



# BANK OF GREECE

## EUROSYSTEM

### THE EXECUTIVE COMMITTEE

#### Meeting No 246/15.09.2025

- Item 1: Identification of other systemically important institutions (O-SIIs) for the year 2025 and setting of O-SII buffer rates for the year 2026
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THE EXECUTIVE COMMITTEE OF THE BANK OF GREECE, having regard to:

- a) Articles 28 and 55A of the Statute of the Bank of Greece (Government Gazette A 298);
- b) Law 4261/2014 “Access to the activity of credit institutions and prudential supervision of credit institutions (transposition of Directive 2013/36/EU), repeal of Law 3601/2007, and other provisions” (Government Gazette A 107), in particular Articles 4 and 124 thereof;
- c) Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions (OJ L 287, 29.10.2013, p. 63), in particular Article 5(1) thereof;
- d) Bank of Greece Executive Committee Act (ECA) 56/18.12.2015 “Adoption of the European Banking Authority (EBA) guidelines on the criteria to determine the conditions of application of Article 131(3) of Directive 2013/36/EU (CRD IV) in relation to the assessment of other systemically important institutions (O-SIIs) (EBA/GL/2014/10) – Identification of O-SIIs and setting of capital buffer requirements” (Government Gazette B 2834);
- e) Bank of Greece ECA 221/1/17.10.2023 “Methodology for identifying other systemically important institutions (O-SIIs) and setting O-SII buffer rates” (Government Gazette B 6141);
- f) Bank of Greece ECA 234/1/23.09.2024 “Identification of other systemically important institutions (O-SIIs) for the year 2024 and setting of O-SII buffer rates for the year 2025” (Government Gazette B 5656);
- g) the ECB Governing Council statement of 20.12.2024 on macroprudential policies;
- h) the notification dated 22.08.2025 to the European Systemic Risk Board (ESRB) on the O-SIIs identified and the respective sub-category to which they are assigned, in accordance with Article 124(7) and (12) of Law 4261/2014;
- i) the notification dated 01.09.2025 to the European Central Bank (ECB) on the O-SIIs identified and the respective sub-category to which they are assigned, in accordance with Article 5(1) of Regulation (EU) No 1024/2013;
- j) the relevant recommendation of the Bank of Greece Financial Stability Department dated 11.09.2025; and
- k) the fact that no expenditure shall be incurred by the Government Budget as a result of the provisions of this Act,



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#### THE EXECUTIVE COMMITTEE

#### HEREBY DECIDES:

1. to identify as other systemically important institutions (O-SIIs) for the year 2025, pursuant to Article 124(12) of Law 4261/2014, applying the methodology set out in Bank of Greece ECA 221/1/17.10.2023, the following institutions on a consolidated basis:

- “Alpha Bank S.A.” (2,013 basis points);
- “National Bank of Greece S.A.” (2,111 basis points);
- “Piraeus Financial Holdings S.A.” (1,973 basis points);
- “Eurobank Ergasias Services and Holdings S.A.” (3,327 basis points);

and, correspondingly, the following credit institutions on a solo basis:

- “Alpha Bank S.A.” (2,346 basis points);
- “National Bank of Greece S.A.” (2,306 basis points);
- “Piraeus Bank S.A.” (2,351 basis points);
- “Eurobank S.A.” (2,409 basis points);

2. to set the O-SII buffer rates for the year 2026 for the institutions identified as O-SIIs in paragraph 1 above at:

- 1.25% for the institution under the name “Eurobank Ergasias Services and Holdings S.A.” on a consolidated basis, and
- 1.00% for the following O-SIIs:
  - “Alpha Bank S.A.” on a solo and on a consolidated basis;
  - “National Bank of Greece S.A.” on a solo and on a consolidated basis;
  - “Piraeus Financial Holdings S.A.” on a consolidated basis and “Piraeus Bank S.A.” on a solo basis; and
  - “Eurobank S.A.” on a solo basis.

3. This Act shall be published in the Government Gazette and posted on the Bank of Greece website.

THE SECRETARY

THE MEMBERS

THE CHAIRMAN

Yannis Stournaras

True and Exact copy,

Athens, 24.09.2025

The Secretary

[signed]

I. Pantou