

Bank Name	Hellenic Bank Public Company Ltd
LEI Code	CXUHEGU3MADZ2CEV7C11
Country Code	CY

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Key Metrics

Hellenic Bank Public Company Ltd

(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	1,095	1,058	1,016	1,069	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	1,043	1,009	1,002	1,055	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,224	1,187	1,145	1,198	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	1,172	1,139	1,131	1,184	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,224	1,187	1,145	1,198	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	1,172	1,139	1,131	1,184	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	5,586	5,479	5,693	5,722	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	5,536	5,431	5,679	5,708	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	19.59%	19.30%	17.84%	18.68%	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	18.83%	18.58%	17.64%	18.48%	(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	21.92%	21.67%	20.12%	20.95%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.18%	20.96%	19.92%	20.75%	(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	21.92%	21.67%	20.12%	20.95%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.18%	20.96%	19.92%	20.75%	(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	19,194	19,332	19,634	20,099	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	6.38%	6.14%	5.83%	5.96%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Hellenic Bank Public Company Ltd

	(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	1,224	1,187	1,145	1,198	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,172	1,139	1,131	1,184	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	19,194	19,332	19,634	20,099	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	19,222	19,360	19,676	20,142	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.38%	6.14%	5.83%	5.96%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.10%	5.88%	5.75%	5.88%	[A.2]/[B.2]	

EBA INTER 2022 EU-wide Transparency Exercise Capital Hellenic Bank Public Company Ltd

		(min EUR, %) OWN FUNDS	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE C 01.00 (r0010,c0010)	REGULATION
	•	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying					C 01.00 (+0020,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,095	1,058	1,016	1,069		Article 50 of CRR
	A.1.1	instruments)	760	760	760	760	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	31	11	11	68	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	36	35	31	28	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	260	260	260	260	C 01.00 (r0200,c0010)	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 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CBR
	A.1.8	(-) Intangible assets (including Goodwill)	-35	-32	-32	-34	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	-1	-1	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of OBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point ()) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	$\begin{array}{l} C \ 01.00 \ (r0450,c0010) + C \ 01.00 \\ (r0460,c0010) + C \ 01.00 \ (r0470,c0010) + C \\ 01.00 \ (r0472,c0010) + C \ 01.00 \ (r0472,c0010) \end{array}$	Articles 4(36), 35(1) point (b) (i) and 89 to 95 of CRF, Articles 35(1) point (b) (ib), 243(1) point (b), 243(1) point (b), 244(1) point (b) and 258 of CRF, Articles 35(1) point b) (ii) and 379(3) of CRF, Articles 35(1) point b) (iv) and 155(8) of CRF. Articles 35(1) point b) (iv) and 155(4) of CRF.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(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 05.00 (r0480,c0050)	Articles 4(27), 36(1) point (h); 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	0	0	0	0	C 05.00 (r0450,c0010)	Articles 36(1) point (c) and 38; 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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CBR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-1	-1	-1	-1	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-8	-23	-26	-27	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	52	49	14	14	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	52	49	14	14	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	130	130	130	130	C 01.00 (r0530,c0010)	Article 65 of CBR
	A.2.1	Additional Tier 1 Capital instruments	130	130	130	130	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	$\begin{array}{l} C \; 01.00 \; (r0690,c0010) + C \; 01.00 \\ (r0700,c0030) + C \; 01.00 \; (r070,c0010) + C \\ 01.10 \; (r0704,c0010) + C \; 01.00 \; (r0744,c0010) \\ + C \; 01.00 \; (r0748,c0010) \end{array}$	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,224	1,187	1,145	1,198	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	$\begin{array}{c} C \; 05.00 \; (r0010_{1}0000) + C \; 01.00 \\ (r0020_{1}-0000) + C \; 01.00 \; (r0030_{1}-0000) + C \\ 01.00 \; (r0040_{1}-0000) + C \; 05.00 \; (r0050_{1}-0000) \\ + C \; 01.00 \; (r0050_{1}-0000) + C \\ 01.00 \; (r0070_{1}-0000) + C \\ 01.00 \; (r0074_{1}-0000) + C \\ 01.00 \; (r0074_{1}-$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0680,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	в	TOTAL RISK EXPOSURE AMOUNT	5,586	5,479	5,693	5,722	(r0800,c0010) + C 01.00 (r0860,c0010) C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1	Of which: Transitional adjustments included	5,555	48	14	14	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.59%	19.30%	17.84%	18.68%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.92%	21.67%	20.12%	20.95%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.92%	21.67%	20.12%	20.95%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,043	1,009	1,002	1,055	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.01.01]	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.83%	18.58%	17.64%	18.48%	A.4.3.01.0)] [D.1]/[B-B.1]	
Fully loaded ¹	P	Adjustments to CET1 due to IFRS 9 transitional arrangements	52	49	14	14	C 05.01 (r0440,c0010)	
	P	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	P	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	P	Adjustments included in RWAs due to IFRS 9 transitional arrangements	51	48	14	14	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re				1	1	

(1)The fully loaded CET1 cable is an estimate calculated based on basic's apportancy reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not biase into account in this calculation. Fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratios acclering to the carticolation basics e.e. in their PIIar 3 declosure

Overview of Risk exposure amounts

Hellenic Bank Public Company Ltd

		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	4,700	4,638	4,843	4,872	C 02.00 (r0040, c0010) -[C 07.00 (r0096, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0226, s001) + C 08.01 (r0060, c0226), s001) + C 08.01 (r0060, c0226), s002) + C 08.01 (r0060, c0226) + C 08.01
Of which the standardised approach	4,700	4,638	4,843	4,872	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	8	6	6	7	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0250, s001) + C 08.01 (r0050, c0250, s001) + C 08.01 (r0060, c0250, s001) + C 08.01 (r0040, c0250, s002) + C 08.01 (r0050, c0250, s002) + C 08.01 (r0060, c0250, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	6	4	4	7	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)	139	134	141	138	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1	1	3	2	C 02.00 (r0520, c0010)
Of which the standardised approach	1	1	3	2	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, c3601)*12.5+C 20.00 (r0010,c4450)*12.5+MAX(C 24.00(r0010, c3090),C 24.00(r0010,c3100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	733	696	696	696	C 02.00 (r0590, c0010)
Of which basic indicator approach	733	696	696	696	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	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	5,586	5,479	5,693	5,722	

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.





Hellenic Bank Public Company Ltd -

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	217	290	72	153
Of which debt securities income	52	68	13	27
Of which loans and advances income	153	204	49	100
Interest expenses	24	34	10	20
(Of which deposits expenses)	4	5	1	2
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	4	4	0	3
Net Fee and commission income	44	62	17	36
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	4	6	3	5
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	-1	0	-1
Gains or (-) losses from hedge accounting, net	0	-1	0	0
Exchange differences [gain or (-) loss], net	5	7	2	4
Net other operating income /(expenses)	7	9	4	2
TOTAL OPERATING INCOME, NET	257	343	88	183
(Administrative expenses)	154	203	58	111
(Cash contributions to resolution funds and deposit guarantee schemes)	21	26	8	14
(Depreciation)	18	24	6	12
Modification gains or (-) losses, net	-1	-2	0	-1
(Provisions or (-) reversal of provisions)	-3	-4	-3	-3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-3	-3	-3
(Other provisions)	-1	-1	0	0
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring ¹	0	0	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)	41	97	-7	-12
(Financial assets at fair value through other comprehensive income)	4	2	0	0
(Financial assets at amortised cost)	37	95	-7	-13
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	4	6	1	2
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	5
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	21	-11	25	62
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	20	-7	25	60
Profit or (-) loss after tax from discontinued operations	0	-7	-2	-3
PROFIT OR (-) LOSS FOR THE YEAR	20	-15	24	56
Of which attributable to owners of the parent	20	-15	24	56

⁽²⁾ 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."

Total Assets: fair value and impairment distribution

Hellenic Bank Public Company Ltd

(min EUR)	٨	ls of 30/09/202	21			As of 31,	12/2021			As of 31,	03/2022			As of 30/	06/2022		
		Fa	ir value hieraro	:hy		Fa	ir value hieraro	:hy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	6,784				7,566				7,537				7,560				IAS 1.54 (i)
Financial assets held for trading	4	0	4	0	1	0	1	0	0	0	0	0	6	0	6	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	20	0	0	20	19	0	0	19	20	0	0	20	19	0	0	19	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	222	214	0	8	192	184	0	8	191	184	0	8	137	129	0	8	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	11,008				10,190				10,616				10,909				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	519				754				735				704				
TOTAL ASSETS	18,557				18,722				19,100				19,335				IAS 1.9(a), IG 6

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

(min E	EUR)		A	s of 30/09/20	21		As of 31/12/2021								As of 31/03/2022							As of 30/06/2022						
		Gross carry	ing amount ⁽²⁾		Accun	nulated impain	ment ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accum	nulated impair	nent ⁽²⁾	Gros	is carrying amou	int ⁽²⁾	Accun	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairm	nent ⁽²⁾			
Breakdown of financial assets by instrument and by counterparty sector ¹		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 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	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk sinco initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		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	References		
Financial assets at fair value through other		214	0	0	0	0	0	183	0	0	0	0	0	182	0	0	0	0	0	128	0	0	0	0	0	Annex V.Part 1.31, 44(b)		
comprehensive income	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	Debt securities	4,723	0	0	-1	0	0	4,282	0	0	-1	0	0	4,237	1	0	-1	0	0	4,632	0	0	-1	0	0	Annex V.Part 1.31, 44(b)		
amortised cost	Loans and advances	4,482	991	1,160	-35	-57	-611	4,473	919	394	-33	-52	-143	4,989	858	404	-23	-43	-149	4,932	818	403	-22	-39	-150	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.



Breakdown of liabilities

Hellenic Bank Public Company Ltd

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	0	1	3	0	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	17,281	17,504	17,810	18,003	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	7	5	3	1	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	22	19	16	17	IAS 37.10; IAS 1.54(I)
Tax liabilities	24	12	12	14	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	94	92	146	160	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	3	3	2	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	17,427	17,636	17,993	18,199	IAS 1.9(b);IG 6
TOTAL EQUITY	1,130	1,086	1,107	1,137	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	18,557	18,722	19,100	19,335	IAS 1.IG6

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



Breakdown of liabilities

Hellenic Bank Public Company Ltd

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		7	5	7	2	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
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	2,297	2,294	2,288	2,277	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	343	371	359	375	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	342	371	358	374	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	233	126	199	129	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	156	53	129	61	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	747	797	920	889	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	729	780	898	861	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,282	2,365	2,402	2,540	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,211	2,300	2,319	2,450	ECB/2013/33 Annex 2.Part 2.9.1
	Households	11,242	11,411	11,502	11,656	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	6,022	6,292	6,468	6,711	Annex V.Part 1.42(f), 44(c)
Debt securities issued		130	130	130	130	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		8	10	9	9	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		17,288	17,510	17,817	18,005	

2022 EU-wide Transparency Exercise Market Risk Hellenic Bank Public Company Ltd

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	SA					I	IM									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR ('Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	TISKS CAPITA			VaR <i>(Memor</i>	andum item)	STRESSED VaR (A	1emorandum item)	INCRE DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE F	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	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		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	/09/2021									As of 31/12	/2021					
Traded Debt Instruments Of which: General risk	1	1	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	1	1	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	3	2	0	0	0	0							0	0	0	0						
Of which: General risk	3	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						/
Equities Of which: General risk	0	0	0	0	0	0							8	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	0	U	U	U	U	U	0		0	0	0	0	U	U	U	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.



EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Hellenic Bank Public Company Ltd

	Standardised Approach										
		As of 30/	09/2021			As of 31,	/12/2021				
(min 518, %)	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			
Central oovernments or central banks Regional governments or local authorities Public sector entities	8,913 15 0	10,215 2 0	0		9,104 15 0	10,364 2 0	0				
Multilateral Development Banks International Organisations Institutions	326 0 1,641	326 0 1,644	0 0 458		429 0 1,534 2,187	429 0 1,537	0 0 433				
or which: SME Secured by mortoaces on immovable property of which: SME Exposures in default	676 1,697 515 1.871	249 1,680 506 414	141 716 274 451	1.109	1,701 532 1,850	1,675 512 342	142 697 263 363	1.167			
Executes in curate Hemis associated with carticularly high risk Covered bonds Flaims on institutions and converties with a ST credit assessment	535 630 0	198 630 0	297 79 0	1,105	542 630 0	185 630 0	277 97 0	1,100			
Collective investments undertaining (CUI) 0											
 Standardised Total ²	21,090 ⁽¹⁾ Original exposure, unlike Ex	18,367 posure value, is reported before	4,709	1,488 due to credit conversion factor	21,308 i or credit risk mitigation techniq	18,494 ues (e.g. substitution effects).	4,644	1,582			
	(2) Standardised Total does no	t include the Securitisation pos	tion unlike in the results prior t	o the 2019 exercise.	ity covering up to 95% of total			ars,			

					Standardise	d Approach			
			As of 30,	09/2021			As of 31/	12/2021	
	(min EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	2,112	3,414	0		1,533	2,793	0	
	Regional governments or local authorities	15	2	0		15	2	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	21	23		17	0	26	
	Corporates	1,482	891	727		1,499	902	20	
	corporates of which: SME	1,982	791	628		1,499	902 706	573	
	Retail	2,594	1,058	748		2,606	1,094	775	
0.000.00	of which: SME	672	247	140		678	248	141	
CYPRUS	Secured by mortgages on immovable property	1,593	1,577	676		1,594	1,568	656	
	of which: SME	505	495	269		518	498	255	
	Exposures in default	1,732	382	417	1,003	1,708	314	333	1,0
	Items associated with particularly high risk	535	198	297		542	185	277	
	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	
	Eouity	25	25	63 455		26 590	26	64 460	
	Other exposures Standardiced Total ²	507	307	-CCP	1.376		390	400	1.4

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Gene averamenta escala hasis 6.681 <td< th=""><th></th><th></th><th>Original Exposure¹</th><th>Exposure Value¹</th><th>Risk exposure amount</th><th>Value adjustments and provisions²</th><th>Original Exposure¹</th><th>Exposure Value¹</th><th>Risk exposure amount</th><th>Value adjustments and provisions²</th></td<>			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
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GERMANY			0	0	0		0	0	0	
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Chine insthutions and concerned and concerned in the sessment of the sessment			0	0	0		0	0	0	
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					Standardisi	sa Approacn			
			As of 30,	09/2021			As of 31	/12/2021	
_	(min EUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Confer a second tasks Reading and the second and tasks Constraints Co	0 0 0 195 1255 0 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 195 199 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 48 1255 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 248 130 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 247 155 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 59 122 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total ²	0	0	0	1	0	0	0	3
		(*) Original exposure, unlike Ex	posure value, is reported befor	taking into account any effect	t due to credit conversion factor	or credit risk mitigation technic	ages (e.g. substitution effects)		

Control monous, utilis tomars visus, smooth lafes skine to associate and the first second monous statistic tomars visus, smooth lafes skine to associate and the skine to associate the skine to associate the skine to associate statistic to a should be skine to be associated to the specific second skine to associate statistic second skine to aspectra statistic second skine to associat

		Standardised Approach									
			As of 30,	09/2021			As of 31	/12/2021			
	(mh EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³		
FRANCE	Candra deversementa ya candra la banta Radiad a deversementa ya banta Netellitacia Devolucionest tanta Distancia deversementa tanta Distancia deverse deversata Netellitacia Devolucionest deverse deverse Radia deverse Secureta In non tanta de antimuna da arosanta Recurrata Radia deverse Recurrata In non tanta de antimuna da arosanta Recurrata Poste deverse Recurrata Poste deverse Recurrata Poste deverse Recurrata Poste deverse Recurrata Poste deverse Recurrata Poste deverse Recurrata Poste deverse Recurrata Poste deverse Poste deverse Recurrata Recurata Recurrata Recurra	0 0 0 333 4 3 3 3 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 333 333 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 115 45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	6 6 7 14 14 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 319 38 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 109 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
			nd provisions per country of cou			s or credit risk mitigation technic al valuation adjustments (AVAs)					



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Hellenic Bank Public Company Ltd

					Standardise	d Approach			
			As of 30	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0		0		0	0		
Other Countries	Acional convension le foid a durbitités Medicalitat o genération International o genération Service de la convensione d'unite 398 Securation 298 Securation 208 Securation 208 Securat	0 226 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2265 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	6 329 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3399 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
	Standardised Total ²				0				
						or credit risk mitigation technic			

					Standardisi	a Approach			
			As of 30,	09/2021			As of 31/	/12/2021	
	(min 528, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	100	100	0		100	100	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	45	45	11		36	36	9	
	Corporates	30	24	24		30	25	26	
	of which: SME	0	0	0		0	0	0	
	Retail	21	16	12		22	17	12	
JNITED KINGDOM	of which: SME	1	1	0		1	1	0	
	Secured by mortoades on immovable property	19	18	7		18	18	6	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	64	12	12	52	66	10	11	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	156	156	16		156	156	31	
	Claims on institutions and corporates with a ST credit assessment	0				0	0		
	Collective investments undertakings (CIU)	0				0	0		
	Equity	0				0	0		
	Other exoosures	0	0	0		0	0	0	
	Standardized Tetal ²				53				

⁽¹⁾ Original appears, unlike Eppearse value, in reported before taking into account any effect due to endit convenion factors or could nik mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and providences per country of counterpary encludes flows fore securitation exposures, additional valuation adjustments (AVAe) and other own funds reductions initiated to the anomanos. The trinking-intervancement control adjustments.

		Standardised Approach									
			As of 30,	09/2021			As of 31	/12/2021			
	(min 200, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³		
NETHERLANDS	Cathol anovernamenta or cathol a basis Bacilonal anovernamenta basis Bacilonal anovernamenta basis Bacilonal anovernamenta Basis Bas	0 0 0 139 65 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 139 9 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 0 127 65 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1222 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		
	Standardised Total ²				0				0		

				Standardisi	ed Approach			
		As of 3	0/09/2021			As of 31	/12/2021	
(min EUR. %)	Original Exposure	i ³ Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Calify a severe measure or core to a bank Readward corearies for a bank abortions Parking unartic and a severe parking unartic and a severe international of severations of an abortion of the security for mechanism in memory abort of a severation of the Readward for mechanism in memory abort of a severation of the Readward for mechanism in a severation of a severation of the severation of the Readward for the severation of the severation of a severation of the severation of the Readward for the severation of the severation of the severation of the severation of the severation of the severation of the severation of the severation of the severation of the severation of the severation of the severation of the severation of the severation of the severation of the severation of the severation of the severation of the severation of the	esment	0 0 0 0 125 125 1 1 1 2 0 0 0 0 85 85 8 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 121 1 1 2 2 2 2 0 0 0 0 0 0 0 0 0		0 0 26 0 1 1 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0	0

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					o contra a cras	a approach			
			As of 30	09/2021			As of 31,	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Resional dovernments or local authorities Public sector entities			0		0	0		
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	150	150	30		150	150	30	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail			0		0	0	0	
	of which: SME			1		1			
AUSTRALIA	Secured by mortgages on immovable property	1	1	0		1	1	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 Covered bonds	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	25	25	5		25	25	5	
	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	
	Standardized Total ²								

^{ID} Objiral appears, while Exposure value, is reported before taking into account any effect due to endit conversion fectors or out? In its integration techniques (e.g. additation effects).
(2) Total value adjustments and provinces per country of contrargent encludes those for securitation exposure, additional valuations adjustments (RANa) and other own funds modulicities and appendix adjustments (RANa) and other own funds modulicities and appendix adjustments (RANa) and other own funds modulicities and appendix adjustments (RANa) and other own funds modulicities and appendix adjustments (RANa) and other own funds modulicities and appendix adjustments (RANa) and other own funds modulicities and appendix adjustments (RANa) and other own funds modulicities and appendix adjustments (RANa) and other own funds modulicities and appendix adjustments (RANa) and other own funds modulicities and appendix adjustments (RANa) and other own funds modulicities and appendix adjustments (RANa) and other own funds modulicities and appendix adjustments (RANa) and other own funds modulicities and appendix adjustments (RANa) and other own funds modulicities adjustments (RANa) adjustm

SWEDEN Calify and spacement Conjust and spacement <thconjust and="" spacement<="" th=""> Conjust and</thconjust>						Standardise	d Approach			
SWEDEN Calify and spacement Conjust and spacement <thconjust and="" spacement<="" th=""> Conjust and</thconjust>				As of 30,	09/2021			As of 31,	/12/2021	
SWEDEN Candia guerramenta vechada hanka 0 0 10			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	SWEDEN	Central generations for central balance Regional generations for land athorities Regional generations for land athorities Regional control of the second second second Regional control of the second second second second second Regional control of the second	0 0 0 93 21 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	18 0 0 75 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 0 0 75 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 15 29 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

¹⁰ Orisinal ansexus, while Demonservature as monther block laters the second are effect due to order conversion factors or realit nik instantion technicans (co. substitution effect).
(2) Total value adjustments and providing arrowathy of counterparty endudes these for securitation exposures, additional valuation adjustments (KHA) and other own funds inductions valued to the exposure, but include providing arrowathy of accustrapity endudes these for securitation exposures, additional valuations adjustments (KHA) and other own funds inductions valued to the exposure, but include providing are adjustments.



EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Hellenic Bank Public Company Ltd

					Standardise	d 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
	(min ELR, %)								
	Central governments or central banks	9,165	10,384	0		9,277	10,449	0	
	Regional governments or local authorities	15	1	0		15	1	0	
	Public sector entities Multilateral Development Banks	418	418			465	466	0	
	Multilateral Development Banks International Organisations	410	410	0		400	400	0	
	Institutions	1.435	1,438	405		1,485	1,490	416	
	Cornerates	2,396	1,753	1.617		2,487	1.817	1.643	
	of which: SHE	1,474	976	795		1,490	988	802	
	Retail	2,655	1,152	817		2,653	1,192	845	
Consolidated data	of which: SME	673	254	145		659	246	136	
Consolidated data	Secured by mortgages on immovable property	1,909	1,879	819		1,908	1,886	807	
	of which: SME	650	630	353		665	655	347	
	Exposures in default	1,848	311	329	1,212	1,769	291	310	1,161
	Items associated with particularly high risk	531	164	246		510	153	229	
	Covered bonds	628	628	97		859	859	120	
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Fmilty	26		64		26	0	64	
	Equity Other emosures	26 587	26 587	454		26	26	64 445	
	Other exposures Standardised Total ²	21.613	18.740	4.849	1.606	22.049	19.223	4.880	1.550
		(1) Original exposure, unlike Ex-							1,550

(1) Order despense, value fragence water in the strate per anamater any refer due to second anamater in these or cent an education introduced by a despense of the strate and anamateria intervent intervent and and anamateria intervent anamateria inter

					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
	(mh 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	1.525	2.743	0		1.470	2.643	0	
	Regional governments or local authorities	15	1,145	0		15	1,043	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	17	21	26		17	21	27	
	Corporates	1,691	1,095	925		1,773	1,147	972	
	of which: SHE	1,270	790	641		1,294	809	654	
	Retail	2,557	1,081	765		2,537	1,109	787	
CYPRUS	of which: SME	668	252	143		645	239	134	
011100	Secured by mortpages on immovable property of which: SME	1,792	1,763	772		1,745	1,724	719	
	or which: SHE Exposures in default	640 1.702	620 282	349 299	1.094	611 1,619	600 262	305	1.041
	Exposures in default Items associated with particularly high risk	531	164	299 246	1,094	510	152	280	1,041
	Covered bonds		104	140					
	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	26	26	64		26	26	64	
	Other excosures	587	587	454		593	593	446	
	Standardised Total ²				1,484				1,424

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					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(m) 5.8. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	7,609	7,609	0		7,584	7,584	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	117	116	27		98	98	24	
	Corporates	39	38	56		36	36	48	
	of which: SME	0	0	0		0	0	0	
	Retail	3	2	2		4	3	2	
GERMANY	of which: SME	0	0	0		0	0	0	
GERGERA	Secured by mortpages on immovable property of which: SME	3	3	1		2	2	1	
	or which: SHE Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	ů		0	0	0	
	Covered bonds	36	36	4		229	229	23	
	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 evensures	0	0	0	0	0	0	0	
	Standardised Total ²								

Opper appear, visite Experimentaria y another lating to be set and a set of the set

			As of 31,	03/2022			As of 30	/06/2022					
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²				
UNITED STATES	Config allowments or central tasks Reconstructions of the origination of the origination Reconstruction of the origination of	18 0 0 0 154 158 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 0 0 0 164 140 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 22 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0		52 0 0 257 122 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	52 0 0 256 153 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 61	c				
L	Standardised Total ²				1				l				

Operating on the process of the advances related to the second of the advances related to the resources (ABA) and other second the relations of the advances related to the resources (ABA) and other related to the relation of the

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(mtr EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Coning in avery menutes or cannot beaving Bachand can avery menutes of back all back Public sources and the fact all back public sources and the sources of the sources Institutions Constructions Office Read of an antibase of a source of the sources back of the sources of the sources back of the sources of the sources back of the sources of the sources Constructions of the sources of the sources of the sources of the sources of the sources back of the sources of the sources of the sources of the sources of the sources of the sources of the sources of the sources of the sources of the sources of the sources of the sources of the sources of the sources of the sources of the s	0 0 280 40 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2880 400 0 1 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	18 0 0 281 41 1 0 1 0 0 0 0 227 22 0 0 0 0 0 0 0 0 0 0 0 0	18 0 0 281 41 0 0 0 1 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
	Standardised Total ²				1				1
		 Original exposure, unlike E Total value adjustments ar exposures, but includes gener 	d provisions per country of co						



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Hellenic Bank Public Company Ltd

		Standardised Approach											
			As of 31,	/03/2022			As of 30,	06/2022					
	(mh 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Other Countries	Carly a meanwards or control tables Carly a meanwards or control tables Reading a control of the carly addressing Reading and tables International Organizations International Organizati		0 0 318 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	62 0 365 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	62 0 366 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0				
			d provisions per country of co			s or credit risk mitigation technic I valuation adjustments (AWAs) a							

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(mb 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	100	100	0		100	100	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	32	8		31	31	7	
	Corporates	30	29	29		31	30	36	
	of which: SME	0	0	0		0	0	0	
	Retail	20	15	11		21	16	12	
UNITED KINGDOM	of which: SME	1	1	0		1	0	0	
	of which: SME Secured by mortoages on immovable property of which: SME	20	20	, ,		10	10	,	
	Exposures in default	67	9	9	58	69	9	9	59
	Items associated with particularly high risk	0	0	ő		0	ō	0	
	Covered bonds	156	156	31		156	156	31	
	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	59	0	0	0	60
	Standardised Total ²								

(1) Organi appears, unite Exposer value, a reported briter statey are accurately effect due to ordit conversion factors or cost risk integration techniques (e.g. substitution effects).
(2) Todar value applications and provinces per constry of concerning-register duels have for soundisation exposers, additional valuation adjustments (ARA) and other even funds inductions initiated to the executions. Note Made and end of the Additional Value and the Addition

					Standardise	d Approach			
			As of 31,	03/2022			As of 30	/06/2022	
	(mh 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Cathol a covernances or coste 3 lasks Residenti a covernance or local adherities Published Caveline Published Caveline Published Caveline Instantions Instantions Instantions Carbonics Relations Carbonics Relations Carbonics Relations Carbonics Carbo	0 0 0 111 74 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 36 94 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 83 82 9 9 9 9 9 9 9 9 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 5 7 7 0 5 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 30 86 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				0				0

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		Standardised Approach												
			As of 31	/03/2022			As of 30,	06/2022						
	(min EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
CANADA	Control enversements as created banks Reschool assummer to fool affording Pakis contor emitted Reschool assummer to fool affording Pakis contor emitted Control and Control and Control Control and Control Reschool of article 2014 Control and Control and Control and Control Control and Control and Control and Control Control and Control and Control and Control Control and Control and Control and Control and Control Control and Control and Control and Control and Control Control and Control and Control and Control and Control and Control Control and Control and Co	0 0 0 113 13 0 0 1 1 0 0 0 0 0 0 0 0 0 0	0 0 113 13 0 0 13 0 0 0 0 0 0 0 0 0 0 0	0 0 0 24 0 1 1 0 0 0 1 7 0 0 0 1 7 0 0 0 0 0 0 0	0	0 0 0 113 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 113 113 0 0 1 0 0 0 0 0 0 0 0 0 0	0 0 0 24 0 1 0 1 0 0 0 1 7 0 0 0 1 7 0 0 0 0 0 0	c					
	Standardised Total ²		,	,	0		5							
			nd provisions per country of co		t due to credit conversion factor curitisation exposures, additiona	I valuation adjustments (AVAs)								

					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(m) 538, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	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	150	150	30		150	150	30	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
AUSTRALIA	of which: SME	0	0	0		0	0	0	
AUSTINEER	Secured by mortgages on immovable property	2	2	1		1	1	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	
	Covered bonds	25	25	5		25	25	5	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0			0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardied Total ²								

Organi registers, unlike Toppiser under, is segneted Meine states per second are riffer date to incelli conversion frames are robutti site insplante horbituses in (e.g. statistication edited to the O) Toppid explanates and provision per example of understates (framework, distitution editation adjustments (FARs) and other can funds adjustments and to the manume. Its includes grave and the advoctment.

		Standardised Approach											
			As of 31,	/03/2022			As of 30	/06/2022					
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
SWEDEN	Candral generations are candral taken to the standard sector of the	14 0 0 25 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 0 0 75 71 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 15 28 29 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	15 0 0 75 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 0 0 75 21 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 15 21 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0				
		 Original exposure, unlike E Total value adjustments an exposures, but includes gener 	d provisions per country of co		t due to credit conversion factor curitisation exposures, additiona								

Credit Risk - IRB Approach

Hellenic Bank Public Company Ltd

							IRB Ap	proach					
				As of 30/	09/2021					As of 31/	12/2021		
		Original	Original Exposure ¹ Exposure Risk exposure amount V adjust						Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	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	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	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	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	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	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	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				0						0		
	IRB Total ²				0						0		

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.



Credit Risk - IRB Approach

Hellenic Bank Public Company Ltd

							IRB Ap	proach						
				As of 31/	03/2022					As of 30/	06/2022			
		Original	Exposure Exposure allouit adjust						Exposure adjustments Exposure		Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	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	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	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	0	0	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	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	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	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				0						0			
	IRB Total ²				0						0			

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.





				Hellenic Bank Public Company Ltd										
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sł	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria						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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus	51 644 267 380 155 0 0 0 1,539	0	0 0 0 0		(54 24 25 40 (0 1 3	51 630 244 356 115 0 0 0 1,395			0 0 0 0 0 0		6 4 0 0 0 0 0 1		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



						Не	llenic Bank Public Compa	ny Ltd						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Table	France						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
10 - 3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Germany													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						Не	llenic Bank Public Compa	ny Ltd						
							As of 31/12/2021			_				
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Table	Luxembourg													
10 - 3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						Не	llenic Bank Public Compa	ny Ltd						
							As of 31/12/2021		_	_				
						Dire	ct exposures							-
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sł	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Не	llenic Bank Public Compa	ny Ltd						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	2	Derivatives with pos	itive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.								0 0 0 0 0 0 0 0		0 0 0 0 0 0 0			0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
I O - 3M I [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
I O - 3M I [3M - 1Y [[1Y - 2Y [[2Y - 3Y I [3Y - 5Y [[SY - 10Y [[10Y - more Total	Other advanced economies non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

						He	lenic Bank Public Compa	ny Ltd						
							As of 31/12/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	itives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[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													

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 counterparts 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective 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 counterparts (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.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(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



						He	llenic Bank Public Compa	ny Ltd						
							As of 30/06/2022	1						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	0 0 38 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 38 0 0 3 8 38				0 0 0 38 0 0 38 38			0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 0 0 37 37	0 0 0 0 37 0 37				0 0 0 0 37 0 37							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus	44 736 538 0 155 50 0 0 1475	0 155 0 0			0 0 47 0 38 0 0 84 84	47 736 491 0 117 0 0 0 0 0 0					4 8 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic		2/112	Ť										
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



						Не	llenic Bank Public Compa	ny Ltd						
							As of 30/06/2022							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France		0 0 0 0 0 0 18 0 0 0 18				0 0 0 18 0 0 18		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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [10Y - more Total	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						He	lenic Bank Public Compa	ny Ltd						
							As of 30/06/2022							
						Dire	t exposures							-
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
10 - 3M [[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[3Y - 5Y [[10Y - more Total	Poland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						Не	lenic Bank Public Compa	ny Ltd						
							As of 30/06/2022							1
						Dire	t exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
IO - 3M f [3M - 1Y f [1Y - 2Y [[2Y - 3Y f [3Y - 5Y [[SY - 10Y f [10Y - more Total	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Не	llenic Bank Public Compa	ny Ltd						
							As of 30/06/2022							
		-				Dire	t exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.		10 29 14 0 0 0 0 0 0 2 52				10 29 14 0 0 0 0 52		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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Hel	llenic Bank Public Compa	ny Ltd						
								As of 30/06/2022	1						
							Direc	ct exposures							
_		(mln EUR)		-	On balance s	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	heet exposures	
						Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial accete	of which Einsteial accate at						Nominal	Provisions	Risk weighted exposure amount
					of which: Financial assets held for trading	designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
	[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													

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 counterparts 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective 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 counterparts (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.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(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 eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

Performing and non-performing exposures Hellenic Bank Public Company Ltd

					As of 30/09/2021									As of 31/12/2021				
		Gross carryin	g amount/ Nomina	amount		Accumulated im value due to cre	pairment, accumulated ne Sit risk and provisions ⁴³	gative changes in fair	Collaterals and		Gross c	arrying amount/ Nomina	il amount		Accumulated impairment, accumulated negative changes in fa value due to credit risk and provisions ⁴³			
		Of which performing but past due >30 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performin	a'	On performing exposures ²	On non-perfor	ming exposures ³	Collaterals and financial guarante received on nom performing exposu
		and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	exposures	Of which Stage 3		
(min EUR) ash balances at central banks and other demand deposits	6.647									7,42	-							
	4,937									4,46								1
bt securities (including at amortised cost and fair value)	4,937	°.								4,40:	· ·				1			1
Central banks General governments	2,070	1 1								1.48					U			1
Credit institutions	2,09									2,21								1
	2,09	1]		0					1	2,21					1			1
	695]]	-		-]]	70					0			1
Non-financial corporations	6.990		1.428	1.428	1.160					6,12				0 0				-
ans and advances(including at amortised cost and fair value)	0,990	*0	1,428	1,428	1,160	04	639	611	/30	6,12	, .,	650		594	57	16.	14.	
		• •	0	0	0		0	0	•		D (0 0	0		0	٥
		°	0	0	0		0		•		5 0		0	0 0	0		0	3
Credit institutions	200																	
Credit institutions	20	1 1		0	0					1/	,				0			1
Other financial corporations																		
coler marical corporations	14	1 1					3			12	,		,		-			1
Non-financial corporations	2,73			-						2.28				-	10			
Non-Interical corporations	2,73	"	632	634	590	3.	301	33	252	2,20	-	142	24	5 109	42	3	• · · ·	
of which: small and medium-sized enterprises	2.35		677	677	503		367	20	248	1.90		145		5 100	46			
		1 1			201		2.07			1,10				5 109	40	,		
of which: Loans collateralised by commercial immovable property	1.92	10	443	443	420		236	23	198	1.56	7 1	83		3 65	41	,	, ,	0
	1,74		10	10	420		1.00			1,00						-	-	
Households	3.82	36	785	785	558		273	25	472	3.53	4 34	505	50 50	5 285	6	10	7 9	a
of which: Loans collateralised by residential immovable property	2,84	29	549	549	384		156	145	375	2,65	3 26	350	35	0 190	-1	4	8 4	4
	425	4	98	98	75		46	43	43	37	2 3	57	s s	7 35	s	1	8 1	.s
EBT INSTRUMENTS other than HFT	18,575	48	1,428	1,428	1,160	66	639	611	730	18,01	37	650	65	0 394	59	16	3 14	3
FF-BALANCE SHEET EXPOSURES	1,286		26	26	26	11	5	5	10	1,27	2	13	1	3 13	11	:	a :	3
	(1) For the definition of non-pe	eforming exposures please refer to Artic	le 47a(3) of Reputation	EU) No 575/2013 (CRR)	1		1						1	1	1			J
	⁽²⁾ Institutions report here the	cumulative amount of expected credit is cumulative amount of expected credit is	osses since initial recoon	tion for financial instruments su				ini instrumente monera - 4 - 4	is other three the second second to be a second	on those MET and many	aff holoco choot cone							
		cumulative amount of expected credit ic ems, accumulated impairments and accu										19.00) which follows a size of	muntion based on a medit/d	ibit convention, as availained in &	way V. Part 1 narannanhs 10 an	d 11 of Bendation (FII) 2021	1451 - ITS on Summisony and	when Housever for the
	balance sheet instruments, the	a same item ('Accumulated impairment, a	accumulated changes in	fair value due to credit risk and	provisions') is disclosed consist	antly with the FINREP sign con	vention. This is because, based o	n this sign convention, the pro	visions on off-balance sheet con	mitments are generally report	ed with a positive sign.							
	⁽¹⁾ From June 2021, the gross	carrying amount of assets and accumula	ated impairments that an	e purchased or originated as cre	dit-impaired at initial recognitio	n are not included in the impai	ment stages, as it was the case i	in previous periods.										

EBA

EBA INTE

2022 EU-wide Transparency Exercise

Performing and non-performing exposures Hellenic Bank Public Company Ltd

					As of 31/03/2022					As of 30/06/2022										
		Gross car	rrying amount/ Nominal am	ount		Accumulated imp value due to cred	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ^{4,4}				Gross ca	arrying amount/ Nominal amount		Accumulated impa value due to credit	Collaterals and					
	Of	which performing past due > 30 days	or w	hich non-performing ⁵		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due > 30 days	Of which no	Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures		
(min EUR)		and <=90 days	0	f which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days	Of which	h: defaulted Of	which Stage 3			Of which Stage 3			
Cash balances at central banks and other demand deposits	7,407	0	0	0	0	0	0	0	0	7,410	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	4,421	0	0	0	0	1	0	0		4,759	0	0	0	0	1	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1		
General governments	1,495	0	0	٥	0	0	٥	a	0	1,573	0	0	0	0	0	0	0	4		
Credit institutions	2,088	0	0	0	0	1	٥	0	0	2,365	0	0	0	0	1	0	0	4		
Other financial corporations	769	0	0	0	0	0	٥	0	0	755	0	0	0	0	0	0	0	4		
Non-financial corporations	68	0	0	0	0	0	0	0	0	67	0	0	0	0	0	0	0	1		
Loans and advances(including at amortised cost and fair value)	6,587	55	652	652	404	37	171	149	434	6,483	37	646	646	403	33	171	150	42:		
Central banks	0	0	٥	o	o	0	٥	a	0	0	0	٥	٥	0	0	0	0			
General governments	s	0	0	o	o	0	٥	a	0	4	0	٥	٥	٥	0	0	0			
Oredit institutions	306	0	0	0	0	0	0		0	155	0	٥	٥	0	0	0	0			
Other financial corporations	129	0	٥	0	0	2	٥	a	0	122	٥	2	2	2	1	1	1			
Non-financial corporations	2,586	8	155	155	120	39	60	55	84	2,637	5	147	147	113	38	58	54			
of which: small and medium-sized enterprises	2,080	8	155	155	120	36	60	55	84	2,044	5	147	147	113	33	58	54			
of which: Loans collateralised by commercial immovable property	1,773	5	93	93	75	33	26	26	63	1,833	3	91	91	74	32	26	26			
Households	3,561	47	497	497	283	4	111	94	349	3,565	31	497	497	288	-6	112	96	34		
of which: Loans collateralised by residential immovable property	2,669	36	346	346	191	-5	51	43	276	2,682	26	349	349	196	-6	52	44	27		
of which: Credit for consumption	372	6	56	56	34	2	17	15	32	374	3	58	58	37	1	19	16	:		
DEBT INSTRUMENTS other than HFT	18,415	55	652	652	404	38	171	149	434	18,652	37	646	646	403	34	171	150	42		
OFF-BALANCE SHEET EXPOSURES	1,319		13	13	13	8	3	3	5	1,343		14	14	14	9	3	2			

 The the definition of on-performing assume space where the their to V(z) is a D(z) assume (2) is a D((1) For the to-balance between terms, according inperments and according to the product and a product according to the pr

Forborne exposures

Hellenic Bank Public Company Ltd

			As of 30/	09/2021		As of 31/12/2021								
		ying amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	oposures with		ring amount of with forbearance	Accumulated in accumulated c value due to cu provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees exposures with e measures		
(min EUR)		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		
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	o	o		
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)	1,035	637	244	225	724	375	741	345	86	66	595	244		
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	9	7	3	3	6	4	2	0	0	0	2	0		
Non-financial corporations	594	299	167	144	405	144	391	85	50	26	324	52		
of which: small and medium-sized enterprises	579	293	163	141	394		382	85	49	26	316			
Households	431	330	73	78	313	226	348	260	36	40	269	192		
DEBT INSTRUMENTS other than HFT	1,035	637	244	225	724		741	345	86	66	595			
Loan commitments given	6	4	0	0	4	3	3	1	0	0	3	1		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forborne more than twice ${}^{\scriptscriptstyle 3}$	93						63							
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	527						248							

(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.

(1) 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.

EBA EUROPEAN BANKING AUTHORITY



Forborne exposures

Hellenic Bank Public Company Ltd

			As of 31/	03/2022			As of 30/06/2022								
		ying amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin. received on e forbearanc				
(min EUR)		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			
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	o	0	o	0	0	0	o			
Central banks	0	0	0	0	C		0	0	0	0	0				
General governments	0	0	0	0	C		0	0	0	0	0				
Credit institutions	0	0	0	0	C		0	0	0	0	0				
Other financial corporations	0	0	0	0	C		0	0	0	0	0				
Non-financial corporations	0	0	0	0	C		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	715	340	86	68	573	241	691	338	88	71	549	236			
Central banks	0	0	0	0	a	0	0	0	0	0	0	0			
General governments	0	0	0	0	C	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	C	0	0	0	0	0	0	o			
Other financial corporations	2	0	0	0	2	0	2	2	0	0	1	1			
Non-financial corporations	377	83	47	26	313	52	367	84	49	29	302	49			
of which: small and medium-sized enterprises	368	83	47	26	305		353	84	48	29	289				
Households	336	256	39	42	258	189	323	252	38	41	246	185			
DEBT INSTRUMENTS other than HFT	715	340	86	68	573		691	338	88	71	549				
Loan commitments given	3	1	0	0	2	1	4	2	0	0	4	1			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice 3	63						58								
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	251						251								

(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 F18.00 / F19.00), 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 constituents 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 Hellenic Bank Public Company Ltd

Change of the state o				As of 30	0/09/2021			As of 31/12/2021							As of 31/03/2022							As of 30/06/2022						
non		Gross carr	rying amount					Gross carr						Gross can						Gross car								
Shiften data univol 11 1	(min EUR)		non-	n of which:	and advances subject to		changes in fair value due to credit risk on non-performing			of which:	and advances subject to	d advances oject to pairment	changes in fair value due to credit risk on non-performing			n of which:	and advances subject to	Accumulated	changes in fair value due to credit risk on non-performing			of which:	and advances subject to		changes in fair value due to credit risk on non-performing			
Change of the state o	A Agriculture, forestry and fishing	45	13	13	45	7	0	36	3	3	36	1	0	38	4	4	38	1	0	34	3	3	34	1	0			
Description 9 1 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 9 1 9 1 9 9 1 9 1 9 9 9 9 1 9 9 9 9 1 9 9 9 9 1 9 <th< td=""><td>B Mining and guarrying</td><td>11</td><td>1</td><td>1</td><td>11</td><td>1</td><td>0</td><td>10</td><td>0</td><td>0</td><td>10</td><td>0</td><td>0</td><td>10</td><td>0</td><td>0</td><td>10</td><td>0</td><td>0</td><td>10</td><td>0</td><td>0</td><td>10</td><td>0</td><td>0</td></th<>	B Mining and guarrying	11	1	1	11	1	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0			
max j 1 1 j 1 j 1 j 1 j 1 j 1 0 j 1 j j 1 j j 1 j		391	54	54	391	36	0	365	12	12	365	7	0	440	12	12	440	7	0	453	12	12	453	7	0			
Constraint H	D Electricity, gas, steam and air conditioning supply	39	1	1	39	1	0	43	0	0	43	1	0	50	0	0	50	1	0	56	0	0	56	1	0			
Synthesize and real trade 560 167 167 590 161 0 0 0 0 500 630 645 650 530 630 645 650 530 630 645 650 530 630 630 645 650 530 630 645 650 630 630 645 650 630 630 645 650 630 630 645 650 630 645 640 645 650 630 645 640 <	E Water supply	40	1	1	40	0	0	38	1	1	38	0	0	36	1	1	36	0	0	35	1	1	35	0	0			
Harmanne 266 14 14 266 9 0 360 14 1 260 1 1 200 2 0 271 1 1 0 241 1 1 260 1 <th1< th=""> <th1<< td=""><td>E Construction</td><td>341</td><td>191</td><td>191</td><td>341</td><td>115</td><td>0</td><td>163</td><td>21</td><td>21</td><td>163</td><td>13</td><td>0</td><td>174</td><td>33</td><td>33</td><td>174</td><td>16</td><td>0</td><td>160</td><td>35</td><td>35</td><td>160</td><td>17</td><td>0</td></th1<<></th1<>	E Construction	341	191	191	341	115	0	163	21	21	163	13	0	174	33	33	174	16	0	160	35	35	160	17	0			
Incommodation and food services actives 560 42 520 420 17 17 440 19 10 580 11 0 520 121 121 520 121 520 121 520 121 520 121 520 121 520 121 520 121 520 121 520 121 520 121 520 521	G Wholesale and retail trade	540	167	167	540	116	0	434	52	52	434	37	0	526	52	52	526	36	0	530	45	45	530	33	0			
Information and communication 4 4 4 4 6 3 0 35 0 0 2 1 0 22 1 0 22 1 0 22 1 0 22 0 0 22 1 0 Revised and function 0	H Transport and storage	266	14	14	266	9	0	260	1	1	260	2	0	271	1	1	271	1	0	254	1	1	254	1	0			
Chance advance advances 0		508	82	82	508	61	0	442	17	17	442	19	0	508	17	17	508	18	0	529	21	21	529	18	0			
Under Section 250 57 57 255 42 0 200 15 12 </td <td>J Information and communication</td> <td>40</td> <td>4</td> <td>4</td> <td>40</td> <td>3</td> <td>0</td> <td>35</td> <td>0</td> <td>0</td> <td>35</td> <td>1</td> <td>0</td> <td>22</td> <td>0</td> <td>0</td> <td>22</td> <td>1</td> <td>0</td> <td>22</td> <td>0</td> <td>0</td> <td>22</td> <td>1</td> <td>0</td>	J Information and communication	40	4	4	40	3	0	35	0	0	35	1	0	22	0	0	22	1	0	22	0	0	22	1	0			
Medicandiand 58 8 58 58 4 0 53 4 53 11 0 55 1 0 62 4 62 1 0 Number Auditable ad signof series 34 10 34 53 4 55 11 0 62 4 62 1 62 1 62 62 62 62 62 62 62 62 62 62 62 61 62 63	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			
shume yai yai </td <td>L Real estate activities</td> <td>255</td> <td>57</td> <td>57</td> <td>255</td> <td>42</td> <td>0</td> <td>220</td> <td>15</td> <td>15</td> <td>220</td> <td>17</td> <td>0</td> <td>239</td> <td>12</td> <td>12</td> <td>239</td> <td>13</td> <td>0</td> <td>269</td> <td>12</td> <td>12</td> <td>269</td> <td>12</td> <td>0</td>	L Real estate activities	255	57	57	255	42	0	220	15	15	220	17	0	239	12	12	239	13	0	269	12	12	269	12	0			
NAMmentane ad sport space 34 10 34 5 0 34 5 0 36 5 36 3 0 44 5 5 44 2 0 55 55 53 2 0 Ohlds calminisation and defines 0		58	8	8	58	4	0	53	4	4	53	1	0	55	4	4	55	1	0	62	4	4	62	1	0			
Ohlest constantiation and defaund and analysis 0<	N Administrative and support service	34	10	10	34	5	0	36	5	5	36	3	0	44	5	5	44	2	0	53	5	5	53	2	0			
PErchange 21 10 21 2 15 0 11 1 1 0 0 28 1 1 2 1 1 1 1 0 0 28 1 1 2 1 0 1 1 1 1 1 0 0 28 1 1 28 0 28 1 1 28 0 28 1 1 28 1 1 28 0 28 1 1 28 0 28 1 1 28 1 1 0 100 0 0 100 0 100	O Public administration and defence,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Q Human hash parkes and social work 102 2 102 3 0 101 0 101 1 0 103 1 0 106 0 106 1 106 1 0 101 1 0 103 1 0 106 0 106 1 0 106 1 0 106 1 0 106 1 0 106 1 0 10 0 101 1 0 103 1 0 106 0 106 1 0 107 0 103 103 103 10		21	10	10	21	5	0	11	1	1	11	0	0	28	1	1	28	0	0	28	1	1	28	1	0			
8 /Arts entrepannet and revealed 28 14 14 28 0 22 10 100 21 1 0 24 9 9 24 1 0 19 4 4 19 1 0 0 /br/services 18 2 2 18 1 0 17 1 0 18 2 2 18 0 17 1 0 18 2 2 18 0 17 1 0 18 2 2 18 0 17 1 0 18 2 2 18 0 17 1 0 18 2 2 18 0 17 1 0 18 2 2 18 0 17 1 0 18 2 2 18 0 17 2 1 0 18 2 2 18 0 17 2 17 1 0	Q Human health services and social work	102	2	2	102	3	0	101	0	0	101	1	0	103	0	0	103	1	0	106	0	0	106	1	0			
S Other services 18 2 2 18 1 0 17 2 2 17 1 0 18 2 2 18 1 0 17 17 1 0 1 1 0 18 2 2 1 18 1 0 17 2 2 1 17 1 0		28	14	14	28	3	Ó.	23	10	10	23	1	Ó.	24	0	6	24	1	0	10	4	4	10	1	0			
	S Other services	18	2	2	18	1	0	17	2	2	17	1	0	18	2	2	18	1	0	17	2	2	17	1	0			
	Loans and advances	2 736	632	632	2 736	412	0	2 286	145	145	2 286	105	Ő	2.586	155	155	2 586	99	0	2 637	147	147	2 637	96	0			

⁽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 winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Hellenic Bank Public Company Ltd

			As of 31/09/2021					As of 31/12/2021					As of 31/03/2022			As of 30/06/2022					
	Loans and advance										Loans and advance					Loans and advances					
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing				
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	6,990	5,563	48	1,428	212	6,129	5,480	37	650	163	6,587	5,935	55	652	158	6,483	5,837	37	646	165	
Of which secured	5,962	4,661	44	1,301	189	5,269	4,677	34	591	148	5,537	4,943	49	594	142	5,635	5,050	33	585	150	
Of which secured with immovable property	5,512	4,230	43	1,282	182	4,813	4,236	33	577	141	5,074	4,494	47	580	136	5,141	4,570	32	571	144	
Of which instruments with LTV higher than 60% and lower or equal to 80%	939	784		156	32	879	779		100	22	891	793		98	23	892	796		96	22	
Of which instruments with LTV higher than 80% and lower or equal to 100%	481	352		128	29	422	358		64	18	441	370		71	19	484	413		71	20	
Of which instruments with LTV higher than 100%	1,109	405		704	32	590	418		173	26	648	472		176	22	573	396		176	22	
Accumulated impairment for secured assets	580	49	2	532	34	161	44	1	117	17	154	29	2	124	16	148	27	1	122	14	
Collateral																					
Of which value capped at the value of exposure	4,947	4,226	41	721	141	4,736	4,309	31	427	116	4,978	4,552	45	426	113	5,063	4,643	30	420	120	
Of which immovable property	4,653	3,939	40	714	136	4,369	3,947	30	422	112	4,589	4,168	43	421	109	4,663	4,248	29	415	117	
Of which value above the cap	926	546	5	380	54	711	554	3	157	38	796	628	5	167	38	783	612	3	171	40	
Of which immovable property	860	483	5	377	52	641	486	3	155	37	704	538	5	166	37	719	549	3	170	40	
Financial guarantees received	86	77	0	9	3	80	72	1	8	3	82	75	1	8	2	80	72	0	7	2	
Accumulated partial write-off	-960	-9	0	-951	-11	-199	-9	0	-190	-11	-202	-8	0	-193	-10	-153	-5	0	-148	-10	

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.

EBA EUROPEAN BANKING AUTHORETY