
Household Loans	18,393	17,631	4.3
Small Business Loans	3,457	3,526	(2.0)
Corporate Loans	33,580	29,123	15.3
Business Loans	37,037	32,649	13.4
Senior notes	3,715	4,028	(7.8)
Total Gross Loans ¹	59,049	54,267	8.8
Total Assets	114,234	102,969	10.9
Total Deposits	87,182	78,999	10.6
Total equity	11,194	9,908	13.0
Tangible book value	9,468	8,929	6.0
Risk Weighted Assets	54,146	51,814	4.5
Other information (#)	9M26	9M25	Δ y-o-y (#)
Headcount	12,084	12,464	(380)
Branches & distribution network	551	562	(11)

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

SEE operations key figures – 3Q26

		Bulgaria	Cyprus	Lux	Sum
Balance Sheet (€m)	Assets	14,849	29,430	3,139	47,418
	Gross loans	10,140	9,265	1,062	20,467
	Net loans	9,910	9,142	1,062	20,114
	NPE loans	242	150	0	392
	Deposits	11,688	24,268	2,669	38,625
CAD¹		20.6%	35.5%	26.8% ⁴	
Income statement (€m)	Core Income	147.4	252.9	17.4	417.7
	Operating Expenses	(48.7)	(84.2)	(11.7)	(144.6)
	Loan loss provisions	(23.9)	(6.8)	0.0	(30.7)
	Profit before tax ²	74.4	150.6	6.1	231.1
	Net Profit ³	63.5	125.2	4.7	193.4
Branches (#)	Retail	181	52	-	233
	Business / Private banking centers	11	15	3	29
Headcount (#)		3,143	2,694	163	6,000

Appendix II – Glossary

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

This document contains financial data and measures as published or derived from the published consolidated financial statements which have been prepared in accordance with International Financial Reporting Standards (IFRS). Additional sources used, include information derived from internal information systems consistent with accounting policies and other financial information such as consolidated Pillar 3 report. The financial data are organized into two main reportable segments, Greece view and International Operations view.

Greece view includes the operations of Eurobank S.A. and its Greek subsidiaries, incorporating all business activities originated from these entities, after the elimination of intercompany transactions between them.

International Operations include the operations in Bulgaria, Cyprus and Luxembourg. Each country comprises the local bank and all local subsidiaries, incorporating all business activities originated from these entities, after the elimination of intercompany transactions between them.

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

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

APS: Asset Protection Scheme

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

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

Commission income: The total of Net banking fee and commission income and Income from non-banking services of the reported period.

Core Pre-provision Income (Core PPI): The total of net interest income, net banking fee and commission income and income from non-banking services minus the operating expenses of the reported period.

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

Core Operating Profit: Core pre-provision income minus impairment losses relating to loans and advances charged in the reported period

Cost to core income: Total operating expenses divided by total core operating income. Core operating income is the total of net interest income, net banking fee and commission income and income from non banking services for the reported period.

Cost to Income ratio: Total operating expenses divided by total operating income.

Deposits Betas: The quantification of the interest rates pass through, that is the level of incorporation of the changes of monetary policy or money market Bor rates into Due to Customers interest rates. It's calculated as the actual Deposits Client Rate cost divided by the Reference Bor Rate.

Deposits Spread: Accrued customer interest expense over matched maturity and currency libor, annualized and divided by the reported period average Due to Customers. The period average for Due to Customers is calculated as the daily average of the customers' deposit volume as derived by the Bank's systems.

Deposits Client Rate: Accrued customer interest expense, annualized and divided by the reported period average Due to Customers. The average for Due to Customers is calculated as the daily average of the customers' deposit volume as derived by the Bank's systems.

ESG: Environmental Social Governance.

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

Fees & commissions over assets ratio: The Fees and commissions of the reported period, annualized and divided by the average balance of continued operations' total assets (the arithmetic average of total assets, excluding those related to discontinued operations', at the end of the reported period, at the end of interim quarters and at the end of the previous period).

Forborne: Forborne exposures (in compliance with EBA Guidelines) are debt contracts in respect of which forbearance measures have been extended. Forbearance measures consist of concessions towards a debtor facing or about to face difficulties in meeting its financial commitments ("financial difficulties").

Forborne Non-performing Exposures (NPF): Forborne Non-performing Exposures (in compliance with EBA Guidelines) are the Bank's Forborne exposures that meet the criteria to be classified as Non-Performing.

GHG: Greenhouse Gases emissions from human activities strengthen the greenhouse effect, causing climate change, mostly from burning fossil fuels.

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

Loans to Deposits: Loans and Advances to Customers at amortized cost divided by Due to Customers at the end of the reported period.

Loans Spread: Accrued customer interest income over matched maturity and currency libor, annualized and divided by the reported period average Gross¹Loans and Advances to Customers. The period average for Gross Loans and Advances to Customers is calculated as the weighted daily average of the customers' loan volume as derived by the Bank's systems.

¹Up to FY-2017 Loans spread was calculated based on Net Loans & Advances to Customers. Comparatives have been restated accordingly

Net Interest Margin (NIM): The net interest income of the reported period, annualized and divided by the average balance of continued operations' total assets (the arithmetic average of total assets, excluding those related to discontinued operations, at the end of the reported period, at the end of interim quarters and at the end of the previous period).

Net profit from continuing operations, before restructuring costs: Net profit from continuing operations after deducting restructuring costs net of tax

Net Zero: a state of a business where we add no incremental greenhouse gases to the atmosphere. Emissions output is balanced with offsetting or removal of carbon from the atmosphere via carbon sinks.

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

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

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

NPE ratio: Non Performing Exposures (NPE) at amortized cost divided by Gross Loans & Advances to Customers at amortized cost at the end of the reported period.

NPEs formation: Net increase/decrease of NPEs in the reported period excluding the impact of write offs, sales & other movements.

Other Income: The total of net trading income, gains less losses from investment securities and other income/ (expenses) of the reported period.

Pre-provision Income (PPI): Operating income minus operating expenses as disclosed in the financial statements for the reported period.

Provisions (charge) to average net loans ratio (Cost of Risk): Impairment losses relating to loans and advances charged in the reported period, excluding the amount associated with loans and advances to customers at amortized cost classified as held for sale, annualised and divided by the average balance of loans and advances to customers at amortised cost (the arithmetic average of loans and advances to customers at amortised cost, at the end of the reported period, at the end of interim quarters and at the end of the previous period).

Provisions/Gross Loans: Impairment Allowance for Loans and Advances to Customers including impairment allowance for credit related commitments (off balance sheet items)-divided by Gross Loans and Advances to Customers at amortized cost at the end of the reported period.

Return on tangible book value (RoTBV): Adjusted net profit, after deducting the coupons on AT1 capital instruments on an accrued basis (net of tax), divided by average tangible book value. Tangible book value is the total equity excluding preference shares, AT1 capital instruments and non controlling interests minus intangible assets.

Risk-weighted assets (RWAs): Risk-weighted assets are the Group's assets and off-balance-sheet exposures, weighted according to risk factors based on Regulation (EU) No 575/2013 as in force, taking into account credit, market and operational risk.

POCI loans: Purchased or originated credit – impaired financial assets

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

Tangible Book Value: Total equity excluding preference shares, AT1 capital instruments and non controlling interests minus intangible assets

Tangible Book Value/Share: Tangible book value divided by outstanding number of shares as at period end excluding own shares.

ISO 14064-1:2018: Specification issued by the International Standards Organization (ISO) with guidance at the organization level for quantification and reporting of greenhouse gas emissions and removals.



Investor Relations contacts

Dimitris Nikolos	+30 214 4058 834 dnikolos@eurobank.gr
Yannis Chalaris	+30 214 4058 832 ycharalis@eurobank.gr
Christos Stylios, CFA	+30 214 4058 833 cstylios@eurobank.gr
Constantinos Pittalis	c.pittalis@eurobank.cy
Investor Relations Division	+30 214 4058 834 investor_relations@eurobank.gr
Reuters:	EURBr.AT
Bloomberg:	EUROB GA
Website:	www.eurobank.gr