



1Q 2026 results

7 May 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.

1Q26 results highlights	4
Regional Presence	11
Balance sheet	16
Profitability	24
Asset Quality	32
Capital	36
Sustainability	39
Macroeconomic update	46
Appendix I – Supplementary information	58
Appendix II - Glossary	65

1Q26 results highlights

1Q26 results highlights: Profitability

❑ Adjusted Net Profit €351m; reported €331m in 1Q26

❑ 1Q26 RoTBV¹ at 15.1%

❑ TBV per share at €2.55

- NII at €664m; up 4.0% y-o-y
- Commission income at €203m; up 19.9% y-o-y
- Core pre-provision income (PPI) at €536m; up 6.6% y-o-y
- Cost of Risk (CoR)² at 55bps
- Core Operating Profit³ at €460m; up 7.8% y-o-y
- SEE operations adjusted net profit €165m

P&L (€ m)	1Q26	4Q25	Δ(%)	1Q26	1Q25	Δ(%)
Net interest income	663.5	646.8	2.6	663.5	637.9	4.0
Commission income	203.0	213.2	(4.8)	203.0	169.2	19.9
Other Income	11.0	6.0	83.9	11.0	20.0	(44.8)
Operating income	877.5	865.9	1.3	877.5	827.1	6.1
Operating expenses	(330.3)	(327.7)	0.8	(330.3)	(304.4)	8.5
Core PPI	536.2	532.3	0.7	536.2	502.7	6.6
PPI	547.2	538.3	1.7	547.2	522.7	4.7
Loan loss provisions	(76.5)	(70.4)	8.6	(76.5)	(76.3)	0.3
Core Operating Profit³	459.7	461.9	(0.5)	459.7	426.5	7.8
PBT ⁴	454.7	443.0	2.6	454.7	440.3	3.3
Adjusted Net Profit	350.9	354.5	(1.0)	350.9	348.5	0.7
Net Profit	330.8 ⁵	328.6	0.7	330.8 ⁵	314.1	5.3
Ratios (%)	1Q26	4Q25		1Q26	1Q25	
Net interest margin	2.46	2.45		2.46	2.53	
Cost / income	37.6	37.8		37.6	36.8	
Cost / core income	38.1	38.1		38.1	37.7	
Cost of risk ²	0.55	0.52		0.55	0.59	
RoTBV ¹	15.1	15.5		15.1	16.2	
TBV per share (€)	2.55	2.49		2.55	2.39	
EPS (€)	0.09	0.09		0.09	0.09	

1Q26 results highlights: Balance Sheet

Capital

- 1Q26 CET1 at 15.4%^{1,4}, including:
 - Organic capital generation (c.+65bps q-o-q)
 - Asset growth (c.-35bps q-o-q)
 - 1Q26 Dividend accrual (c.-35bps q-o-q)
- 1Q26 CAD^{1,6} at 20.4% after €0.4bn T2 issuance in January 2026

Volumes

- Loans organic growth² at €1.1bn in 1Q26 (+9.8% y-o-y)
- Deposits down €0.2bn³ in 1Q26 (+7.0% y-o-y)
- Wealth management performance in 1Q26:
 - Managed funds up €0.3bn (+25.9% y-o-y)

Asset Quality

- NPE ratio at 2.6%
- NPE coverage at 94.1%

Key Balance sheet ratios

Group (%)	1Q26	4Q25	3Q25	2Q25	1Q25
Capital⁴					
CAD	20.4 ¹	20.0 ¹	18.9	19.8	18.9
CET1	15.4 ¹	15.6 ¹	15.5	15.5	15.5
Liquidity					
L/D	67.6	66.1	66.9	66.9	67.0
LCR	165.3	172.2	180.4	190.5	182.8
Asset Quality					
NPE ratio	2.6	2.6	2.8	2.8	2.9
NPE coverage	94.1	95.2	94.0	92.8	89.1

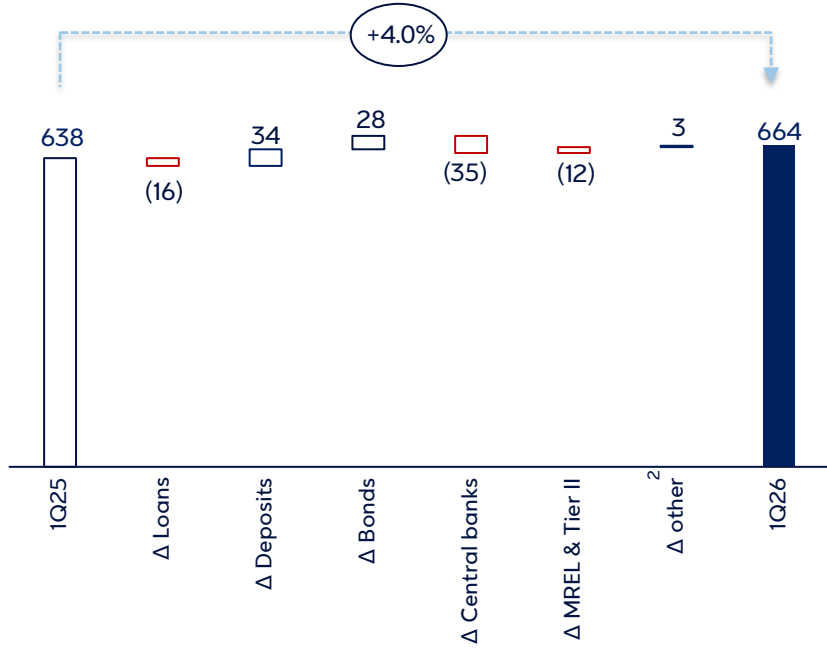
1. Pro forma Sun (ex-Solar) NPE transaction & a synthetic securitization. 2. Organic: disbursements minus repayments adjusted for write-offs, sales, acquisitions, liquidations, FX effect & held-for-sale. 3. o/w positive €0.2bn due to USD FX effect. 4. Accounting for payout accrual. Including period profits, subject to AGM approval. Payout subject to regulatory & AGM approval.

Regional footprint

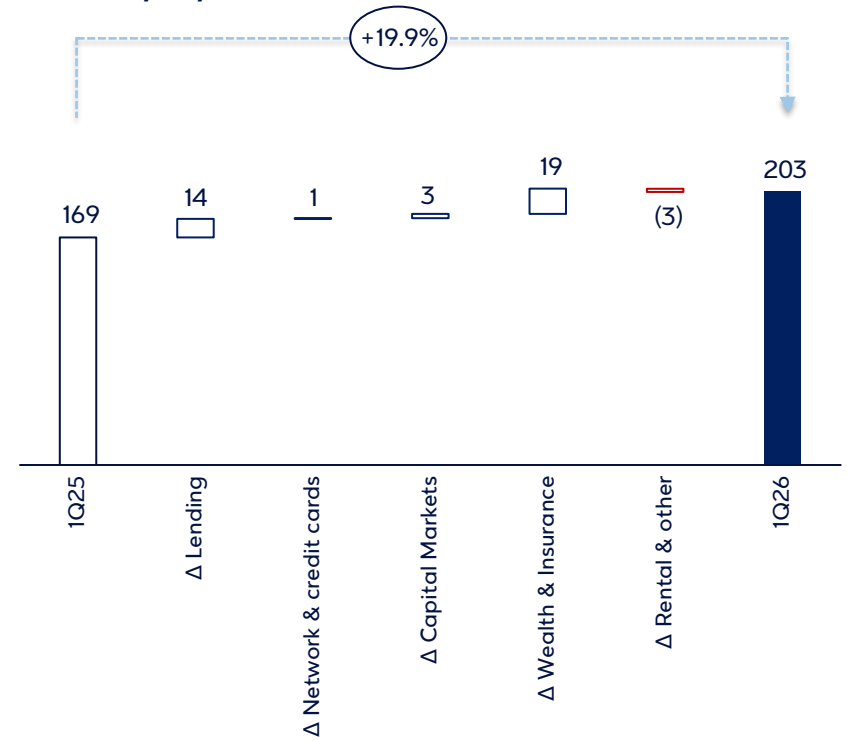
	Assets (€ bn)	Contribution to Group assets	Net Loans (€ bn)	Deposits (€ bn)	Wealth Mng (€ bn)	Net Profit ¹ (€m)	Contribution to Group Net profit
Greece	62.3	58%	36.7	45.0	13.8	186	53%
Cyprus	28.7	27%	8.9	23.8	4.5	103	29%
Bulgaria	14.0	13%	9.1	11.1	0.1	56	16%
Lux	3.0	3%	1.0	2.6	5.1	5	2%
Group	108.0		55.7	82.4	23.4	351	

Core Income

Δ NII (y-o-y, € m)¹



Δ Fees (y-o-y, € m)



ECB DFR (avg) **2.79%**

2.00%

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

Core PPI and Provisions (€ m)



Core Operating Profit² (€ m)

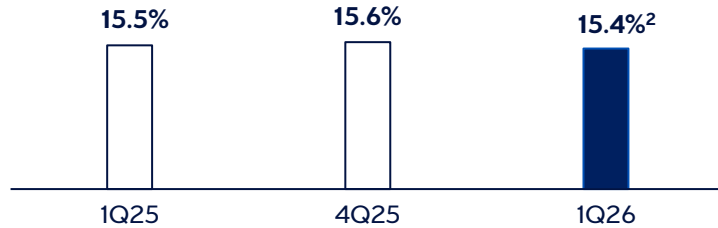


Profit before Tax³ (€ m)

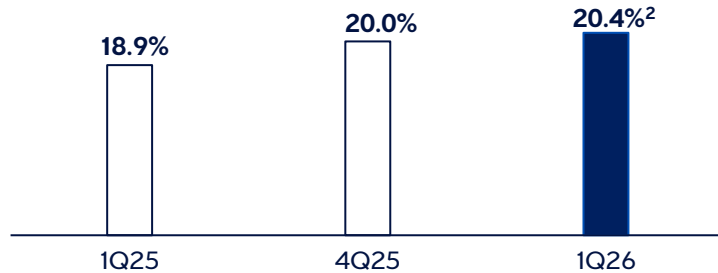


1. On net loans. 2. Core Operating profit= Core PPI minus loan loss provisions. 3. Adjusted profit before tax.

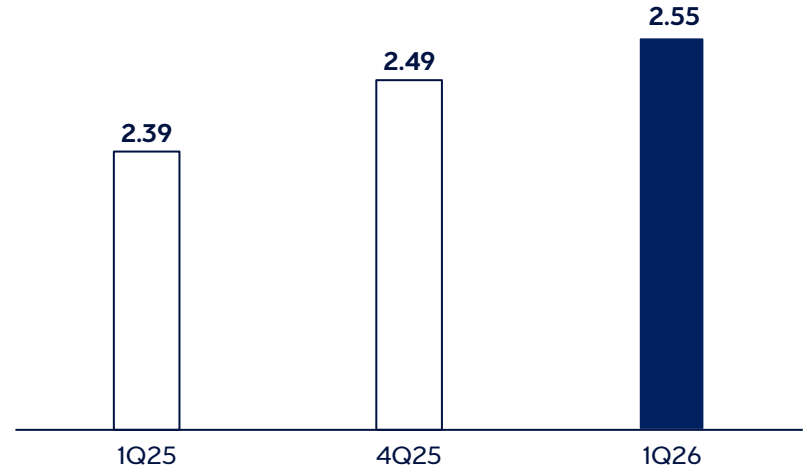
CET1¹



CAD¹



TBV per share (€)



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

Regional Presence

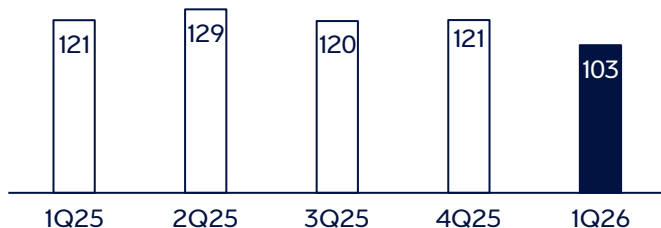
Eurobank Ltd key P&L metrics ¹

1Q26 Highlights²

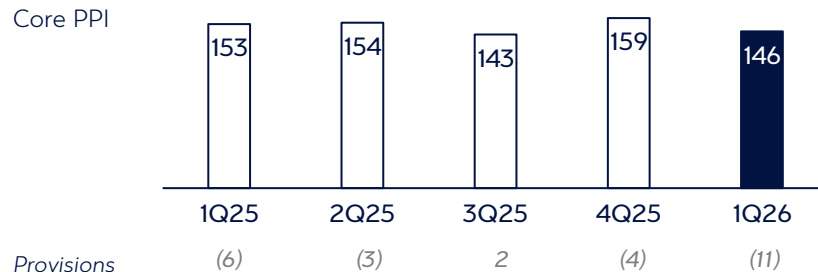
Net profit³ €103m

- NII at €187m
- Commission income at €45m
- Cost – to – core income at 36.9%
- Core PPI at €146m
- VES (c.200 FTEs) completed (early April); c. €14m annual cost savings expected, 2Q26 onwards

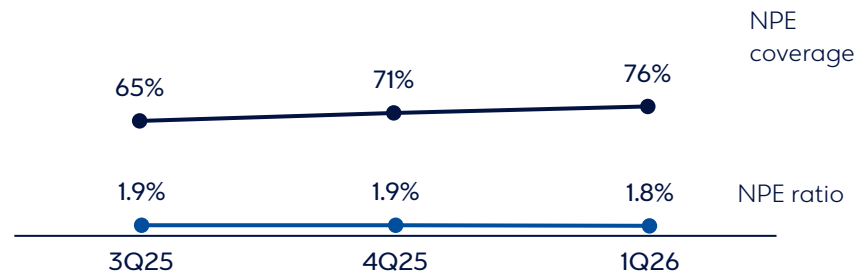
Net Profit^{2,3} (€ m)



Core PPI & Provisions² (€ m)

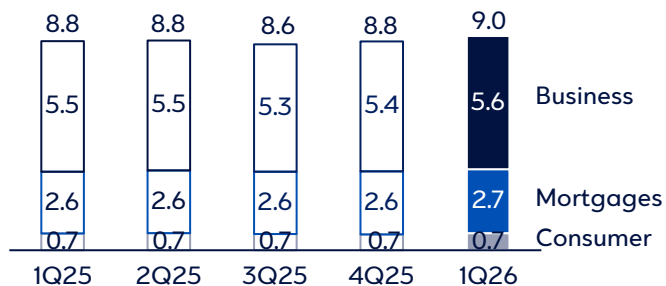


NPE ratio and provisions / NPE

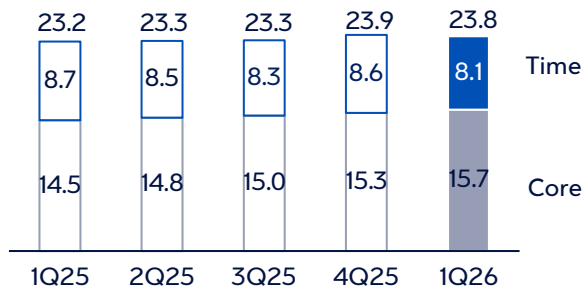


Eurobank Ltd key B/S metrics¹

Gross loans (€ bn)



Deposits (€ bn)



Key metrics

	1Q26	4Q25	3Q25	2Q25	1Q25
Assets (€ bn)	28.7	28.7	28.1	28.1	27.3
Net loans (€ bn)	8.9	8.7	8.5	8.7	8.7
Capital					
CET1 ² (%)	33.1	33.9	36.4		
RWAs (€ bn)	9.1	8.6	8.5		
Liquidity (%)					
L/D	37.3	36.2	36.6	37.3	37.3
LCR	323	324	336		
Ratios (%)					
NIM	2.60	2.61	2.63	2.75	2.89
C/I	37.1	31.6	35.5	34.8	33.8

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

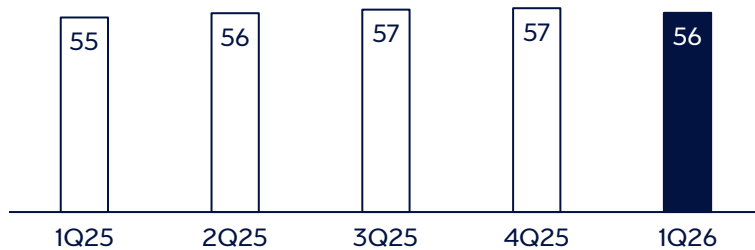
Bulgaria key P&L metrics¹

1Q26 Highlights

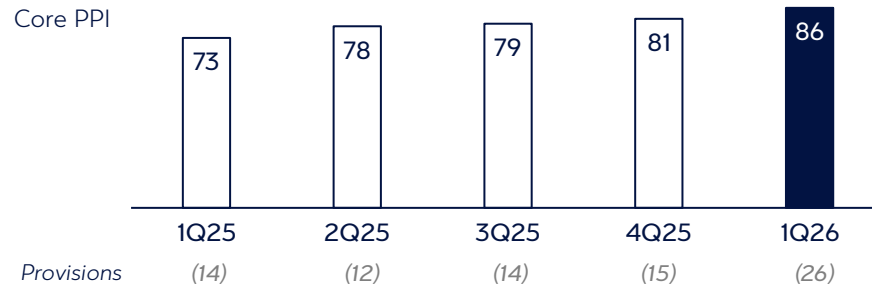
Net profit² €56m, up 2.2% y-o-y

- NII up 15.7% y-o-y at €115m
- Commission income stable y-o-y at €23m
- Cost – to – core income at 37.7%
- Core PPI at €86m, up 17.7% y-o-y

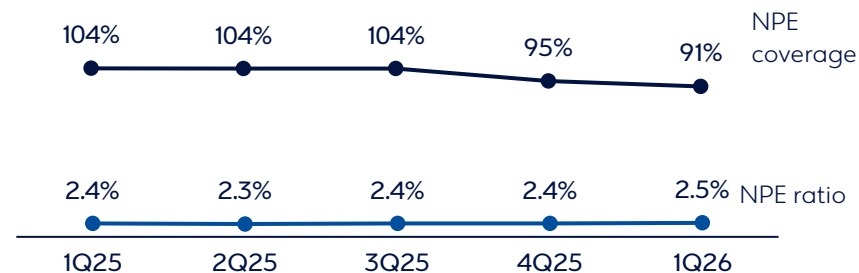
Net Profit² (€ m)



Core PPI and provisions (€ m)

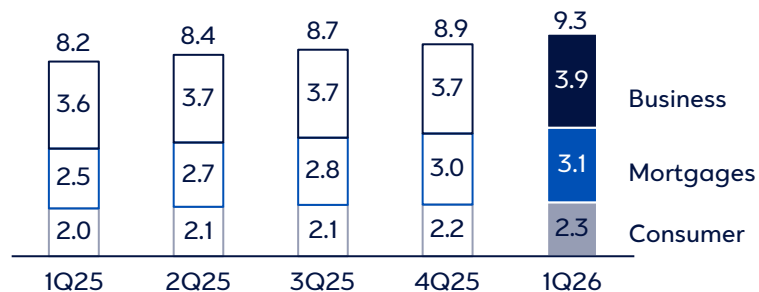


NPE ratio and provisions / NPE

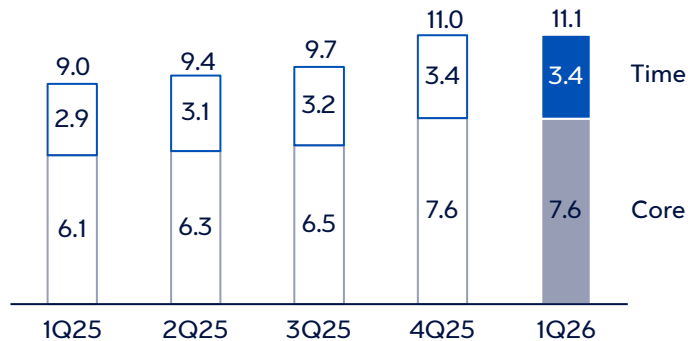


Bulgaria key B/S metrics¹

Gross loans (€ bn)



Deposits (€ bn)



Key metrics

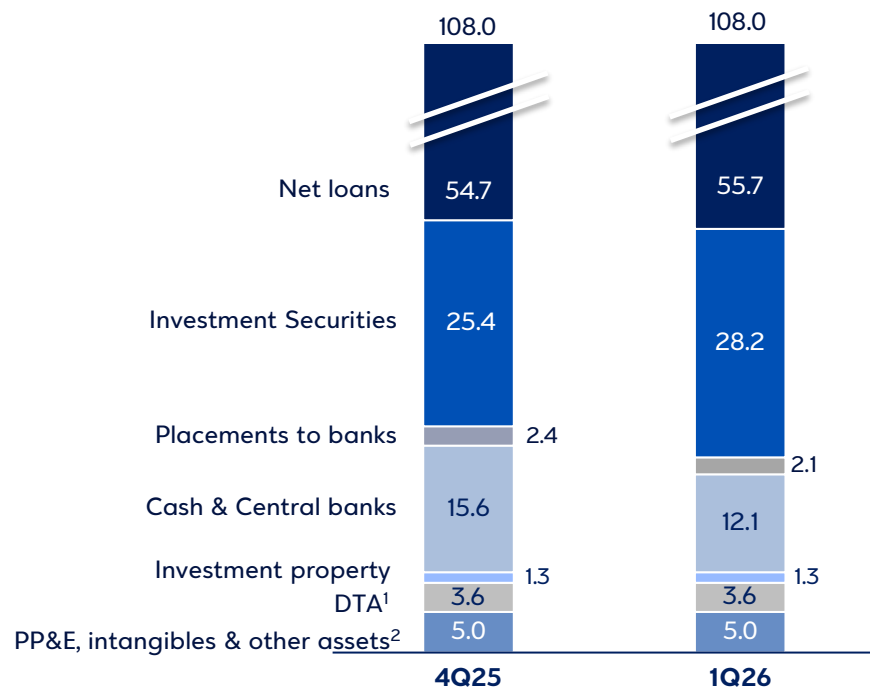
	1Q26	4Q25	3Q25	2Q25	1Q25
Assets (€ bn)	14.0	13.6	12.7	12.4	12.1
Net loans (€ bn)	9.1	8.7	8.5	8.2	8.0
Capital					
CET1 (%) ²	20.3	20.4	21.7	21.3	20.7
RWAs (€ bn)	7.1	6.8	6.7	6.6	6.5
Liquidity (%)					
L/D	82.4	78.7	86.7	87.8	88.1
LCR	200	228	214	206	211
Ratios (%)					
NIM	3.34	3.21	3.25	3.26	3.39
C/I	35.9	37.0	36.3	36.9	38.6

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

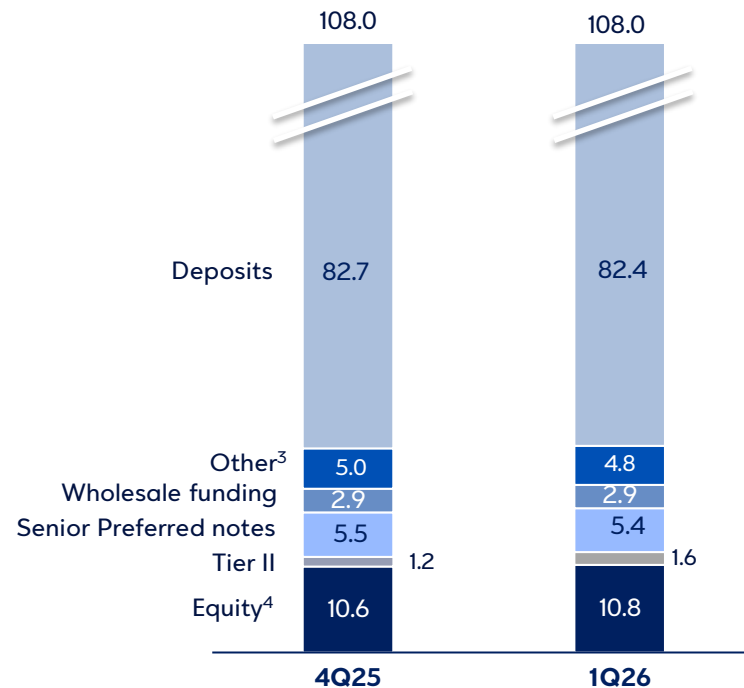
Balance sheet

Balance sheet composition

Assets (€ bn)

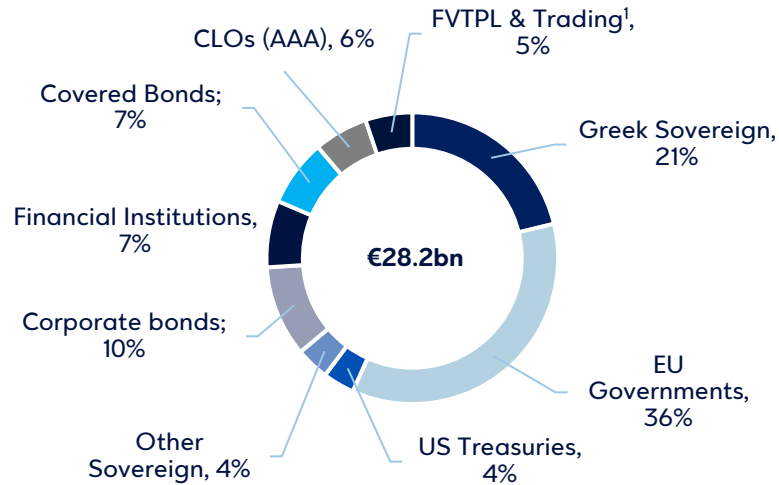


Liabilities and Equity (€ bn)

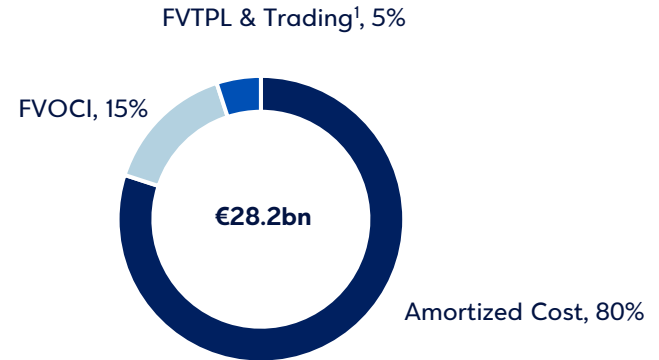


1. Of which €2.5bn DTC for regulatory purposes. 2. Including Derivatives €0.7bn in 1Q26 and €0.8bn in 4Q25. 3. Including Derivatives €1.0bn in 1Q26 and €0.9bn in 4Q25. 4. Including AT1 €1.1bn.

Breakdown per issuer

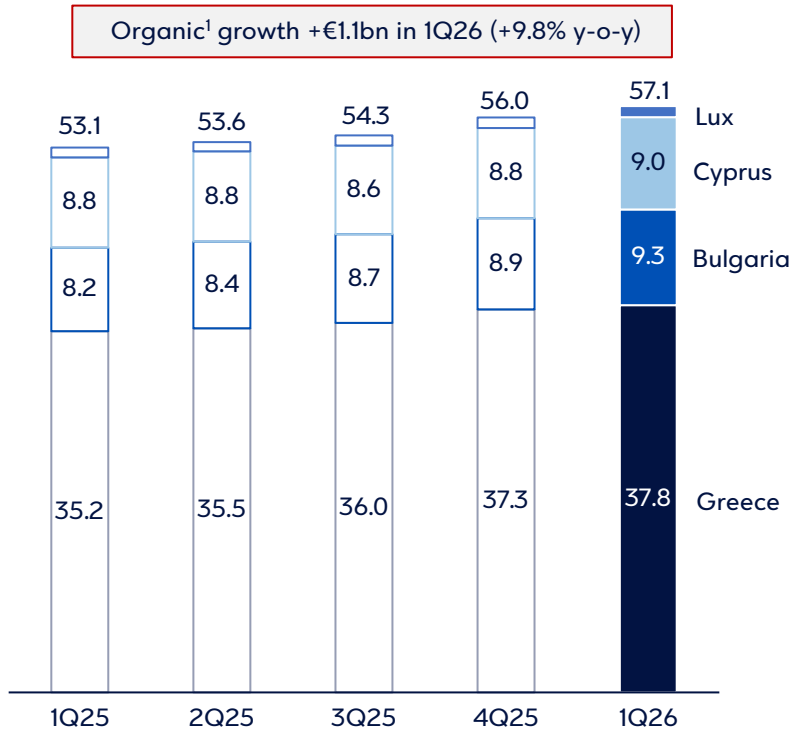


Breakdown per classification

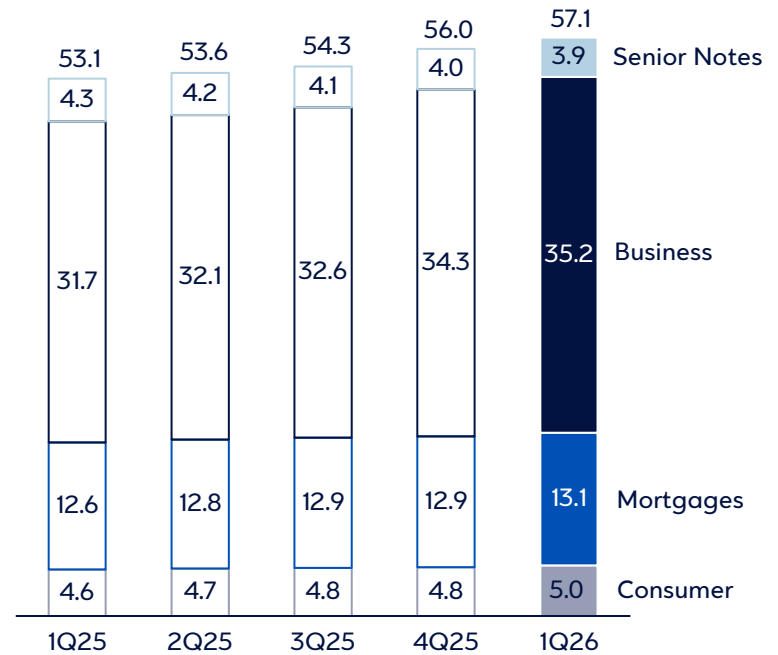


1. Including insurance contract related bonds.

Breakdown by country (€ bn)



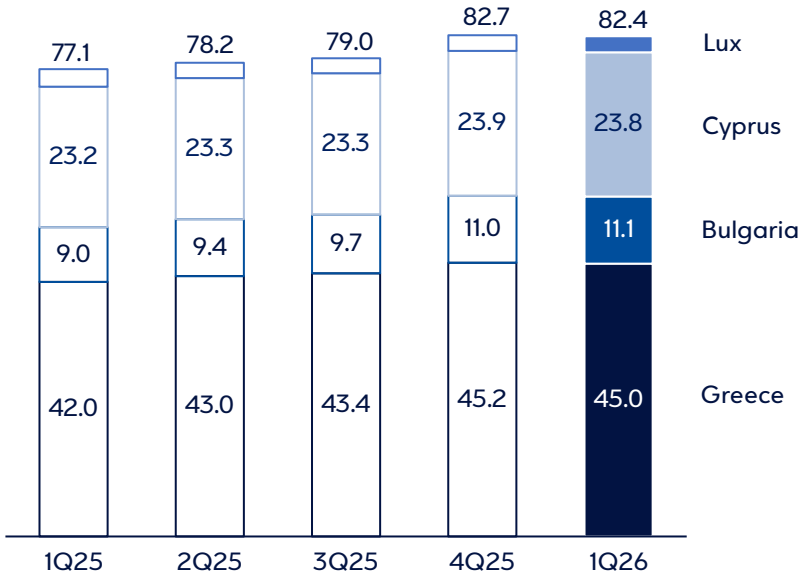
Breakdown by type (€ bn)



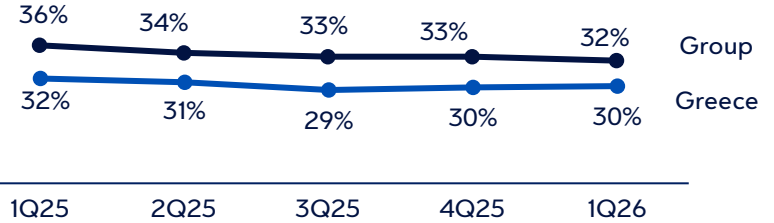
1. Organic: disbursements minus repayments adjusted for write-offs, sales, acquisitions, liquidations, FX effect and held-for-sale. Excluding Hellenic Bank opening balance.

Breakdown by country (€ bn)

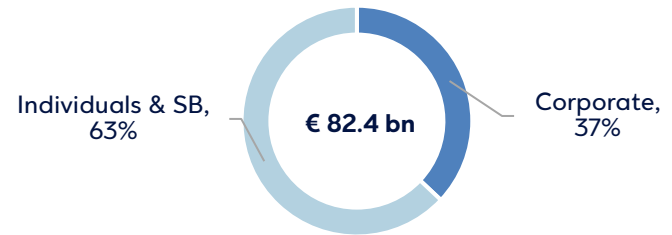
Deposits down €0.2bn¹ in 1Q26 (+7.0% y-o-y)



Time / Total

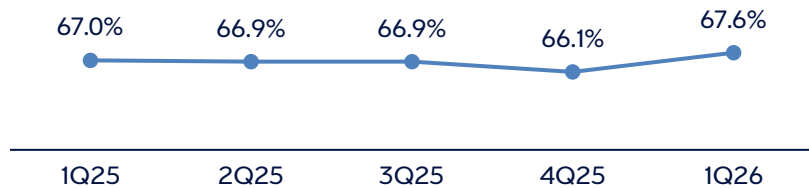


Breakdown by customer

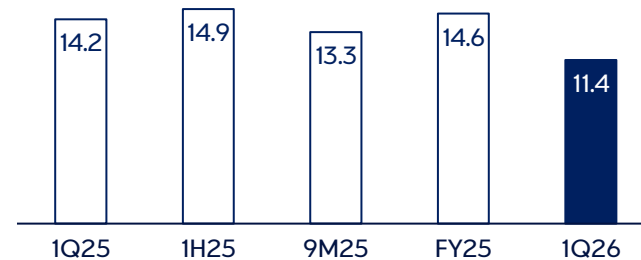


1. o/w positive USD FX effect of €0.2bn.

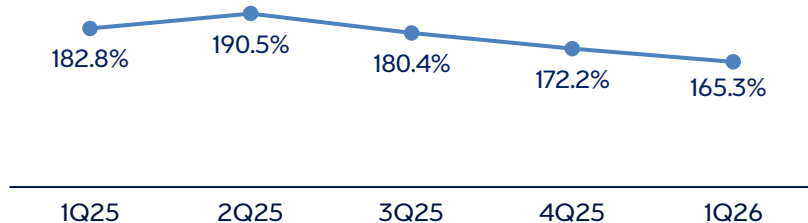
Net loans / Deposits ratio



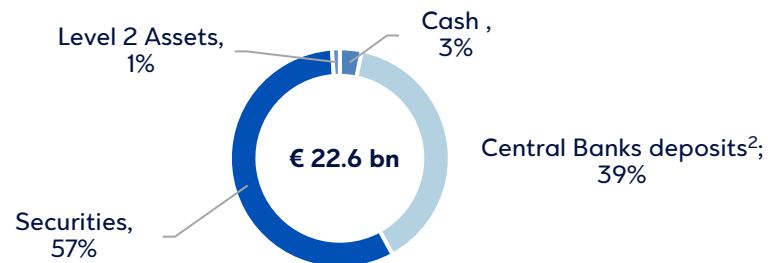
Net ECB position (€ bn)



Liquidity coverage ratio (LCR)



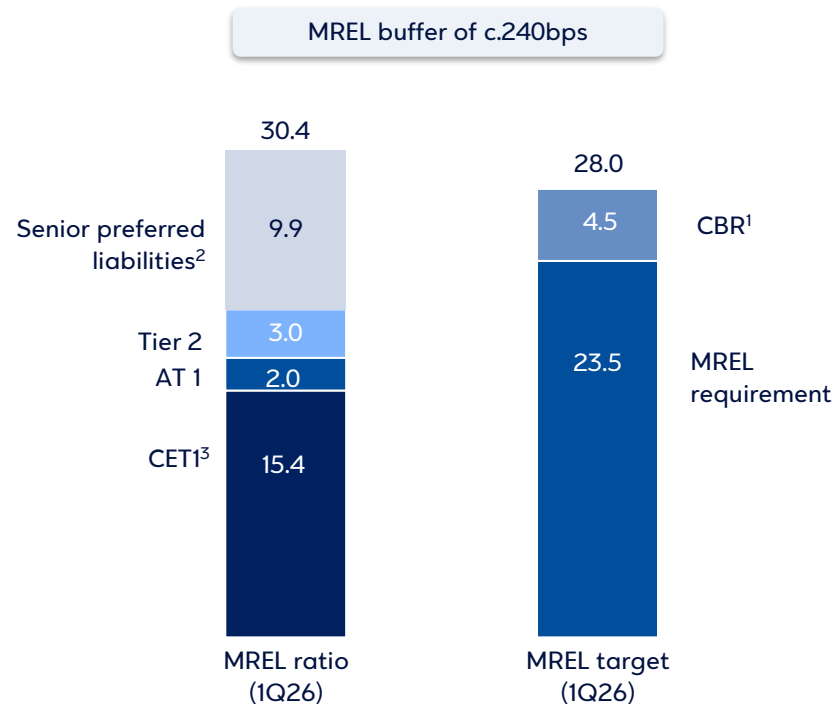
HQLAs¹



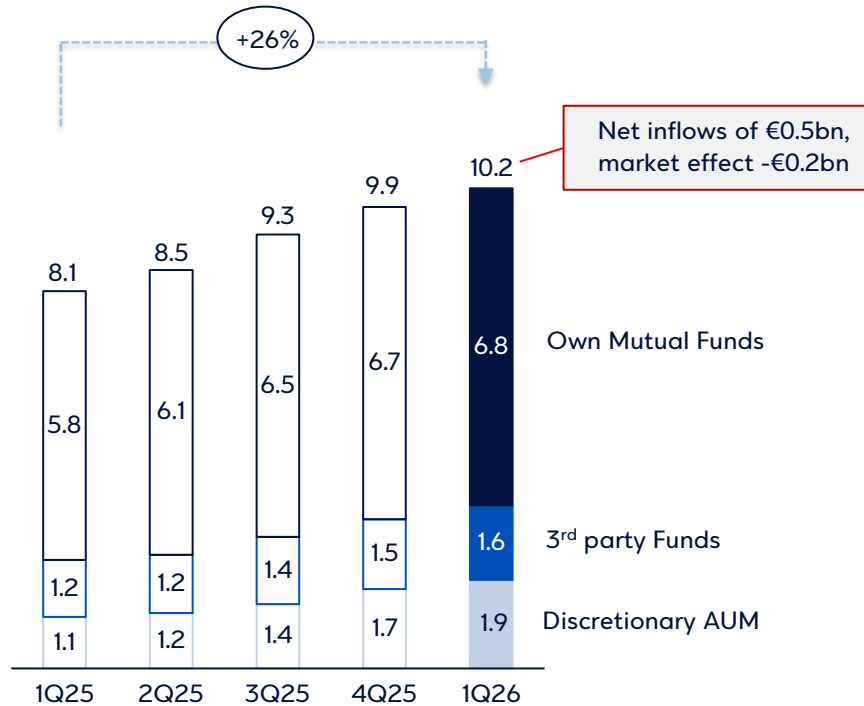
1. HQLA: High Quality Liquid Assets. 2. Over the minimum required.

- 1Q26 MREL ratio at 30.4% of RWAs; c.240bps above the MREL target of 28%
- €400m Tier 2 issued in January 2026, fully utilizing the Bank's Tier 2 capacity
- 1Q26 MREL ratio at 30.2% pro forma for:
 - €400m issuance of a senior preferred bond in April and €500m call in early-May

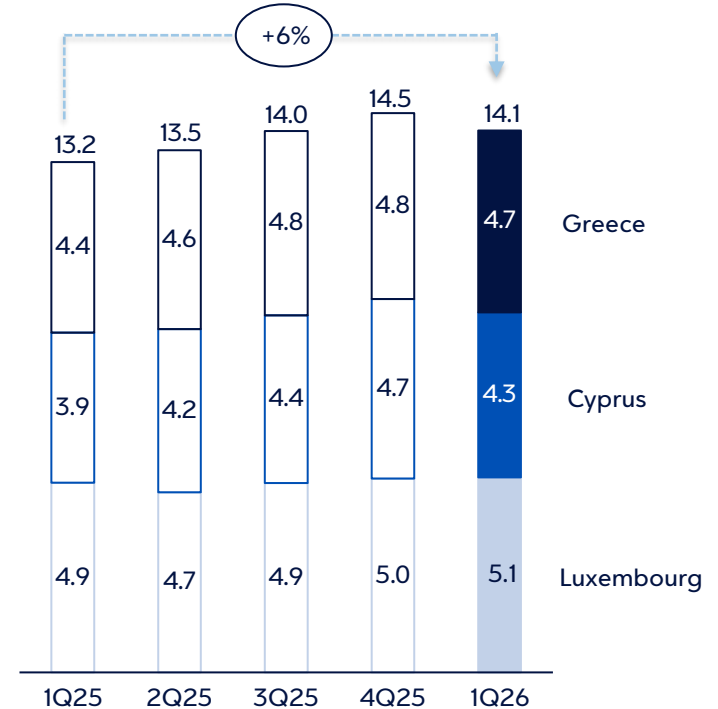
MREL (% RWAs)



Managed Funds (AuM, € bn)



Private Banking (CAL¹ per booking, € bn)



Profitability

Loan spreads & rates

Client rates (bps)

Greece	1Q25	2Q25	3Q25	4Q25	1Q26
Corporate	496	464	432	423	417
Retail	522	498	482	479	482
Consumer	1,015	1,025	1,016	1,038	1,028
SBB	587	553	534	505	510
Mortgage	382	353	335	333	337
Total	505	476	450	442	438

Euro rates avg (bps)	1Q25	2Q25	3Q25	4Q25	1Q26
ECB DFR	279	226	200	200	200
3M Euribor	256	211	201	204	205
6M Euribor	249	212	208	212	220

Lending spreads (bps)¹

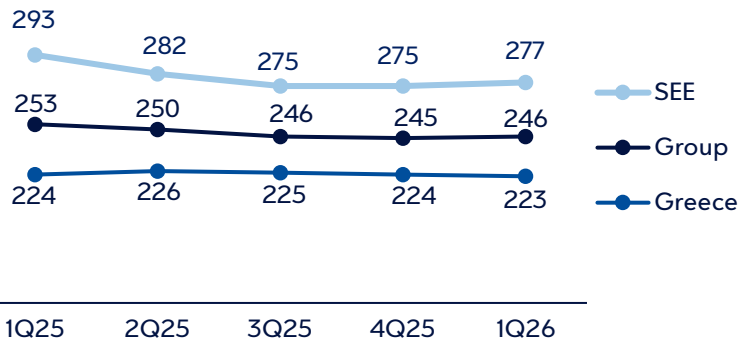
Greece	1Q25	2Q25	3Q25	4Q25	1Q26
Corporate	197	190	184	181	178
Retail	302	313	317	311	311
Consumer	766	812	820	839	825
SBB	336	348	355	324	325
Mortgage	180	182	182	177	178
Total	235	234	231	225	221

SEE	1Q25	2Q25	3Q25	4Q25	1Q26
Bulgaria ²	301	287	267	261	272
Cyprus ³	209	228	225	216	192
Luxembourg	170	172	171	168	167
Total	250	254	239	236	229

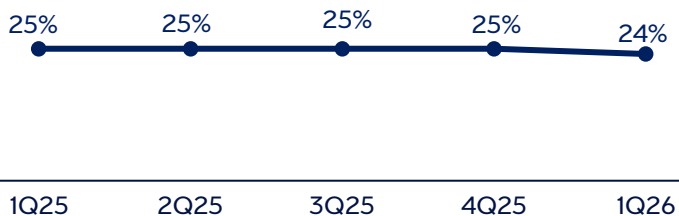
1. On average gross loans. 2. Following Bulgaria's adoption of Euro on 1/1/2026, reference rates switched from local currency benchmarks to Euribor. As such 1Q26 data are not comparable. Client rates remained broadly stable. 3. Following the merger, effective 1st September 2025, and the alignment of Eurobank Ltd's spread calculation methodology with Group policy, 1Q26 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)

	1Q25	2Q25	3Q25	4Q25	1Q26
Savings & Sight	257	207	189	190	192
Time	91	78	66	64	62
Total	205	168	154	154	155

Deposit spreads (SEE, bps)

	1Q25	2Q25	3Q25	4Q25	1Q26
Bulgaria ¹	116	108	104	102	147
Cyprus ²	231	193	173	171	169
Luxembourg	63	56	55	63	76
Total	188	160	146	144	146

1. Following Bulgaria's adoption of Euro on 1/1/2026, reference rates switched from local currency benchmarks to Euribor. As such 1Q26 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, 1Q26 data are not comparable. Client rates remained broadly stable.

Net Interest Income

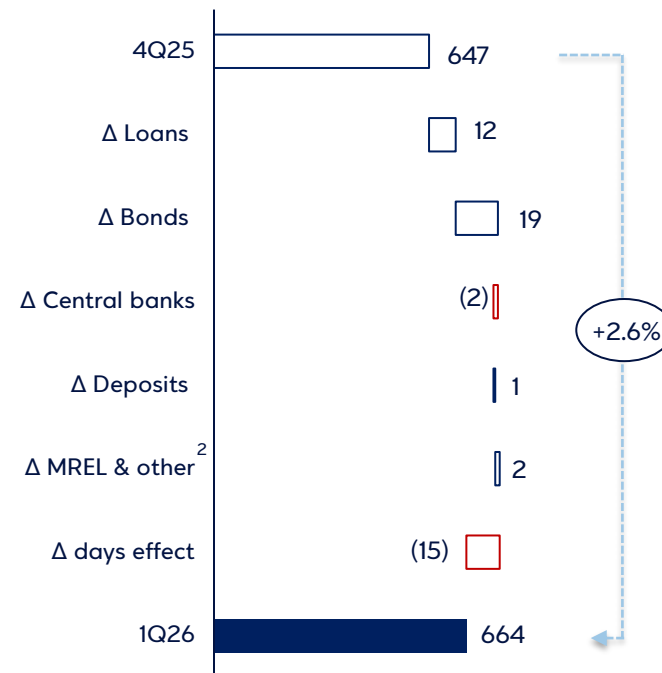
NII breakdown (€ m)¹

1Q26 NII up 4.0% y-o-y

	1Q25	2Q25	3Q25	4Q25	1Q26
Loans	593	589	571	577	577
Bonds	207	200	203	209	222
Central banks	89	65	61	57	53
Money Market & Repos	1	12	12	10	16
Senior notes	(63)	(62)	(64)	(64)	(62)
Tier II	(33)	(31)	(23)	(17)	(21)
Deposits	(155)	(141)	(128)	(124)	(121)
Total NII	638	633	632	647	664

ECB DFR (avg)	2.79%	2.26%	2.00%	2.00%	2.00%
---------------	-------	-------	-------	-------	-------

Δ NII (q-o-q, € m)¹

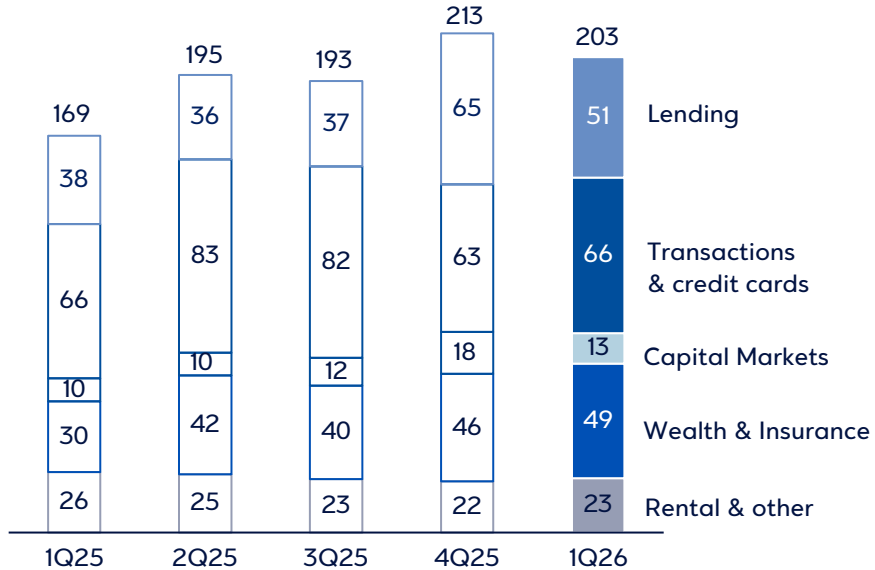


1. Analysis based on gross income / gross expense. 2. Including MREL, Hedging, Money Market, Repos and Tier II.

Commission Income

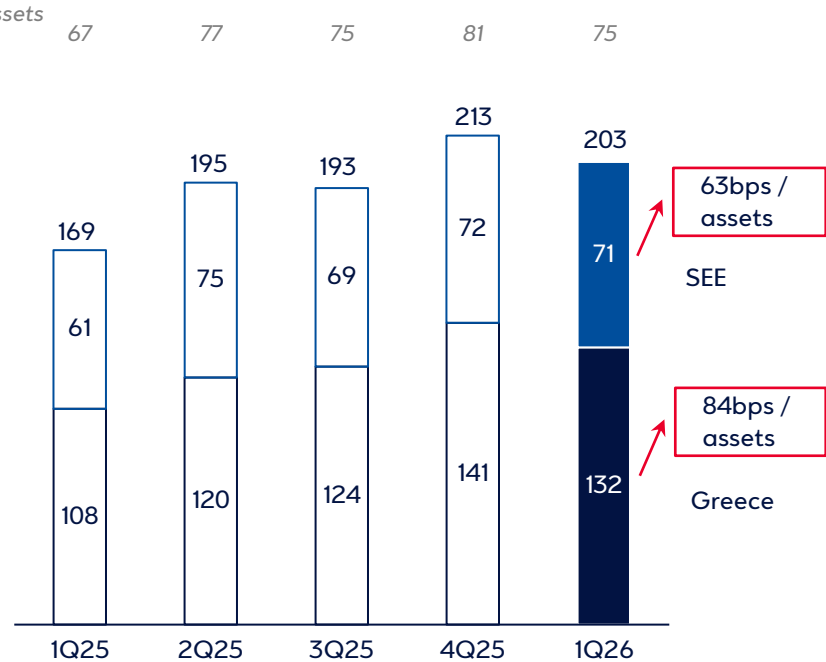
Commission income breakdown (€ m)

1Q26 commission income up 19.9% y-o-y



Commission income per region (€ m)

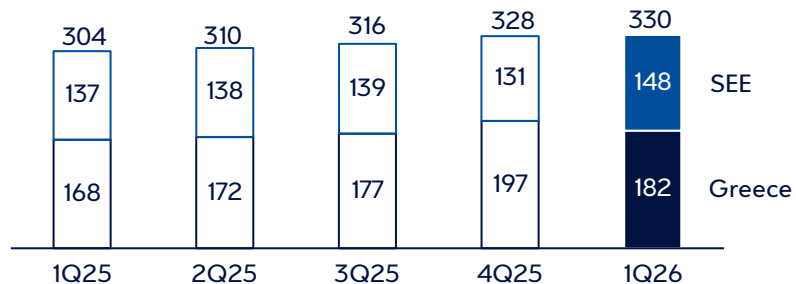
Fees/ assets (bps)



Operating expenses

OpEx per region (€ m)

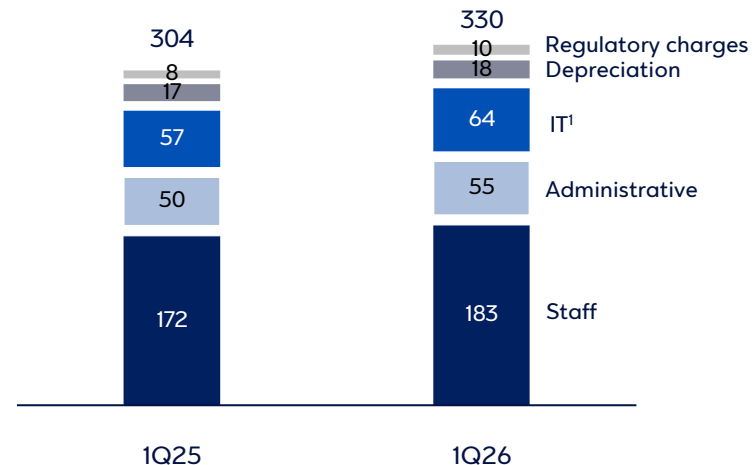
1Q26 OpEx up 8.5% y-o-y



Cost –to- core income (%)

	1Q25	1Q26
Greece	38.6	38.0
SEE	36.7	38.3
Group	37.7	38.1

OpEx breakdown (Group, € m)



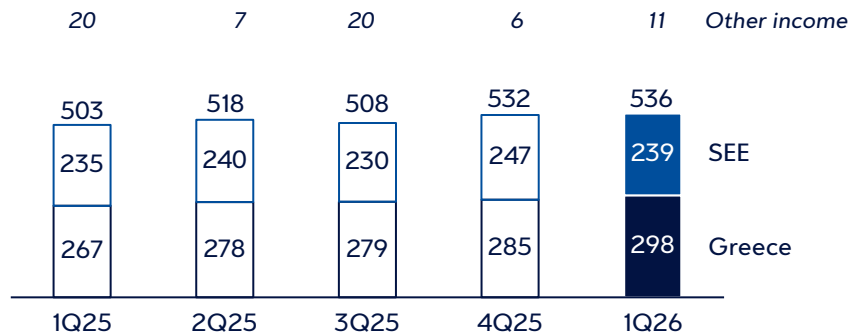
FTEs (#)

Greece	6,061	6,048
Bulgaria	3,444	3,349
Cyprus	2,639	2,855

1. Including related depreciation expenses.

Pre-provision income (PPI)

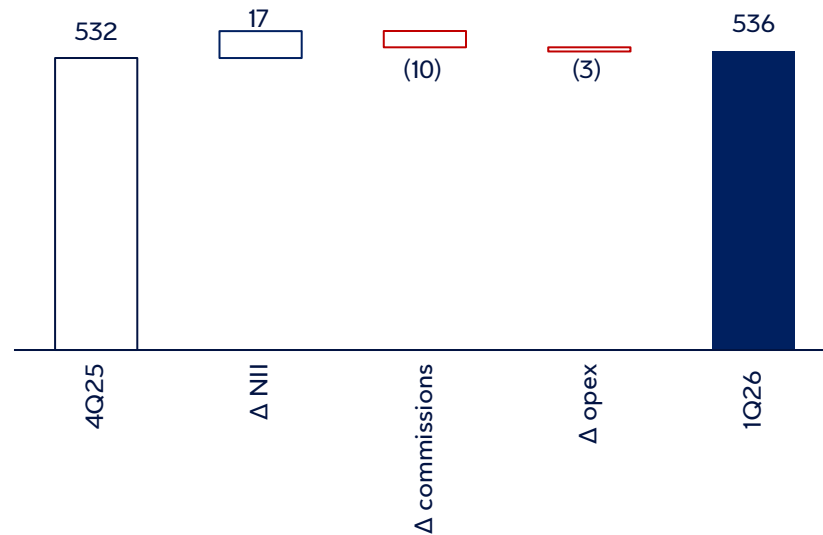
Core PPI and other income (€ m)



PPI per region (€ m)

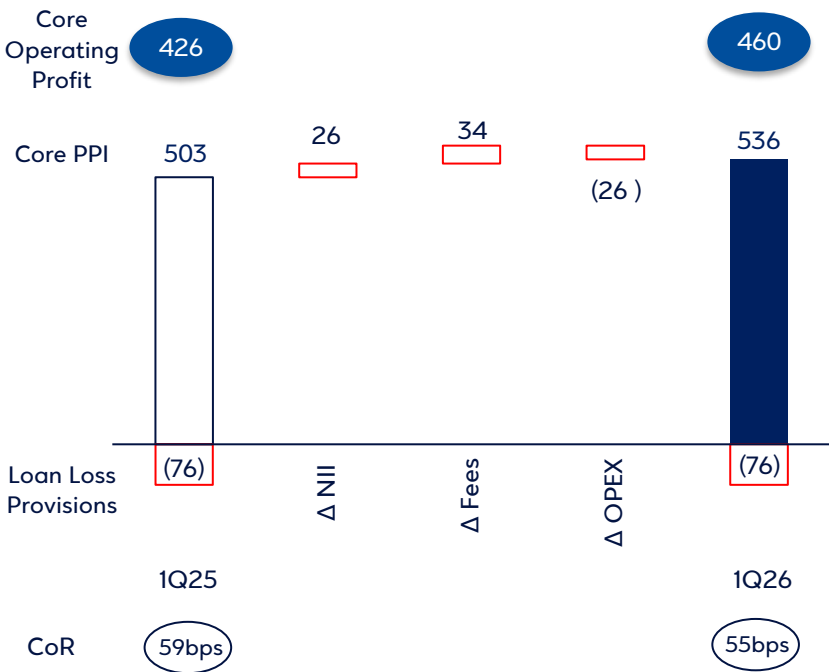


Δ Core PPI (q-o-q, € m)

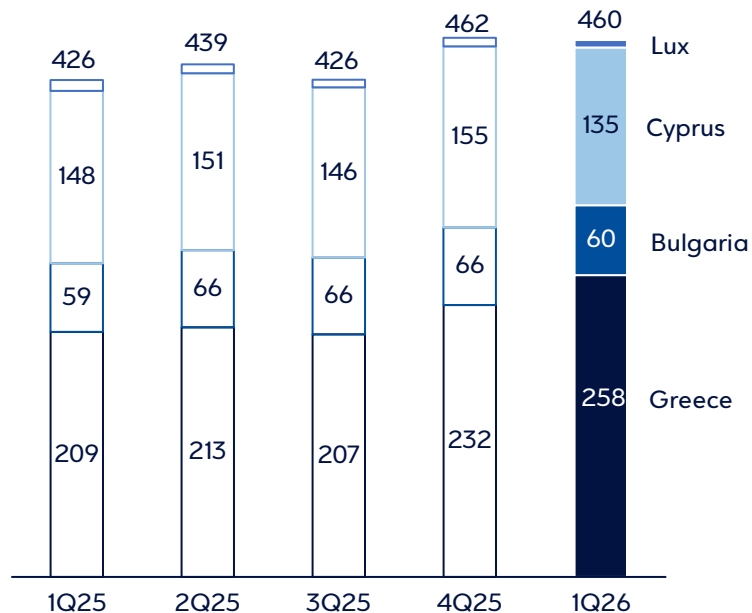


Core Operating Profit

Δ Core Operating Profit (y-o-y, € m)



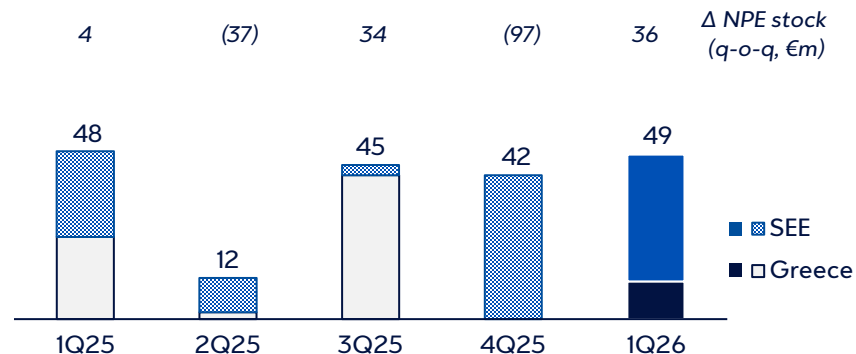
Core Operating Profit per region (€ m)



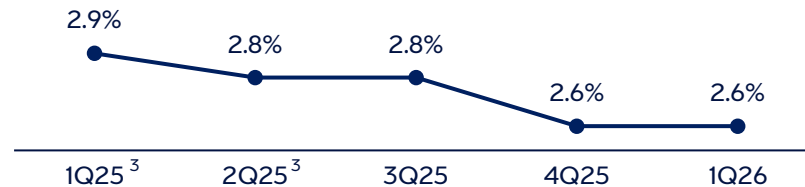
Asset Quality

Asset quality metrics

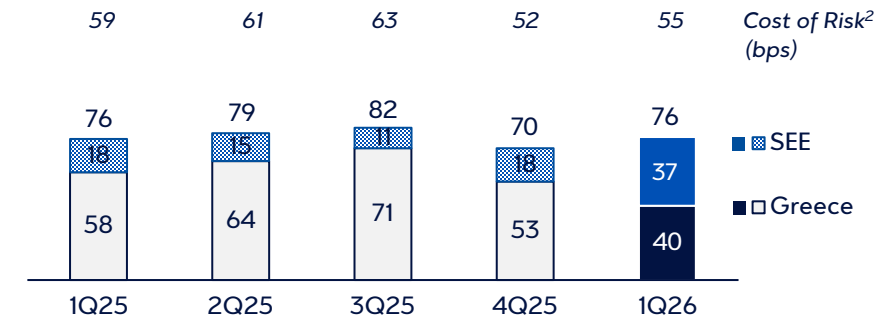
NPE formation¹ (€ m)



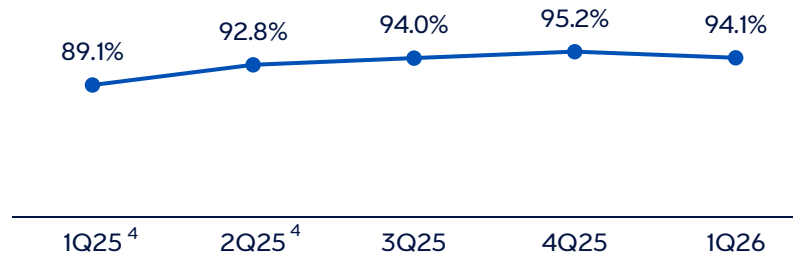
NPE ratio (%)



Loan loss provision (€ m)



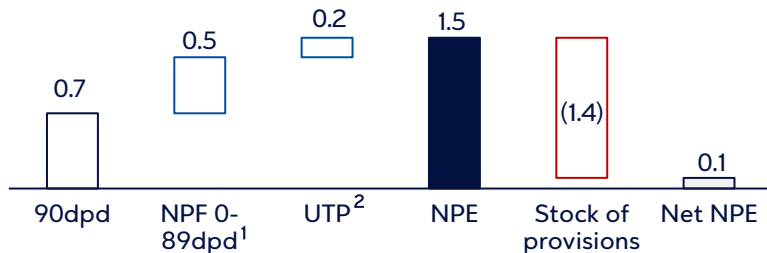
NPE coverage (%)



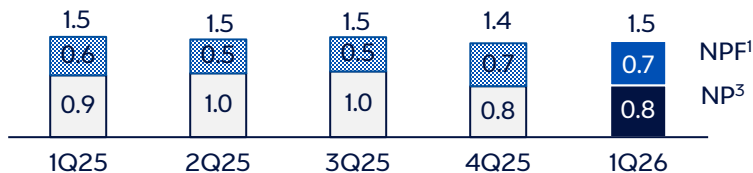
1. q-o-q Δ before write-offs, sales, FX movements and other. 2. On net loans. 3. Excluding HB NPE under the APS. 4. Excluding HB NPE under the APS as well as respective provisions.

NPE metrics (Group)

90dpd bridge to NPE (€ bn)



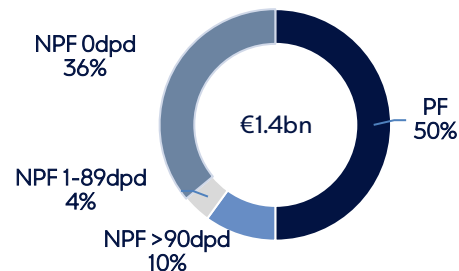
NPE (€ bn)



NPE per region

	Total NPE	NPE ratio	NPE coverage	Provisions & collaterals / NPE
	(€ m)	(%)	(%)	(%)
Consumer	98	5.4	119	119
Mortgages	404	5.6	118	213
Small Business	270	9.9	73	147
Corporate	295	1.1	82	159
Greece	1,066	2.8	97	173
SEE	404	2.1	87	154
Total	1,470	2.6	94	168

Forborne loans (%)



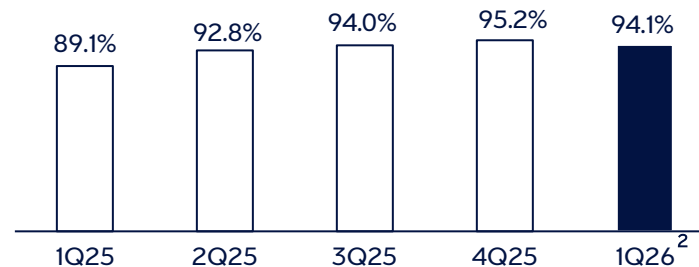
Note: Figures excluding HB NPE under the APS, which since 30 September 2025 were classified as held for sale and were derecognized in 1Q26. 1. NPF: Non-performing forborne loans. 2. Unlikely to pay. 3. NP: Non-performing.

Loans' stage analysis (Group)

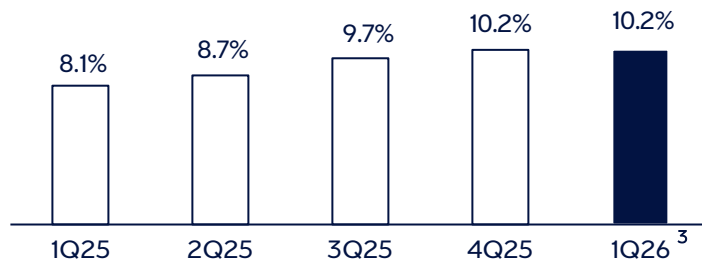
Loans' stage breakdown

(€ bn)	1Q25	2Q25	3Q25	4Q25	1Q26
Stage 1	46.3	46.8	47.6	49.6	50.6
Stage 2	4.9	5.0	5.0	4.9	4.8
Stage 3 (NPE)	1.5	1.5	1.5	1.4	1.5
Total	52.9	53.4	54.3	56.0	57.1¹

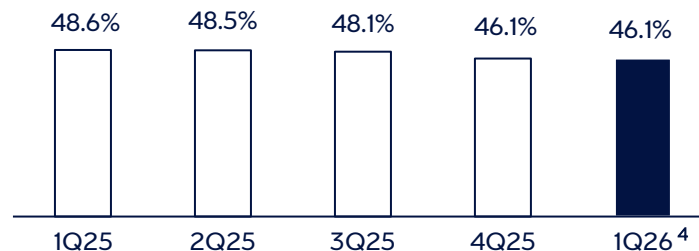
Provisions stock over NPE



Stage 2 loans coverage



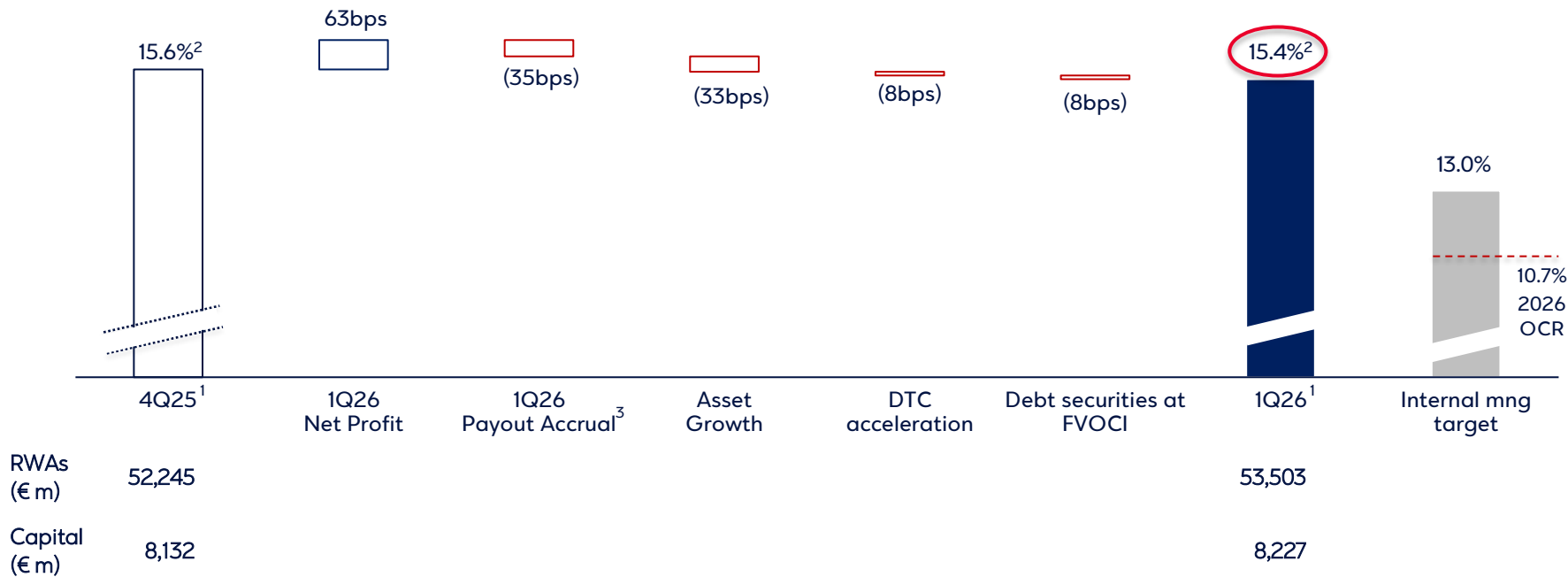
Stage 3 loans coverage (NPE)



Note: Figures excluding HB NPE under the APS, which since 30 September 2025 were classified as held for sale and were derecognized in 1Q26. **1.** Including €127m POCl performing loans. **2.** Including €58m off-balance sheet provisions. **3.** Including €4m off-balance sheet provisions. **4.** Including €29m off-balance sheet provisions.

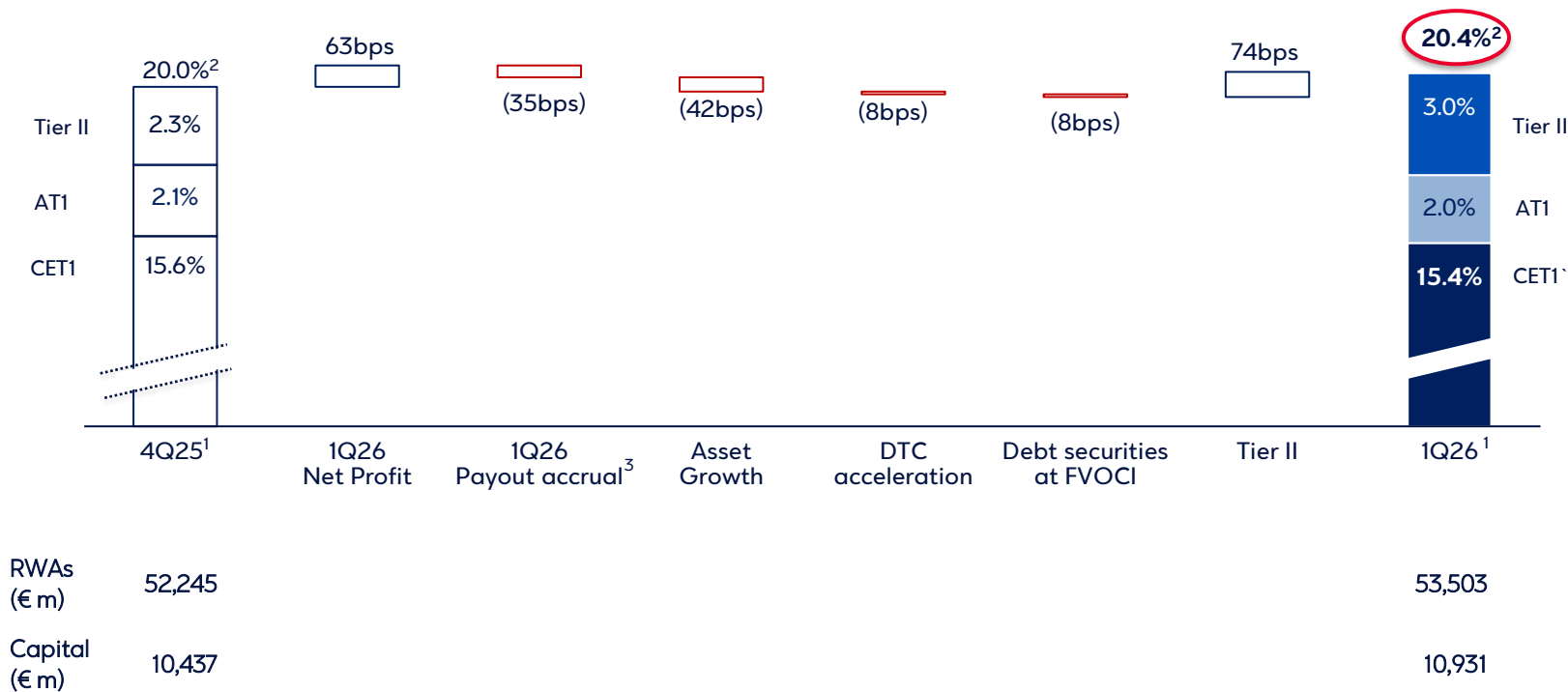
Capital

Capital ratios (CET1, q-o-q)



1. Including period profits, subject to AGM approval. 2. Pro forma Sun (ex-Solar) NPE transaction & a synthetic securitization. 3. Payout subject to regulatory and AGM approval.

Capital ratios (CAD, q-o-q)



1. Including period profits, subject to AGM approval. 2. Pro forma Sun (ex-Solar) NPE transaction & a synthetic securitization. 3. Payout subject to regulatory and AGM approval.

Sustainability

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

Strong momentum
in sustainable
financing, with
improved EU
Taxonomy alignment
and energy
performance

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

More than **€2.6bn** in new green disbursements to corporate clients over 2023 – Q1 2026, mainly focusing on energy financing

€2.24bn of Green RRF funds mobilized by Q1 2026

c. 78% of new disbursements in the Energy Sector were directed to RES in Q1 2026

Assets under Management in financial products that promote environmental and/or social characteristics exceed **€200m** as of Q1 2026

Continued expansion of **green mortgages**, with volumes reaching c. **€1bn** by year-end 2025

Portfolio Decarbonization has a pivotal role in our sustainability strategy

Green Asset Ratio KPI: 3.8% (Turnover)
as of year-end 2025

(compared to 3.2% as of H1 2025)

Sustainable Financing Exposure of more than **€8.3bn**
as of year-end 2025

(incl. Taxonomy-aligned Exposure of c. €3.0bn)

14.5% of total exposures secured by real estate with actual **EPC** as of year-end 2025

(compared to 13% as of H1 2025)

- 7,370 MWh total electricity consumption
- 10.5% reduction in total electricity consumption compared to 1Q 2025
- 97.6% of total electricity consumed was sourced from **Renewable Energy Sources** (Certified Guarantees of Origin plus own production)
- 222 MWh consumed from own-produced electricity

Environment

- 3.3% reduction in paper printed for physical statements compared to 1Q 2025
- 216 tn paper recycling
- **Hazardous Waste for Public programme: 15.5 tn** placed in the recycling Hungry Bins installed in 11 locations throughout Greece, from the launch of the programme

Inclusive Entrepreneurship

- Eurobank continued to support entrepreneurship and innovation through its **Venture Banking platform** and the egg **Innovation & Investment Summit**, a three-day event, bringing together startups, investors, researchers, institutional representatives and market executives, with the stated objective of fostering commercial partnerships and investments.
- The Bank announced the **launch of the TourismTech Cluster**, a collaborative formation of 16 Greek technology companies aimed at accelerating growth, financial maturity and international presence in a key sector of the Greek economy. This initiative seeks to mobilise private and European funds and generate sustainable development prospects.

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 Q1 of 2026, AFI** granted loans totalling **over €508k**, with an average loan amount of €15k. Of the total number of loans disbursed, 37% were granted to borrowers aged 20–35. Additionally, 37% of all borrowers reside in rural areas, while 44% of the businesses that received financing are women-owned.

Socio-Economic Impact

- Eurobank engaged with more than **2,800 young professionals** at **Linq Talent Days**, where participants received career advice from executives and took part in interview-preparation workshops.
- Eurobank honoured **64 top high-school graduates** for the 2024–2025 school year through the **"Moving Education Forward"** initiative, noting that the programme has recognized nearly **25,500 students over 23 years**.

Accessibility & Inclusion for Customers

- In 1Q26 **3** additional ATMs were made wheelchair accessible, reaching 143 in total.
- **184 branches (69%)** are wheelchair accessible through fixed or removable ramps
- The employees attending **inspirational events reached 2,700 in total**.
- The **Digital Disability Card** registrations in have continued to rise significantly since the service launch, reaching 600 as of 1Q26.
- On the occasion of **World Autism Awareness Day**, Eurobank an interactive event focused on **neurodiversity and inclusive customer service**. The initiative aimed to deepen understanding of the diverse ways people perceive, communicate and interact, reinforcing the Bank's commitment to creating a more accessible and inclusive banking experience.

Well-being culture

- As part of the Bank's wellbeing initiatives, employees participated in two online talks held on the occasion of International Women's Day: "Inner Calm for Outer Clarity" and "Women's Nutrition & Wellbeing", highlighting the importance of self-care as a key step in being able to meaningfully support others.
- The myPROSPERITY For my Body programme returned refreshed to the Eurobank Campus, offering employees more sessions **with a nutritionist** through the end of the year



Society

Sustainable Procurement

- Sustainability criteria were incorporated in **90% of RFPs** overall, with suppliers digitally acknowledged both the **Supplier Code of Conduct and Ethics** and the **Anti-Bribery and Anti-Corruption Policy** reaching **86 suppliers** to date.

Internal Sustainability Engagement

- Eurobank's TeamUp volunteer programme continued to encourage employees and their families to participate in corporate volunteering activities. In 1Q26, employees took part in a clean-up activity at the Axios Delta in Thessaloniki and visited the Athens Nursing Home, supporting community-focused initiatives.
- Eurobank's Running Team participated in the Athens Half Marathon, promoting employee engagement and a culture of wellbeing.

Internal Sustainability Awareness

- In Q1 through **Corporate & Investment Banking (CIB) Sustainability Academy**, yet another **ESG focused session** was delivered with **222 participants** and **85 NPS** score. The programme continues on an ongoing basis to further reinforce the Bank's commitment to cultivating a strong sustainability culture within the CIB Unit.

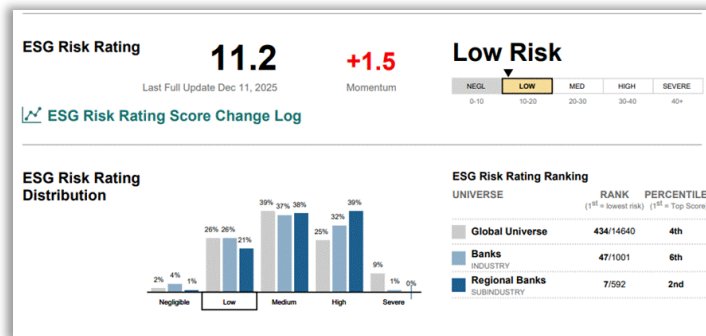
Ethics and Transparency

- On 20 March 2026, Eurobank announced the appointment of **Alexandra Reich** as an Independent Non-Executive Member of the Board, replacing a resigned Independent Non-Executive Director. The appointment further **enhances female representation on the Board to 31%** and reinforces Eurobank's commitment to **Board diversity**, in line with its Board Diversity Policy and corporate governance best practices.



Sustainability Ratings

- **Sustainalytics** – Eurobank has been ranked in the “**Low**” risk category and together with the important ESG Regional Top Rated 2025 and ESG Industry Top Rated 2025 distinctions, is placed among the **top 6%** of banks worldwide (47th out of 1,001 banks)
- **MSCI** – Eurobank has improved its sustainability rating to “**AA**” from “**A**” in the previous year
- **S&P Global** – Eurobank’s Global ESG Score showed a notable increase to **63/100** from 56 with data availability “High”
- **CDP** – Eurobank has successfully upheld its strong rating from the previous year at “**B**”



Macroeconomic update

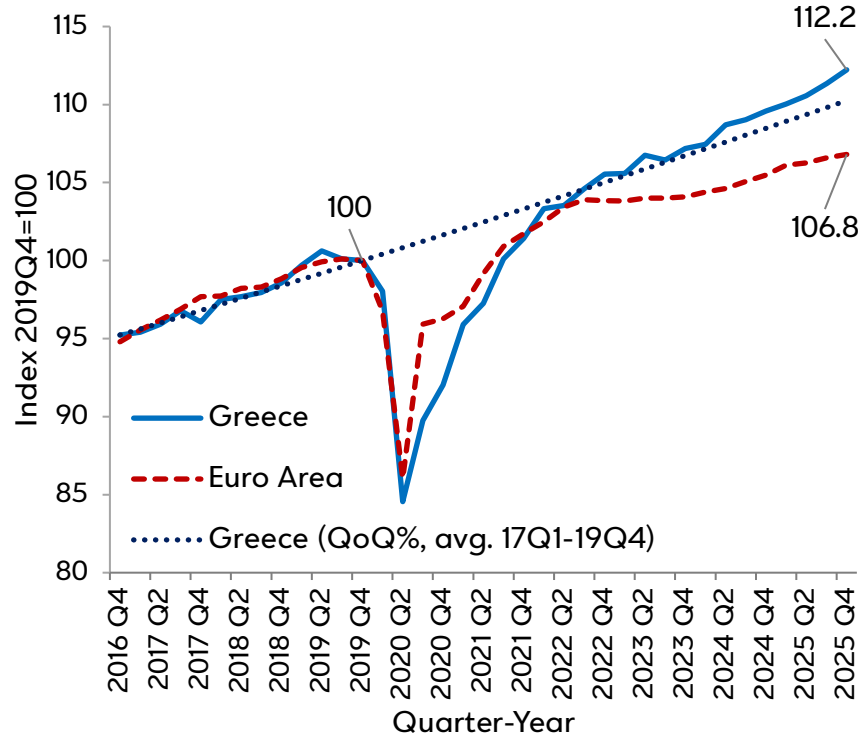
2026 GDP Forecasts	Pre-war	Current estimates
Greece	c. 2.3%	c. 1.8-1.9%
Cyprus	c. 3.5%	c. 2.6-2.9%
Bulgaria	c. 3.2%	c. 2.8-3.0%

- **Global economy:** according to the IMF's latest projections (April 2026), — assuming the war turns out to be relatively short-lived, and a gradual recovery begins by mid-2026, global growth for 2026 is now expected at 3.1%, from a 3.4% pre-crisis forecast
- ECB projections for the **Euroarea** (Mar-26) point to a less favourable macro backdrop than before the energy shock, with 2026 GDP growth revised down to 0.9% from 1.2% and HICP inflation revised up to 2.6% from 1.9%; risks for a more adverse scenario remain
- **Greece:** overperformance vs the Eurozone despite the war impact, risks for a more adverse outcome include external (energy shock, geopolitical escalation, weaker demand) and internal factors (persistent inflation, slower RRF/reform implementation)
 - For 2026, €800m in support measures have already been implemented, targeting households, pensioners and energy-related costs; additional fiscal space of ca €200m estimated by year-end. Further permanent measures for 2027 may be announced in Sept-26, conditional on a swift resolution of the ongoing energy crisis, given a strong primary surplus of 4.9% of GDP in 2025, vs a target of 3.7%
- **Cyprus:** >€200m support measures (together with support already in force), based on strong fiscal position and broader economic resilience. To mitigate cost-of-living pressures, limit the pass-through from higher energy and food prices, and provide temporary relief to tourism, aviation and agriculture sectors.
- **Bulgaria:** So far, measures of €60m implemented, concerning low-income citizens, the transport and the agricultural sectors. Another €40m planned, but are either pending EC approval (doubling of the state aid to the transport sector to €50m from €25m) or are conditional on high electricity prices for businesses from June onward. Energy-intensive businesses will benefit from the retroactive implementation of an aid scheme recently approved by the EC, of €334m for 2025-2028, provided they invest on decarbonization

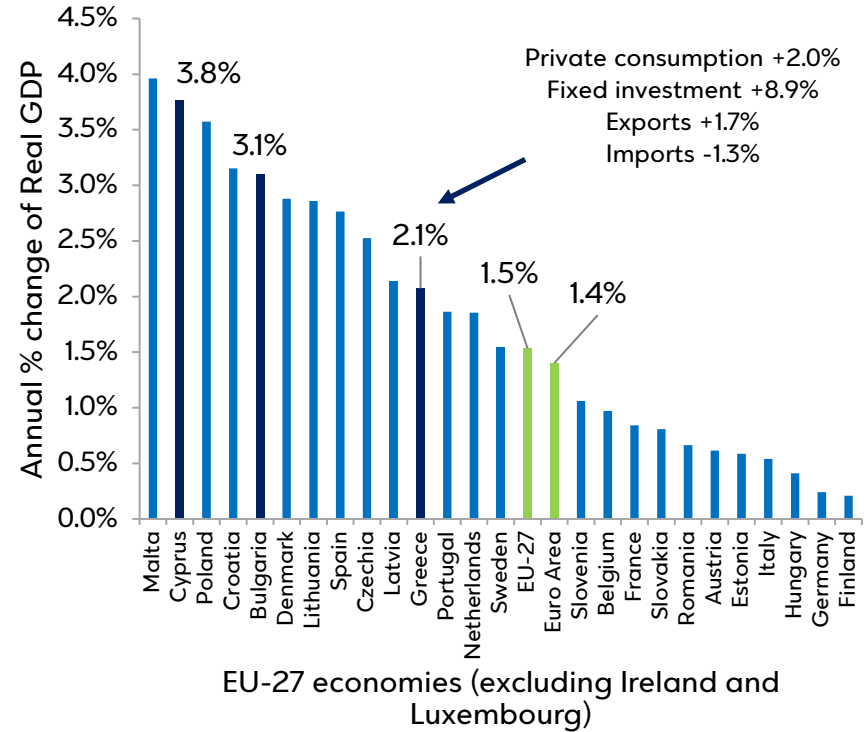
- Real GDP growth remained solid at 2.1% in 2025, supported by investment, consumption, and exports. The IMF (Apr-26) projects growth of 1.8% in 2026 and 1.7% in 2027, continuing to outperform the Euro Area (EA) (forecast at 1.1% and 1.2%, respectively), despite some negative impact from the Middle East war
- HICP inflation rose to 4.6% in Apr-26 (Eurostat, flash estimate), from 3.4% in Mar-26, driven by a sharp increase in energy inflation (21,9% in Apr-26, from 7.7% in Mar-26), amid the ongoing conflict in the Middle East. The IMF (Apr-26) projects average inflation of 3.5% in 2026 and 2.7% in 2027 (2.6% and 2.2% respectively in the EA).
- Seasonally adjusted unemployment rate in 1Q26 it to 8.5% from 9.5% a year ago; Employment remained on an upward trajectory, supporting households' disposable income. After the crisis in the Middle East, forecasts of deceleration in job creation, e.g. BoG (24/04/2026) sees an 8.2% unemployment rate in 2026
- General Government (GG) primary surplus expected at 3.8% for 2026, from 4.8% and 4.9% of GDP in 2024 and 2025 respectively; Greece also outperformed EA peers on total fiscal balance, recording a 1.7% of GDP GG surplus in 2025 (from a surplus of 1.3% of GDP in 2024) vs. a 2.9% deficit for the EA (Eurostat)
- According to recent Eurostat data (Apr-26), Gross Public Debt was at 164.3%, 154.2%, 146.1% in 2023, 2024 and 2025 respectively. The IMF (Apr-26) projects debt at 136.9% and 130.3% of GDP in 2026 and 2027 respectively

Real GDP growth continues to overperform the Euro Area

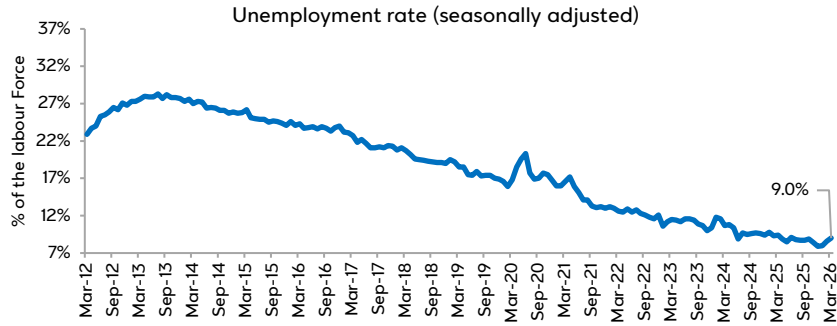
Real Gross Domestic Product



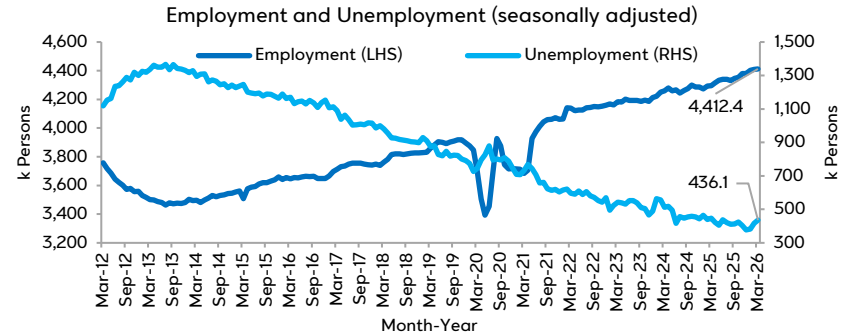
Real GDP growth rate in 2025



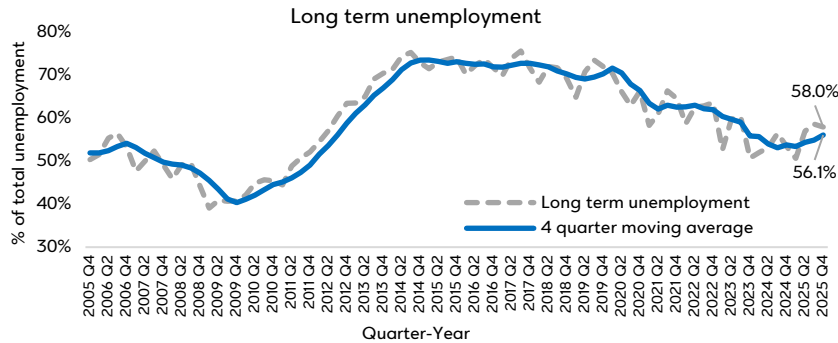
The unemployment rate continues to decline amid labor shortages, reducing the gap with the Euro Area



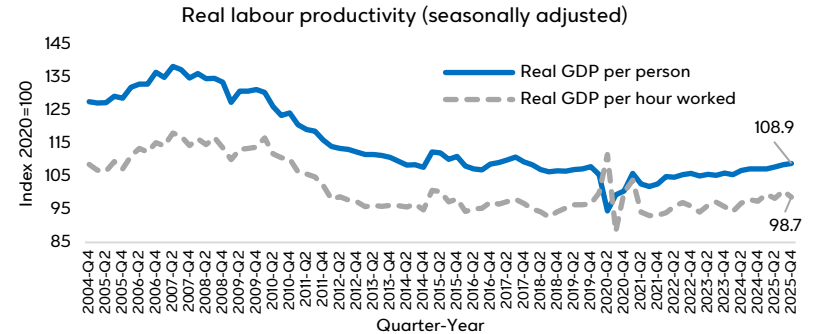
Employment remains on an upward trajectory contributing positively to households' disposable incomes



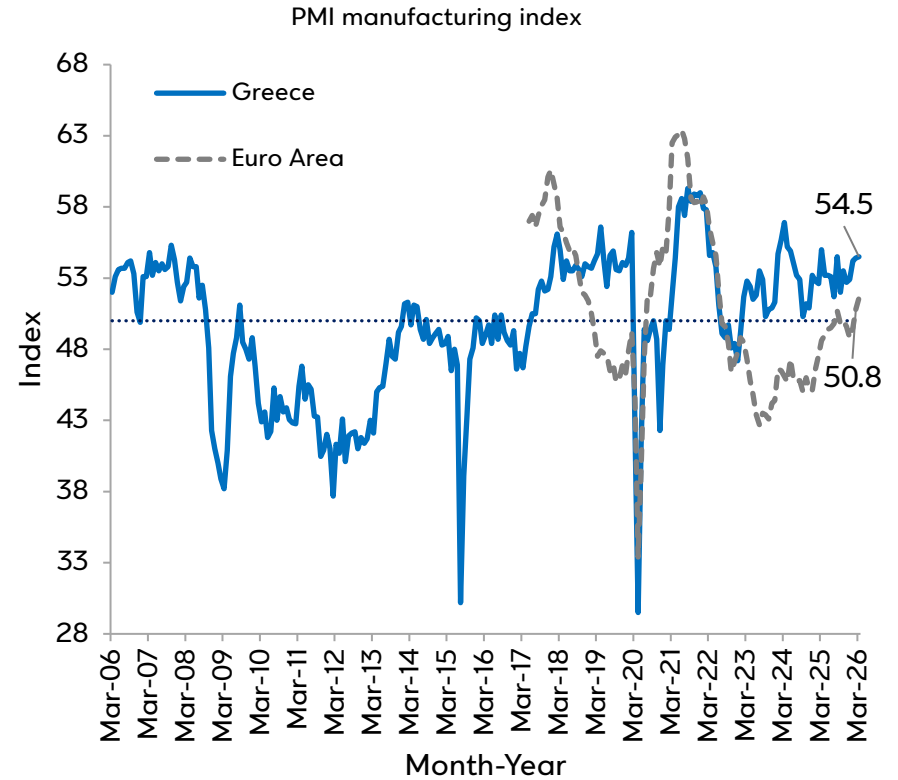
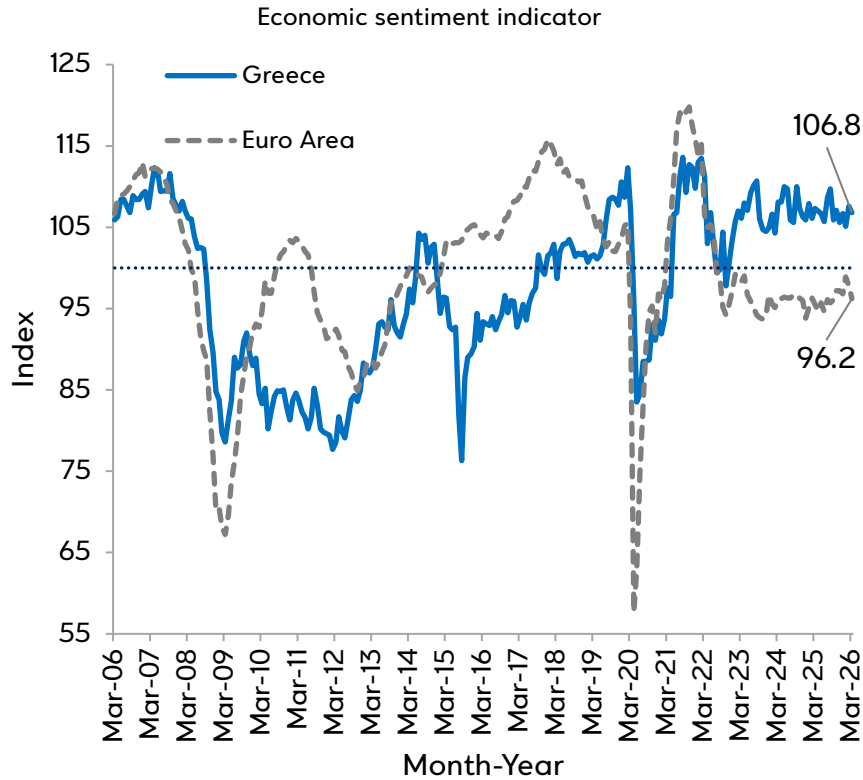
Long term unemployment decreases, still above the pre-debt crisis level



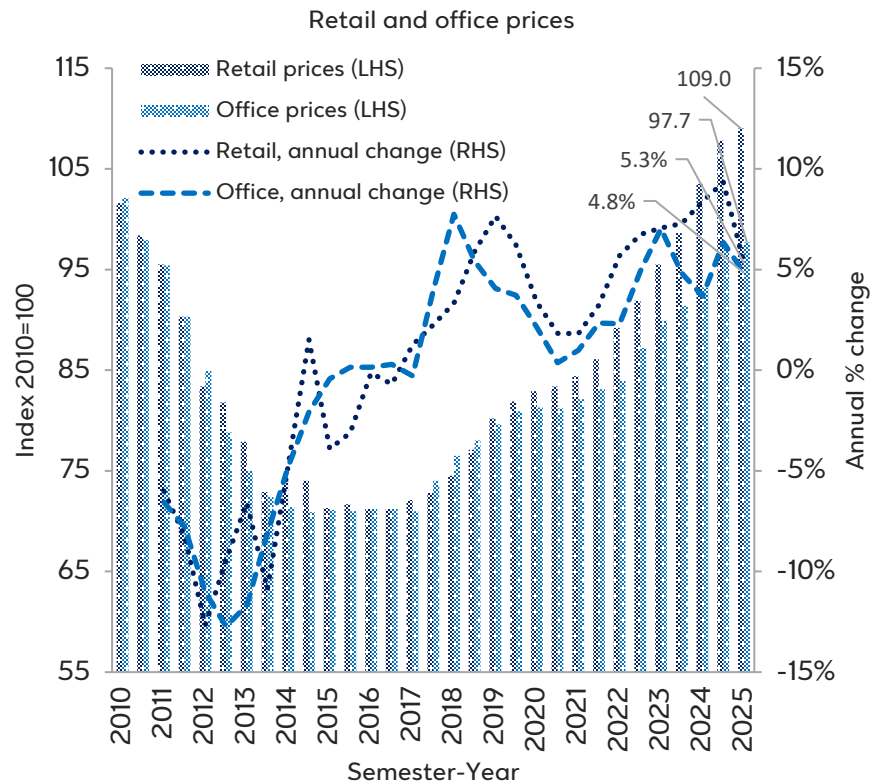
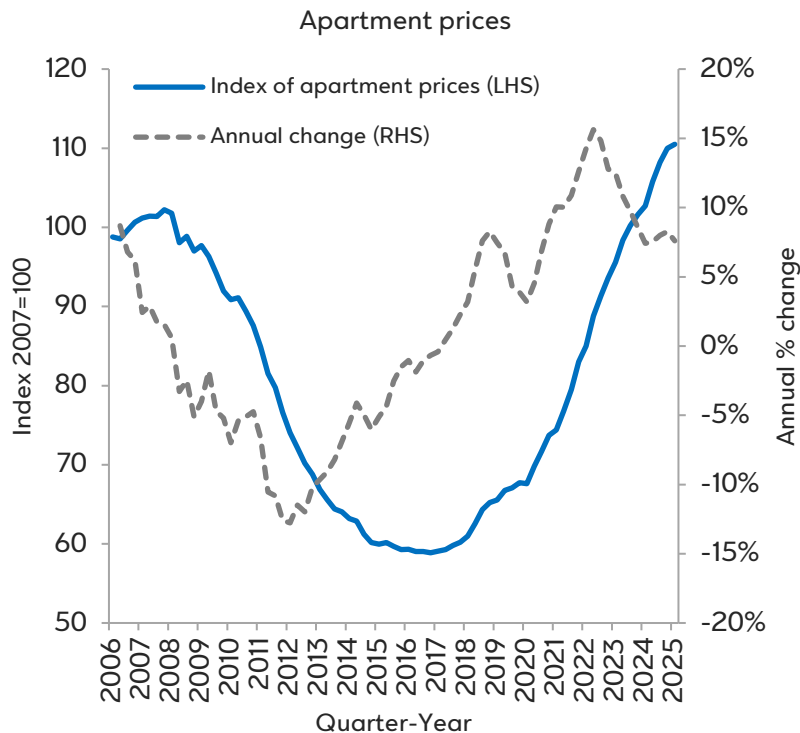
Recovery of productivity requires continued implementation of structural reforms and investments



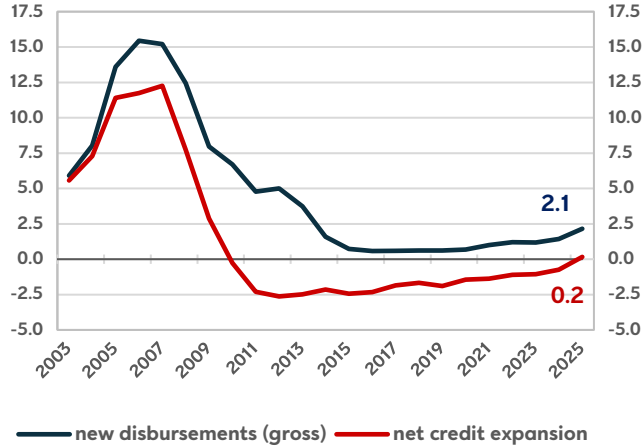
High frequency indicators (soft data) : Greece vs the Euro Area



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



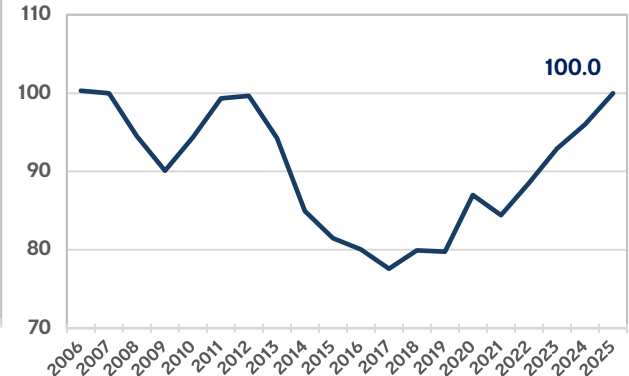
Mortgage loans by Greek MFIs to domestic households
annual flows, EUR bn



Real estate market volumes
sale deeds registered, thousand



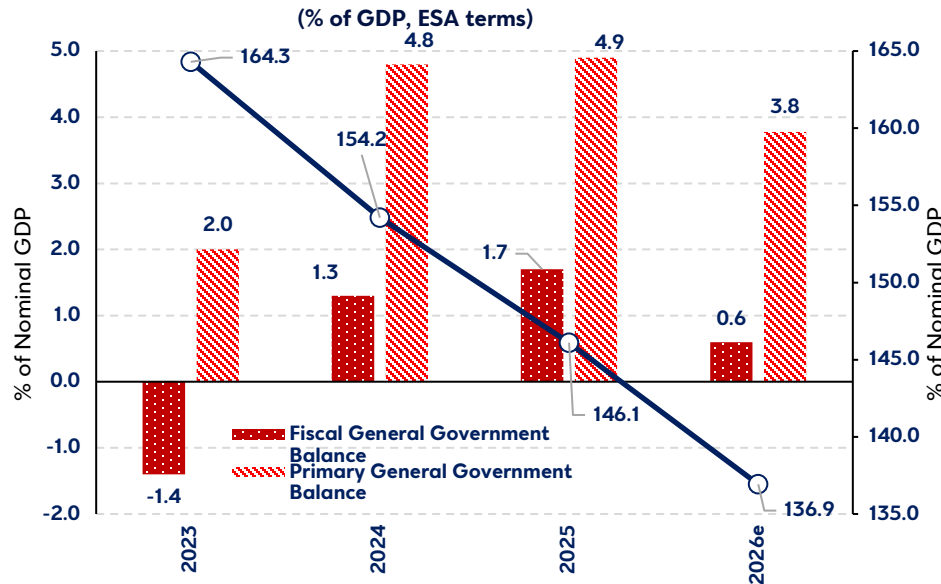
Apartment Price Index over household gross disposable income per capita
2007 = 100



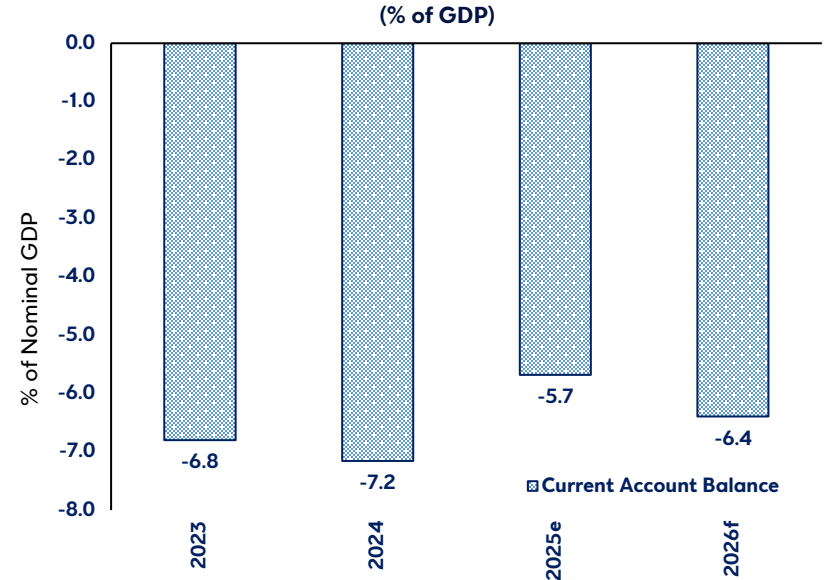
Fiscal and current account balances (Greece)

- Greece's fiscal position has strengthened materially, with the GG primary surplus rising, from 2.0% of GDP in 2023, to 4.8% in 2024 and 4.9% in 2025; the headline GG balance posted a 1.7% of GDP surplus in 2025 (from 1.3% of GDP in 2024) versus a 2.9% EA deficit (Eurostat, Apr-26); the IMF projects a still-strong 3.8% primary surplus in 2026 (IMF, Apr-26)
- Current account balance registered a deficit at -7.2% and -5.7% of GDP in 2024 and 2025, from -6.8% of GDP in 2023 and -10.7% in 2022; estimated at -6.4% of GDP in 2026 (IMF, Apr-26), with risks tilted to the downside, mainly from stronger-than-expected goods import growth and higher oil prices.

GG overall & primary fiscal balances, public debt

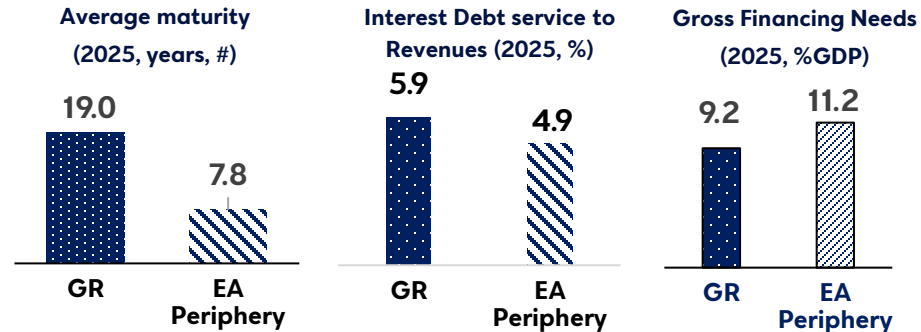
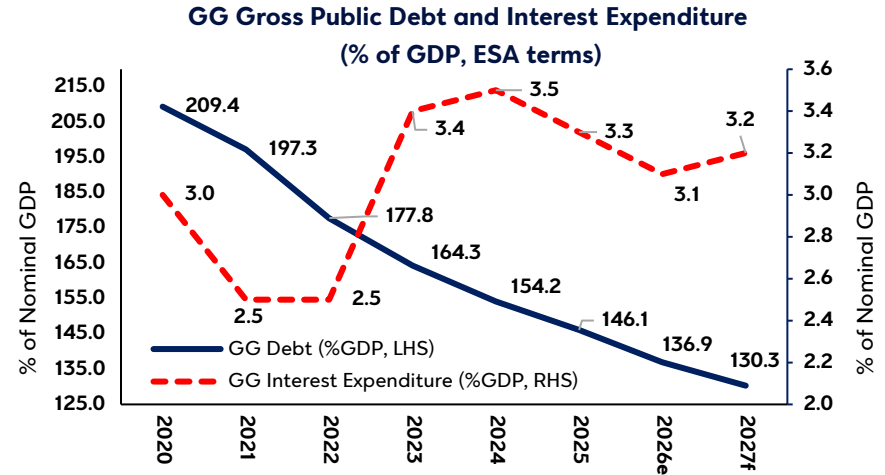


Current Account Balance



Sovereign debt profile (Greece)

- Greece's gross public debt declined to 146.1% of GDP in 2025, from a peak above 209.4% in 2020 (Eurostat, Apr-26); IMF projects further fall to 136.9% in 2026 and 130.3% in 2027 (IMF, Apr-26)
- Greece's debt differential versus Italy more than halved to 9pps by end-2025, from almost 22pps in Q3-2024, although its debt ratio remains well above the EA average of 87.8% (Eurostat, Apr-26)
- Greece vs EA Periphery: Greece benefits from a much longer debt maturity (19.0y vs 7.8y) and lower 2025 gross financing needs (9.2% vs 11.2% of GDP), while its interest burden is only moderately higher (5.9% vs 4.9% of revenues); GG interest expenditure remains broadly contained at around 3% of GDP (EC, PDMA)
- Total issuance in 2026 is expected at €8.0bn, from €7.1bn in 2025; 53.8% of the 2026 issuance already covered as of late-April 2026 (PDMA)
- As of April 2026, Greece holds investment-grade ratings from all four major agencies, with S&P, Fitch and DBRS ratings one notch above the minimum. This makes Greek bonds fully eligible as Eurosystem collateral
- GG cash buffer at ca €39.6bn at end-of-2025 (hence 2025 net debt expected at 130.1% of GDP); it allows for further debt reduction in the coming years



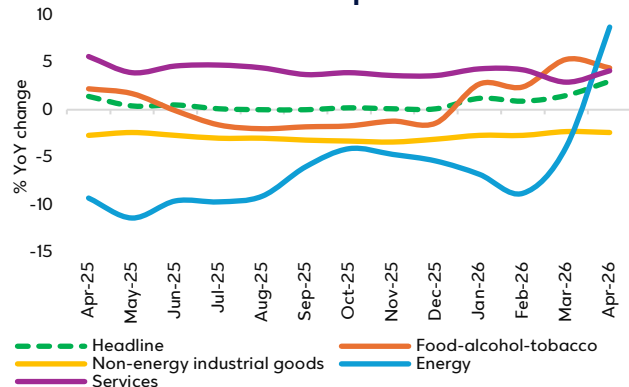
Sources: Eurostat, European Commission (EC), IMF, PDMA

Notes: 1. Historical GG public debt data are from Eurostat (Apr-26); debt projections are from the IMF (WEO, Apr-26); interest expenditure estimates/projections are based on EC (Nov-25).

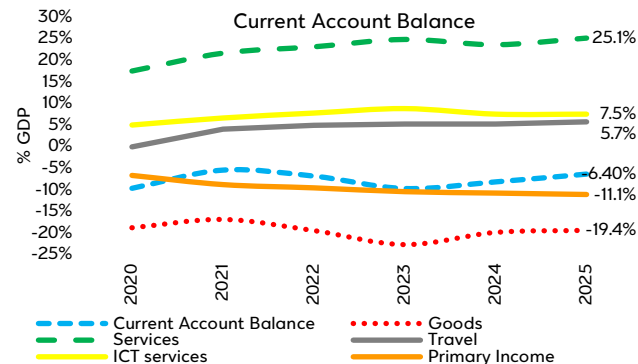
2. EA periphery countries: Ireland, Spain, Cyprus, Italy and Portugal; 2. Interest Debt Service for GR includes intra-gov. debt interest payments of 1.7%.

- FY2025 growth of 3.8% (2nd highest in the EU) from 3.4% in 2024. The IMF (Apr-26) projected growth of 3.0% both in 2026 and 2027
- Inflation at 3.0% in Apr-26 from 0.9% in Feb-26, due to energy inflation (+8.7% from -8.8% in Feb.) and higher food inflation. The IMF foresees average inflation of 2.6% in 2026 and 1.6% in 2027, vs. 0.8% last year
- A fiscal surplus of 3.4% of GDP in 2025 –EA-high for 4th consecutive year- suppressed the public debt to 55.0% of GDP; 41.5ppts down in just four years
- Current account deficit decline to 6.4% of GDP in 2025, from 8.2% in 2024, due to a higher services surplus and a slightly smaller goods deficit. The Middle East conflict could reverse these trends in 2026

Inflation acceleration in March-April from energy and food prices

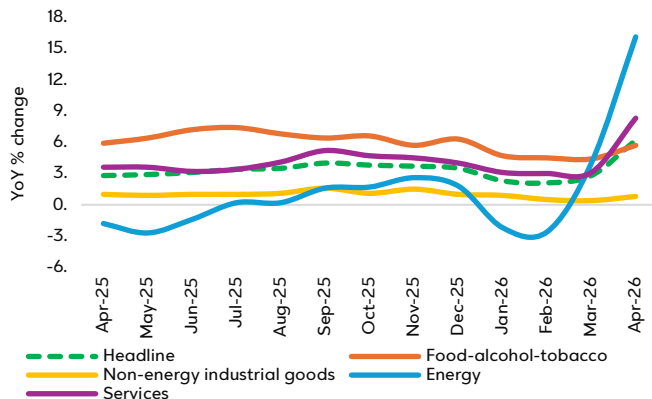


Current account improvement in 2025 from the services surplus, despite higher primary income deficit

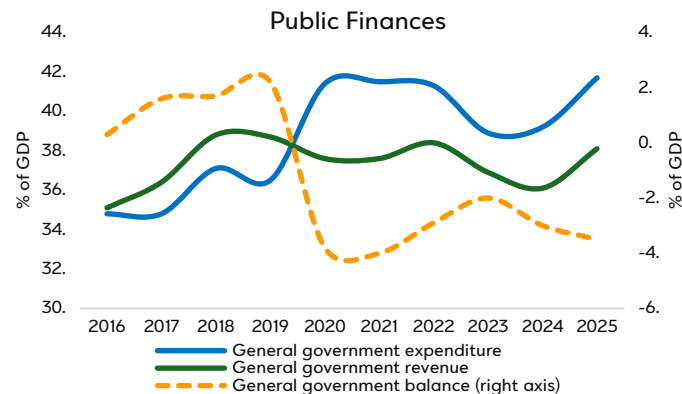


- Growth was strong in 2025 at 3.2%, slightly below 3.4% in 2024. The IMF expects GDP to increase by 2.8% this year and 2.5% in 2027
- After a 5-month disinflation period, inflation spiked to 6.2% in April from 2.1% in February –strongest increase in the EU- due to energy and services prices. Projections of 3.8% in 2026 and 3.7% in 2027 by the IMF
- Fiscal deficit exceeded the 3.0% of GDP threshold in 2025, reaching 3.5%, from 3.0% in 2024, as expenditure increased faster than revenue
- Political stability returns in the country, as the first since 1997 single-party government after the recent elections should streamline public finances and boost reforms to secure all the available EU funding

Strongest inflation increase in the EU during the Middle East tensions



Mainly personnel costs pushed the fiscal deficit higher in 2025, to 3.5% of GDP, while Debt / GDP at 29.9%



Appendix I – Supplementary information

	Greek Sovereign Credit Rating	Cyprus Sovereign Credit Rating	Bulgaria Sovereign Credit Rating	Eurobank Long Term	Eurobank Outlook
MOODY'S	Baa3	A3	Baa1	Baa1	Negative
S&P Global Ratings	BBB	A-	BBB+	BBB-	Positive
FitchRatings	BBB	A-	BBB+	BBB-	Positive
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).

Summary performance

Balance sheet – key figures

€ m	1Q26	4Q25
Gross customer loans	57,086	55,977
Provisions	(1,325)	(1,309)
Loans FVTPL	23	23
FV changes of loans in portfolio hedging of interest rate	(39)	(28)
Net customer loans	55,745	54,663
Customer deposits	82,448	82,704
Eurosystem funding	700	1,001
Total equity	10,817	10,623
Tangible book value	9,187	9,022
Tangible book value / share (€)	2.55	2.49
Earnings per share (€)	0.09	0.09
Risk Weighted Assets	53,503	52,245
Total Assets	108,007	107,976
Ratios (%)	1Q26	4Q25
CET1	15.4	15.6
Loans/Deposits	67.6	66.1
NPE	2.6	2.6
NPE coverage	94.1	95.2
Headcount (#)	12,405	12,408
Branches and distribution network (#)	556	562

Income statement – key figures

€ m	1Q26	4Q25
Net interest income	663.5	646.8
Commission income	203.0	213.2
Operating income	877.5	865.9
Operating expenses	(330.3)	(327.7)
Pre-provision income	547.2	538.3
Loan loss provisions	(76.5)	(70.4)
Other impairments	(3.2)	(27.7)
Net income after tax ¹	350.9	354.5
Discontinued operations	19.2	(5.7)
Restructuring costs (after tax)& other	(39.3)	(20.3)
Net Profit / Loss	330.8	328.6
Ratios (%)	1Q26	4Q25
Net interest margin	2.46	2.45
Fee income / assets	0.75	0.81
Cost / income	37.6	37.8
Cost of risk	0.55	0.52

1. Adjusted net profit.

Consolidated quarterly financials – Income statement

(€ m)	1Q26	4Q25	3Q25	2Q25	1Q25
Net Interest Income	663.5	646.8	631.8	632.5	637.9
Commission income	203.0	213.2	192.8	195.2	169.2
Other Income	11.0	6.0	19.8	6.6	20.0
Operating Income	877.5	865.9	844.4	834.4	827.1
Operating Expenses	(330.3)	(327.7)	(316.3)	(309.7)	(304.4)
Pre-Provision Income	547.2	538.3	528.1	524.7	522.7
Loan Loss Provisions	(76.5)	(70.4)	(82.2)	(79.0)	(76.3)
Other impairments	(3.2)	(27.7)	(7.1)	5.9	(5.9)
Adjusted Profit before tax	454.7	443.0	441.2	458.2	440.3
Adjusted Net Profit	350.9	354.5	347.0	362.2	348.5
Discontinued operations	19.2	(5.7)	-	(3.6)	-
Negative goodwill	-	-	20.5 ¹	38.0 ¹	-
Restructuring costs (after tax) & other	(39.3)	(20.3)	(25.1) ²	(20.3)	(34.4)
Net Profit / loss	330.8	328.6	342.4	376.3	314.1

Consolidated quarterly financials – Balance sheet

(€ m)	1Q26	4Q25	3Q25	2Q25	1Q25
Consumer Loans	4,968	4,816	4,767	4,687	4,591
Mortgages	13,101	12,934	12,865	12,750	12,515
Household Loans	18,069	17,750	17,631	17,438	17,106
Small Business Loans	3,587	3,571	3,526	3,605	3,557
Corporate Loans	31,622	30,721	29,123	28,463	28,194
Business Loans	35,209	34,292	32,649	32,068	31,751
Senior notes	3,865	3,984	4,028	4,141	4,231
Total Gross Loans ¹	57,070	55,972	54,267	53,620	53,051
Total Deposits	82,448	82,704	78,999	78,152	77,135
Total Assets	108,007	107,976	102,969	102,228	100,426

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

Income Statement (€ m)	1Q26	1Q25	Δ y-o-y (%)
Net Interest Income	663.5	637.9	4.0
Commission income	203.0	169.2	19.9
Other Income	11.0	20.0	(44.8)
Operating Income	877.5	827.1	6.1
Operating Expenses	(330.3)	(304.4)	8.5
Pre-Provision Income	547.2	522.7	4.7
Loan Loss Provisions	(76.5)	(76.3)	0.3
Other impairments	(3.2)	(5.9)	(46.6)
Adjusted Profit before tax	454.7	440.3	3.3
Adjusted Net Profit	350.9	348.5	0.7
Discontinued operations and Hellenic bank transactions	19.2	-	
Restructuring costs (after tax) & other adjustments	(39.3)	(34.4)	
Net Profit / loss	330.8	314.1	5.3
Balance sheet (€ m)	1Q26	1Q25	Δ y-o-y (%)
Consumer Loans	4,968	4,591	8.2
Mortgages	13,101	12,515	4.7
Household Loans	18,069	17,106	5.6
Small Business Loans	3,587	3,557	0.8
Corporate Loans	31,622	28,194	12.2
Business Loans	35,209	31,751	10.9
Senior notes	3,865	4,231	(8.7)
Total Gross Loans ¹	57,070	53,051	7.6
Total Deposits	82,448	77,135	6.9
Total Assets	108,007	100,426	7.5

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

SEE operations key figures – 1Q26

		Bulgaria	Cyprus	Lux	Sum
Balance Sheet (€m)	Assets	13,969	28,695	3,035	45,699
	Gross loans	9,331	8,983	1,021	19,335
	Net loans	9,117	8,873	1,021	19,011
	NPE loans	236	161	0	397
	Deposits	11,064	23,775	2,638	37,477
CAD¹		21.9%	35.4%	26.4% ⁴	
Income statement (€m)	Core Income	137.7	231.5	16.9	386.1
	Operating Expenses	(51.9)	(85.3)	(10.5)	(147.7)
	Loan loss provisions	(26.1)	(11.4)	0.0	(37.5)
	Profit before tax ²	65.3	123.1	6.7	195.1
	Net Profit ³	55.8	103.4	5.1	164.3
Branches (#)	Retail	182	50	-	232
	Business / Private banking centers	11	21	3	35
Headcount (#)		3,349	2,855	147	6,351

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 over net liquidity outflows for a 30-day stress period.

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

Loans Spread: Accrued customer interest income over matched maturity and currency libor, annualized and divided by the reported period average 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 ychalaris@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