EUROBANK

EUROBANK S.A.

CONSOLIDATED PILLAR 3 REPORT

FOR THE NINE MONTHS ENDED

30 SEPTEMBER 2026

8 Othonos Str, Athens 105 57, Greece
eurobank.gr, Tel.: (+30) 210 333 7000
General Commercial Registry No: 154558160000

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Written Attestation

Pursuant to Article 431(3) of Part Eight of CRR, the Group has issued an internal approved by the Board of Directors (BoD) Consolidated Pillar 3 Disclosures Policy" in order to ensure consistent and continuous compliance with the Pillar 3 disclosures requirements, as these have been specified in the existing regulatory framework.

The Pillar 3 governance process ensures that both the Group's Management and the Board are given sufficient opportunity to debate and challenge the disclosures before their publication, hence, to examine that these have been subject to adequate verification, and they comply with applicable regulatory framework.

The information contained in the Pillar 3 Disclosures has been verified by the Audit Committee (AC) and was approved by the BoD on 25 November 2026 prior to their publication on the Group's website.

It should be noted that:

- data refers to the prudential (regulatory) scope of consolidation;
- the amounts reported are consistent with the recent submissions of the regulatory reporting for each period.

We declare that Eurobank's Consolidated Pillar 3 Disclosures for the period ended 30 September 2026, to the best of our knowledge, comply with Part Eight of the CRR, as amended, and the related EBA Guidelines and ITS on disclosures requirements and have been prepared in compliance with the Eurobank's formal policies and internal processes, systems and controls.

Harris Kokologiannis

Group Chief Financial Officer

Ekonomides Lefteris

Group Chief Risk Officer

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1. Introduction – 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. The Group operates 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.

Eurobank S.A. is supervised on a standalone and consolidated basis by the European Central Bank (ECB) and the Bank of Greece (BoG).

1.1 Highlights

Risk profile

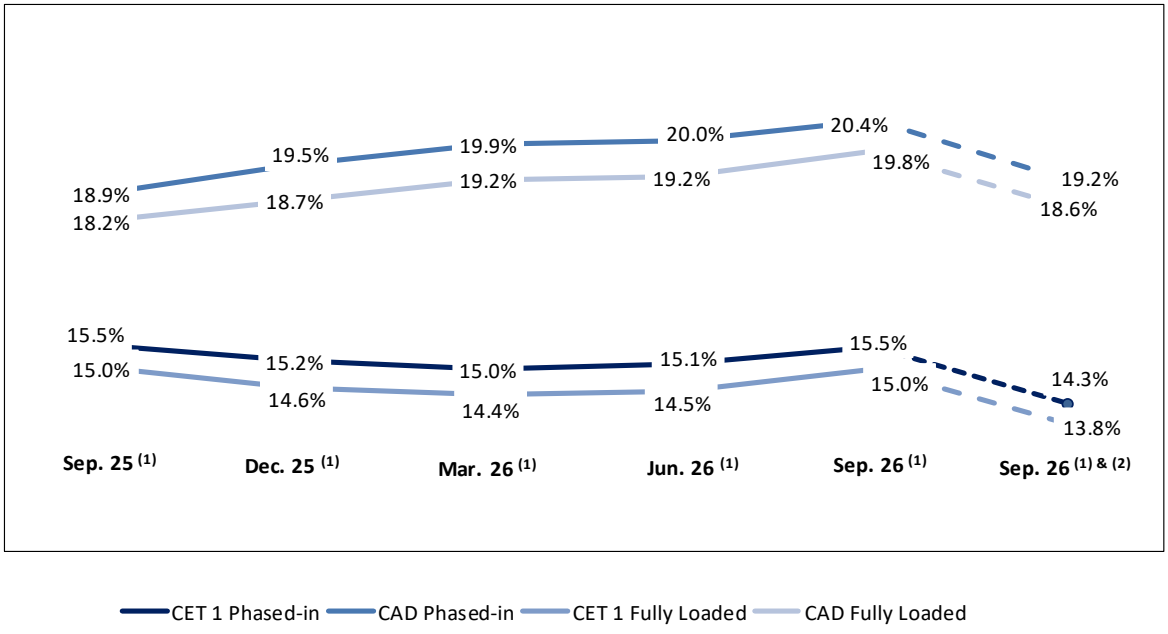
	30 September 2026 [1] & [2]	30 September 2026 [1]	30 June 2026 [1]	30 September 2025 [1]
	€ million	€ million	€ million	€ million
Available own funds				
Common Equity Tier 1 (CET1) capital	**7,766**	**8,393**	8,325	8,049
Tier 1 capital	**8,856**	**9,483**	9,414	8,544
Total capital	**10,443**	**11,070**	11,014	9,775
Risk-weighted exposure amounts				
Total risk-weighted exposure amount	**54,479**	**54,146**	55,050	51,836
Capital ratios				
Common Equity Tier 1 ratio (%)	**14.3%**	**15.5%**	15.1%	15.5%
Tier 1 ratio (%)	**16.3%**	**17.5%**	17.1%	16.5%
Total capital ratio (%)	**19.2%**	**20.4%**	20.0%	18.9%
Leverage ratio				
Leverage ratio	**7.4%**	**7.9%**	7.9%	7.7%
Liquidity Ratio				
Liquidity coverage ratio (%)		**174.4%**	174.1%	180.4%
Net Stable Funding Ratio (%)		**143.5%**	142.8%	142.7%
Credit Risk and Asset Quality				
Ratio of non-performing exposures (%)		**2.4%**	2.5%	2.8%
Coverage ratio of non-performing loans and advances (%)		**81.9%**	82.4%	94.0%

[1] *Figures and ratios include profits, as well as the payout accrual (in accordance with the Group shareholders' remuneration policy), subject to Supervisory Authorities and AGM' approval.*

[2] *Pro-forma with the acquisition of Eurolife FFH Life Insurance and the partial disposal of ERB Asfalistiki Ltd*.

Introduction – General Information

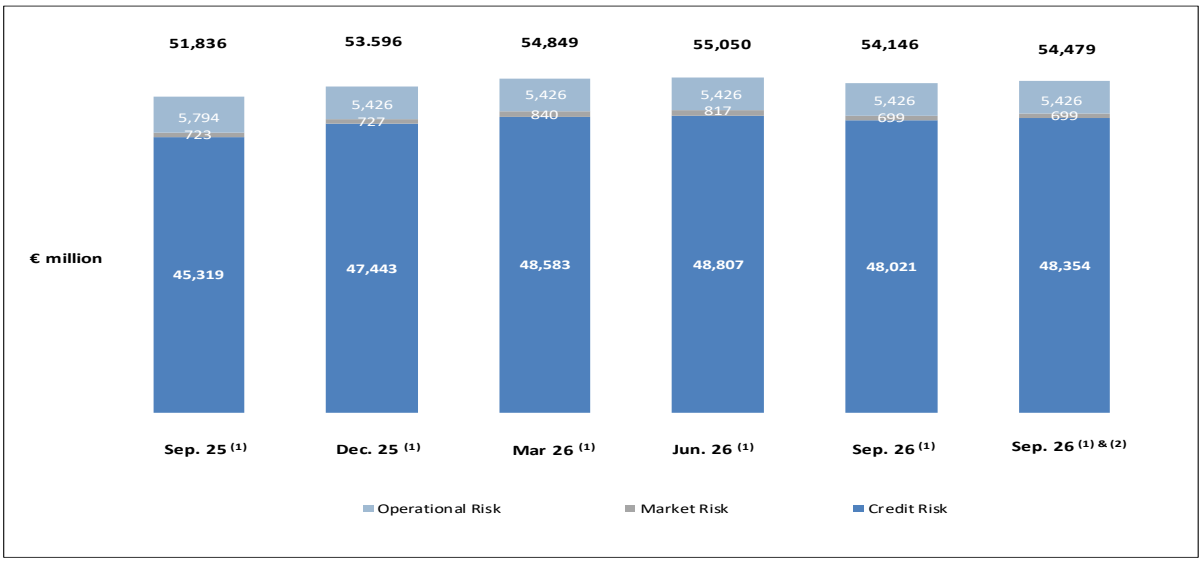
Evolution of Capital Ratios Evolution of Capital Ratios



(1) Figures and ratios include profits, as well as the payout accrual (in accordance with the Group shareholders' remuneration policy), subject to Supervisory Authorities and AGM' approval.

(2) Pro-forma with the acquisition of Eurolife FFH Life Insurance and the partial disposal of ERB Asfalistiki Ltd.

Evolution of Risk Weighted Exposure Amount



(1) Figures and ratios include profits, as well as the payout accrual (in accordance with the Group shareholders' remuneration policy), subject to Supervisory Authorities and AGM' approval.

(2) Pro-forma with the acquisition of Eurolife FFH Life Insurance and the partial disposal of ERB Asfalistiki Ltd.

Introduction – General Information

1.2 Non-Performing exposures (NPE)

As at 30 September 2026 the Group's NPE stock, comprising Stage 3 loans and POCI NPE loans, stood at € 1,443 million (30 June 2026: € 1,443 million). The Group NPE ratio amounted to 2.4% (30 June: 2026: 2.5%) while the NPE coverage ratio stood at 81.9% (30 June 2026: 82.4%).

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 payment 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. 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 the Project Moon II perimeter as held for sale as at 30 June 2026.

For further details, please refer to Interim Consolidated Financial Statements, Note 17.

1.3 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 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".

For further details, please refer to Interim Consolidated Financial Statements, Note 17.

1.4 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). In the second quarter of 2026, significant progress was achieved, with all key preparatory milestones substantially completed. Moreover, in the second quarter of 2026, the Bank increased the portfolio perimeter by ca. € 5 million, which were also classified as held-for-sale. During the period up to the third quarter of 2026, significant progress was made towards the completion of the sale process, including the conclusion of the non-binding offers evaluation phase. Based on the progress achieved to date, the sale transaction is expected to be completed by the first quarter of 2027.

Accordingly, as at 30 September 2026, the carrying amount of the aforementioned loan portfolio reached € 58 million, comprising loans with gross carrying amount of € 129 million, which carried an impairment allowance of € 71 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). Given the Management's commitment to the abovementioned portfolio's disposal plan that is expected to be completed within 2027, the Bank classified the respective loans as held for sale as of June 2026. 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, in the second quarter of 2026, an impairment loss of ca. € 10 million.

As at 30 September 2026, the carrying amount of the aforementioned loan portfolio reached € 229 million, comprising loans with gross carrying amount of € 366 million, which carried an impairment allowance of € 137 million.

For further details, please refer to Interim Consolidated Financial Statements, Note 17.

1.5 Project "Wave"

In the context of the Group's initiatives to optimize its regulatory capital, on 29 September 2026, the Bank completed another synthetic risk transfer transaction in the form of credit linked notes ('CLN"), referencing a portfolio of SME and large Corporate loans (Project "Wave VII" or "Transaction"). The Transaction provides credit protection in respect of the mezzanine tranche and represents the first transaction executed under the Program Framework and SRT Fast Track submission process.

The transaction comprises a reference portfolio of approximately € 1.4 billion and CLNs of € 122 million, with a final maturity in 2040. On 4 September 2026, the Bank submitted a Fast Track SRT notification to the ECB, while the STS notification had been initially submitted to the BoG on 31 July 2026.

Significant Risk Transfer ("SRT") approval was granted by the SSM on 15 September 2026. STS notification was finally submitted to the BoG on 5 October 2026.

1.6 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, the Bank 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 € 0.8 billion.

On 29 October 2026, Eurobank announced that the Transaction was completed, following receipt of the required regulatory approvals and satisfaction of the relevant closing conditions. Accordingly, Eurobank, which previously held a 20% interest in Eurolife Life through Eurolife FFH Insurance Group Holdings S.A., now owns 100% of the share capital of Eurolife Life and indirectly, 100% of the share capital of its subsidiary Diethnis Ktimatiki Single Member S.A., 95% of the share capital of its subsidiary Eurolife FFH Asigurari de Viata S.A. and approximately 47% of the outstanding shares of its associate Grivalia Hospitality S.A., including the Bank's pre-existing participation interest in the latter.

In addition to the aforementioned Transaction, on 11 September 2026 the Group entered into a SPA with an affiliate of Fairfax for the acquisition by the latter of 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 is expected to be completed by the end of 2026, subject to the remaining approvals and closing conditions.

The estimated impact of both transactions on the Group's CET 1 capital ratio as at 30 September 2026 would be a decrease of approximately 120 basis points.

For further details, please refer to Interim Consolidated Financial Statements, Note 19.

Introduction – General Information

1.7 Dividends/Shareholders' remuneration

Pursuant to the resolution of the AGM of the Bank's shareholders of 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 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.

In October 2026, following the approval granted by the ECB, the BoD of the Bank decided, in accordance with the provisions of paragraph 3 of article 162 of Law 4548/2018 and in line with its shareholders' remuneration policy, the distribution of an interim cash dividend of € 214 million for the financial year 2026 from its non-mandatory reserves. The Bank is expected to proceed with the payment of the interim dividend to its shareholders on 26 November 2026.

For further details, please refer to Interim Consolidated Financial Statements, Note 27.

1.8 Additional Tier 1 capital instruments

The Group has issued fixed rate reset Additional Tier 1 (AT1) perpetual contingent temporary write-down notes ("Notes") with a total nominal value € 1,100 million. 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). As of 30 September 2026, detailed issuances are presented below:

On 4 June 2025, Eurobank Holdings issued fixed rate reset AT1 perpetual contingent temporary write-down notes (the "Notes") of nominal value € 500 million. On the same date, the Bank issued notes of equivalent terms, which are held by Eurobank Holdings until its merger with the Bank in December 2025. Upon completion of the merger, these notes were cancelled, and the Bank assumed the corresponding Notes held by third parties. The Notes, subject to their terms and conditions, are redeemable in full at the Bank's sole and full discretion on any interest payment date falling on or after 4 June 2031 (the first reset date) or at any time following the occurrence of certain events. They bear non-cumulative interest, which is cancellable subject to conditions, at a fixed rate of 6.625% per annum until the first reset date, and thereafter at a reset rate based on the aggregate of 5-year mid-swap rate plus a margin of 445.4 bps. The interest is payable semi-annually in arrears, commencing on 4 December 2025.

On 10 November 2025, Eurobank Holdings issued fixed rate reset AT1 perpetual contingent temporary write down notes (the "Notes" – second issuance) with a nominal value of € 600 million. On the same date, the Bank issued notes of equivalent terms, which were held by Eurobank Holdings until its merger with the Bank in December 2025. Upon completion of the merger, these notes were cancelled, and the Bank assumed the corresponding Notes held by third parties. The said Notes are callable by the Bank, subject to their terms and conditions, on any interest payment date falling on or after 10 November 2033 and bear non-cumulative interest at a fixed rate of 6.250% per annum until the first reset date, and thereafter at a reset rate based on the aggregate of 5-year mid-swap rate plus a margin of 379 bps, payable semi-annually in arrears, commencing on 10 May 2026.

Further information is available on the Company's website.

Introduction – General Information

1.9 Tier 2 Capital instruments

On 6 December 2022, the Company issued € 300 million subordinated Tier 2 debt instrument which matures in December 2032, is callable in December 2027 offering a coupon of 10% per annum and is listed on the Luxembourg Stock Exchange's Euro MTF market. On the same date, the Bank issued a subordinated instrument of equivalent terms, held by the Company.

On 25 January 2024, the Company issued € 300 million subordinated Tier 2 debt instrument which matures in April 2034, is callable at par in April 2029 offering a coupon of 6.25% per annum and is listed on the Luxembourg Stock Exchange's Euro MTF market. On the same date, the Bank issued a subordinated instrument of equivalent terms, held by the Company.

On 30 January 2025, the Company issued € 585.55 million subordinated Tier 2 debt instrument which matures in April 2035, is callable in April 2030 offering a coupon of 4.25% per annum.

On 29 January 2026, the Bank issued € 400 million subordinated Tier 2 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.

1.10 Regulatory framework

The general CRR III regulatory framework is structured around three mutually reinforcing pillars:

- Pillar 1 defines the minimum regulatory capital requirements, based on principles, rules and methodologies specifying and measuring credit, market and operational risk. These requirements are covered by regulatory own funds, according to the rules and specifications of CRR. The revised CRR III introduces substantial enhancements to Pillar 1, aiming to improve the consistency and comparability of risk-weighted asset calculations.
- Pillar 2 addresses the internal processes for assessing overall capital and liquid asset holdings are adequate in relation to risk profile (Internal Capital Adequacy Assessment Process - ICAAP and Internal Liquidity Assessment Process - ILAAP). Moreover, Pillar 2 introduces the Supervisory Review & Evaluation Process (SREP), which assesses the risks banks face and checks that banks are equipped to manage those risks properly. The CRR III framework indirectly reinforces Pillar 2 by elevating supervisory expectations regarding model governance, stress testing practices, and the integration of revised risk metrics into ICAAP methodologies.
- Pillar 3 intends to enhance market discipline by developing a set of quantitative and qualitative disclosure requirements, which allow market participants to assess key pieces of information on the scope of application, capital, risk exposures, risk assessment processes and hence the capital adequacy and the internal liquidity adequacy of credit institutions. CRR III further strengthens Pillar 3 by expanding transparency obligations enhancing comparability and accountability across institutions.

According to the CRD IV provisions:

- Minimum Common equity Tier 1 (CET1) ratio: 4.5%;
- Minimum Tier 1 ratio: 6%; and
- Minimum Total Capital ratio: 8%.

Furthermore, banks are required to maintain, in addition to the above minimum ratios, a Capital Conservation Buffer (CCB) equal to 2.5% of their total risk exposure amount.

As a result, the minimum ratios which must be met, including the CCB are:

- Minimum CET1 capital ratio 7%; and
- Total capital adequacy ratio 10.5%.

Additional capital buffers that CRD IV introduces are the following:

a) Countercyclical buffer (CCyB)
The purpose of this buffer is to counteract the effects of the economic cycle on banks' lending activity, thus making the supply of credit less volatile and possibly even reduce the probability of credit bubbles or crunches. Credit institutions may be required under the CRD IV to build up an additional buffer up to 2.5% of CET1 capital during periods of excess credit growth, according to national circumstances. According to BoG Executive Committee Act No 202/1/11.03.2022, which lays down the procedure for applying the CCyB rate in Greece and the relevant calibration methodology, the BoG assesses, on a quarterly basis, the intensity of cyclical systemic risk and the appropriateness of the CCyB rate, taking into account the standardised credit-to-GDP (Gross Domestic Product) gap, the buffer guide and, in particular, additional indicators for monitoring the build-up of cyclical systemic risk.
Under Executive Committee Act 235/2/07.10.2024, the CCyB rate that credit institutions are required to maintain is 0.25% for the period from 1.10.2025 to 30.09.2026. From 1 October 2026, under Executive Committee Act 248/1/06.10.2025, the BoG has decided to set the CCyB rate for Greece at 0.5%, i.e. to the level of the target positive neutral CCyB rate, applicable. The positive neutral CCyB is activated at an early stage in the economic and financial cycle, when cyclical systemic risks are neither elevated nor subdued.

b) Global systemic institution buffer
CRD IV includes a mandatory Systemic Risk Buffer (SyRB) of CET1 for banks that are identified by the relevant authority as globally systemically important, which is not applicable to Greek banks.

c) Other systemically important institutions buffer (O-SIIs)
On 22 December 2022, the ECB published the November 2022 Governing Council statement on macroprudential policies regarding the revised floor methodology for assessing capital buffers for O-SIIs. The revised floor methodology increases the number of buckets to which O-SIIs are allocated from four to six and raises the floor level for the highest bucket to 1.50% while keeping the floor of the lowest bucket unchanged at 0.25%. The ECB uses the revised floor methodology to assess O-SII buffers proposed by national authorities as of 1 January 2024.

d) From 1 January 2024, the O-SII buffer for the Group increased to 1.25%, in accordance with the BoG Executive Committee Act 221/1/17.10.2023, following the above change in the floor methodology. On 15 September 2025, the BoG published the Executive Act 246/15.9.2025 confirming that O-SII buffer applicable to the Group remains unchanged at 1.25% for 2026 with effect from 1 January 2026.Systemic Risk Buffer (SyRB)
According to Article 133 of CRD, SyRB can be used to address a broad range of systemic risks, which may also stem from exposures to specific sectors, as long as they are not already covered by the CRR or by the CCyB or the G-SII/O-SII buffers. The level of the SyRB may vary across institutions or sets of institutions as well as across subsets of exposures. There is no maximum limit for this buffer. Competent authority is in charge of setting up the SyRB and of identifying the sets of institutions to which it applies. According to BoG Executive Committee Act No 197/2/21.12.2021, the BoG decided to adopt the European Banking Authority (EBA) guidelines on the appropriate subsets of exposures to which the competent authority or the designated authority may apply a SyRB based on paragraph 5 of Article 133 of CRD.
The SyRB consists of CET1 capital and is expressed as a percentage of the total risk exposure amount of credit institutions. It can be set in multiples of 0.5% and may exceed 3% provided that the relevant procedures laid down in EU law are respected. The BoG has set neither a sectoral nor a broader SyRB rate as yet.

1.10.1 Regulatory Developments

On 8 January 2025, the EBA published the final guidelines on the management of environmental, social and governance (ESG) risks. The guidelines specify requirements regarding the internal processes and ESG risk management arrangements

that institutions should have in place in accordance with the Capital Requirements Directive (CRD). These guidelines, which apply from 11 January 2026, establish requirements for institutions' internal processes and ESG risk management arrangements, including embedding ESG risks into their risk appetite, internal controls, and the ICAAP, as well as developing specific transition plans to manage the impact of ESG factors over short, medium, and long-term horizons.

On 16 June 2025, the EBA published three final draft technical standards that are crucial for the implementation of the EU Banking Package and will allow supervisors to monitor institutions' compliance. In particular, the EBA is publishing the following Regulatory Technical Standards (RTS) and Implementing Technical Standards (ITS):

- RTS concerning the calculation and adjustments of the Business Indicator (BI), which is central to the standardised and harmonised application of the operational risk capital requirements.
- ITS on the mapping to FINREP, which will ensure consistency and reduce implementation, administrative and operational costs.
- Amending ITS on operational risk reporting, which will keep the supervisory reporting framework relevant, meaningful and aligned with the amended regulation.

After the submission of the final draft ITS to the Commission for adoption, the EBA published on the website the IT tools, including binding instructions. The EBA has published a technical package, including the Data Point Model (DPM), validation rules and taxonomy, that is used by institutions to submit this supervisory reporting information to supervisors. The first applicable reference date for reporting under the draft ITS is 31 March 2026.

On 5 November 2025, the EBA published its final guidelines on environmental scenario analysis, clarifying supervisory expectations on how institutions should incorporate physical and transition climate risks into both short-term stress-testing exercises and longer-term resilience assessments. The Guidelines complement the broader ESG risk management framework and set out high-level criteria for selecting scenarios, identifying transmission channels and integrating the results into risk management and strategic planning. The guidelines will apply from 1 January 2027.

On 28 January 2026, the EBA launched the Pillar 3 Data Hub (P3DH), a centralised platform established under CRR III and CRD VI for the submission and publication of Pillar 3 disclosures. Since June 2025 reporting reference date, relevant institutions are required to submit their Pillar 3 disclosures to the EBA in XBRL-CSV format, with the information being centrally published and made publicly available through the EBA Data Access Portal (EDAP).

On 20 April 2026, two legislative acts relating to Crisis Management & Deposit Insurance (CMDI) framework were published in the Official Journal of the EU: (i) Directive 2026/806 (BRRD III) amending Directive 2014/59/EU (BRRD), and (ii) Directive 2026/804 (DGSD II) amending Directive 2014/19/EU (DGSD). Member States must transpose both Directives in their national laws by 11 May 2028.

On 22 June 2026, the EBA published final draft ITS amending the Pillar 3 disclosure framework on ESG risks, amending disclosure requirements to reflect new NACE classification code and introducing disclosure requirements on equity and shadow banking exposures, completing the implementation of the relevant CRR III disclosure requirements. The revised framework streamlines existing disclosures, enhances consistency and usability, and aligns Pillar 3 requirements with the ESRS and the EBA's proposed ESG reporting framework.

On 26 July 2026, the EBA published the draft Release 4.4 technical package of its reporting and disclosure framework, introducing amendments to Pillar 3 ESG disclosures, new IFRS 18-related FINREP requirements, FRTB disclosure integration and other technical updates to the DPM and XBRL taxonomy. The package supports the implementation of upcoming regulatory reporting and disclosure requirements, with first application dates ranging from 31 December 2026 to 31 March 2027.

On 26 August 2026, the EBA issued a public consultation on draft RTS specifying the operational risk management framework required under CRR III. The proposed RTS establishes harmonised and proportionate requirements covering

governance arrangements, operational risk management processes and operational risk assessment systems, while clarifying roles and responsibilities, data requirements, reporting and internal controls. The consultation period is open until 31 December 2026.

On 12 October 2026, the EBA released the final technical package for reporting framework v4.4 (Phase 1), introducing updated Pillar 3 disclosure requirements. The package incorporates the amended requirements on ESG risks, equity and shadow banking exposures, together with selected FRTB-related disclosure templates, and provides the relevant DPM and XBRL taxonomy updates for their technical implementation. A second phase of framework v4.4 is expected in early 2027, covering the technical implementation of the broader supervisory reporting simplification package.

1.11 SSM 2026 Geopolitical Reverse Stress Test

The ECB has conducted in 2026 a geopolitical risk reverse stress test on 110 directly supervised banks, including Eurobank S.A. On 31 July 2026, the ECB published the aggregate results, at system level, for this exercise.

In line with previous ECB thematic stress tests conducted to comply with Article 100 of the 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.

1.12 2027 EU-wide Stress Test

In preparation for the 2027 EU-wide Stress Test, on 9 November 2026, the EBA released the final methodology, draft templates, and template guidance for the exercise. These documents incorporate improvements on the initial draft package published on 11 June 2026.

The changes aim to streamline reporting requirements, enhance risk sensitivity and further align the exercise with supervisory reporting. In addition, the 2027 exercise will, for the first time, include a dedicated module assessing climate-related risks.

A total of 63 banks from the EU and Norway, including 47 from the euro area, will participate, covering 75% of the EU banking sector.

The 2027 EU-wide stress test will formally start in January 2027, following the release of the macroeconomic and climate scenarios, with the results scheduled for publication by the end of July 2027.

1.13 Scope of Pillar 3

The purpose of Pillar 3 report is to provide updated information on the Group's risk management practices, risk assessment processes and regulatory capital adequacy ratios.

Pillar 3 disclosures consist of both qualitative and quantitative information and are provided on a consolidated basis. They have been prepared in accordance with Part 8 of the Capital Requirements Regulation within CRD IV (Regulation 2013/575/EU) and according to the prudential consolidation framework, which is described in the following section.

In December 2016, the EBA published EBA/GL/2016/11 guidelines on revised Pillar 3 disclosures requirements to improve the consistency and comparability of institutions' regulatory disclosures. These guidelines harmonised the frequency of disclosures and updated the list of requirements to be considered for more frequent disclosures.

According to the above guidelines, for templates that require the disclosure for current and previous reporting periods, the previous reporting period is always referred to as the last data disclosed according to the frequency of the template. When the disclosure is being reported for the first time, the data of the previous period is not required.

Introduction – General Information

In December 2018 the EBA published EBA/GL/2018/10 guidelines, which include enhanced disclosure formats for credit institutions for disclosures related to non-performing exposures, forborne exposures and foreclosed assets. Some templates are applicable to significant credit institutions that have a gross NPL ratio of 5% or above. Considering that Group's NPEs ratio remained consistently below 5% for five consecutive quarters, templates CQ2, CQ6, CQ8 and CR2a of the EBA Disclosure ITS are not published from 31 December 2024 and onwards.

In June 2019, the European Parliament (EP) and the Council published the Regulation (EU) No 876/2019 or CRR2 amending the CRR, regarding among others the reporting and disclosure framework. The CRR2 rules follow a phased implementation with significant elements entering into force in 2021.

In June 2020, the EBA published new ITS on public disclosures by institutions and revised final draft ITS on supervisory reporting that implements changes introduced in the revised CRR2 and the Prudential Backstop Regulation. The two ITS aim to promote market discipline through enhanced and comparable public disclosures for stakeholders and to keep the reporting requirements in line with the evolving needs for Supervisory Authorities' risk assessments.

On 6 August 2021, the EBA published an updated tool, which specifies the mapping between quantitative disclosure data points and the relevant supervisory reporting data points. This tool aims at facilitating institutions' compliance with disclosure requirements and improving the consistency and quality of the information disclosed.

On 24 May 2022, the EBA published an updated mapping between quantitative disclosure data points and the relevant supervisory reporting data points. The amendments mainly address issues raised by competent authorities and the industry. The updated mapping applies to the reporting framework 3.0 and the ITS on institutions' Pillar 3 public disclosures.

On 19 December 2022, the Commission Implementing Regulation (EU) 2022/2453 of 30 November 2022 was published in the Official Journal. The ITS amending the ITS laid down in Implementing Regulation (EU) 2021/637 as regards the uniform disclosure formats for the disclosure of ESG risks. This Implementing Regulation was entered into force on 8 January 2023.

On 20 June 2024, the EBA published a new draft ITS on Pillar 3 framework in order to cover all disclosures requirements for institutions under the new legislative CRR3 which is applicable from 01 January 2025.

1.14 Location, timing and frequency of disclosures

Pillar 3 disclosures are provided on a quarterly basis in electronic format, after taking into consideration the relevant recommendation of EBA Guidelines 2016/11, which include the list of requirements to be considered for more frequent, than annual basis, disclosures.

Pillar 3 disclosures are provided with reference date (corresponding period) the close of the previous quarter and in conjunction with the date of publication of the financial statements. Equivalent disclosures made by the Group under accounting, listing or other requirements are deemed to constitute compliance with the requirements of the aforementioned Regulation (EU) No 575/2013 (Part Eight) taking into consideration any existing relevant implementing Regulations as well as the EBA guidelines.

Based on the internal "Consolidated Pillar 3 Disclosures Policy" the Group ensures consistent and continuous compliance with the Pillar 3 disclosures requirements. In addition, the Group puts in place and maintains internal processes, systems and controls to verify that the disclosures are appropriate and in compliance with the aforementioned regulatory framework.

Pillar 3 disclosures are a standalone document that provides a readily accessible source of prudential information for users and is available on a designated location on the Company's website https://www.eurobank.gr/en/group/investor-

relations/oikonomika-apotelesmata-eurobank in chronological order and cover both quantitative and qualitative information.

Quantitative information, which is included in the Group's Consolidated Financial Statements, is also provided at the above location. In this way, the Company ensures easy access of the market participants to continuous and complete information without cross-reference to other locations or media of communication.

Furthermore, following the launch of the EBA Pillar 3 Data Hub (P3DH) in January 2026, the Bank submitted the required historical quarterly Pillar 3 disclosures and, since then, Pillar 3 information has also been made available through the EBA Data Access Portal (EDAP) https://edap-public.eba.europa.eu/Report/index/MTE1?rhversion=20260806152911-2, a centralised platform designed to enhance the transparency, accessibility and comparability of prudential disclosures across EU institutions.

Regarding the timing of disclosures, CRR clarifies that disclosures shall be published on the same date as the date on which the institution publishes its financial reports or as soon as possible thereafter. The Group's Pillar 3 disclosures report will be published in accordance with EBA expectations the latest, as follows:

- Year-end Pillar 3 reports (reference date December): by end-June, with the exception of the remuneration policies information that would be expected by end-August;
- Quarterly and Semi- annual Pillar 3 reports: by "reference date + 4 months".

1.15 Prudential consolidation

The prudential consolidation applied for reporting to regulatory authorities follows the principles used for the accounting consolidation with the following difference: participations in insurance companies are excluded from prudential consolidation and are accounted for using the equity method.

According to CRD as in force, holdings in insurance companies and financial institutions that the Bank has a significant investment, must be deducted from CET1 in case the total investment exceeds 10% of the aggregate amount of CET1. Amount, which is not deducted, is risk weighted by 250%.

The following table presents a list of the Group's subsidiaries as at 30 September 2026 for which prudential consolidation is different compared to the accounting consolidation:

Table 1: Group's insurance subsidiaries

a	b	c & g	h
Name of the entity	**Method of accounting consolidation**	**Method of prudential consolidation**	**Description of the entity**
Hellenic Bank Insurance Holding Ltd	Full consolidation	Equity consolidation	Insurance services
Cyprialife Greece Single Member S.A.	Full consolidation	Equity consolidation	Life Insurance
ERB Cyprialife Ltd	Full consolidation	Equity consolidation	Life Insurance
ERB Asfalistiki Ltd	Full consolidation	Equity consolidation	General Insurance
Cyprialife Insurance Brokers Ltd	Full consolidation	Equity consolidation	Insurance Brokerage
Laiki Brokers (Insurance & Consultancy Services) Ltd	Full consolidation	Equity consolidation	Insurance Brokerage
Laiki Insurance Agencies Ltd	Full consolidation	Equity consolidation	Insurance agency services

Introduction – General Information

The following table shows a comparison between the Balance Sheet included in the Consolidated Financial Statements and the Balance Sheet prepared under the prudential scope of consolidation as at 30 September 2026 and 30 June 2026.

Table 2: EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements

		30 September 2026		
		Balance sheet per published financial statements	Deconsolidation of insurance and consolidation by the equity method	Balance sheet per prudential scope of consolidation
	Ref. [1]	€ million	€ million	€ million
Assets				
Cash and Balances with central banks		14,854	(0)	14,854
Due from credit institutions		2,343	(302)	2,041
Securities held for trading		497	-	497
Derivative financial instruments		631	-	631
Loans and advances to customers		57,929	275	58,204
Investment securities		28,640	(924)	27,716
Investments in associaties and joint ventures	*a*	237	294	530
Property, plant and equipment		1,084	(25)	1,060
Investment property		1,430	(55)	1,375
Intangible assets	*b*	634	(7)	627
Deferred tax asset		3,467	(2)	3,465
of which deferred tax assets that rely on future profitability and do not arise from temporary differences	*c*	-	-	-
of which deferred tax assets that do not rely on future profitability		*2,690*	-	2,690
of which deferred tax assets that rely on future profitability and arise from temporary differences	*d*	*777*	(2)	776
Other assets		2,164	(54)	2,110
Assets of disposal group classified as held for sale		325	-	325
Total assets		**114,234**	**(800)**	**113,434**
Liabilities		-	-	
Due to central banks		-	-	-
Due to credit institutions		2,868	(238)	2,630
Derivative financial instruments		1,161	-	1,161
Due to customers		87,182	293	87,475
Debt securities in issue		8,954	-	8,954
of which Tier 2 instruments	*e*	*1,587*	-	1,587
Other liabilities		2,874	(855)	2,019
of which Deferred tax liabilities		57	(4)	53
Total liabilities		**103,040**	**(800)**	**102,240**
Equity		-	-	-
Ordinary share capital	*f*	794	-	794
Share premium	*g*	1,140	-	1,140
Reserves and retained earnings	*h*	8,168	-	8,168
of which cash flow hedge reserves	*i*	*19*	-	19
AT1 Capital Instruments	*j*	1,090	-	1,090
Non controlling interests		2	-	2
Total equity		**11,194**	**-**	**11,194**
Total equity and liabilities		**114,234**	**(800)**	**113,434**

Introduction – General Information

	Ref.	30 June 2026 Balance sheet per published financial statements € million	Deconsolidation of insurance and consolidation by the equity method € million	Balance sheet per prudential scope of consolidation € million
Assets				
Cash and Balances with central banks		14,440	-	14,440
Due from credit institutions		2,497	(339)	2,158
Securities held for trading		558	-	558
Derivative financial instruments		547	-	547
Loans and advances to customers		56,991	310	57,301
Investment securities		28,554	(917)	27,637
Investments in associaties and joint ventures	*a*	260	290	550
Property, plant and equipment		1,077	(25)	1,052
Investment property		1,332	(54)	1,278
Intangible assets	*b*	591	(7)	584
Deferred tax asset		3,522	(2)	3,520
of which deferred tax assets that rely on future profitability	*c*	*6*	-	*6*
of which deferred tax assets that do not rely on future profitability (DTC)		*2,737*	-	*2,737*
of which deferred tax assets that rely on future profitability	*d*	*778*	*(2)*	*776*
Other assets		2,172	(47)	2,125
Assets of disposal group classified as held for sale		402	-	402
Total assets		112,943	(791)	112,152
Liabilities				
Due to central banks		1,000	-	1,000
Due to credit institutions		2,639	(180)	2,459
Derivative financial instruments		1,016	-	1,016
Due to customers		86,399	236	86,635
Debt securities in issue		8,314	-	8,314
of which Tier 2 instruments	*e*	*1,600*	-	*1,600*
Other liabilities		2,671	(847)	1,824
of which Deferred tax liabilities	*d*	*58*	*(4)*	*54*
Total liabilities		102,039	(791)	101,248
Equity				
Ordinary share capital	*f*	799	-	799
Share premium	*g*	1,140	-	1,140
Reserves and retained earnings	*h*	7,875	-	7,875
of which cash flow hedge reserves	*i*	*16*	-	*16*
Preferred securities		-	-	-
AT1 Capital Instruments	*j*	1,090	-	1,090
Total equity		10,904	-	10,904
Total equity and liabilities		112,943	(791)	112,152

(1) References provide the mapping of items of the statement of financial position prepared under the regulatory scope of consolidation used to calculate regulatory capital as reflected in column "References" in Section 2.3 "Composition of regulatory capital".

(2) According to Annex V "Reporting on Financial Information", specific amounts are categorised as Credit Institutions in Financial Statements while in Regulatory scope of consolidation as Other Financial Corporations (Loans and advances to customers or Due to customers).

2. Capital Management

2.1 CRR III transitional arrangements

On 19 June 2024, Regulation 2024/1623/EU and Directive 2024/1619/EU of the European Parliament and of the Council of 31 May 2024, amending Regulation 575/2013/EU and Directive 2013/36/EU, respectively, were published in the Official Journal of the European Union. The revised CRR (CRR III) became, in general, applicable from 1 January 2025, with a transitional period envisaged for certain rules set out therein.

The transitional arrangements relating to credit risk apply, inter alia, to the following exposures:

- **Unconditionally cancellable commitments**, for which a phased transition of the Credit Conversion Factor (CCF) is applied, gradually increasing from 0% to 10% over the period 2030-2033, in accordance with the applicable regulatory provisions.
- **Specialised lending (object finance) exposures**, where the Bank makes use of the regulatory discretion to assign a risk weight of 80% to exposures that are not externally rated but meet the criteria for high quality, for a transitional period up to 2032.
- **Equity exposures,** for which a gradual increase in the applicable risk weight from 100% to mainly 250% or to 400% in special cases over the period from 2026 to 2030.

As regards the Fundamental Review of the Trading Book (FRTB), the application of the own funds requirements for market risk has been postponed to 1 January 2027.

Although EU Member States had to transpose the revised CRD IV (CRD6) into national law, to be applied from 11 January 2026, this was transposed in Greek law on 9 November 2026.

2.2 Key Metrics

The following table provides an overview of the Group's prudential regulatory metrics.

Table 3: EU KM1 - Key Metrics template

		a	a	b	b	c	d
		30 September 2026 [1]	30 September 2026	30 June 2026	31 March 2026	31 December 2025	30 September 2025
		€ million	€ million	€ million	€ million	€ million	€ million
	Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	**8,393**	**8,256**	8,325	8,122	8,134	7,874
2	Tier 1 capital	**9,482**	**9,346**	9,414	9,212	9,224	8,369
3	Total capital	**11,070**	**10,933**	11,014	10,825	10,439	9,600
	Risk-weighted exposure amounts						
4	Total risk exposure amount	**54,146**	**54,146**	55,050	54,843	53,596	51,756
4a	Total risk exposure pre-floor	**54,146**	**54,146**	55,050	54,843	53,596	51,756
	Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	**15.5%**	**15.2%**	15.1%	14.8%	15.2%	15.2%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	**15.5%**	**15.2%**	15.1%	14.8%	15.2%	15.2%
6	Tier 1 ratio (%)	**17.5%**	**17.3%**	17.1%	16.8%	17.2%	16.2%
6b	Tier 1 ratio considering unfloored TREA (%)	**17.5%**	**17.3%**	17.1%	16.8%	17.2%	16.2%
7	Total capital ratio (%)	**20.4%**	**20.2%**	20.0%	19.7%	19.5%	18.5%
7b	Total capital ratio considering unfloored TREA (%)	**20.4%**	**20.2%**	20.0%	19.7%	19.5%	18.5%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	**2.75%**	**2.75%**	2.75%	2.75%	2.85%	2.85%
EU 7e	of which: to be made up of CET1 capital (percentage points)	**1.55%**	**1.55%**	1.55%	1.55%	1.60%	1.60%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	**2.06%**	**2.06%**	2.06%	2.06%	2.14%	2.14%
EU 7g	Total SREP own funds requirements (%)	**10.75%**	**10.75%**	10.75%	10.75%	10.85%	10.85%
	Combined buffer requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	**2.50%**	**2.50%**	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	**0.00%**	**0.00%**	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	**0.79%**	**0.79%**	0.77%	0.75%	0.68%	0.55%
EU 9a	Systemic risk buffer (%)	**0.00%**	**0.00%**	0.00%	0.00%	0.00%	0.00%
10	Global Systemically Important Institution buffer (%)	**0.00%**	**0.00%**	0.00%	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer	**1.25%**	**1.25%**	1.25%	1.25%	1.25%	1.25%
11	Combined buffer requirement (%)	**4.54%**	**4.54%**	4.52%	4.50%	4.43%	4.30%
EU 11a	Overall capital requirements (%)	**15.29%**	**15.29%**	15.27%	15.25%	15.28%	15.15%
12	CET1 available after meeting the total SREP own funds requirements (%)	**9.45%**	**9.20%**	9.04%	8.72%	8.61%	7.70%
	Leverage ratio						
13	Leverage ratio total exposure measure	**120,238**	**120,238**	119,042	113,528	113,523	108,295
14	Leverage ratio	**7.9%**	**7.8%**	7.9%	8.1%	8.1%	7.7%
	Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	**0.00%**	**0.00%**	0.00%	0.00%	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	**0.00%**	**0.00%**	0.00%	0.00%	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	**3.00%**	**3.00%**	3.00%	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	**0.00%**	**0.00%**	0.00%	0.00%	0.00%	0.00%
EU 14e	Overall leverage ratio requirements (%)	**3.00%**	**3.00%**	3.00%	3.00%	3.00%	3.00%

		a	a	a	a	c
		30 September 2026	30 June 2026	31 March 2026	31 December 2025	30 September 2025
		€ million	€ million	€ million	€ million	€ million
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	**23,175**	22,722	22,234	22,307	22,674
EU 16a	Cash outflows - Total weighted value	**15,613**	15,103	14,641	14,313	14,055
EU 16b	Cash inflows - Total weighted value	**1,918**	1,918	2,045	2,073	2,073
16	Total net cash outflows (adjusted value)	**13,695**	13,185	12,596	12,240	11,982
17	Liquidity coverage ratio (%) (adjusted value) [2]	**169.2%**	172.7%	177.1%	182.6%	189.3%
	Liquidity coverage ratio (%)	**174.4%**	174.1%	165.3%	172.2%	180.4%
	Net Stable Funding Ratio					
18	Total available stable funding	**86,612**	85,549	82,271	83,136	80,021
19	Total required stable funding	**60,338**	59,894	58,681	57,650	56,067
20	NSFR ratio (%)	**143.5%**	142.8%	140.2%	144.2%	142.7%

[1] *Figures and ratios include profits, as well as the payout accrual (in accordance with the Group shareholders' remuneration policy), subject to Supervisory Authorities and AGM' approval.*

[2] *Average figures based on previous monthly data points.*

Notes:

(a) Figures and ratios presented are as per the final regulatory reporting submissions which include semi-annual and year-end audited profits, as well as the payout accrual (in accordance with the Group shareholders' remuneration policy), following permission for profits recognition granted by the Supervisory Authorities.

(b) Pro-forma CET1, Tier 1 and Total Capital Adequacy ratios as at 30 September 2026 with the acquisition of Eurolife FFH Life Insurance and the partial disposal of ERB Asfalistiki Ltd would be 14.3%, 16.3% and 19.2%, respectively.

2.3 Regulatory capital

The Group has sought to maintain an actively managed capital base to cover risks inherent in the business. The adequacy of the Group's capital is monitored using, among other measures, the rules and ratios established by the Basel Committee on Banking Supervision and adopted by the European Union and the SSM in supervising the Group.

Capital Management

The following table shows the composition of the Group's regulatory capital as at 30 September 2026 and 30 June 2026 which is calculated according to CRD IV as amended.

Table 4: Composition of regulatory capital

	c	a & b	a & b	
		30 September 2026 [1]	**30 September 2026**	30 June 2026 [1]
	Ref.	**€ million**	**€ million**	€ million
Total equity	*f, g, h*	10,105	10,105	9,814
Regulatory adjustments				-
Interim or year-end profit not eligible		(812)	(1,002)	(662)
Minority interest not allowed in CET1		(2)	(2)	-
Cash flow hedge reserves	*i*	19	19	16
Intangible assets	*b*	(424)	(424)	(397)
of which Goodwill		(65)	(65)	(42)
Deferred tax assets that rely on future profitability and do not arise from temporary differences	*c*	-	-	(6)
Deferred tax assets that rely on future profitability and arise from temporary differences (amount above 10% threshold)	*d*	-	-	-
Prudent Valuation Adjustments [2]		(4)	(4)	(4)
Other regulatory adjustments		(488)	(435)	(436)
Amount exceeding the 17.65% threshold	*a, d*	-	-	-
Common Equity Tier 1 capital		**8,393**	**8,256**	8,325
Additional Tier 1 capital	*j*	1,090	1,090	1,090
Total Tier 1 capital		**9,483**	**9,346**	9,414
Tier 2 capital - subordinated debt	*e*	1,587	1,587	1,600
Total Regulatory Capital		**11,070**	**10,933**	11,014
Risk Weighted Assets		**54,146**	**54,146**	55,050
Ratios				
Common Equity Tier 1 [3]		**15.5%**	**15.2%**	15.1%
Tier 1		**17.5%**	**17.3%**	17.1%
Total Capital Adequacy Ratio		**20.4%**	**20.2%**	20.0%

[1] Figures and ratios include profits, as well as the payout accrual (in accordance with the Group shareholders' remuneration policy), subject to Supervisory Authorities and AGM approval.

[2] The Additional Value Adjustments (AVA) calculation is based on the simplified approach according to Commission Delegated Regulation (EU) No 101/2016. The total AVAs are deducted from CET1 capital, in accordance with Article 34 of the CRR.

[3] CET1 ratio increased mainly due to the Group's organic profitability, and the completion of Wave VII securitization partially offset by the payout accrual, the acceleration of DTC amortization and the decrease in the fair value of investment securities classified as FVOCI.

Note: The pro-forma CET1, Tier 1 and Total Capital Adequacy ratios as at 30 September 2026 with the acquisition of Eurolife FFH Life Insurance and the partial disposal of ERB Asfalistiki Ltd would be 14.3%, 16.3% and 19.2%, respectively.

The CET1 ratio is defined as CET1 capital divided by RWEAs, the Tier 1 ratio is defined as Tier 1 capital divided by RWEAs and Total Capital Adequacy ratio is defined as Total Regulatory Capital divided by RWEAs.

As at 30 September 2026, pursuant to the Law 4172/2013, as in force, the Bank's eligible Deferred Tax Assets/Deferred Tax Credits (DTCs) against the Greek State amounted to € 2,690 million (30 June 2026 € 2,737 million). DTCs are accounted for on: (a) the unamortised losses from the Bank's participation in the Private Sector Involvement and the Greek State Debt Buyback Program, which are subject to amortization for tax purposes over a thirty-year period and (b) on the sum of (i) the unamortised part of the DTC eligible crystallized tax losses arising from write-offs and disposals of loans, which are subject to amortization over a twenty-year period, (ii) the accounting debt write-offs and (iii) the remaining accumulated provisions and other losses in general due to credit risk recorded up to 30 June 2015. The DTCs will be converted into directly enforceable claims (tax credit) against the Greek State provided that the Bank's after tax accounting result for the year is a loss.

According to Regulation (EU) No. 575/2013, Article 39, deferred tax assets that can be replaced with a tax credit, shall not be deducted from CET1, but instead be risk weighted by 100%.

In line with the Bank's initiative to enhance the quality of its regulatory capital, the amortisation of DTC has been accelerated for regulatory purposes starting from 01.01.2025, by an amount equal to 29% of accrued shareholders remuneration, aiming at its elimination by 2033 or earlier. Following this, the DTC included in the calculation of the Group's capital ratios stands at € 2,297 million (30 June 2026 € 2,412 million) accounting for 29.0% of CET 1 capital.

2.4 Supervisory Review and Evaluation Process (SREP) capital requirements

Based on Council Regulation No 1024/2013, the ECB conducts annually a SREP in order to define the prudential requirements of the institutions under its supervision. The key purpose of 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). In addition, in accordance with the Executive Committee Act 235/07.10.2024 of the BoG, from 1 October 2025, a countercyclical capital buffer (CCyB) rate of 0.25% applies to banks' exposures to Greece, which increased the Group's capital requirements by 15 bps. Under Executive Committee Act 248/1/06.10.2025, the BoG 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 capital requirements by ca 15 bps. 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 September 2026, the Group is required to meet a CET1 Ratio of at least 10.59% and a Total Capital Adequacy Ratio of at least 15.29% (Overall Capital Requirement or OCR) including Combined Buffer Requirement (CBR) of 4.54%, which is covered with CET1 capital and sits on top of the Total SREP Capital Requirement (TSCR).

The breakdown of the Group's CET1 and Total Capital requirements, applicable from 30 September 2026, is presented in the following table:

Table 5: Pillar 2 Requirements

	30 September 2026	
	CET1 Capital Requirements	Total Capital Requirements
Minimum regulatory requirement	4.50%	8.00%
Pillar 2 Requirement (P2R)	1.55%	1.55%
Total SREP Capital Requirement (TSCR)	**6.05%**	**10.75%**
Combined Buffer Requirement (CBR)		
Capital conservation buffer (CCB)	2.50%	2.50%
Countercyclical capital buffer (CCyB)	0.79%	0.79%
Other systemic institutions buffer (O-SII)	1.25%	1.25%
Overall Capital Requirement (OCR)	**10.59%**	**15.29%**

The above Group's CET1 capital requirement of 10.59% takes into account i) that the Group issued in June and in November 2025 AT1 instruments of € 500 million 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, fully utilizing its capacity to issue Tier 2.

As at 30 September 2026, Eurobank's consolidated CET1 ratio and Total Capital ratio, including the profit attributable to the equity holders of the Parent Company for the period amounting to € 1,161 million and adjusted with the payout accrual of € 173 million from the profits for the financial year 2025 and of € 638 million from the third quarter of 2026 profits in accordance with the Group shareholders' remuneration policy, were 15.5% and 20.4% respectively, which exceeded the 2026 OCR of 10.59% and 15.29%.

2.5 Minimum Requirement for 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 MREL. The Single Resolution Board (SRB) has determined Eurobank S.A. as the Group's resolution entity and a Single Point of Entry strategy for resolution purposes. The applicable MREL target for Eurobank S.A. on a consolidated basis is set at 27.99% of its total RWEAs, including a CBR of 4.54%. The MREL target is updated by the SRB on an annual basis. As at 30 September 2026, the Bank's MREL ratio at consolidated level stands at 32.68% of RWEAs including profit for the period ended 30 September 2026, after deducting payout accrual (31 December 2025: 29.39%) maintaining an MREL buffer of 4.69% above the MREL target. Pro-forma with the acquisition of Eurolife FFH Life Insurance and the partial disposal of ERB Asfalistiki Ltd, the MREL ratio stands at 31.33%, having an MREL buffer of 3.34% above the MREL target.

In September 2026, Eurobank S.A. successfully completed an issuance of € 600 million senior preferred instrument due September 2033. The proceeds from the above issues will support the Group's strategy to ensure ongoing compliance with its MREL requirement.

2.6 Capital requirements under Pillar 1

The following table shows the Group's RWEAs and capital requirements as at 30 September 2026 and 30 June 2026. The minimum capital requirements under Pillar 1 are calculated as 8% of RWEAs.

Table 6: EU OV1 - Overview of risk weighted exposure amounts

	a	b	c
	Risk weighted exposure amounts (RWEAs)		Total own funds requirements
	30 September 2026	30 June 2026	**30 September 2026**
	€ million	€ million	**€ million**
Credit risk (excluding CCR)	**45,331**	46,309	**3,627**
Of which the standardised approach	45,331	46,309	3,627
Of which the foundation IRB (FIRB) approach	-	-	-
Of which: slotting approach	-	-	-
Of which: equities under the simple riskweighted approach	-	-	-
Of which the advanced IRB (AIRB) approach	-	-	-
Counterparty credit risk - CCR	**464**	577	**37**
Of which the standardised approach	208	319	17
Of which internal model method (IMM)	-	-	-
Of which exposures to a CCP	18	20	1
Of which other CCR	238	238	19
Credit valuation adjustments risk - CVA risk	**143**	147	**11**
Of which the standardised approach (SA)	-	-	-
Of which the basic approach (F-BA and R-BA)	143	147	11
Of which the simplified approach	-	-	-
Settlement risk	-	-	-
Securitisation exposures in the non-trading–book (after the cap)	**2,083**	1,775	**167**
Of which SEC-IRBA approach	-	-	-
Of which SEC-ERBA (including IAA)	532	351	43
Of which SEC-SA approach	1,551	1,424	124
Of which 1250%/ deduction	-	-	-
Position, foreign exchange and commodities risks (Market risk)	**699**	817	**56**
Of which the alternative standardised approach (A-SA)			-
Of which the Simplified standardised approach (S-SA)	96	106	8
Of which Alternative Internal Model Approach (A-IMA)			-
Large exposures	-	-	-
Reclassifications between the trading and non-trading books	-	-	-
Operational risk	**5,426**	5,426	**434**
Exposures to crypto-assets	-	-	-
Amounts below the thresholds for deduction (subject to 250% risk weight) [1]	3,160	3,210	253
Output floor applied (%)	0.725	0.725	
Floor adjustment (before application of transitional cap)	-	-	
Floor adjustment (after application of transitional cap)	-	-	
Total [2]	**54,146**	**55,050**	**4,332**

[1] Amounts below the thresholds for deduction, subject to 250% risk weight, are included within the Credit Risk (excluding CCR) category.

[2] The decrease of total RWEAs compared to 30 June 2026 is mainly due to lower market risk and the completion of Wave VII securitization, partially offset from the increase of new production of loans.

Capital Management

The following table presents a comparison of modelled and standardised risk weighted exposure amounts at risk level as at 30 September 2026 and 30 June 2026.

Table 7: EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level

		a	b	c	d	EU d
		30 September 2026				
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use € million	RWEAs for portfolios where standardised approaches are used € million	Total actual RWEAs (a + b) € million	RWEAs calculated using full standardised approach € million	RWEAs that is the base of the output floor € million
1	Credit risk (excluding counterparty credit risk)	-	45,331	45,331	45,331	45,331
2	Counterparty credit risk	-	464	464	464	464
3	Credit valuation adjustment		143	143	143	143
4	Securitisation exposures in the banking book	-	2,083	2,083	2,083	2,083
5	Market risk	602	96	699	544	544
6	Operational risk		5,426	5,426	5,426	5,426
7	Other risk weighted exposure amounts		-	-	-	-
8	**Total**	**602**	**53,543**	**54,146**	**53,991**	**53,991**

		a	b	c	d	EU d
		30 June 2026				
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use € million	RWEAs for portfolios where standardised approaches are used € million	Total actual RWEAs (a + b) € million	RWEAs calculated using full standardised approach € million	RWEAs that is the base of the output floor € million
1	Credit risk (excluding counterparty credit risk)	-	46,309	46,309	46,309	46,309
2	Counterparty credit risk	-	577	577	577	577
3	Credit valuation adjustment		147	147	147	147
4	Securitisation exposures in the banking book	-	1,775	1,775	1,775	1,775
5	Market risk	711	106	817	1,059	1,059
6	Operational risk		5,426	5,426	5,426	5,426
7	Other risk weighted exposure amounts		-	-	-	-
8	Total	711	54,340	55,050	55,293	55,293

3. Market Risk

The Bank uses its own internal Value at Risk (VaR) model to calculate capital requirements for market risk in its trading book, for the Bank's activities in Greece. The Bank received the official validation of its model for market risk by the BoG in July 2005. The model is subject to periodic review by the regulator.

In 2011, the Bank updated its models and systems in order to fully comply with the BoG Governor's Act 2646/2011 for the trading book capital. The Bank calculates the capital for stressed VaR and Incremental Risk Charge (IRC) since 31.12.2011.

For the measurement of market risk exposure and the calculation of capital requirements for the Bank's subsidiaries in Greece and in International operations, the STD is applied.

Furthermore, the Bank calculates and monitors the market risk of the banking book for its operations in Greece and international subsidiaries on a daily basis using the internal VaR model, further supplemented by sensitivity analysis and stress testing, historical simulation and other market risk metrics (e.g., expected shortfall).

Table 8: EU MR2-B - RWEAs flow of market risk exposures under IMA

	a	b	c	d	e	f	g
	30 September 2026						
	VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWEAs	Total own funds requirements
	€ million	€ million	€ million	€ million	€ million	€ million	€ million
1 **RWEAs at 1 July 2026** [1]	144	341	226	-	-	711	57
1a *Regulatory adjustment* [2]	(120)	(276)	(71)	-	-	(467)	(37)
1b *RWEAs at the previous quarter-end (end of the day)* [3]	24	65	155	-	-	244	20
2 Movement in risk levels	(0)	(53)	(55)	-	-	(108)	(9)
3 Model updates/changes	-	-	-	-	-	-	-
4 Methodology and policy	-	-	-	-	-	-	-
5 Acquisitions and disposals	-	-	-	-	-	-	-
6 Foreign exchange movements	-	-	-	-	-	-	-
7 Other	-	-	-	-	-	-	-
8a *RWEAs at the end of the reporting period (end of the day)* [3]	26	42	144	-	-	212	17
8b *Regulatory adjustment* [2]	118	246	27	-	-	391	31
8 **RWEAs at 30 September 2026** [1]	**144**	**288**	**171**	**-**	**-**	**602**	**48**

[1] RWEAs at previous and current reporting period (quarter end).
[2] Regulatory Adjustment indicates the difference between RWEAs and RWEAs (end of day) at previous and current reporting period.
[3] RWEAs that would be estimated on the basis of the previous or current quarter end figure (instead of the max of it and the 60-day average).

4. Counterparty risk

4.1 Definition

Counterparty credit risk (CCR) is the risk that a counterparty in an off balance sheet transaction (i.e. derivative transaction) defaults prior to maturity and the Bank has a claim over the counterparty (the market value of the contract is positive for the Bank).

4.2 Mitigation of counterparty risk

To reduce the exposure towards single counterparties, risk mitigation techniques are used. The most common is the use of closeout netting agreements (usually based on standardised International Swaps and Derivatives Association - ISDA contracts), which allow the bank to net positive and negative replacement values in the event of default of the counterparty.

Furthermore, the Bank also applies margin agreements (CSAs) in case of counterparties. Thus, collateral is paid or received on a daily basis to cover current exposure. In case of repos and reverse repos, the Bank applies netting and daily margining using standardised Global Master Repurchase Agreement (GMRA) contracts.

4.3 Credit derivatives

As of 30 September 2026, the Group held a number of positions mainly on CDS Indices (protection bought € 375 million).

As of 30 June 2026, the Group held a number of positions mainly on CDS Indices (protection bought € 525 million) and single name CDS (protection bought € 10 million).

The Bank does not have any brokerage activity in this market. Furthermore, the Bank does not hedge its loan portfolio with CDSs as this market in Greece is not developed.

4.4 RWEAs flow statements of CCR exposures under IMM

Table 9: EU CCR7 - RWEAs flow statements of CCR exposures under the IMM is not included as the Bank does not use an internal model for the calculation of the RWEAs of CCR exposures.

5. Leverage Ratio

The regulatory framework has introduced the leverage ratio as a non-risk based measure which is intended to restrict the build-up of excessive leverage from on and off balance sheet items in the banking sector.

The leverage ratio is defined as Tier 1 capital divided by the total exposure measure.

The Bank submits to the regulatory authorities the leverage ratio on quarterly basis and monitors the level of the ratio and the factors that affect it.

The level of the leverage ratio with reference date 30 September 2026 was at 7.8% (30 June 2026: 7.9%), significantly over the proposed minimum threshold of 3%. In addition, based on the latest SREP Decision, the Group is not subject to a P2R or P2G in relation to the leverage ratio.

The following table includes the summary of the Group's leverage ratio with reference dates 30 September 2026 and 30 June 2026.

Table 10: EU LR – Leverage Ratio

	30 September 2026 [1]	30 September 2026	30 June 2026
	€ million	€ million	€ million
Tier 1 capital	**9,483**	**9,346**	9,414
Total Leverage Ratio exposure measure	**120,238**	**120,238**	119,042
Leverage Ratio	**7.9%**	**7.8%**	7.9%

[1] *Figures and ratios include 9M 2026 profits, as well as the payout accrual (in accordance with the Group shareholders' remuneration policy) subject to Supervisory Authorities' and AGM' approval.*

Note: Figures and ratios presented are as per the final regulatory reporting submissions which include semi-annual and year-end audited profits, as well as the payout accrual (in accordance with the Group shareholders' remuneration policy), following permission granted by Supervisory Authorities and AGM.

6. Liquidity Risk

The Group is exposed on a daily basis to liquidity risk arising from potential 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 drawdowns and forfeiture of guarantees. Furthermore, margin calls on secured funding transactions (with the ECB and the market) and on risk mitigation contracts (Credit Support Annex - CSAs, GMRAs) and on centrally cleared transactions with CCPs result in liquidity exposure. The Group maintains cash resources to meet all of these needs. The Board Risk Committee (BRC) sets liquidity limits to ensure that sufficient funds are available to meet such contingencies.

Past experience shows that liquidity requirements to support calls under guarantees and standby letters of credit are considerably less than the amount of commitment. This is also the case with credit commitments where the outstanding contractual amount to extend credit does not necessarily represent future cash requirements, as many of these commitments will expire or terminate without being funded.

The matching and controlled mismatching of the maturities and interest rates of assets and liabilities is fundamental to the management of the Group. It is unusual for banks to be completely matched, as transacted business is often of uncertain term and of different types. An unmatched position potentially enhances profitability but also increases the risk of losses.

The maturities of assets and liabilities and the ability to replace, at an acceptable cost, interest bearing liabilities as they mature are important factors in assessing the liquidity of the Group.

6.1 Liquidity Coverage Ratio (LCR) calculations

LCR as of 30 September 2026 is equal to 174.4% (30 June 2026: 174.1%). The corresponding High Quality Liquid Assets (HQLA) as of 30 September 2026, as these are defined by the regulation for the calculation of LCR, are € 25,015 million (30 June 2026: € 25,033 million).

The next table presents the key components of Group's LCR, as per the respective guidelines on LCR disclosure (EBA/GL/2017/01). According to the guideline, 12 monthly data points are used in the calculations below.

Liquidity Risk

The following table shows the level and components of the LCR.

Table 11: LIQ1 - Quantitative information of LCR

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	30 September 2026	30 June 2026	31 March 2026	31 December 2025	30 September 2026	30 June 2026	31 March 2026	31 December 2025
		€ million	€ million	€ million	€ million	€ million	€ million	€ million	€ million
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	**Total high-quality liquid assets (HQLA)**					**23,175**	22,722	22,234	22,307
CASH-OUTFLOWS									
2	**Retail deposits and deposits from small business customers, of which:**	**57,202**	56,393	55,567	54,777	**3,396**	3,356	3,310	3,259
3	Stable deposits	**31,874**	31,293	30,686	30,036	**1,594**	1,565	1,534	1,502
4	Less stable deposits	**16,765**	16,617	16,434	16,284	**1,803**	1,792	1,775	1,758
5	**Unsecured wholesale funding**	**21,173**	20,205	19,392	18,985	**10,356**	9,875	9,441	9,182
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	**570**	709	899	1,080	**142**	176	222	266
7	Non-operational deposits (all counterparties)	**20,556**	19,449	18,483	17,887	**10,168**	9,652	9,209	8,899
8	Unsecured debt	**46**	47	10	18	**46**	47	10	18
9	**Secured wholesale funding**					**121**	106	107	50
10	Additional requirements	**7,944**	8,203	8,196	7,897	**1,167**	1,224	1,255	1,261
11	Outflows related to derivative exposures and other collateral requirements	**403**	437	475	514	**403**	437	475	514
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	**7,541**	7,766	7,721	7,384	**764**	787	779	747
14	**Other contractual funding obligations**	**100**	99	104	146	**63**	62	67	108
15	**Other contingent funding obligations**	**8,325**	7,782	7,413	7,176	**509**	479	462	452
16	**TOTAL CASH OUTFLOWS**					**15,613**	15,103	14,641	14,313
CASH-INFLOWS									
17	Secured lending (eg reverse repos)	**122**	118	124	79	**108**	108	106	57
18	Inflows from fully performing exposures	**1,653**	1,671	1,722	1,804	**1,388**	1,431	1,501	1,590
19	Other cash inflows	**1,805**	1,665	1,612	1,520	**423**	380	438	425
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	**TOTAL CASH INFLOWS**	**3,580**	3,453	3,458	3,402	**1,918**	1,918	2,045	2,073
EU-20a	***Fully exempt inflows***	-	-	-	-	-	-	-	-
EU-20b	***Inflows Subject to 90% Cap***	-	-	-	-	-	-	-	-
EU-20c	***Inflows Subject to 75% Cap***	***3,580***	*3,453*	*3,458*	*3,402*	***1,918***	*1,918*	*2,045*	*2,073*
						TOTAL ADJUSTED VALUE			
EU-21	**LIQUIDITY BUFFER**					**23,175**	22,722	22,234	22,307
22	**TOTAL NET CASH OUTFLOWS**					**13,695**	13,185	12,596	12,240
23	**LIQUIDITY COVERAGE RATIO (%)**					**169.2%**	172.7%	177.1%	182.6%

6.2 Net Stable Funding Ratio (NSFR) calculations

NSFR as of 30 September 2026 is equal to 143.5 % (30 June 2026: 142.8%). The minimum regulatory threshold for NSFR is set at 100%.

Appendix 1: List of Abbreviations

Abbreviation	Definition
AT1	Additional Tier 1
AVA	Additional Value Adjustments
BoD	Board of Directors
BoG	Bank of Greece
BRC	Board Risk Committee
BRRD	Bank Recovery and Resolution Directive
CBR	Combined Buffer Requirement
CCB	Capital Conservation Buffer
CCR	Counterparty Credit Risk
CCyB	Counter Cyclical Buffer
CET1	Common equity Tier 1
CRD	Capital Requirements Directive
CRR	Capital Requirements Regulation
DPM	Data Point Model
DTC	Deferred Tax Credit
EBA	European Banking Authority
ECB	European Central Bank
EDAP	EBA Data Access Portal
EP	European Parliament
ESG	Enviromental, Social and Governance
FVOCI	Fair Value through Other Comprehensive Income
GMRA	Global Master Repurchase Agreement
G-SIIs	Global Systemic Institution Buffer
HFS	Held For Sale
HQLA	High Quality Liquid Assets
ICAAP	Internal Capital Adequacy Assessment Process
IFRS	International Financial Reporting Standards
ILAAP	Internal Liquidity Adequacy Assessment Process
IMA	Internal Model Approach
ITS	Implementing Technical Standards
LCR	Liquidity Coverage Ratio
MREL	Minimum Requirement for own funds and Eligible Liabilities
NPE	Non-Performing exposures
NSFR	Net Stable Funding Ratio
OCR	Overall Capital Requirement
O-SIIs	Other Systemically Important Institution
P2G	Pillar 2 Guidance
P2R	Pillar 2 Requirement
P3DH	Pillar 3 Data Hub
RTS	Regulatory Technical Standards
RWEAs	Risk Weighted Exposure Amounts
SRB	Single Resolution Board
SREP	Supervisory Review and Evaluation Process
SSM	Single Supervisory Mechanism
STD	Standardised Approach
SyRB	Systemic Risk Buffer
TSCR	Total SREP Capital Requirement
VAR	Value at Risk

Appendix 2: Guidelines and Regulations mapping on Disclosures Requirements

EBA/GL/2016/11 & EBA/ITS/2024/05		
OV1	Overview of risk weighted exposure amounts	*Table 6*
CMS1	Comparison of modelled and standardised risk weighted exposure amounts at risk level	*Table 7*
MR2-B	RWA flow of market risk exposures under IMA	*Table 8*
CCR7	RWEA flow statements of CCR exposures under the IMM	*Table 9*
REVISED PILLAR 3 DISCLOSURES REQUIREMENTS - BCBS		
KM1	Key Metrics template	*Table 3*
GUIDELINES ON LCR DISCLOSURE - EBA/GL/2017/01		
LIQ1	Quantitative information of LCR	*Table 11*
LEVERAGE RATIO - COMMISSION IMPLEMENTING REGULATION (EU) 2016/200		
LR	Leverage Ratio	*Table 10*
OWN FUNDS REQUIREMENTS - COMMISSION IMPLEMENTING REGULATION (UE) 1423/2013		
CC2	Reconciliation of regulatory own funds to balance sheet in the audited financial statements	*Table 2*