

APPENDIX I

Selected Financial Data

for the Year Ended
31 December 2023

The complete Annual Financial Report
for the year 2023 is available on the website
eurobankholdings.gr



Eurobank Ergasias Services and Holdings S.A.

8 Othonos Street, Athens 105 57, Greece

Tel.: (+30) 214 40 61000

General Commercial Registry No: 000223001000

APPENDIX I

Consolidated Income Statement

Year ended 31 December	2023 € million	2022 Restated ⁽¹⁾ € million
Interest income	4,454	2,226
Interest expense	(2,280)	(746)
Net interest income	2,174	1,480
Banking fee and commission income	570	554
Banking fee and commission expense	(123)	(127)
Net banking fee and commission income	447	427
Income from non banking services	97	95
Net trading income/(loss)	71	725
Gains less losses from investment securities	57	(9)
Other income/(expenses)	68	323
Operating income	2,914	3,041
Operating expenses	(915)	(857)
Profit from operations before impairments, risk provisions and restructuring costs	1,999	2,184
Impairment losses relating to loans and advances to customers	(412)	(276)
Other impairments, risk provisions and related costs	(96)	(103)
Restructuring costs	(37)	(89)
Share of results of associates and joint ventures	88	35
Profit before tax from continuing operations	1,542	1,751
Income tax	(261)	(406)
Net profit from continuing operations	1,281	1,345
Net profit/(loss) from discontinued operations	(153)	2
Net profit	1,128	1,347
Net profit/(loss) attributable to non controlling interests	(12)	0
Net profit attributable to shareholders	1,140	1,347
Earnings per share	€	€
-Basic and diluted earnings per share	0.31	0.36
Earnings per share from continuing operations		
-Basic and diluted earnings per share	0.34	0.36

⁽¹⁾ The comparative information has been adjusted due to a) the retrospective application of IFRS 17 by the Group's associate Eurolife FFH Insurance Group Holdings S.A. and b) the presentation of operations of Eurobank Direktna a.d. disposal group as discontinued.

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Consolidated Balance Sheet

31 December	2023 € million	2022 Restated ⁽¹⁾ € million
ASSETS		
Cash and balances with central banks	10,943	14,994
Due from credit institutions	2,354	1,329
Securities held for trading	379	134
Derivative financial instruments	881	1,185
Loans and advances to customers	41,545	41,677
Investment securities	14,710	13,261
Investments in associates and joint ventures	541	187
Property and equipment	773	775
Investment property	1,357	1,410
Intangible assets	334	297
Deferred tax assets	3,991	4,161
Other assets	1,767	1,980
Assets of disposal groups classified as held for sale	206	84
Total assets	79,781	81,474
LIABILITIES		
Due to central banks	3,771	8,774
Due to credit institutions	3,078	1,814
Derivative financial instruments	1,450	1,661
Due to customers	57,442	57,239
Debt securities in issue	4,756	3,552
Other liabilities	1,385	1,702
Total liabilities	71,882	74,742
EQUITY		
Share capital	818	816
Share premium	1,161	1,161
Reserves and retained earnings	5,920	4,660
Equity attributable to shareholders of the Company	7,899	6,637
Non controlling interests	0	95
Total equity	7,899	6,732
Total equity and liabilities	79,781	81,474

⁽¹⁾ The comparative information has been restated due to the retrospective application of IFRS 17 by the Group's associate Eurolife FFH Insurance Group Holdings S.A.