



2022 EU-wide Transparency Exercise

Bank Name	Piraeus Financial Holdings
LEI Code	M6AD1Y1KW32H8THQ6F76
Country Code	GR

2022 EU-wide Transparency Exercise

Key Metrics

Piraeus Financial Holdings

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	3,277	3,582	3,562	3,474	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,443	2,747	3,145	3,057	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,877	4,182	4,162	4,074	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	3,043	3,347	3,745	3,657	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	4,768	5,073	5,053	4,967	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,933	4,239	4,636	4,549	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	33,097	32,207	31,670	31,540	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	32,263	31,373	31,253	31,122	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	9.90%	11.12%	11.25%	11.01%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7.57%	8.76%	10.06%	9.82%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.71%	12.98%	13.14%	12.92%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9.43%	10.67%	11.98%	11.75%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	14.40%	15.75%	15.96%	15.75%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.19%	13.51%	14.83%	14.62%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	61,648	65,618	63,507	81,042	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.29%	6.37%	6.55%	5.03%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Piraeus Financial Holdings

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,877	4,182	4,162	4,074	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	3,042	3,306	3,651	3,555	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	61,648	65,618	63,507	81,042	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	60,813	64,743	62,996	80,523	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.29%	6.37%	6.55%	5.03%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.00%	5.11%	5.80%	4.41%	[A.2]/[B.2]	

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Capital

Piraeus Financial Holdings

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	4,768	5,073	5,053	4,967	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,277	3,582	3,562	3,474	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	19,299	19,298	19,299	19,299	C.01.00 (0030,0050)	Articles 26(1) points (a) and (b), 27 to 29, 30(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-14,274	-14,296	-13,775	-14,061	C.01.00 (0130,0050)	Articles 26(1) points (c), 26(2) and 30(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	82	68	-72	-113	C.01.00 (0180,0050)	Articles 4(50), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	120	118	117	471	C.01.00 (0200,0050)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(113), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	5	2	2	2	C.01.00 (0220,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-8	-11	-20	C.01.00 (0250,0050)	Articles 52 to 55 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-229	-200	-202	-202	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(113), 26(1) point (g) and 37 of CRR, Articles 4(115), 36(1) point (h) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTIs	-2	-4	-4	-4	C.01.00 (0320,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-46	-45	-45	-44	C.01.00 (0400,0050)	Articles 4(122), 26(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-21	-21	-18	-35	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(3), 26(1) point (k) (i) and (ii) and 99 to 101 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-21	-21	-18	-35	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 26(1) point (l), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-2,132	-1,968	-1,979	-2,015	C.01.00 (0490,0050)	Articles 26(1) point (c) and 30, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0520,0050)	Articles 4(27), 26(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) and (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-173	-147	-131	-137	C.01.00 (0550,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	-1	-1	-1	C.01.00 (0551,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0554,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0552,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-18	-30	-70	-65	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-61	-61	-61	-119	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	834	876	511	520	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 481 and 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	834	876	511	520	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	600	600	600	600	C.01.00 (0530,0050)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	600	600	600	600	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,877	4,182	4,162	4,074	C.01.00 (0510,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	891	891	892	892	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	891	891	892	892	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	33,097	32,207	31,670	31,540	C.01.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	834	850	452	455	C.01.00 (0050,0040)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	9.90%	11.12%	11.25%	11.01%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.71%	12.98%	13.14%	12.92%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.40%	15.75%	15.96%	15.75%	CA2 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,442	2,706	3,051	2,955	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.13-A.1.13-A.1.13	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	7.57%	8.63%	9.77%	9.51%	(D.1)/(E-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	834	834	417	417	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	834	834	417	417	C.01.00 (0440,0040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Piraeus Financial Holdings

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	29,185	28,494	28,101	27,811	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	29,185	28,494	28,101	27,811	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	145	140	142	123	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	7	10	7	19	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	326	373	377	560	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	576	356	209	194	C 02.00 (r0520, c0010)
Of which the standardised approach	576	356	209	194	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00*(c0010,c0100),C 24.00*(c0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,859	2,833	2,833	2,833	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	2,859	2,833	2,833	2,833	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	33,097	32,207	31,670	31,540	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

2022 EU-wide Transparency Exercise
P&L
Piraeus Financial Holdings

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,365	1,785	385	788
Of which debt securities income	98	137	40	88
Of which loans and advances income	1,062	1,357	277	564
Interest expenses	274	375	100	197
(Of which deposits expenses)	34	43	10	22
(Of which debt securities issued expenses)	55	77	23	47
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	3	0	1
Net Fee and commission income	279	394	102	210
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	409	605	362	370
Gains or (-) losses on financial assets and liabilities held for trading, net	73	50	227	317
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	4	25	0	-23
Gains or (-) losses from hedge accounting, net	2	3	-6	-18
Exchange differences (gain or (-) loss), net	5	6	2	8
Net other operating income /(expenses)	32	30	9	39
TOTAL OPERATING INCOME, NET	1,898	2,527	982	1,496
(Administrative expenses)	601	774	161	337
(Cash contributions to resolution funds and deposit guarantee schemes)	35	49	12	27
(Depreciation)	83	110	30	54
Modification gains or (-) losses, net	-75	-66	9	37
(Provisions or (-) reversal of provisions)	-2	-8	-3	-3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-3	-13	-6	-8
(Other provisions)	2	6	3	6
Of which pending legal issues and tax litigation ¹⁾	0	-1	0	0
Of which restructuring ²⁾	0	-52	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4,017	4,230	241	464
(Financial assets at fair value through other comprehensive income)	9	11	-1	-1
(Financial assets at amortised cost)	4,008	4,219	242	464
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	30	14	5	8
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	2	18	-4	-9
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-1	-1	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-2,941	-2,691	542	635
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-3,084	-3,007	520	613
Profit or (-) loss after tax from discontinued operations	-5	-7	-1	-1
PROFIT OR (-) LOSS FOR THE YEAR	-3,089	-3,014	519	611
Of which attributable to owners of the parent	-3,090	-3,014	520	612

¹⁾ Information available only as of end of the year

²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Piraeus Financial Holdings

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	13,693				15,936				18,506				18,463				IAS 1.54 (f)
Financial assets held for trading	1,510	1,078	431	0	1,283	849	434	0	1,163	790	373	0	1,604	746	858	0	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	208	67	0	140	282	112	0	170	306	109	0	198	286	103	0	182	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	2,791	2,628	140	23	2,366	2,132	212	22	1,724	1,516	186	22	1,811	1,493	295	22	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	43,015				46,649				44,183				45,071				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	185	0	185	0	214	0	214	0	597	0	597	0	1,043	0	1,043	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	14,019				13,059				13,017				13,594				
TOTAL ASSETS	75,421				79,789				79,496				81,872				IAS 1.9(a), I.G 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	2,727	22	0	-14	-2	0	2,292	24	0	-15	-2	0	1,639	34	0	-11	-4	0	1,730	33	0	-11	-3	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	8,672	0	0	-18	0	0	9,219	0	0	-19	0	0	9,033	0	0	-19	0	0	9,521	0	0	-21	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	25,427	4,814	5,358	-88	-186	-1,822	28,934	5,126	4,342	-91	-175	-1,508	26,820	5,229	4,156	-76	-181	-1,602	28,456	4,799	3,061	-80	-163	-1,175	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Piraeus Financial Holdings

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	416	393	353	775	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	67,666	72,320	71,709	73,671	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	318	211	198	198	IAS 37.10; IAS 1.54(l)
Tax liabilities	36	15	17	19	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,116	1,017	1,002	967	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	32	31	28	31	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	69,585	73,987	73,307	75,660	IAS 1.9(b);IG 6
TOTAL EQUITY	5,836	5,803	6,189	6,213	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	75,421	79,789	79,496	81,872	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Piraeus Financial Holdings

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		417	393	353	775	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	13,401	14,348	14,317	14,259	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	16	16	22	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,537	2,441	2,527	2,547	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,762	1,666	1,753	1,773	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	530	518	526	1,146	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	161	144	232	972	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,971	1,747	1,835	1,918	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,566	1,360	1,343	1,692	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	8,586	10,570	10,058	10,846	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	7,735	9,689	9,275	9,984	ECB/2013/33 Annex 2.Part 2.9.1
	Households	39,139	40,683	40,434	40,768	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	30,322	32,426	32,702	33,230	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,388	1,906	1,900	1,884	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		916	934	924	902	Annex V.Part 1.37
Other financial liabilities		114	107	112	302	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		68,083	72,713	72,062	74,445	

2022 EU-wide Transparency Exercise

Market Risk

Piraeus Financial Holdings

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)																								
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021											
Traded Debt Instruments	460	216	0	0	0	0						0	0	0	0	0							0	
Of which: General risk	416	212	0	0	0	0						0	0	0	0	0							0	
Of which: Specific risk	4	4	0	0	0	0						0	0	0	0	0							0	
Equities	19	11	0	0	0	0						0	0	0	0	0							0	
Of which: General risk	5	5	0	0	0	0						0	0	0	0	0							0	
Of which: Specific risk	14	6	0	0	0	0						0	0	0	0	0							0	
Foreign exchange risk	62	96	0	0	0	0						0	0	0	0	0							0	
Commodities risk	34	33	0	0	0	0						0	0	0	0	0							0	
Total	576	356	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022											
Traded Debt Instruments	117	100	0	0	0	0						0	0	0	0	0							0	
Of which: General risk	113	96	0	0	0	0						0	0	0	0	0							0	
Of which: Specific risk	4	4	0	0	0	0						0	0	0	0	0							0	
Equities	14	15	0	0	0	0						0	0	0	0	0							0	
Of which: General risk	5	5	0	0	0	0						0	0	0	0	0							0	
Of which: Specific risk	9	11	0	0	0	0						0	0	0	0	0							0	
Foreign exchange risk	62	70	0	0	0	0						0	0	0	0	0							0	
Commodities risk	17	10	0	0	0	0						0	0	0	0	0							0	
Total	209	194	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

Standardised Approach								
As of 30/09/2021					As of 31/12/2021			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
<i>(in EUR, %)</i>								
Consolidated data	Central governments or central banks	27,583	26,705	4,527	31,658	32,270	4,623	
	Regional governments or local authorities	80	73	15	76	70	14	
	Public sector entities	839	2,078	832	838	2,061	830	
	Multilateral Development Banks	29	29	0	29	29	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	2,877	2,843	492	3,000	2,884	516	
	Corporates	16,906	7,938	6,889	18,289	8,673	7,392	
	of which: SME	4,554	1,802	1,410	5,586	1,879	1,522	
	Retail	4,502	2,202	1,498	4,588	2,131	1,461	
	of which: SME	2,147	899	491	2,191	827	472	
	Secured by mortgages on immovable property	11,253	10,578	4,627	11,531	10,799	4,673	
	of which: SME	4,684	4,232	1,760	4,713	4,259	1,752	
	Exposures in default	9,500	4,500	4,682	6,650	3,822	2,944	
	Items associated with particularly high risk	147	125	188	79	119	119	2,449
	Covered bonds	36	36	12	36	36	12	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	64	64	47	122	122	86		
Equity	345	345	416	737	737	821		
Other exposures	6,507	6,507	4,530	8,932	8,932	4,652		
Standardised Total⁽²⁾	81,097	65,981	29,332	4,589	83,530	69,530	26,534	2,622

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.

(3) Total value adjustments and provisions per country of counterparties excluded those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2021					As of 31/12/2021			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
<i>(in EUR, %)</i>								
GREECE	Central governments or central banks	25,216	25,099	4,482	28,822	29,435	4,554	
	Regional governments or local authorities	80	73	15	76	70	14	
	Public sector entities	839	2,078	832	838	2,061	830	
	Multilateral Development Banks	29	29	0	29	29	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	278	281	231	220	290	248	
	Corporates	13,705	5,542	4,500	15,034	6,202	4,977	
	of which: SME	4,995	1,942	1,271	5,006	1,826	1,481	
	Retail	4,418	2,156	1,469	4,498	2,091	1,427	
	of which: SME	2,107	826	472	2,151	795	464	
	Secured by mortgages on immovable property	11,128	10,569	4,526	11,242	10,462	4,515	
	of which: SME	4,622	4,177	1,734	4,688	4,205	1,726	
	Exposures in default	7,600	3,687	3,891	4,649	2,515	2,256	
	Items associated with particularly high risk	147	125	188	82	79	119	1,700
	Covered bonds	26	26	13	26	26	13	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	64	64	47	122	122	86		
Equity	328	328	399	720	720	804		
Other exposures	6,311	6,311	4,016	6,477	6,477	4,837		
Standardised Total⁽²⁾	81,097	65,981	29,332	4,589	83,530	69,530	26,534	2,622

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2021					As of 31/12/2021			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
<i>(in EUR, %)</i>								
ITALY	Central governments or central banks	2,472	2,472	0	2,420	2,420	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	11	10	0	18	17	0	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	1	1	0	
	of which: SME	0	0	0	1	1	0	
	Secured by mortgages on immovable property	2	2	1	1	1	1	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	1	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total⁽²⁾	2,472	2,472	0	2,420	2,420	0	0	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2021					As of 31/12/2021			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
<i>(in EUR, %)</i>								
Other Countries	Central governments or central banks	235	235	45	294	294	69	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	29	29	0	29	29	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	269	178	44	426	281	83	
	Corporates	650	462	462	650	574	523	
	of which: SME	47	46	35	46	46	35	
	Retail	67	37	23	72	36	17	
	of which: SME	29	28	21	29	27	21	
	Secured by mortgages on immovable property	49	48	21	119	118	84	
	of which: SME	16	16	8	15	15	8	
	Exposures in default	536	263	273	274	438	242	250
	Items associated with particularly high risk	0	0	0	0	0	0	196
	Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total⁽²⁾	235	235	45	294	294	69	250	196

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2021					As of 31/12/2021			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
<i>(in EUR, %)</i>								
Country of Counterpart 4	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total⁽²⁾	0	0	0	0	0	0	0	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2022				As of 30/06/2022			
	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Consolidated data	Central governments or central banks	31,776	32,376	4,779	32,016	32,608	4,737	
	Regional governments or local authorities	72	66	13	66	108	22	
	Public sector entities	838	1,838	830	842	1,768	834	
	Multilateral Development Banks	29	242	0	29	761	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	3,182	2,910	540	2,108	2,061	547	
	Corporates	18,399	9,088	7,654	20,137	9,169	7,553	
	of which: SME	5,252	2,048	1,678	5,088	2,122	1,731	
	Retail	4,564	2,051	1,428	4,833	2,161	1,458	
	of which: SME	2,156	796	452	2,434	854	488	
	Secured by mortgages on immovable property	11,488	10,763	4,877	11,770	10,956	4,789	
	of which: SME	4,838	4,432	1,856	4,919	4,430	1,858	
	Exposures in default	1,421	2,579	2,631	1,421	2,231	2,239	
	Items associated with particularly high risk	67	64	96	101	91	138	2,393
	Covered bonds	26	26	0	22	22	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	119	119	62	102	102	46	
	Equity	647	647	742	636	636	730	
Other exposures	6,270	6,270	4,281	6,270	6,270	4,839		
Standardised Total ⁽²⁾	83,979	69,155	28,243	2,793	84,021	69,047	23,934	2,793

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. Those have been selected under the following risk. Courtesy of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2022				As of 30/06/2022			
	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
GREECE	Central governments or central banks	29,271	29,873	4,681	29,501	30,078	4,669	
	Regional governments or local authorities	72	66	13	66	42	12	
	Public sector entities	838	1,838	830	842	1,768	834	
	Multilateral Development Banks	29	242	0	29	761	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	288	242	240	387	434	296	
	Corporates	14,823	6,550	5,151	16,931	7,010	5,491	
	of which: SME	5,114	1,919	1,558	5,494	2,047	1,654	
	Retail	4,478	2,023	1,403	4,745	2,115	1,421	
	of which: SME	2,117	764	437	2,374	815	465	
	Secured by mortgages on immovable property	11,393	10,913	4,513	11,791	10,644	4,612	
	of which: SME	4,786	4,381	1,831	4,869	4,380	1,813	
	Exposures in default	1,421	2,099	2,127	1,421	2,094	2,084	
	Items associated with particularly high risk	67	64	96	101	91	138	1,562
	Covered bonds	26	26	0	22	22	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	119	119	62	102	102	46	
	Equity	623	623	712	619	619	712	
Other exposures	6,315	6,315	4,778	6,370	6,370	4,822		
Standardised Total ⁽²⁾	83,979	69,155	28,243	2,793	84,021	69,047	23,934	2,793

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2022				As of 30/06/2022			
	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
ITALY	Central governments or central banks	2,200	2,200	0	2,257	2,257	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	1	1	1	1	1	1	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0		
Standardised Total ⁽²⁾	2,200	2,200	0	0	2,257	2,257	0	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2022				As of 30/06/2022			
	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Other Countries	Central governments or central banks	183	183	94	169	169	63	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	29	242	0	29	761	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	547	293	92	370	272	62	
	Corporates	1,127	676	462	1,123	650	611	
	of which: SME	112	111	105	76	59	60	
	Retail	76	28	17	91	33	22	
	of which: SME	29	27	16	47	35	20	
	Secured by mortgages on immovable property	132	131	91	147	144	99	
	of which: SME	121	121	81	121	121	81	
	Exposures in default	435	238	247	332	201	205	131
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	8	8	8	8	8	8	
Other exposures	0	0	0	0	0	0		
Standardised Total ⁽²⁾	2,200	2,200	0	399	2,257	2,257	151	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2022				As of 30/06/2022			
	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Country of Counterpart 4	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0		
Standardised Total ⁽²⁾	0	0	0	0	0	0	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Piraeus Financial Holdings

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
IRB Total ²			0				0				

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Piraeus Financial Holdings

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
IRB Total ²			0				0				

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Piraeus Financial Holdings

As of 31/12/2021

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	4	4	0	0	2	2	0	0	0	0	0	0	0	0	0
		28	28	0	0	3	25	0	0	0	0	0	0	0	0	0
		2	2	0	0	0	2	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		35	35	0	0	5	29	0	0	0	0	0	0	0	0	35

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Piraeus Financial Holdings

As of 30/06/2022

(min EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Africa															
	Others															
	Total	20	20	0	0	5	15	0	0	0	0	0	0	0	0	30

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Praxis Financial Holdings

	As of 30/09/2021										As of 31/12/2021										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		On performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		Collaterals and financial guarantees received on non-performing exposures			
			Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
Cash balances at central banks and other demand deposits	13,034	0	0	0	0	0	0	0	0	15,216	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	11,434	0	0	0	0	33	0	0	0	11,578	0	0	0	0	36	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	10,833	0	0	0	0	20	0	0	0	10,903	0	0	0	0	21	0	0	0	0		
Credit institutions	303	0	0	0	0	8	0	0	0	322	0	0	0	0	9	0	0	0	0		
Other financial corporations	218	0	0	0	0	4	0	0	0	227	0	0	0	0	3	0	0	0	0		
Non-financial corporations	86	0	0	0	0	1	0	0	0	125	0	0	0	0	3	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	36,747	573	5,986	5,986	5,358	294	2,024	1,822	3,557	39,508	329	4,915	4,915	4,342	287	1,696	1,508	2,900	2,900		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	82	0	0	0	0	2	0	0	0	1,547	0	0	0	0	1	0	0	0	0		
Credit institutions	963	0	0	0	0	0	0	0	0	927	0	0	0	0	0	0	0	0	0		
Other financial corporations	6,154	67	478	478	464	5	118	104	249	7,335	6	469	469	452	6	115	104	244	244		
Non-financial corporations	18,719	243	4,161	4,161	3,743	149	1,462	1,313	2,578	18,988	183	3,305	3,305	2,532	147	1,271	1,134	1,988	1,988		
of which: small and medium-sized enterprises	9,644	112	2,704	2,704	2,360	95	959	824	1,632	9,704	159	2,399	2,399	2,094	96	877	752	1,458	1,458		
of which: Loans collateralised by commercial immovable property	6,942	56	2,429	2,429	2,103	67	593	524	1,808	6,746	111	2,067	2,067	1,796	54	496	428	1,546	1,546		
Households	10,818	263	1,342	1,342	1,144	138	445	403	724	10,511	139	1,134	1,134	952	133	310	268	663	663		
of which: Loans collateralised by residential immovable property	6,982	151	570	570	456	38	64	52	471	6,912	64	543	543	437	35	67	55	447	447		
of which: Credit for consumption	2,198	26	442	442	414	78	202	262	75	1,992	23	297	297	276	70	150	146	71	71		
DEBT INSTRUMENTS other than MPT	61,235	573	5,986	5,986	5,358	327	2,024	1,822	3,557	66,302	329	4,915	4,915	4,342	323	1,696	1,508	2,900	2,900		
OFF-BALANCE SHEET EXPOSURES	9,959		374	374	374	22	91	91	162	10,992		224	224	224	26	77	77	131	131		

⁽¹⁾ For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/51 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
 Pireaus Financial Holdings

	As of 31/03/2022										As of 30/06/2022															
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures				
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾			Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾										
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which defaulted	Of which Stage 3		Of which defaulted	Of which Stage 3			Of which Stage 3									
Cash balances at central banks and other demand deposits	17,763	0	0	0	0	0	0	0	0	0	17,756	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	10,774	0	0	0	0	34	0	0	0	0	11,340	0	0	0	0	35	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10,065	0	0	0	0	21	0	0	0	0	10,631	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0
Credit institutions	302	0	0	0	0	6	0	0	0	0	319	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0
Other financial corporations	261	0	0	0	0	4	0	0	0	0	260	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	146	0	0	0	0	3	0	0	0	0	136	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	37,328	434	4,722	4,722	4,156	278	1,602	1,602	2,665	37,214	308	3,426	3,426	3,061	263	1,304	1,175	1,828								
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	318	0	5	5	4	1	3	3	2	184	0	5	5	5	1	3	3	3								
Credit institutions	171	0	0	0	0	0	0	0	0	202	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	7,606	24	467	467	456	5	114	101	179	7,656	1	456	456	442	5	117	105	168								
Non-financial corporations	18,024	257	3,153	3,153	2,779	133	1,337	1,213	1,882	18,977	149	2,208	2,208	1,951	122	936	842	1,233								
of which: small and medium-sized enterprises	9,834	141	2,338	2,338	2,007	87	875	746	1,283	9,341	115	1,400	1,400	1,304	96	659	576	798								
of which: Loans collateralised by commercial immovable property	6,805	81	2,005	2,005	1,731	51	516	436	1,470	6,263	91	1,377	1,377	1,195	43	388	346	976								
Households	10,409	153	1,096	1,096	926	139	328	284	622	10,194	158	757	757	663	136	248	225	424								
of which: Loans collateralised by residential immovable property	6,839	71	510	510	414	43	69	55	415	6,663	80	374	374	316	41	53	44	207								
of which: Credit for consumption	1,978	28	288	288	272	71	163	153	70	1,978	24	256	256	237	67	145	136	54								
DEBT INSTRUMENTS other than HFT	65,864	434	4,722	4,722	4,156	313	1,602	1,602	2,665	66,310	308	3,426	3,426	3,061	298	1,304	1,175	1,828								
OFF-BALANCE SHEET EXPOSURES	10,519		32	32	32	23	74	74	114	11,936		226	226	226	22	73	73	112								

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP Reporting Template F 18.01 / F 18.02, which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

Piraeus Financial Holdings

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,063	2,572	651	586	3,106	1,787	3,518	1,962	524	458	2,678	1,327
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	418	416	91	91	227	225	419	419	91	91	226	226
Non-financial corporations	2,200	1,652	461	440	1,687	1,164	1,773	1,086	339	311	1,355	745
of which: small and medium-sized enterprises	1,140	702	110	91	1,003		1,130	630	118	95	989	
Households	1,446	505	99	55	1,192	397	1,326	457	95	56	1,097	356
DEBT INSTRUMENTS other than HFT	4,063	2,572	651	586	3,106		3,518	1,962	524	458	2,678	
Loan commitments given	44	1	1	0	41	0	32	0	1	0	31	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	1,197						1,693					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	1,278						827					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

Piraeus Financial Holdings

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,290	1,862	509	444	2,419	1,199	3,067	1,598	484	420	2,231	962
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	420	420	91	91	163	163	450	420	96	96	184	154
Non-financial corporations	1,624	1,043	324	300	1,224	729	1,505	878	298	274	1,132	592
of which: small and medium-sized enterprises	1,046	620	122	103	900		786	385	93	76	672	
Households	1,246	399	93	53	1,032	307	1,112	299	89	50	915	216
DEBT INSTRUMENTS other than HFT	3,290	1,862	509	444	2,419		3,067	1,598	484	420	2,231	
Loan commitments given	30	0	0	0	29	0	29	0	0	0	28	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	1,599						1,539					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	838						1,044					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Piraeus Financial Holdings

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	423	104	104	423	56	0	462	101	101	462	49	0	452	103	103	452	52	0	420	77	77	420	40	0
B Mining and quarrying	46	10	10	46	4	0	49	9	9	49	4	0	29	9	9	29	4	0	26	4	4	26	2	0
C Manufacturing	3,627	829	829	3,627	254	0	3,858	676	676	3,858	232	0	3,905	628	628	3,905	216	0	3,904	357	357	3,904	168	0
D Electricity, gas, steam and air conditioning supply	1,610	53	53	1,610	31	0	1,707	57	57	1,707	37	0	1,755	53	53	1,755	41	0	1,936	42	42	1,936	38	0
E Water supply	45	8	8	45	3	0	52	7	7	52	3	0	49	6	6	49	3	0	51	5	5	51	2	0
F Construction	1,408	396	396	1,408	157	0	1,395	339	339	1,395	134	0	1,330	310	310	1,330	135	0	1,237	170	170	1,237	85	0
G Wholesale and retail trade	2,926	546	546	2,926	318	0	2,918	510	510	2,918	286	0	2,914	503	503	2,913	291	0	2,916	248	248	2,916	238	0
H Transport and storage	1,551	635	635	1,551	334	0	1,568	407	407	1,568	219	0	1,281	403	403	1,281	216	0	1,367	288	288	1,367	166	0
I Accommodation and food service activities	2,469	557	557	2,425	35	2	2,435	532	532	2,411	28	2	2,503	521	521	2,458	34	3	2,405	405	405	2,360	36	2
J Information and communication	395	50	50	395	38	0	399	45	45	399	31	0	310	38	38	310	30	0	306	19	19	306	19	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	1,068	445	445	1,068	162	0	1,200	371	371	1,200	163	0	999	354	354	999	159	0	977	308	308	977	150	0
M Professional, scientific and technical activities	282	102	102	282	65	0	275	81	81	275	48	0	274	79	79	274	45	0	238	49	49	238	30	0
N Administrative and support service activities	357	12	12	357	5	0	377	12	12	377	6	0	351	11	11	351	5	0	424	9	9	424	4	0
O Public administration and defence, compulsory social security	6	1	1	6	1	0	7	1	1	7	1	0	6	1	1	6	1	0	8	1	1	8	1	0
P Education	44	4	4	44	4	0	43	4	4	43	4	0	44	4	4	44	4	0	37	3	3	37	3	0
Q Human health services and social work activities	414	132	132	414	75	0	411	76	76	411	46	0	395	51	51	395	26	0	506	30	30	506	21	0
R Arts, entertainment and recreation	72	7	7	72	5	0	74	8	8	74	6	0	74	8	8	74	6	0	72	7	7	72	5	0
S Other services	74	67	67	74	62	0	137	80	80	137	108	0	144	70	70	144	199	0	140	56	56	140	55	0
Loans and advances	18,712	4,161	4,161	18,625	1,608	2	18,988	3,305	3,305	18,944	1,415	2	18,824	3,153	3,153	18,729	1,487	3	18,877	2,208	2,208	18,932	1,655	2

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2022 EU-wide Transparency Exercise
Collateral valuation – loans and advances
Piraeus Financial Holdings

(m€ EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days
	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Performing		Of which past due > 30days <= 90 days	Performing	Of which past due > 30days <= 90 days	Performing		Of which past due > 30days <= 90 days	Performing	Of which past due > 30days <= 90 days	Performing		Of which past due > 30days <= 90 days				
Gross carrying amount	36,747	30,762	573	5,986	1,969	39,508	34,593	329	4,915	1,625	37,328	32,606	434	4,722	1,417	37,214	33,788	308	3,426	1,289
Of which secured	32,820	27,524	551	5,296	1,919	34,967	30,588	312	4,379	1,572	34,082	29,849	416	4,233	1,374	33,931	30,885	293	3,046	1,254
Of which secured with immovable property	15,676	12,131	234	3,545	1,233	15,224	12,119	191	3,106	984	15,453	12,459	178	2,994	801	14,673	12,621	189	2,052	737
Of which instruments with LTV higher than 60% and lower or equal to 80%	2,850	2,496		354	199	2,940	2,602		338	150	2,863	2,538		325	119	3,018	2,809		209	89
Of which instruments with LTV higher than 80% and lower or equal to 100%	2,104	1,637		467	225	2,089	1,519		370	173	2,320	1,771		548	132	2,148	1,703		445	83
Of which instruments with LTV higher than 100%	5,696	3,497		2,200	596	4,968	3,289		1,679	452	5,023	3,399		1,624	388	4,313	3,267		1,046	356
Accumulated impairment for secured assets	1,719	212	6	1,507	375	1,525	204	6	1,321	332	1,660	205	8	1,455	309	1,197	197	10	1,000	315
Collateral																				
Of which value capped at the value of exposure	18,872	16,092	292	2,780	1,214	20,073	17,646	192	2,427	986	18,905	16,701	207	2,203	717	18,608	17,036	190	1,572	654
Of which immovable property	12,352	10,226	201	2,127	833	12,253	10,295	154	1,959	687	12,380	10,537	149	1,843	515	12,047	10,782	166	1,265	469
Of which value above the cap	536	73	2	463	107	447	69	2	377	102	437	65	2	372	78	331	67	3	264	74
Of which immovable property	315	30	1	285	39	257	33	1	225	34	239	24	1	215	21	216	36	2	180	53
Financial guarantees received	9,914	9,137	141	777	186	11,118	10,645	100	473	124	11,206	10,724	93	482	155	11,519	11,271	83	248	94
Accumulated partial write-off	-2,201	-216	-4	-1,985	-185	-2,035	-214	-6	-1,820	-68	-2,068	-208	-4	-1,859	-69	-1,630	-185	-4	-1,445	-171

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.