

| Bank Name | National Bank of Greece, S.A. |
|--------------|-------------------------------|
| LEI Code | 5UMCZOEYKCVFAW8ZLO05 |
| Country Code | GR |

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Key Metrics

National Bank of Greece, S.A.

| (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 | 5,102 | 5,853 | 5,126 | 5,523 | 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 | 4,229 | 5,118 | 4,758 | 5,156 | C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) | Article 50 of CRR |
| Tier 1 capital - transitional period | 5,102 | 5,853 | 5,126 | 5,523 | 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 | 4,229 | 5,118 | 4,758 | 5,156 | C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) | Article 25 of CRR |
| Total capital - transitional period | 5,326 | 6,077 | 5,525 | 5,922 | 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 | 4,453 | 5,342 | 5,157 | 5,555 | 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 | 36,346 | 34,708 | 34,287 | 35,077 | 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 | 35,877 | 34,377 | 34,121 | 34,911 | 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 | 14.04% | 16.86% | 14.95% | 15.75% | 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 | 11.79% | 14.89% | 13.95% | 14.77% | (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 | 14.04% | 16.86% | 14.95% | 15.75% | CA3 {3} | - |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 11.79% | 14.89% | 13.95% | 14.77% | (C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)) | |
| Total capital (as a percentage of risk exposure amount) - transitional definition | 14.65% | 17.51% | 16.11% | 16.88% | CA3 {5} | |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 12.41% | 15.54% | 15.11% | 15.91% | (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 | 78,047 | 79,919 | 79,618 | 80,056 | 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 | 6.54% | 7.32% | 6.44% | 6.90% | C 47.00 (r0340,c0010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |



Leverage ratio

National Bank of Greece, S.A.

| - | (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 | 5,102 | 5,853 | 5,126 | 5,523 | C 47.00 (r0320,c0010) | |
| A.2 | Tier 1 capital - fully phased-in definition | 4,229 | 5,118 | 4,758 | 5,156 | 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 | 78,047 | 79,919 | 79,618 | 80,056 | C 47.00 (r0300,c0010) | CRR |
| В.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 77,577 | 79,588 | 79,453 | 79,891 | C 47.00 (r0290,c0010) | |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | 6.54% | 7.32% | 6.44% | 6.90% | [A.1]/[B.1] | |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | 5.45% | 6.43% | 5.99% | 6.45% | [A.2]/[B.2] | |

EBA Reserved Transparency Exercise Capital

Capiton National Bank of Greece, S.A.

| | | | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | COREP CODE | REGULATION |
|---|----------|---|------------------|------------------|------------------|------------------|--|---|
| | A | (min EUR, %) OWN FUNDS | 5.326 | 6.077 | 5.525 | 5.922 | C 01.00 (r0010.c0010) | Articles 4(118) and 72 of CRR |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying | 5,102 | 5,853 | 5,126 | 5,523 | C 01.00 (r0020,c0010) | Article 50 of CRR |
| | A.1.1 | transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital | 16,609 | 14,780 | 14,780 | 14,780 | 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 | instruments) Retained esmings | -17.330 | -14,672 | -14,911 | -14,780 | C 01.00 (10130.c0010) | Articles 26(1) points (a) and (b), 27 to 29, 29(1) points (1) and 42 or Civit Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR |
| | A.1.2 | | -17,330 | -299 | -14,911 | -14,451 | C 01.00 (10150,c0010) C 01.00 (10180,c0010) | Articles 4(200), 26(1) point (c), 24(2) and 36 (1) points (a) and (i) or Loix Articles 4(200), 26(1) point (d) and 36 (1) point (l) of CRR |
| | A.1.3 | Accumulated other comprehensive income Other Reserves | -295 | -299 5,925 | -355 | 5,925 | C 01.00 (10200,c0010) | Articles 4(10), 20(1) parts (0) and 36 (1) parts (i) or Unix Articles 4(117) and 25(1) point (e) of CRR |
| | A1.5 | Funds for general banking risk | 15 | 3,523 | 15 | 15 | C 01.00 (10230,c0010) | Articles 4(112), 26(1) point (ii) or CHA Articles 4(112), 26(1) point (i) and 36 (1) point (i) of CBR |
| | | | | | | | C 01.00 (10230,c0010) | Articles 94 of CBR |
| | A.1.6 | Minority interest given recognition in CET1 capital | 11 | 10 | 11 | 10 | | |
| | A.1.7 | Adjustments to CET1 due to prudential filters | -24 | -31 | -72 | -95 | C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00 | Articles 32 to 35 of and 36 (1) point (I) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of |
| | A.1.8 | (-) Intangible assets (including Goodwil) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | -220 | -228 | | -269 | (r0340,c0010) | CDR |
| | A.1.9 | | -2 | -3 | -1 | -2 | C 05.00 (r0370,c0050) | 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 05.00 (r0380,c0050) | 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 CBR |
| | A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | 0 | 0 | 0 | 0 | C 05.00 (r0430,c0010) | Articles 4(122), 36(1) point (g) and 44 of CBR |
| | A.1.13 | (-) Excess deduction from AT1 items over AT1 Capital | 0 | 0 | 0 | 0 | C 01.00 (r0440,c0010) | Article 36(1) point (j) of CBR |
| | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight | 0 | 0 | 0 | 0 | C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010) | $\label{eq:constraints} \begin{array}{l} \mbox{Articles} 4(36), 36(1) point (k) (i) and 89 to 91 of CRb; Articles 36(1) point (k) (ii), 2-0(1) point (k) (ii), 2-0(1) point (k) (ii), and 379(3) of CRb; Articles 36(1) point k) (iii) and 379(3) of CRb; Articles 36(1) point k) (iv) and 155(4) of CRb. \\ \end{array}$ |
| | 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 01.00 (r0480,c0010) | 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 | -268 | -242 | -365 | -305 | C 05.00 (r0490,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) | $\label{eq:articles} Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR$ |
| | A.1.18 | (-) Amount exceding the 17.65% threshold | -172 | -118 | 0 | 0 | C 05.00 (r0510,c0010) | Article 48 of CRR |
| | 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 CBR |
| 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 | 0 | 0 | 0 | 0 | C 01.00 (r0524,c0010) | Article 3 CRR |
| | A.1.20 | CET1 capital elements or deductions - other | -19 | -19 | -19 | -23 | C 01.00 (r0529,c0010) | - |
| | A.1.21 | Transitional adjustments | 873 | 735 | 368 | 368 | 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 (+/-) | 873 | 735 | 368 | 368 | 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) | 0 | 0 | 0 | 0 | C 01.00 (r0530,c0010) | Article 65 of CRR |
| | A.2.1 | Additional Tier 1 Capital instruments | 0 | 0 | 0 | 0 | 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) | |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | 0 | 0 | 0 | 0 | C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0746,c0010) | |
| | A.2.4 | Additional Ter 1 transitional adjustments | 0 | 0 | 0 | 0 | C 01.00 (r0660,c0010) + C 01.00 (r0660,c0010) + C 01.00 (r0730,c0010) | |
| | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 5,102 | 5,853 | 5,126 | 5,523 | C 01.00 (r0015,c0010) | Article 25 of CRR |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 224 | 224 | 399 | 399 | C 01.00 (r0750,c0010) | Article 71 of CRR |
| | A.4.1 | Tier 2 Capital Instruments | 399 | 399 | 399 | 399 | C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010) | |
| | A.4.2 | | -175 | -175 | 0 | 0 | $\begin{array}{l} C \ 05,00 \ (r 09510,c0010) + C \ 01.00 \\ (r 0950,c0010) + C \ 01.00 \ (r 0930,c0010) + C \\ 01.00 \ (r 0940,c0010) + C \ 01.00 \ (r 0950,c0010) \\ 01.00 \ (r 0940,c0010) + C \ 01.00 \ (r 0974,c0010) + C \\ 01.00 \ (r 0974,c0010) + C \\ 01.00 \ (r 0974,c0010) \\ \end{array}$ | |
| | 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 | 36,346 | 34,708 | 34,287 | 35,077 | C 02.00 (r0010,c0010) | Articles 92(3), 95, 96 and 98 of CBR |
| OWN FUNDS REQUIREMENTS | B.1 | Of which: Transitional adjustments included | 469 | 331 | 165 | 165 | C 05.01 (r0010,c0040) | |
| | C.1 | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | 14.04% | 16.86% | 14.95% | 15.75% | CA3 (1) | |
| CAPITAL RATIOS (%) Transitional period | C.2 | TIER 1 CAPITAL RATIO (transitional period) | 14.04% | 16.86% | 14.95% | 15.75% | CAS (3) | |
| | C.3 | TOTAL CAPITAL RATIO (transitional period) | 14.65% | 17.51% | 16.11% | 16.88% | CA3 (5) | |
| CET1 Capital | D | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | 4,229 | 5,118 | 4,758 | 5,156 | [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- | |
| Fully loaded CET1 RATIO (%) | E | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) | 11.79% | 14.89% | 13.95% | 14.77% | A.4.3.01.0)] [D.1]/[B-B.1] | |
| Fully loaded ¹ | F | Adjustments to CET1 due to IFRS 9 transitional arrangements | 873 | 735 | 368 | 368 | C 05.01 (r0440,c0010) | |
| | F | Adjustments to AT1 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r0440,c0020) | |
| Memo items | F | Adjustments to T2 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r0440,c0030) | |
| | F | Adjustments included in RWAs due to IFRS 9 transitional arrangements | 469 | 331 | 165 | 165 | C 05.01 (r0440,c0040) | |
| (1)The fully loaded CETL ratio is an es | | | -105 | | 105 | 105 | | |

(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

National Bank of Greece, S.A.

| | | 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 | 31,785 | 29,631 | 29,076 | 29,910 | C 02.00 (r0040, cl0010) -[C 07.00 (r0040, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0226), s001) + C 08.01 (r0050, c0226), s001) + C 08.01 (r0040, c0226), s002) + C 08.01 (r0050, c0226), s002) + C 02.00 (r0470, c0020) + C 08.01 (r0050, c0226), s002) + C 02.00 (r0470, c0010) + C 02.00 (r0470, c |
| Of which the standardised approach | 31,785 | 29,631 | 29,076 | 29,910 | 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 | 241 | 321 | 292 | 278 | C 07.00 (r0090, c322, s001) + C 07.00 (r0110, c322, s001)+ C 07.00 (r0130, c4220, s001) + C 08.01 (r0040, c326, s001) + C 08.01 (r0050, c326), s001) + C 08.01 (r0050, c326), s001) + C 08.01 (r0040, c3260, s002) + C 08.01 (r0460, s002) + C |
| Credit valuation adjustment - CVA | 97 | 206 | 212 | 190 | 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) | 0 | 73 | 73 | 77 | C 02.00 (r0470, c0010) |
| Position, foreign exchange and commodities risks (Market risk) | 1,528 | 1,650 | 1,808 | 1,796 | C 02.00 (r0520, c0010) |
| Of which the standardised approach | 538 | 497 | 531 | 521 | C 02.00 (r0530, c0010) |
| Of which IMA | 990 | 1,152 | 1,278 | 1,276 | C 02.00 (r0580, c0010) |
| Of which securitisations and resecuritisations in the trading book | 0 | ٥ | 0 | 0 | C 19.00 (r0010, c0801)*12.5+C 20.00 (r0010,c0493)*12.5+HAAY(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5 |
| Large exposures in the trading book | 0 | 0 | 0 | 0 | C 02.00 (r0680, c0010) |
| Operational risk | 2,695 | 2,826 | 2,826 | 2,826 | C 02.00 (r0590, c0010) |
| Of which basic indicator approach | 0 | 0 | 0 | 0 | C 02.00 (r0600, c0010) |
| Of which standardised approach | 2,695 | 2,826 | 2,826 | 2,826 | 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 (r0650, c0010) + C 02.00 (r0690, c0010) |
| Total | 36,346 | 34,708 | 34,287 | 35,077 | |

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

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





2022 EU-wide Transparency Exercise P&L National Bank of Greece, S.A.

| (min EUR) | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 |
|--|------------------|------------------|------------------|------------------|
| Interest income | 1,014 | 1,365 | 327 | 676 |
| Of which debt securities income | 137 | 190 | 53 | 113 |
| Of which loans and advances income | 875 | 1,171 | 273 | 503 |
| Interest expenses | 117 | 153 | 39 | 75 |
| (Of which deposits expenses) | 61 | 78 | 21 | 39 |
| (Of which debt securities issued expenses) | 36 | 48 | 12 | 24 |
| (Expenses on share capital repayable on demand) | 0 | 0 | 0 | 0 |
| Dividend income | 2 | 3 | 0 | 2 |
| Net Fee and commission income | 208 | 286 | 84 | 170 |
| 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 | 339 | 388 | 13 | -25 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | 290 | 244 | 119 | 339 |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net | -6 | -4 | 0 | 13 |
| Gains or (-) losses from hedge accounting, net | -155 | -157 | 12 | 23 |
| Exchange differences [gain or (-) loss], net | 0 | 0 | 0 | 0 |
| Net other operating income /(expenses) | -24 | -38 | -8 | -20 |
| TOTAL OPERATING INCOME, NET | 1,552 | 1,933 | 508 | 1,102 |
| (Administrative expenses) | 550 | 780 | 161 | 328 |
| (Cash contributions to resolution funds and deposit guarantee schemes) | 37 | 52 | 15 | 32 |
| (Depreciation) | 116 | 163 | 41 | 83 |
| Modification gains or (-) losses, net | -26 | -34 | -2 | -5 |
| (Provisions or (-) reversal of provisions) | 88 | 96 | 79 | 93 |
| (Payment commitments to resolution funds and deposit guarantee schemes) | 0 | 0 | 0 | 0 |
| (Commitments and quarantees given) | 0 | 0 | 0 | 0 |
| (Other provisions) | 88 | 96 | 79 | 93 |
| Of which pending legal issues and tax litigation ¹ | 0 | 11 | 0 | 0 |
| Of which restructuring ¹ | 0 | 18 | 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) | -3 | 17 | 51 | 106 |
| (Financial assets at fair value through other comprehensive income) | -4 | -5 | 1 | 1 |
| (Financial assets at amortised cost) | 1 | 22 | 50 | 105 |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) | 6 | -8 | 1 | 5 |
| (of which Goodwill) | 0 | 0 | 0 | 0 |
| Negative goodwill recognised in profit or loss | 0 | 0 | 0 | 0 |
| Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates | 1 | 1 | 0 | 1 |
| 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 | 734 | 799 | 157 | 450 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS | 723 | 785 | 120 | 313 |
| Profit or (-) loss after tax from discontinued operations | 46 | 84 | 240 | 234 |
| PROFIT OR (-) LOSS FOR THE YEAR | 769 | 869 | 360 | 547 |
| Of which attributable to owners of the parent | 767 | 867 | 360 | 546 |

⁽²⁾ For ITFRS 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

National Bank of Greece, S.A.

| (min EUR) | ٨ | ls of 30/09/20 | 21 | | | As of 31, | 12/2021 | | | As of 31, | 03/2022 | | | As of 30 | /06/2022 | | |
|--|-----------------|----------------|------------------|---------|--------------------|-----------|-----------------|---------|--------------------|-----------|------------------|---------|--------------------|----------|------------------|---------|--|
| | | Fa | ir value hieraro | :hy | | Fa | ir value hierar | chy | | Fa | ir value hieraro | chy | | Fa | ir value hieraro | :hy | |
| 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 | 11,759 | | | | 16,114 | | | | 14,823 | | | | 15,591 | | | | IAS 1.54 (i) |
| Financial assets held for trading | 4,867 | 298 | 4,563 | 6 | 4,608 | 168 | 4,406 | 35 | 3,388 | 143 | 3,217 | 28 | 2,559 | 135 | 2,398 | 26 | IFRS 7.8(a)(ii);IFRS 9.Appendix A |
| Non-trading financial assets mandatorily at fair value through profit or loss | 472 | 89 | 24 | 359 | 379 | 2 | 24 | 354 | 517 | 28 | 24 | 465 | 496 | 46 | 23 | 427 | 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 | 3,809 | 2,142 | 1,640 | 27 | 2,834 | 2,002 | 806 | 26 | 2,583 | 1,614 | 917 | 52 | 3,027 | 1,522 | 1,451 | 54 | IFRS 7.8(h); IFRS 9.4.1.2A |
| Financial assets at amortised cost | 44,033 | | | | 45,723 | | | | 48,145 | | | | 47,194 | | | | IFRS 7.8(f); IFRS 9.4.1.2 |
| Derivatives – Hedge accounting | 1 | 0 | 1 | 0 | 4 | 0 | 4 | 0 | 81 | 0 | 81 | 0 | 95 | 0 | 95 | 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 | 13,422 | | | | 10,910 | | | | 10,654 | | | | 10,483 | | | | |
| TOTAL ASSETS | 78,364 | | | | 80,572 | | | | 80,192 | | | | 79,446 | | | | 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 | EUR) | | A | s of 30/09/20 | 021 | | | | | As of 31 | /12/2021 | | | | | As of 31, | /03/2022 | | | | | As of 30 | /06/2022 | | | |
|---|--------------------|---|--|--------------------------------------|--|----------------|--------------------------------------|--|--|--------------------------------------|--|----------------------------------|---------------------|--|--|--------------------|--|----------------------------------|--------------------------------------|--|----------------|--------------------------------------|--|--|--------------------------------------|--------------------------|
| | | Gross carryi | ng amount ⁽²⁾ | | Accum | nulated impain | nent ⁽²⁾ | Gross | s carrying amou | nt ⁽²⁾ | Accum | nulated impain | nent ⁽²⁾ | Gros | s carrying amou | int ⁽²⁾ | Accum | ulated impairm | ent ⁽²⁾ | Gros | s carrying amo | unt ⁽²⁾ | Accum | nulated impairn | 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 d 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 | increase in credit risk since | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in | 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 | Debt securities | 3,695 | 42 | 0 | -4 | -1 | 0 | 2,712 | 41 | 0 | -4 | -1 | 0 | 2,444 | 40 | 0 | -5 | -1 | 0 | 2,917 | 17 | 0 | -6 | 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 | 10,274 | 1,495 | 0 | -24 | -88 | 0 | 10,588 | 1,590 | 0 | -18 | -58 | 0 | 10,336 | 1,567 | 0 | -17 | -55 | 0 | 9,560 | 1,394 | 0 | -20 | -62 | 0 | Annex V.Part 1.31, 44(b) |
| amortised cost | Loans and advances | 26,633 | 4,571 | 3,777 | -174 | -248 | -2,184 | 28,309 | 4,754 | 2,213 | -206 | -270 | -1,181 | 31,177 | 4,701 | 2,091 | -186 | -266 | -1,202 | 31,186 | 4,676 | 2,072 | -194 | -258 | -1,160 | 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

National Bank of Greece, S.A.

(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 | 2,372 | 2,261 | 2,006 | 1,769 | 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 | 485 | 467 | 507 | 503 | IFRS 7.8 (e)(i); IFRS 9.4.2.2 |
| Financial liabilities measured at amortised cost | 66,867 | 70,010 | 70,024 | 69,558 | 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 | 642 | 753 | 417 | 344 | 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 | 506 | 469 | 510 | 516 | IAS 37.10; IAS 1.54(I) |
| Tax liabilities | 15 | 19 | 19 | 19 | IAS 1.54(n-o) |
| Share capital repayable on demand | 0 | 0 | 0 | 0 | IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12 |
| Other liabilities | 1,242 | 814 | 848 | 784 | Annex V.Part 2.13 |
| Liabilities included in disposal groups classified as held for sale | 523 | 9 | 25 | 25 | 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 | 72,651 | 74,801 | 74,355 | 73,518 | IAS 1.9(b);IG 6 |
| TOTAL EQUITY | 5,713 | 5,771 | 5,837 | 5,928 | IAS 1.9(c), IG 6 |
| TOTAL EQUITY AND TOTAL LIABILITIES | 78,364 | 80,572 | 80,192 | 79,446 | IAS 1.IG6 |

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



Breakdown of liabilities

National Bank of Greece, S.A.

(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 | | 3,014 | 3,014 | 2,422 | 2,026 | IFRS 9.BA.7(a); CRR Annex II |
| Short positions | Equity instruments | 0 | 0 | 0 | 0 | IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5 |
| | Debt securities | 0 | 0 | 0 | 88 | Annex V.Part 1.31 |
| | Central banks | 11,600 | 11,600 | 11,618 | 11,628 | Annex V.Part 1.42(a), 44(c) |
| | of which: Current accounts / overnight deposits | 0 | 0 | 0 | 1 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | General governments | 2,279 | 2,233 | 2,186 | 2,225 | Annex V.Part 1.42(b), 44(c) |
| | of which: Current accounts / overnight deposits | 1,768 | 1,735 | 1,692 | 1,730 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Credit institutions | 2,317 | 3,131 | 3,573 | 1,951 | Annex V.Part 1.42(c),44(c) |
| Deposits | of which: Current accounts / overnight deposits | 1,216 | 1,216 | 1,921 | 1,173 | ECB/2013/33 Annex 2.Part 2.9.1 |
| Deposits | Other financial corporations | 384 | 417 | 377 | 452 | Annex V.Part 1.42(d),44(c) |
| | of which: Current accounts / overnight deposits | 133 | 140 | 125 | 114 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Non-financial corporations | 10,017 | 11,031 | 10,546 | 11,091 | Annex V.Part 1.42(e), 44(c) |
| | of which: Current accounts / overnight deposits | 8,917 | 10,035 | 9,433 | 9,948 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Households | 38,563 | 39,835 | 39,950 | 40,525 | Annex V.Part 1.42(f), 44(c) |
| | of which: Current accounts / overnight deposits | 30,788 | 32,508 | 32,880 | 33,631 | Annex V.Part 1.42(f), 44(c) |
| Debt securities issued | | 913 | 912 | 923 | 934 | Annex V.Part 1.37, Part 2.98 |
| Of which: Subordin | ated Debt securities issued | 406 | 414 | 422 | 430 | Annex V.Part 1.37 |
| Other financial liabilities | | 1,278 | 1,318 | 1,357 | 1,255 | Annex V.Part 1.38-41 |
| TOTAL FINANCIAL LIABILITIES | | 70,366 | 73,490 | 72,953 | 72,174 | |

EBA ELECTEAN

2022 EU-wide Transparency Exercise

National Bank of Greece, S.A.

| | SA | | | | | I | м | | | | | | | | | IM | | | | | | |
|---|---|----------------------------|--|--|---|-------------------------------|--------------------------------|--|-----------|--------------------------------|-----------------|----------------------------------|--|--------------------------|---|-------------------------------|---------------------------------------|--------------------|-----------|--------------------------------|-----------------|----------------------------------|
| | | | VaR <i>(Memoral</i> | aR (Memorandum item) STRESSED VaR (Memoran | | | | NTAL DEFAULT RATION RISK AL CHARGE | ALL PRICE | RISKS CAPIT FOR CTP | AL CHARGE | | VaR <i>(Memor</i> | andum item) | STRESSED VaR (A | lemorandum item) | INCREM DEFAU MIGRATI CAPITAL | LT AND ION RISK | ALL PRICE | RISKS CAPIT FOR CTP | AL CHARGE | |
| (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 | | 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 | | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT |
| | As of 30/09/2021 | As of 31/12/2021 | | | | As of 30/ | 09/2021 | | | | | | | | | As of 31/1 | 2/2021 | | | | | |
| Traded Debt Instruments | 250 | 266 | 17 | 4 | 58 | 20 | | | | | | | 18 | 8 | 69 | 18 | | | | | | |
| Of which: General risk Of which: Specific risk | 0 | 0 | 17 | 4 | 58 | 20 | | | | | | | 18 | 8 | 69 | 18 | | | | | | |
| Equities | 69 | 54 | 5 | 1 | 12 | 3 | | | | | | | 5 | 2 | 15 | 4 | | | | | | |
| Of which: General risk | 0 | 0 | 5 | 1 | 12 | 3 | | | | | | | 5 | 2 | 15 | 4 | | | | | | 1 |
| Of which: Specific risk | 41 | 44 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | 1 |
| Foreign exchange risk | 219 | 177 | 2 | 1 | 6 | 1 | | | | | | | 4 | 1 | 11 | 3 | | | | | | |
| Commodities risk Total | 537 | 497 | 20 | 5 | 60 | 21 | 0 | 0 | 0 | 0 | 0 | 990 | 20 | 8 | 72 | 19 | 0 | 0 | 0 | 0 | 0 | 1.152 |
| | As of 31/03/2022 | As of 30/06/2022 | | | | As of 31/ | 03/2022 | | | | | | - | | | As of 30/0 | 6/2022 | | | | | |
| Traded Debt Instruments | 291 | 312 | 25 | 7 | 72 | 18 | | | | | | | 26 | 7 | 66 | 15 | | | | | | |
| Of which: General risk | 0 | 0 | 25 | 7 | 72 | 18 | | | | | | | 26 | 7 | 66 | 15 | | | | | | |
| Of which: Specific risk | 19 | 16 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | 1 |
| Equities | 51 | 48 | 7 | 2 | 14 | 5 | | | | | | | 6 | 1 | 11 | 2 | | | | | | 1 |
| Of which: General risk | 0 | 0 | 7 | 2 | 14 | 5 | | | | | | | 6 | 1 | 11 | 2 | | | | | | |
| Of which: Specific risk | 39 | 28 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | 1 |
| Foreign exchange risk Commodities risk | 188 | 159 | 4 | 1 | 9 | 1 | | | | | | | 3 | 1 | 7 | 2 | | | | | | |
| Commodities risk | 530 | 519 | 27 | 7 | 76 | 20 | 0 | 0 | 0 | 0 | 0 | 1.278 | 30 | 7 | 72 | 21 | 0 | 0 | 0 | 0 | 0 | 1.276 |
| | and a city and the entire in a second for a | | | | | | | | , , | , v | J | 1/2/0 | . 30 | | , ,2 | 21 | | J | | | J | 1,2,0 |

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 Exercise Credit Risk - Standardised Approach

National Bank of Greece, S.A.

| | | | | | 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 | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions |
| | (min EUR, %) | | | | | | | | |
| | Central governments or central banks Regional governments or local authorities | 35,549 | 33,386 | 5,502 | | 36,012 | 39,706 | 5,504 | |
| | Public sector entities | 967 | 1,103 | 744 | | 1,054 | 1.710 | 760 | |
| | Multilateral Development Banks | 0 | 47 | | | 1,0.74 | 47 | ,00 | |
| | International Organisations | 55 | 55 | 0 | | 60 | 60 | 0 | |
| | Institutions | 4,922 | 2.934 | 435 | | 4,818 | 3.450 | 538 | |
| | Corporates | 23,202 | 11.817 | 11,173 | | 25,513 | 12,503 | 11,923 | |
| | of which: SME | 7,918 | 3,892 | 3,117 | | 8,324 | 3,861 | 3,086 | |
| | Retail | 5,858 | 2,953 | 2,014 | | 5,629 | 2,900 | 1,985 | |
| Consolidated data | of which: SME | 2,240 | 1,125 | 643 | | 2,152 | 1,061 | 605 | |
| consolidated data | Secured by mortgages on immovable property | 9,616 | 9,558 | 3,468 | | 9,218 | 9,160 | 3,304 | |
| | of which: SME | 3,442 | 3,388 | 1,136 | | 3,362 | 3,309 | 1,112 | |
| | Exposures in default | 9,365 | 4,104 | 4,171 | 4,995 | 3,935 | 1,562 | 1,623 | 2,154 |
| | Items associated with particularly high risk | 489 | 378 | 567 | | 465 | 369 | 553 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and connorates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakinos (CIU) | 343 | 343 | 745 | | 369 | 369 | 809 | |
| | Equity | 343 | 343 | 745 | | 369 | 369 | 2,949 | |
| | Other exposures Standardised Total ² | 94,214 | 70.525 | 32.024 | 5.760 | 90,750 | 75.510 | 29.951 | 2,699 |
| | Standardised Total | | | | | 90,750 or credit risk mitigation techniq | | | 2,699 |

¹⁰ Obgring appears, while Dposers wing, sepond ablem taking in account any effect daris outic convention factors or out it in implants holms (as), substitution effect).
¹⁰ Specificadian Table and include the Socialization product within the head provide the Table Specification and table.
¹⁰ Obgring and Specification and and specification product within the head provide the Table Specification and and any appendix and the table specification and any appendix and appendix appendix and appendix appe

| | | Standardised Approach | | | | | | | | | |
|--------|--|--------------------------------|--|----------------|-------|----------------|----------------|---------|-------|--|--|
| | | | As of 30, | 09/2021 | | | As of 31/ | 12/2021 | | | |
| | (min EUR, %) | Original Exposure ³ | Original Esposure ¹ Exposure Value ¹ Rick exposure amount ^{Value} adjustments and provident ² Original Esposure ¹ Exposure Value ¹ Rick exposure amount | | | | | | | | |
| | Central governments or central banks | 28,727 | 26,564 | 5,095 | | 28,657 | 32,352 | 5,308 | | | |
| | Regional governments or local authorities | 18 | 15 | 3 | | 17 | 14 | 3 | | | |
| | Public sector entities | 965 | 1,102 | 743 | | 1,052 | 1,710 | 760 | | | |
| | Multilateral Development Banks | 0 | 47 | 0 | | 0 | 47 | 0 | | | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Institutions | 324 | 320 | 140 | | 534 | 519 | 231 | | | |
| | Corporates | 20,153 | 9,419 | 8,796 | | 22,367 | 9,928 | 9,367 | | | |
| | of which: SME | 7,503 | 3,643 | 2,921 | | 7,910 | 3,621 | 2,898 | | | |
| | Retail | 5,102 | 2,370 | 1,582 | | 4,884 | 2,323 | 1,558 | | | |
| GREECE | of which: SME | 2,189 | 1,098 | 627 | | 2,106 | 1,034 | 591 | | | |
| | Secured by mortgages on immovable property | 9,065 | 9,015 | 3,270 | | 8,656 | 8,605 | 3,101 | | | |
| | of which: SME Exposures in default | 3,219 8,835 | 3,174 3,899 | 1,058 3,940 | 4.672 | 3,146 3,449 | 3,101 1.357 | 1,037 | 1.87 | | |
| | Exposures in default Items associated with particularly high risk | 6,633 | 3,099 | 3,940 | 4,672 | 3,449 | 1,357 | 1,300 | 1,074 | | |
| | Items associated with particularly high risk Covered bonds | 59 | 24 | 37 | | 33 | 13 | 23 | | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | ů | 0 | | 0 | 0 | | | | |
| | Collective investments undertakings (CIU) | 0 | ő | 0 | | 0 | 0 | | | | |
| | Equity | 302 | 302 | 704 | | 327 | 327 | 768 | | | |
| | Other exposures | 3.708 | 3,708 | 3.115 | | 3.536 | 3.536 | 2.866 | | | |
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| | | Standardised Approach | | | | | | | | |
|-----------------|---|--------------------------------|-----------------------------|----------------------|--|--------------------------------|-----------------------------|----------------------|--|--|
| | | | As of 30, | 09/2021 | | | As of 31, | /12/2021 | | |
| | (min 202. %) | Original Exposure 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 | |
| | Central governments or central banks | 650 | 650 | 28 | | 595 | 595 | 28 | | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | | | |
| | Public sector entities | 2 | 1 | 1 | | 2 | 0 | | | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | International Organisations | 55 | 55 | 0 | | 60 | 60 | 0 | | |
| | Institutions | 1,950 | 655 | 121 | | 1,371 | 904 | 125 | | |
| | Corporates | 1,352 | 1,008 | 1,009 | | 1,370 | 1,099 | 1,103 | | |
| | of which: SME | 42 | 35 | 29 | | 23 | 21 | 17 | | |
| | Retail | 6 | 5 | 4 | | 5 | 4 | 3 | | |
| Other Countries | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| Other Countries | Secured by mortgages on immovable property | 17 | 17 | 7 | | 17 | 17 | 7 | | |
| | of which: SME | 16 | 16 | 6 | | 15 | 15 | 6 | | |
| | Exposures in default | 40 | 20 | 23 | 19 | 56 | 31 | 31 | 26 | |
| | Items associated with particularly high risk | 11 | 7 | 10 | | 11 | 7 | 11 | | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| 1 | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| 1 | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Equity | 24 | 24 | 24 | | 24 | 24 | 24 | | |
| | Other exposures | 26 | 26 | 23 | | 21 | 21 | 19 | | |
| | Chandra Read Televil | | | | 27 | | | | 43 | |

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| | | Standardised 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 | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ³ | |
| ITALY | Central measurements or central banks Regional georements or local antibution Regional georements in class attraction with the second second second second second fractuational development tasks of which Sec Regional Second Second Second Second Second Regional Second Second Second Second Second Regional Second Second Second Second Second Second Regional Second Seco | 2.15 0 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 2.156 0 0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | 2,780 0 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 2,260 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 222 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 | |
| | | ⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). | | | | | | | | |

Charles answer, while Econers value, it months like tables t

| | | Standardised Approach | | | | | | | | | |
|-------|---|---|----------------------------------|--------------------------------|--|-------------------------------------|---------------------------------|----------------------|--|--|--|
| | | | As of 30 | 09/2021 | | | As of 31 | /12/2021 | | | |
| | (min ELR, %) | 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 governments or central banks Regional governments or local authorities | 2,833 | 2,833 | 0 | | 2,753 | 2,753 | 0 | | | |
| | Regional governments or local authorities Public sector entities | 0 | 0 | 0 | | 0 | 0 | | | | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Institutions Corporates | 48 | 4/ | 6 | | 28 | 14 | 6 | | | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| SPAIN | of which: SME Secured by mortoaces on immovable property | 0 | 0 | 0 | | 0 | | 0 | | | |
| | of which: SME | 0 | ő | 0 | | 0 | ŭ | ő | | | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| | Items associated with particularly high risk Covered bonds | 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 | | | |
| | Eaulty Other exposures | 7 | 7 | 7 | | 6 | 6 | 6 | | | |
| | Standardised Total ² | , i i i i i i i i i i i i i i i i i i i | Ű | 0 | 0 | | , | Ŭ | | | |
| | | (4) Original exposure, unlike E | posure value, is reported before | taking into account any effect | t due to credit conversion factor | s or credit risk mitigation technic | ues (e.g. substitution effects) | | | | |
| | | (2) Total value adjustments and rendering new requiring of munitemative anti-risks three for servetisation exercises, additional valuation adjustments (2016) and other rem finds exerviting related to the | | | | | | | | | |

(2) Total value adjustments and provisions per country of counterparty excludes those for sec exposures, but includes general credit risk adjustments.



EBA with a standarding approach Credit Risk - Sandarding Approach National Bank of Greece, SA.

| | | Standardised 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 an provisions ² | |
| | (min EUR, %) | 355 | 355 | 355 | | 389 | 389 | 145 | | |
| | Central governments or central banks Regional governments or local authorities | 355 | 355 | 325 | | 189 | 389 | 145 | | |
| | Regional dovernments or local authorities Public sector entities | | | 0 | | 0 | 0 | 0 | | |
| | Multilateral Development Banks | ő | ő | 0 | | 0 | ő | ő | | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Corporates | 316 | 193 | 160 | | 344 | 210 | 176 | | |
| | of which: SME | 268 | 151 | 118 | | 285 | 157 | 123 | | |
| NORTH | Retail | 706 | 560 | 416 | | 705 | 557 | 414 | | |
| | of which: SME Secured by mortgages on immovable property | 459 | 450 | 11 | | 473 | 21 | 12 | | |
| MACEDONIA | of which: SME | 439 | 450 | 65 | | 4/3 | 400 | 100 | | |
| | Evenesures in default | 106 | 48 | 48 | 58 | 92 | 45 | 45 | | |
| | Items associated with particularly high risk | 17 | 17 | 25 | | 19 | 18 | 28 | | |
| | 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 | | |
| | Eaulty | 1 | 1 | 1 | | 1 | 1 | 1 | | |
| | Other exposures | 68 | 68 | 45 | | 76 | 76 | 47 | | |
| | Standardised Total ² | | | | 80 | | | | | |

on techniques (e.g. substitution effects). s (AVAs) and other own funds reduction related to the Total value adjustments and provisions per country of count osunis, but includes general credit risk adjustments.

| | | Standardised 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 ³ |
| | Central governments or central banks | 537 | 537 | 0 | | 570 | 570 | 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 | 877 | 691 | 0 | | 1.114 | 245 | 0 | |
| | Institutions Corporates | 6// | 691 | 51 | | 1,114 | /45 | 53 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | | 0 | | 0 | | | |
| | of which: SME | 0 | | 0 | | 0 | | | |
| GERMANY | Secured by mortgages on immovable property | 0 | ů | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | | | | 0 | | 0 | |
| | Exposures in default | 3 | 0 | 0 | 2 | 2 | 0 | 0 | |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 3 | 3 | 3 | | 3 | 3 | 3 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 2 | | | | |

vilue, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects), sions per country of counterparty excludes those for incursionien appounde, additional viluation adjustments (AVAs) and other own funds eductions related to the ⁽¹⁾ Original exposure, unlike Expo (2) Total value adjustments and

| | | Standardised Approach | | | | | | | |
|-----------------------------|--|--------------------------------|---|----------------------|--|---------------------------------------|-----------------------------|----------------------|--|
| | | | As of 30, | 09/2021 | | | As of 31 | /12/2021 | |
| | (min 200, %) | 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 |
| Country of Counterpart 7 | Celobal according to calvel also to Sectional according to the calvel also to the Accession of the contrast factors and the calvel accession of the Accession of the Celobal accession of the Celobal accession of the Celobal accession of the Celobal accession of the Accession of Accession of Accessio | | 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 |
| | Other exposures Standardised Total ² | | | | | | | | e |

| | | Standardised 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 and provisions ³ |
| Country of Counterpart 8 | Central exeruments or central hanks Handman exeruments or bola athebitiss Pacha according International Constantions International Constantions International Constantions International Constantions International Constantions Acad Acad International Constantions International Constantions International Constantions International International Constantion International Constantions Constantions International Constantions Constantions International Constantions International Constantional Constantions International Constantional Constantio Internatio International Constantio Internationa | | | | | | | | |
| | Chan day Kan di Taka (2 | | | | | | | | |

| | | | As of 30, | 09/2021 | | | As of 31, | 12/2021 | |
|---------------|--|--------------------------------|-----------------------------|----------------------|--|--------------------------------|-----------------------------|----------------------|---|
| | (min 528, %) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ⁴ | 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 Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | ő | 0 | | 0 | 0 | ő | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | ő | 0 | | 0 | 0 | ő | |
| Country of | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Counterpart 9 | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME Exposures in default | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exodsures in default Items associated with particularly high risk | | | 0 | 0 | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity Other exposures | 0 | | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | - | 0 | | | | |

⁽¹⁾ Objinal opsoure, unlike Exposure value, is reported before taking into account any effect due to endst conversion factors or outil risk mitogenes (e.g. substances effects).
(2) Total value adjustments and provinting per country of construption periodices for securitisation exposure, additional valuation adjustments (AVAA) and other cons funds eductions related to the exposure, biol relational valuation adjustments.

| | | Standardised Approach | | | | | | | | |
|------------------------------|--|---|---|---|--|--------------------------------|-----------------------------|----------------------|--|--|
| | | | As of 30 | 09/2021 | | | As of 31 | /12/2021 | | |
| | | 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 | |
| | (min EUR. %) | | | 0 | | | | | | |
| Country of Counterpart 10 | Carbit generaments or certar la habit Agaland generaments of heal authorities Meditated Porchamment Banks Healtheat Porchamment Banks Healtheat Porchamment Banks Healtheat | | | | 0 | | | | 0 | |
| | Lialins on instructions and corporates with a 51 credit assessment Collective investments undertakinos (CIU) Eouliv Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Standardised Total ² | | , in the second s | , i i i i i i i i i i i i i i i i i i i | 0 | | , | ľ | 0 | |
| | | 10 Original exposure, unlike Exposure value, in recorded before taking into account any effect due to credit convenion factors or credit nik misiation techniques (i.e., substitution effects). | | | | | | | | |



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

National Bank of Greece, S.A.

| | | Standardised 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 | 36,719 | 37,654 | 5,481 | | 36,786 | 37,689 | 5,542 | | | |
| | Regional governments or local authorities | 16 1,027 | 13 1,711 | 3 782 | | 15 1.062 | 12 | 3 | | | |
| | Public sector entities Multilateral Development Banks | 1,027 | 1,711 | /62 | | 1,002 | 343 | 021 | | | |
| | International Organisations | 76 | 74 | | | 64 | 545 | | | | |
| | Institutions | 4,240 | 3,344 | 707 | | 3,718 | 3,137 | 783 | | | |
| | Cornerates | 26.801 | 12,643 | 11,985 | | 29.157 | 13.333 | 12.511 | | | |
| | of which: SHE | 8.812 | 3,940 | 3,147 | | 9.078 | 3,792 | 3.020 | | | |
| | Retail | 5,518 | 2,837 | 1,939 | | 5,581 | 2,887 | 1,971 | | | |
| Consolidated data | of which: SME | 2,105 | 1,059 | 605 | | 2,155 | 1,090 | 623 | | | |
| Consolidated data | Secured by mortgages on immovable property | 9,248 | 9,189 | 3,329 | | 9,392 | 9,334 | 3,390 | | | |
| | of which: SME | 3,339 | 3,287 | 1,104 | | 3,471 | 3,418 | 1,158 | | | |
| | Exposures in default | 3,867 | 1,562 | 1,615 | 2,109 | 3,727 | 1,395 | 1,452 | 2,121 | | |
| | Items associated with particularly high risk | 579 | 482 | 724 | | 568 | 478 | 717 | | | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Claims on institutions and cornorates with a ST credit assessment | 0 | 0 | | | 0 | 0 | 0 | | | |
| | Collective investments undertakings (CIU) | 115 | 115 | 148 | | 112 | 112 | 148 | | | |
| | Eauity Other expediment | 3.318 | 3.318 | 2,653 | | 3.551 | 3.551 | 2.850 | | | |
| | Other exposures Standardised Total ² | 91.623 | 73.124 | 29.366 | 2.669 | 93.834 | 74.007 | 30.186 | 2,672 | | |
| | | (1) Original exposure, unlike Ex- | | | | | | 30,186 | 2,672 | | |

(1) Organ process, wate Epseuw wate, in separate barlow taking the secure of any field is alto a barlow difficulty to accurate any effect of accurate any eff

| Public sector entities Multilateral Develoom International Oroanisa Institutions Corocorates of which: SME Retail CDEE/CE of which: SME | ents or local authorities | Original Exposure ¹ 29,356 16 | As of 31, Exposure Value ¹ 30.291 | /03/2022 Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | As of 30/ Fracture Value ¹ | | Value adjustments and | | |
|---|---|--|--|---|--|--------------------------------|--|-------|-----------------------|--|--|
| Resional overnment Public sector entities Multitateal Development International Orasina Coronata Coronata Sector Set Reserved by mothanes of which: Set | nts or central banks ents or local authorities | | | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Franciste Value ¹ | | | | |
| Resional overnment Public sector entities Multitateal Development International Orasina Coronata Coronata Sector Set Reserved by mothanes of which: Set | nts or central banks ents or local authorities | 29,356 16 | 30.291 | Original Exposure * Exposure Value* Risk exposure amount provisions* Original Exposure * Exposure Value* Risk exposure amount | | | | | | | |
| Resional overnment Public sector entities Multitateal Development International Orasina Coronata Coronata Sector Set Reserved by mothanes of which: Set | ents or local authorities | 16 | | 5.282 | | 29,882 | 30.810 | 5.340 | | | |
| Public sector entities Huilitatirana Developen International Ornanica Institutions Corporates of which: SHE Retail GREECE GREECE Secured by mortanaes of which: SHE | | 16 13 3 15 12 3 | | | | | | | | | |
| Multitieszel Develosm International Oroanisa Institutions Coronates of which: SHE Retail GREECE of which: SHE Secured by mortaness of which: SHE | | 1.027 | 1,711 | 782 | | 1.062 | 1,671 | 821 | | | |
| International Oroanisa Institutions Corporates d'aritôn: SME Retail GREECE GREECE Secured by mortazoes c'aritôn: SME | | 1,017 | ., | | | 1,001 | 243 | 0.1 | | | |
| Institutions Corporates of which: SME Retail GREECE of which: SME Secured by mortpaces of which: SME | | | | | | | 0 | 0 | | | |
| of which: SME Retail GREECE of which: SME Secured by mortoaces of which: SME | | 639 | 621 | 257 | | 696 | 663 | 260 | | | |
| Retail of which: SME Secured by mortbages of which: SME | | 23,495 | 10,019 | 9,383 | | 25,162 | 10,307 | 9,524 | | | |
| GREECE of which: SME Secured by mortpages of which: SME | | 8,376 | 3,701 | 2,959 | | 8,617 | 3,520 | 2,806 | | | |
| GREECE Secured by mortoages of which: SME | | 4,782 | 2,259 | 1,510 | | 4,842 | 2,303 | 1,538 | | | |
| Secured by mortoages of which: SME | | 2,060 | 1,031 | 589 | | 2,109 | 1,059 | 605 | | | |
| | ages on immovable property | 8,671 | 8,619 | 3,121 | | 8,820 | 8,769 | 3,185 | | | |
| | | 3,121 | 3,075 | 1,028 | | 3,262 | 3,217 | 1,087 | | | |
| | | 3,388 | 1,370 | 1,402 | 1,823 | 3,271 | 1,256 | 1,310 | 1,805 | | |
| | vith particularly high risk | 35 | 15 | 22 | | 27 | 9 | 13 | | | |
| Covered bonds | | 0 | 0 | 0 | | | 0 | 0 | | | |
| Collective investments | ons and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| Collective investments Equity | | 50 | 50 | 83 | | 42 | 42 | 78 | | | |
| Other exposures | ents undertakinos (CLU) | 3.200 | 3.200 | 2.575 | | 3,434 | 3.434 | 2.775 | | | |
| Standardised Total ² | ents undertakinos (CLU) | | | 4,000 | 2.261 | | 3,434 | 4,173 | 2.253 | | |

 some
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 42/3
 2,014
 3,014

 (1) Oppin space, solid Exposure value, is upported afters laterative to compare any effect due to endit compare regulations intrologue (pg. autointent effect).
 (2) Total value adjustment adjustment (2016) and other control of a statuting in control of a statutin

| | | | | | 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 ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 575 | 575 | 27 | | 640 | 640 | 15 | |
| | 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 | 74 | 74 | 0 | | 64 | 64 | 0 | |
| I Other Countries I I C C C C C | Institutions | 1,218 | 677 | 142 | | 1,091 | 644 | 143 | |
| | Corporates | 1,453 | 1,128 | 1,133 | | 1,655 | 1,222 | 1,224 | |
| | of which: SME | 19 | 14 | 11 | | 36 | 33 | 27 | |
| | Retail | 3 | 3 | 2 | | 3 | 2 | 2 | |
| | of which: SME | 0 | 0 | 0 | | 1 | 0 | 0 | |
| | Secured by mortgages on immovable property | 17 | 17 | 7 | | 3 | 3 | 1 | |
| | of which: SME | 15 | 15 | 6 | | 1 | 1 | 0 | |
| | Exposures in default | 50 | 27 | 27 | 23 | 54 | 17 | 17 | 3 |
| | Items associated with particularly high risk | 125 | 121 | 182 | | 126 | 125 | 188 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 48 | 48 | 48 | | 47 | 47 | 47 | |
| | Other expessives | 16 | 16 | 15 | | 14 | 14 | 13 | |
| | Standardised Total ² | | | | 42 | | | | 41 |

10 Oppringenes, veile Epenes value, i support al faits taking the scenario are official fait faits the scenario and are official faits of the scenario faits or could be deplote taking a babilitation effects.
 10 Taking a babilitation effects.

| | | | | | Standardisi | sa Approach | | | |
|-------|--|---|---|--|--|--|--|--|---|
| | | | As of 31, | /03/2022 | | | As of 30 | /06/2022 | |
| | (mh EUR, %) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure | Exposure Value ¹ | Risk exposure amount | Value adjustments an provisions ² |
| ITALY | Cand a decrementar or control banks Register of community and a standards Register of community and a standards Moltificated Decologinations Institutions of an alter of the off off off off off off off off off Register of the one standards and a standards Science of the methanese on immersiable processive of an alter off off off off off off off off off of | 3,002 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 3,002 0 0 75 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 2,916 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 2,916 0 0 105 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |
| | Standardised Total ² | | | | 0 | | | | |

| | | | | | Standardise | d Approach | | | |
|-------|---|--------------------------------|-----------------------------|--|--|--------------------------------|-----------------------------|----------------------|--|
| | | | As of 31, | /03/2022 | | | As of 30, | 06/2022 | |
| | (mh E.R. %) | 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 |
| | Central oovernments or central banks Regional governments or local authorities Public sector entities | 2,565 | 2,565 | 0 | | 2,186 | 2,186 | 0 | |
| | Multilateral Development Banks International Organisations | 0 | 0 | 0 | | 000 | 0 | 0 | |
| | Institutions Corporates of which SME | 46 | 42 0 | 36 0 0 | | 48 0 0 | 42 0 0 | 36 0 0 | |
| SPAIN | Retail of which: SNE Secured by mortoanes on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SNE Exposures in default Ttems associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Eouitv Other excessures Standardised Total ² | 7 | 7 | 7 | 0 | 6 | 6 | 6 | |
| | promote device in total | | | ne taking into account any effect internanty exclusion three for se | | | | e soluted to the | |

(2) Total value adjustments and provisions per country of counterparty endudes those for securitisation exposures, exposures, but includes general credit risk adjustments.



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

National Bank of Greece, S.A.

| | | | | | 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 ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments an provisions ² |
| | (sh EL, %) Central dovernments or central banks Resional opvernments or local authorities Public sector entities Multilateral Development Banks International Oraxinations | 357 0 0 0 | 357 0 0 | 149 0 0 | | 379 0 0 | 354 0 0 | 164 0 0 | |
| NORTH | Institutions Corporates of which: SNE Retail | 0 381 304 700 | 0 236 166 561 | 0 200 130 417 | | 15 396 310 703 | 2 239 161 567 | 1 204 126 421 | |
| MACEDONIA | of which: SHE Secured by mortsaces on immovable property of which: SHE Emosures in default Titama sasciated with particularly high risk | 31 488 190 92 21 | 22 482 184 41 20 | 13 173 65 41 30 | | 33 505 195 100 21 | 24 498 188 46 20 | 14 179 67 46 30 | |
| | Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Eouity | 0 0 1 | 000000000000000000000000000000000000000 | 0000 | | 0 0 1 | 0000 | 0000 | |
| | Other exposures Standardised Total ² | 75 | 75 | 47 | 72 | 77 | 77 | 48 | 7 |
| | | Original exposure, unlike Er Total value adjustments an exposures, but includes generation | d provisions per country of co | | | l valuation adjustments (AVAs) a | | | |

| | | | | | 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 and provisions ² |
| | Central governments or central banks | 554 | 554 | 0 | | 589 | 589 | 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 | |
| | International Organisations Testitutions | 1.165 | 832 | 97 | | 936 | 852 | 106 | |
| | Corporates | 0 | 0 | 0 | | 46 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| GERMANY | of which: SME Secured by mortpages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| - | secured by mortgages on immovable property of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 2 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) Equity | 3 | 3 | 3 | | 2 | 2 | 2 | |
| | Other exposures | 0 | 0 | 0 | | 0 | ů. | ô | |
| | Standardised Total ² | | | | 2 | | | | 2 |

(1) Original expenses, unlike Expenses values, is reported before taking into account any effect due to ordit convenion factors or coaft mix intrigation technologies (e.g. autofation effects).
(2) Total value adjustments and provincies per coarby of countraptiv encludes those for securitisation exposures, additional valuetion adjustments (AVAL) and other cone funds inductions related to the economics built induction.

| | | | | | Standardise | ed Approach | | | |
|---|--|--------------------------------|-----------------------------|----------------------|--|--------------------------------|-----------------------------|----------------------|--|
| Country of Country of Count factors in factor factors in the factor is a factor in the factor is a fac | | | As of 31 | /03/2022 | | | As of 30, | /06/2022 | |
| Counterpart 7 Counterp | (a) 80 (b) | 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 |
| Exactive Other exclusion 0 <th>Cached account of cached backs Residual account of the Academic State Residual account of the Academic State Residual account of the Academic State Residual account of the Academic State Instatutions Instatutions Cachedres State Cachedres State Cachedres State Cachedres State Cachedres State Instate State Instate Instate State Inst</th> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>•</td> | Cached account of cached backs Residual account of the Academic State Residual account of the Academic State Residual account of the Academic State Residual account of the Academic State Instatutions Instatutions Cachedres State Cachedres State Cachedres State Cachedres State Cachedres State Instate State Instate Instate State Inst | | | | | | | | • |

Operating service is a reporter life target to find the term of term of the term of term

| | | | | Standardise | ed Approach | | | |
|--|--------------------------------|-----------------------------|----------------------|--|--------------------------------|-----------------------------|----------------------|--|
| | | As of 31 | /03/2022 | | | As of 30 | 06/2022 | |
| (m): 5.8, %) | 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 |
| Count of a very months or canton backs factuation downsmin or factor advantage advantage of the second second second second advantage of the second secon | | | | | | | | • |

10 Uptin exposes, while Deparers where, is reported labor stating that accord any effect data to need concession factors or could nike its particular per county of contrapt-per exclusion metatration exposes, additional wheelines (Euka) and ther one finds metatration registeries. (Euka) and ther one finds metatration registeries (Euka) and ther one finds metatration registeries.)

| | | | | | Standardise | ed 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 ar provisions ² |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 0 | 0 | | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Country of | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Counterpart 9 | Secured by mortoages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardicad Total ² | | | | | | | | 4 |

(1) Objinal exposes, unlike Exposes value, is reported before taking into account any effect die to nodit conversion factors or costit nie mitigation tacheques (u.e., substitution efficies).
(2) Total value ad gatameters and provincing approximative of curvingways equations for securitation exposures, additional valuements (AVAR) and other con factor inductions related to the exposures. To including and control relation states are control or induction related to the exposures. To including and control related to the exposures. To including and control related to the exposures. To including and control related to the exposures factor factors are control related to the exposure. To including and control related to the exposure of related to the exposure. To including and control related to the exposure. To including a state and control related to the exposure. To including and control related to the exposure and

| | | | | | Standardise | ed Approach | | | |
|------------------------------|--|--------------------------------|---------------------------------|----------------------|--|--------------------------------|-----------------------------|----------------------|--|
| | | | As of 31 | /03/2022 | | | As of 30 | 06/2022 | |
| | (m) P8 (%) | 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 |
| Country of Counterpart 10 | Contra growmends or contra lands: Reginal georemains Reginal georemains Reginal georemains Reginal georemains Reginal georemains George and Statistics George and George and George and Statistics George and Statistics George and Statistics George and Statistics George and Statistics George and Statistics Sta | | | | 0 | | | | 0 |
| | | | nd provisions per country of co | | t due to credit conversion factor curitisation exposures, additiona | | | | |

Credit Risk - IRB Approach

National Bank of Greece, S.A.

| | | | | | | | IRB Ap | proach | | | | | |
|-------------------|--|----------|------------------------|--------------------|------------|------------------------|----------------------|----------|------------------------|--------------------|------------|------------------------|----------------------|
| | | | | As of 30/ | 09/2021 | | | | | As of 31/ | 12/2021 | | |
| | | Original | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk expos | sure amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | 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 |
| Concolidated 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

National Bank of Greece, S.A.

| | | | | | | | IRB Ap | proach | | | | | |
|-------------------|--|----------|------------------------|--------------------|------------|------------------------|----------------------|----------|------------------------|--------------------|------------|------------------------|----------------------|
| | | | | As of 31/ | 03/2022 | | | | | As of 30/ | 06/2022 | | |
| | | Original | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk expos | sure amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | 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.





| | | | | | | I | National Bank of Greece, | S.A. | | | | | | |
|---|------------------|--|--|--|--|---|---|---------------------|-------------------|------------------|---------------------|----------------|----------------|-----------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | 1 |
| | | | | | | | | | | | | Off-balance sl | neet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfoli | • | Derivatives with po | 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 | | | | | | | | | | | | | |
| [0-3M[[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 | 0 0 21 70 0 63 88 181 | 0 0 21 70 0 63 28 181 | | | | 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 | 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 - mov] Total | Estonia | | | | | | | | | | | | | |



| | | | | National Bank of Greece, S.A. | | | | | | | | | | |
|--|------------------|---|--|--|--|---|---|---|--|---|---|--|---------------|----------------------------------|
| | | | | | | | As of 31/12/2021 | | | | | | | 1 |
| | | | | On helen er e | h t | Direc | ct exposures | | Deview | | | Official | | |
| | (mln EUR) | | [| On balance s | neet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | Total carrying amount of | | 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 | |
| [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 7 7 57 | 0 0 0 0 0 0 57 5 7 | | | 0 0 0 0 0 0 0 48 48 | 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 |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M] | Germany | 525 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 525 0 0 0 0 0 0 0 525 | | | 525 0 0 0 0 0 0 0 0 525 | 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] [5Y-10Y] [10Y-more Total | Croatia | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-10Y] [10Y-more Total | Greece | 129 34 17 29 91 1,092 7,000 8,400 | 129 34 17 20 91 1,083 6,930 8,304 | 0 0 5 17 5 27 | | 124 0 3 6 55 121 114 423 | 5 34 14 15 30 946 6,811 7,854 | 0 0 397 0 331 1,114 1,843 | 0 0 2,500 0 3,050 3,300 8,850 | 0 16 31 7 0 0 0 55 | 0 73 167 37 0 0 0 0 277 | 24 124 184 0 0 0 3 37 | | 418 |
| [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-107] [10Y-more Total | Ireland | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Italy | 0 125 51 27 144 430 2,033 2,033 | 0 126 51 144 429 2,042 2 ,248 | C C C C C C C C C C S 8 S 38 S | | 0 0 0 0 0 438 438 | 0 126 51 27 144 429 1,565 2,342 | | 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 | | | 22 |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Latvia | | | | | | | | | | | | | |



| | | | | National Bank of Greece, S.A. | | | | | | | | | | |
|---|------------------|---|--|--|--|---|---|----------------------|--------------------------------------|---------------------------------|---|----------------------------|---------------|-----------------|
| | | - | | | | | As of 31/12/2021 | | | | | | | 1 |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sh | eet 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 | Lithuania | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Luxembourg | 0 0 0 0 0 0 0 0 0 0 0 0 3 0 178 | 0 0 0 95 0 83 178 | 0 0 0 95 0 48 143 | | 0 0 0 0 0 0 0 0 0 0 0 0 33 35 | 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 | Maita | | | | | | | | | | | | | |
| [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] [5Y - 10Y] Total | Poland | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Portugal | 0 0 12 27 0 0 38 | 0 0 12 27 0 0 38 | | | | 0 0 12 27 0 0 38 | | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 0 | | 0 |
| [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 | | | | | | | | | | | | | |



| | | | | National Bank of Greece, S.A. | | | | | | | | | | |
|---|------------------|--|--|--|--|---|---|--|---|--|--|---|----------------|-----------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | t exposures | | | | | 011 | | - |
| | (mln 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 | Spain | 0 281 11 0 55 343 2,079 2,769 | 11 0 55 343 | 0 0 0 0 0 0 4 4 | | 0 0 0 0 0 0 0 934 934 934 | 0 281 11 0 55 343 1,140 1,830 | 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 | | 5 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total | Sweden | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | United Kingdom | | | | | | 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 | 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 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 |
| [0-3M] [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 | | | | | | | | | | | | | |



| | | | | | | 1 | lational Bank of Greece, | S.A. | | | | | | |
|---|---|--|--|--|--|---|--|----------------------|--|---|--|---|---------------|----------------------------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | t exposures | | | | | | | |
| | (mln EUR) | | 1 | On balance sl | 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 | | | |
| 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] [3Y-5Y] | Japan | | | | | | | | | | | | | |
| [3Y - 5Y [[5Y - 10Y [[10Y - more Total | - | | | | | | | | | | | | | |
| [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | U.S. | | | | | | 0 0 0 0 0 0 | | 000000000000000000000000000000000000000 | 0 0 0 0 0 0 | | 000000000000000000000000000000000000000 | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | China | | | | | | | | | - | | | | |
| 1001 [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Switzerland | | | | | | | | | | | | | |
| 1003 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Other advanced economies non EEA | | | | | | | | | | | | | |
| 10(2) 10 - 3M f 13M - 1Y f 12Y - 2Y f 13Y - 5Y f 15Y - 10Y f 10Y - more Total | Other Central and eastern Europe countries non EEA | 6 25 6 1 2 2 5 2 2 2 5 | 63 29 68 14 49 28 0 28 0 251 | | | 40 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 23 6 68 14 49 28 0 187 | | 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 | | 108 |
| [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

| | | | | | | Ν | lational Bank of Greece, | S.A. | | | | | | |
|---|------------------|--|--|--|--|---|---|---------------------|--------------------|------------------|---------------------------------------|---------------|----------------|---|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Direc | t 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 portfolic | | Derivatives with po | ositive fair value | Derivatives with | h 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 - 107] [10Y - more Total | Africa | 22 5 6 6 6 6 6 7 3 3 | 22 9 1 0 0 0 0 31 | 22 9 0 0 0 0 0 0 0 3 0 3 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | Others | | 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 |

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 Antigua

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, Bistoria, Gaines, Gai

(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



| | | | | National Bank of Greece, S.A. | | | | | | | | | | |
|---|------------------|--|--|--|--|---|---|---------------------|-------------------|------------------|---------------------|----------------|----------------|-----------------|
| | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | 1 |
| | | | | | | | | | | | | Off-balance sl | neet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfoli | • | Derivatives with po | 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 | | | | | | | | | | | | | |
| [0-3M] [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 | 0 0 88 0 40 23 23 23 23 23 | 0 0 88 0 40 23 23 23 175 | | | | 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 | 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 | | | | | | | | | | | | | |



| | | | | National Bank of Greece, S.A. | | | | | | | | | | |
|---|------------------|---|--|---|--|---|--|---|--|--------------------------------------|---|--|---------------|----------------------------------|
| | | | | | | | As of 30/06/2022 | | | | | | | 1 |
| | | | | On halan as a | h t | Direc | t exposures | | Deview | | | Official | | |
| | (mln EUR) | | | On balance s | neet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | Total carrying amount of | | 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 | |
| [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 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 68 68 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | | 0 |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [3Y-10Y] [10Y-more Total [0-3M] | Germany | 524 0 0 0 0 0 0 150 55 225 225 | 524 0 0 0 0 0 0 150 550 725 | | | 524 0 0 0 0 0 0 0 0 0 2 24 | 0 0 0 150 50 201 | | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | | 40 |
| [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] [5Y-10Y] [10Y-more Total | Greece | 3,145 25 642 33 135 95 5,377 10,350 | 28 131 992 | 0 0 4 11 21 5 5 | | 124 0 634 7 85 132 122 129 1,110 | 3,021 25 7 17 35 839 5,146 9,089 | 0 0 198 0 0 0 56 428 683 | 0 2,500 0 0 650 2,150 5,300 | 0 0 0 128 153 281 | 0 0 0 2,400 1,650 4,050 | 15 95 166 7 2 0 0 286 | | 526 |
| [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 | 122 0 55 100 28 404 2,222 2,937 | 126 0 50 100 28 404 2,225 2,934 | C C C C C C C 18 1 8 1 | | 0 0 0 0 0 269 269 | 126 0 50 28 404 1,939 2,647 | | 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 | | 22 |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Latvia | | | | | | | | | | | | | |



| | | | National Bank of Greece, S.A. | | | | | | | | | | | |
|---|------------------|--|--|--|--|---|---|----------------------|---|--------------------------------------|--------------------------------------|--|----------------|-----------------|
| | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | On hala | host | Dire | ct exposures | | Donim | tives | | Off hele | ees shoot | |
| | (min EUR) | | | On balance s | neet | | | | Deriva | rives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance sl | heet exposures | |
| | | | | | Non-derivative financial as | ssets 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 | Lithuania | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Luxembourg | 0 0 0 8 5 0 7 7 7 7 7 7 7 7 | 0 0 0 0 0 0 0 0 0 0 89 0 0 8 78 8 78 | 0 0 0 89 0 39 128 | | | 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 | 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 0 22 0 0 22 | 0 0 0 0 7 27 0 0 0 0 0 27 | | | | 0 0 0 27 0 0 2 7 2 7 | | 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 | 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 | | | | | | | | | | | | | |



| | | | | | | 1 | ational Bank of Greece, | 5.A. | | | | | | |
|---|------------------|--|---|---|--|---|---|--|--|---|--|---|--|-----------------|
| | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | 1 | On balance s | heet | | | | Deriva | tives | | Off bala | ice sheet | |
| | | | | | | | | | | | | Off-balance sl | neet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfolio | , | Derivatives with pos | iitive 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] [5Y-10Y] [5Y-10Y] [10Y-more Total | Spain | 0 242 5 311 1,593 2,200 | 0 0 242 0 54 311 1,592 2,199 | 0 0 0 0 0 0 0 0 0 2 2 2 2 | | 0 0 0 0 0 0 560 560 560 | 0 0 242 0 54 311 1,030 1,636 | 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 | 5 |
| [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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | | 0 0 0 0 0 0 100 100 | | 000000000000000000000000000000000000000 | 0 0 0 0 0 0 | | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 0 |
| [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Iceland | | | | | | | | | | | | | |
| 100an [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 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 |
| [0-3M] [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 | | | | | | | | | | | | | |



| | | | | | | 1 | lational Bank of Greece, | S.A. | | | | | | |
|---|---|--|--|--|--|---|--|----------------------|--|---|---|----------------------------|---|----------------------------------|
| | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | | | Dire | t exposures | | | | | | | |
| | (mln EUR) | | | 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 | | | |
| 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 46 46 | | | 0 0 0 0 0 0 4 5 4 6 | 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 |
| [0-3M] [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 | | | | | | | | | | | | | |
| Total [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total | Other Central and eastern Europe countries non EEA | 1 10 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 | 0 | | | 0 0 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 12 0 74 37 24 27 0 175 | | | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | | 185 |
| [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

| | | | | | | Ν | National Bank of Greece, | S.A. | | | | | | |
|---|------------------|---|--|--|--|---|---|---------------------|-------------------|------------------|-----------------------|---------------|---|----------------------------------|
| | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | | | Direc | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | ince sheet | |
| | | | | | | | | | | | | Off-balance : | sheet exposures | |
| | | | | | Non-derivative financial a | ssets by accounting portfolic | | Derivatives with po | sitive fair value | Derivatives with | h negative fair value | | | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (not 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] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Africa | 0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 16 0 0 0 0 0 16 | 0 0 15 0 0 0 0 15 | | | 0 0 1 0 0 0 0 0 1 | | | | | | 0 0 0 0 0 0 0 0 0 | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | Others | 0 0 16 0 0 | | | | | 0 0 0 0 0 0 0 | | | | | | 0 0 0 0 0 0 | |

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 Antigua

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, Bistoria, Gaines, Gai

(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 National Bank of Greece, S.A.

| | | | | | As of 30/09/2021 | | | | | | | | | As of 31/12/2021 | | | | |
|--|---|--|---------------------------------|--------------------------------------|------------------|---|--|-----------------------------|--|--------|--|-----------------------|-------------------------|------------------|---|---|-----------------------------|--|
| | | Gross ca | errying amount/ Nomina | amount | | Accumulated imp value due to cred | nairment, accumulated ne lit risk and provisions ^{6,8} | gative changes in fair | Collaterals and | | Gross car | rying amount/ Nominal | amount | | Accumulated im value due to cre | pairment, accumulated no dit risk and provisions ⁴³ | egative changes in fair | Collaterals and |
| | | Of which performing but past due >30 days | | Of which non-performing ¹ | | 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 non-performing | • | On performing exposures ² | On non-perform | ning exposures ² | financial guarantees received on non- performing exposures |
| (and DIP) | | and <=90 days | | Of which: defaulted | Of which Stage 3 | | | Of which Stage 3 | | | and <=90 days | | Of which: defaulted | Of which Stage 3 | exposition | | Of which Stage 3 | |
| Cash balances at central banks and other demand deposits | 11,163 | 0 | 0 | o | 0 | 0 | 0 | | 0 | 15,429 | 0 | 0 | 0 | 0 | | 0 | | |
| Debt securities (including at amortised cost and fair value) | 15,531 | | | | | 117 | | | | 14.948 | | | | | 81 | | | |
| Central banks | | | | | | | | | | | 0 | 0 | 0 | | | 0 | | 0 |
| General governments | 15,111 | 0 | 0 | 0 | 0 | 113 | 0 | | | 14,465 | 0 | 0 | 0 | | 71 | 5 0 | | 0 0 |
| Credit institutions | 169 | 0 | 0 | 0 | 0 | 1 | 0 | | | 242 | 0 | 0 | 0 | | | | | 0 0 |
| Other financial corporations | 4 | 0 | 0 | 0 | 0 | 0 | 0 | | | 4 | 0 | 0 | 0 | | | 0 | | 0 0 |
| Non-financial corporations | 248 | 0 | 0 | 0 | 0 | 3 | 0 | | | 237 | 0 | 0 | 0 | | | 8 0 | | 0 0 |
| Loans and advances(including at amortised cost and fair value) | 35,378 | 226 | 3,878 | 3,878 | 3,777 | 422 | 2,240 | 2,184 | 1,363 | 35,660 | 103 | 2,294 | 2,294 | 2,213 | 476 | 1,217 | 1,181 | 871 |
| Central barks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 | | | o o | | o 0 |
| General governments | 3,485 | 3 | 32 | 32 | 32 | 6 | 18 | 15 | 8 14 | 534 | 3 | 30 | 30 | 30 | : | 7 16 | 11 | 6 14 |
| Credit institutions | 2,818 | 0 | 0 | 0 | 0 | 0 | 0 | | | 3,353 | o | 0 | ٥ | | | | | o o |
| Other financial corporations | 390 | 0 | 60 | 60 | 60 | 9 | 50 | 50 | e 0 | 3,687 | o | 18 | 18 | 18 | 21 | з в | | 8 8 |
| Non-financial corporations | 17,683 | 167 | 2,381 | 2,381 | 2,280 | 234 | 1,524 | 1,468 | 8 708 | 17,659 | 55 | 1,524 | 1,524 | 1,443 | 281 | 875 | 83 | 9 500 |
| of which: small and medium-sized enterprises | 5,853 | 48 | 1,158 | 1,158 | 1,122 | 132 | 720 | 691 | 377 | 5,822 | 44 | 590 | 590 | 567 | 15 | 347 | 33 | 0 202 |
| of which: Loans collateralised by commercial immovable property | 1,837 | 41 | 249 | 249 | 249 | 20 | 128 | 125 | 115 | 4,286 | 17 | 767 | 767 | 753 | 11: | 425 | 41 | 4 297 |
| Households | 11,002 | 56 | 1,405 | 1,405 | 1,405 | 173 | 648 | 648 | 633 | 10,427 | 45 | 721 | 721 | 721 | 16 | 318 | 311 | 8 349 |
| of which: Loans collateralised by residential immovable property | 8,354 | 34 | 950 | 950 | 950 | 96 | 370 | 37 | 571 | 7,959 | 23 | 508 | 508 | 506 | 8 | 173 | 17 | 3 328 |
| of which: Credit for consumption | 2,262 | 24 | 366 | 366 | 366 | 57 | 243 | 24 | 17 | 2,085 | 23 | 186 | 186 | 186 | 51 | 3 134 | 13 | |
| DEBT INSTRUMENTS other than HFT | 62,072 | 226 | 3,878 | 3,878 | 3,777 | 539 | 2,240 | 2,184 | 1,363 | 66,037 | 103 | 2,294 | 2,294 | 2,213 | 556 | 1,217 | 1,181 | 871 |
| OFF-BALANCE SHEET EXPOSURES | 11,822 | | 166 | 166 | 166 | 8 | 41 | 41 | . 0 | 13,211 | | 139 | 139 | 139 | 3 | 48 | 48 | 8 0 |
| | ⁽¹⁾ For the definition of non-ne | formina exposures please refer t | to Article 47a(3) of Resulution | FLD No 575/2013 (CBR) | | | | | | | | | | | | • | | • |

¹⁰ The factors of an adverse mean state and a basis to be 160 (CV) (I transmit 10 to 172) (III). ¹⁰ (Initiation of a state factors of a state factor of a state facto

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2022 EU-wide Transparency Exercise

Performing and non-performing exposures National Bank of Greece, S.A.

| | | | | Aso | of 31/03/2022 | | | | | As of 30/06/2022 | | | | | | | | | | | |
|--|---|-----------------------------------|-----------------------------|--------------------|---------------|--|--|------------------------|--|------------------|--|----------------------|--------------------------------------|------------------|---|--|-------------------------|--|--|--|--|
| | | Gross care | ying amount/ Nominal amount | | | Accumulated impai value due to credit | irment, accumulated ne risk and provisions ^{4,3} | gative changes in fair | Collaterals and | | Gross car | 'ying amount/ Nomina | il amount | | Accumulated im value due to cre | pairment, accumulated m fit risk and provisions ⁴³ | ogative changes in fair | Collaterals and | | | |
| | but pas | ich performing it due >30 days | Of which non-performing | | | On performing exposures ² | On non-performing exposures ² | | financial guarantees received on non- performing exposures | | 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 | | | |
| (min EUR) | and | <=90 days | Of whi | ch: defaulted Of v | which Stage 3 | | | Of which Stage 3 | | | and <=90 days | | Of which: defaulted | Of which Stage 3 | | | Of which Stage 3 | | | | |
| Cash balances at central banks and other demand deposits | 14,185 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 14,918 | 0 | 0 | | 0 | | 0 | 0 | 0 | | | |
| Debt securities (including at amortised cost and fair value) | 14,403 | • | 0 | 0 | 0 | 78 | 0 | | 0 | 13,904 | 0 | | | • • | 85 | | | 0 | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | a | 0 | a | | | | 0 | ٥ | 0 | | | |
| General governments | 13,523 | 0 | 0 | 0 | a | 73 | 0 | 0 | 0 | 12,912 | 0 | a | | o a | 83 | 0 | a | 0 | | | |
| Credit institutions | 539 | 0 | 0 | 0 | a | 2 | 0 | 0 | 0 | 421 | 0 | a | | o a | | 0 | a | 0 | | | |
| Other financial corporations | 104 | 0 | 0 | 0 | a | 0 | 0 | 0 | 0 | 305 | 0 | a | | o a | | 0 | a | 0 | | | |
| Non-financial corporations | 237 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 267 | 0 | 0 | | | 3 | 0 | 0 | 0 | | | |
| Loans and advances(including at amortised cost and fair value) | 38,461 | 268 | 2,167 | 2,167 | 2,091 | 452 | 1,236 | 1,202 | 765 | 38,375 | 168 | 2,097 | 2,093 | 2,072 | 452 | 1,180 | 1,160 | 752 | | | |
| Central banks | ٥ | 0 | 0 | 0 | o | ٥ | 0 | 0 | 0 | ٥ | 0 | ٥ | | o 0 | | 0 | ٥ | 0 | | | |
| General governments | 3,551 | 4 | 30 | 30 | 30 | 6 | 22 | 22 | 8 | 3,582 | 4 | 15 | 1 | 5 15 | | 13 | 13 | 2 | | | |
| Credit institutions | 3,422 | ٥ | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2,381 | 0 | 0 | | . a | | 0 | 0 | | | | |
| Other financial corporations | 3,533 | 0 | 18 | 18 | 18 | 18 | 9 | 9 | 8 | 3,511 | 0 | 18 | 1 | 8 18 | 21 | 9 | 9 | 7 | | | |
| Non-financial corporations | 17,772 | 211 | 1,475 | 1,475 | 1,399 | 271 | 905 | 872 | 472 | 18,790 | 126 | 1,440 | 1,44 | 1,415 | 268 | 891 | 872 | 452 | | | |
| of which: small and medium-sized enterprises | 5,811 | 106 | 594 | 594 | 571 | 158 | 358 | 340 | 191 | 6,070 | 49 | 619 | 61 | 9 596 | 6 160 | 375 | 358 | 204 | | | |
| of which: Loans collateralised by commercial immovable property | 4,354 | 66 | 762 | 762 | 748 | 113 | 440 | 428 | 298 | 4,458 | 70 | 736 | i 73 | 5 723 | 113 | 415 | 404 | 297 | | | |
| Households | 10,183 | 53 | 644 | 644 | 644 | 155 | 300 | 300 | 277 | 10,111 | 38 | 624 | 62 | 624 | 15 | 266 | 266 | 289 | | | |
| of which: Loans collateralised by residential immovable property | 7,744 | 33 | 400 | 400 | 400 | 78 | 132 | 132 | 259 | 7,674 | 25 | 410 | 41 | 410 | 75 | 130 | 130 | 273 | | | |
| of which: Credit for consumption | 2,075 | 21 | 217 | 217 | 217 | 58 | 156 | 156 | . 3 | 2,074 | 12 | 190 | 19 | 190 | 60 | 126 | 126 | . 4 | | | |
| DEBT INSTRUMENTS other than HFT | 67,050 | 268 | 2,167 | 2,167 | 2,091 | 530 | 1,236 | 1,202 | 765 | 67,197 | 168 | 2,097 | 2,092 | 2,072 | 540 | 1,180 | 1,160 | 752 | | | |
| OFF-BALANCE SHEET EXPOSURES | 14,150 (1) For the definition of non-performing e | | 124 | 124 | 124 | 9 | 39 | 39 | 0 | 16,031 | | 170 | 170 | 170 | 12 | 39 | 39 | 0 | | | |

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

National Bank of Greece, S.A.

| | | | As of 30/ | 09/2021 | | As of 31/12/2021 | | | | | | | | |
|--|-------|--|---|---|---|--|-------|--|---|---|--|--|--|--|
| | | ing amount of with forbearance | Accumulated in accumulated c value due to co provisions for forbearance m | hanges in fair edit risk and exposures with | Collateral and fin received on e forbearanc | | | ring amount of with forbearance | Accumulated in accumulated c value due to co provisions for forbearance m | hanges in fair redit risk and exposures with | Collateral and fina received on ex forbearance | posures with | | |
| (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 | o | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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) | 4,345 | 1,793 | 961 | 809 | 2,954 | 840 | 3,602 | 1,157 | 616 | 496 | 2,601 | 570 | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| General governments | 28 | 22 | 8 | 8 | 19 | 13 | 27 | 21 | 7 | 7 | 19 | 14 | | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other financial corporations | 60 | 58 | 19 | 18 | 10 | 9 | 15 | 13 | 4 | 4 | 10 | 8 | | |
| Non-financial corporations | 1,454 | 1,058 | 612 | 563 | 716 | 410 | 1,065 | 756 | 401 | 365 | 533 | 309 | | |
| of which: small and medium-sized enterprises | 532 | 348 | 186 | 159 | 297 | | 364 | 177 | 95 | 69 | 215 | | | |
| Households | 2,803 | 656 | 321 | 220 | 2,208 | 407 | 2,496 | 367 | 203 | 120 | 2,039 | 239 | | |
| DEBT INSTRUMENTS other than HFT | 4,345 | 1,793 | 961 | 809 | 2,954 | | 3,602 | 1,157 | 616 | 496 | 2,601 | | | |
| Loan commitments given | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| QUALITY OF FORBEARANCE ² | | | | | | | | | | | | | | |
| Loans and advances that have been forborne more than twice 3 | 1,301 | | | | | | 1,114 | | | | | | | |
| Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³ | 1,662 | | | | | | 1,086 | | | | | | | |

(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 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

National Bank of Greece, S.A.

| | | | As of 31/ | 03/2022 | | As of 30/06/2022 | | | | | | | | |
|--|-------|--|---|---|--|--|-------|--|--|---|---------------|--|--|--|
| | | ying amount of with forbearance | Accumulated in accumulated c value due to cr provisions for forbearance m | hanges in fair edit risk and exposures with | Collateral and fina received on ex forbearance | posures with | | 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 | received on e | ancial guarantees xposures with æ 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 | o | 0 | o | 0 | 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) | 3,408 | 1,122 | 633 | 521 | 2,439 | 535 | 3,257 | 1,022 | 595 | 477 | 2,339 | 482 | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| General governments | 26 | 21 | 13 | 13 | 13 | 8 | 26 | 6 | 6 | 4 | 20 | 2 | | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other financial corporations | 15 | 13 | 4 | 4 | 10 | 8 | 15 | 13 | 5 | 5 | 9 | 7 | | |
| Non-financial corporations | 999 | 738 | 416 | 381 | 482 | 301 | 971 | 664 | 381 | 349 | 460 | 261 | | |
| of which: small and medium-sized enterprises | 349 | 180 | 100 | 76 | 202 | | 343 | 173 | 102 | 75 | 199 | | | |
| Households | 2,367 | 350 | 199 | 123 | 1,934 | 218 | 2,246 | 338 | 203 | 119 | 1,850 | 211 | | |
| DEBT INSTRUMENTS other than HFT | 3,408 | 1,122 | 633 | 521 | 2,439 | | 3,257 | 1,022 | 595 | 477 | 2,339 | | | |
| Loan commitments given | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| QUALITY OF FORBEARANCE ² | | | | | | | | | | | | | | |
| Loans and advances that have been forborne more than twice 3 | 1,086 | | | | | | 1,055 | | | | | | | |
| Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³ | 1,075 | | | | | | 976 | | | | | | | |

(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 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 National Bank of Greece, S.A.

| | As of 30/09/2021 | | | | | | | | As of 3 | 1/12/2021 | | | | | As of 31 | /03/2022 | | | As of 30/06/2022 | | | | | | |
|--|-----------------------|--------------------------------|------------------------|--|--|---|-------------|--------------------------------|------------------------|--|--|---|-------------|-------------------------------|------------------------|--|--|---|------------------|------------------------------|------------------------|--|--|---|--|
| | Gross carrying amount | | | | Accumulated | Gross carr | ying amount | | | | Accumulated | Gross carr | ying amount | | | | Accumulated | Gross car | rying amount | | | | Accumulated | | |
| | | Of which: non- performir | n | Of which loans and advances subject to | Accumulated impairment ¹ | negative changes in fair value due to credit risk on | | Of which: non- performin | 1 | Of which loans and advances subject to | Accumulated impairment ¹ | negative changes in fair value due to credit risk on | | Of which non- performin | n | Of which loans and advances subject to | Accumulated impairment ¹ | negative changes in fair value due to credit risk on | | Of which non- performi | ۱ <u></u> | Of which loans and advances subject to | Accumulated impairment ¹ | negative changes in fair value due to credit risk on | |
| (min EUR) | | | of which: defaulted | impairment | | non-performing exposures ¹ | | | of which: defaulted | impairment | | non-performing exposures ¹ | | | of which: defaulted | impairment | | non-performing exposures ¹ | | | of which: defaulted | impairment | | non-performing exposures ¹ | |
| A Agriculture, forestry and fishing | 252 | 50 | 50 | 251 | 37 | 0 | 351 | 47 | 47 | 351 | 34 | 0 | 312 | 47 | 47 | 312 | 34 | 0 | 281 | 46 | 46 | 281 | 34 | 0 | |
| B Mining and guarrying | 760 | 304 | 304 | 755 | 274 | 2 | 13 | 2 | 2 | 12 | 2 | 1 | 15 | 3 | 3 | 14 | 2 | 1 | 18 | 3 | 3 | 17 | 2 | 1 | |
| C Manufacturing | 2,673 | 498 | 498 | 2,643 | 319 | 25 | 4,291 | 512 | 512 | 4,271 | 405 | 14 | 4,309 | 503 | 503 | 4,289 | 414 | 15 | 4,482 | 509 | 509 | 4,463 | 406 | 15 | |
| D Electricity, gas, steam and air conditioning supply | 2,038 | 5 | 5 | 2,038 | 20 | 0 | 1,545 | 4 | 4 | 1,545 | 15 | 0 | 1,498 | 4 | 4 | 1,498 | 15 | 0 | 1,550 | 8 | 8 | 1,550 | 20 | 0 | |
| E Water supply | 1 | 0 | 0 | 1 | 0 | 0 | 43 | 1 | 1 | 43 | 1 | 0 | 46 | 1 | 1 | 46 | 1 | 0 | 50 | 1 | 1 | 50 | 1 | 0 | |
| F Construction | 757 | 87 | 87 | 756 | 77 | 0 | 555 | 38 | 38 | 555 | 37 | 0 | 397 | 37 | 37 | 396 | 36 | 0 | 399 | 36 | 36 | 398 | 32 | 0 | |
| G Wholesale and retail trade | 3.443 | 649 | 649 | 3.437 | 465 | 6 | 3.071 | 347 | 347 | 3.069 | 290 | 1 | 3.102 | 328 | 328 | 3.101 | 282 | 2 | 3.254 | 342 | 342 | 3.253 | 281 | 2 | |
| H Transport and storage | 2.989 | 131 | 131 | 2.917 | 66 | 21 | 3.296 | 133 | 133 | 3.224 | 59 | 20 | 3.609 | 114 | 114 | 3.542 | 52 | 15 | 4,149 | 71 | 71 | 4.132 | 47 | 2 | |
| I Accommodation and food service activities | 1,471 | 223 | 223 | 1,471 | 141 | 0 | 1,424 | 224 | 224 | 1,423 | 143 | 0 | 1,462 | 206 | 206 | 1,461 | 144 | 0 | 1,625 | 192 | 192 | 1,624 | 140 | 0 | |
| J Information and communication | 136 | 2 | 2 | 136 | 1 | 0 | 357 | 33 | 33 | 357 | 23 | 0 | 358 | 33 | 33 | 358 | 22 | 0 | 359 | 33 | 33 | 359 | 27 | 0 | |
| K Financial and insurance activities | 0 | 0 | 0 | 0 | 0 | 0 | 43 | 0 | 0 | 43 | 0 | 0 | 9 | 0 | 0 | 9 | 0 | 0 | 11 | 0 | 0 | 11 | 0 | 0 | |
| L Real estate activities | 1.409 | 124 | 124 | 1.409 | 80 | 0 | 1.547 | 110 | 110 | 1.547 | 53 | 0 | 1.531 | 128 | 128 | 1.531 | 78 | 0 | 1.551 | 123 | 123 | 1.551 | 84 | 0 | |
| M Professional, scientific and technical activities | 315 | 102 | 102 | 315 | 71 | 0 | 302 | 30 | 30 | 302 | 25 | 0 | 290 | 29 | 29 | 290 | 26 | 0 | 294 | 29 | 29 | 294 | 26 | 0 | |
| N Administrative and support service artivities | 184 | 0 | 0 | 184 | 2 | 0 | 181 | 14 | 14 | 181 | 13 | 0 | 141 | 3 | 3 | 141 | 5 | 0 | 147 | 3 | 3 | 147 | 3 | 0 | |
| O Public administration and defence, compulsory social security | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| P Education | 30 | 30 | 30 | 30 | 12 | 0 | 24 | 1 | 1 | 24 | 2 | 0 | 22 | 1 | 1 | 22 | 2 | 0 | 25 | 1 | 1 | 25 | 2 | 0 | |
| Q Human health services and social work activities | 161 | 5 | 5 | 161 | 6 | 0 | 168 | 3 | 3 | 168 | 6 | 0 | 162 | 3 | 3 | 162 | 6 | 0 | 158 | 3 | 3 | 158 | 6 | 0 | |
| R Arts, entertainment and recreation | 3 | 0 | 0 | 3 | 0 | 0 | 135 | 14 | 14 | 135 | 5 | 0 | 35 | 14 | 14 | 35 | 5 | 0 | 34 | 14 | 14 | 34 | 6 | 0 | |
| S Other services | 1,061 | 170 | 170 | 1,060 | 130 | 1 | 315 | 11 | 11 | 315 | 6 | 0 | 475 | 21 | 21 | 475 | 19 | 0 | 405 | 25 | 25 | 405 | 24 | 0 | |
| Loans and advances | 17.683 | 2.381 | 2.381 | 17.568 | 1.702 | 56 | 17.659 | 1.524 | 1.524 | 17.563 | 1.118 | 36 | 17.772 | 1.475 | 1.475 | 17.682 | 1.144 | 33 | 18,790 | 1.440 | 1.440 | 18,750 | 1.140 | 20 | |

⁽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.

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise Collateral valuation - loans and advances National Bank of Greece, S.A.

| | | | 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 advances | | | | | | Loans and advances | | | | | | | | | |
| | | Performing | | Non-performing | | | Performing | | Non-performing | | | Performing | | Non-performing | | | Performing | | Non-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 | 35,378 | 31,499 | 226 | 3,878 | 1,472 | 35,660 | 33,366 | 103 | 2,294 | 1,144 | 38,461 | 36,294 | 268 | 2,167 | 1,006 | 38,375 | 36,278 | 168 | 2,097 | 940 | |
| Of which secured | 27,448 | 24,235 | 177 | 3,213 | 1,310 | 27,004 | 25,207 | 73 | 1,797 | 910 | 30,168 | 28,500 | 237 | 1,669 | 825 | 29,595 | 27,885 | 140 | 1,710 | 827 | |
| Of which secured with immovable property | 10,429 | 9,154 | 62 | 1,274 | 585 | 13,153 | 11,683 | 31 | 1,470 | 812 | 12,976 | 11,648 | 67 | 1,328 | 704 | 13,002 | 11,698 | 79 | 1,304 | 696 | |
| Of which instruments with LTV higher than 60% and lower or equal to 80% | 2,218 | 1,997 | | 221 | 130 | 3,114 | 2,899 | | 215 | 139 | 3,107 | 2,915 | | 191 | 125 | 3,208 | 3,013 | | 195 | 125 | |
| Of which instruments with LTV higher than 80% and lower or equal to 100% | 1,522 | 1,319 | | 203 | 106 | 1,816 | 1,614 | | 201 | 116 | 1,793 | 1,611 | | 183 | 111 | 1,709 | 1,549 | | 160 | 107 | |
| Of which instruments with LTV higher than 100% | 2,766 | 2,201 | | 565 | 242 | 3,442 | 2,774 | | 668 | 418 | 3,094 | 2,511 | | 582 | 337 | 2,758 | 2,216 | | 542 | 323 | |
| Accumulated impairment for secured assets | 2,024 | 290 | 10 | 1,734 | 488 | 1,182 | 328 | 5 | 854 | 290 | 1,161 | 313 | 11 | 848 | 297 | 1,193 | 310 | 14 | 884 | 311 | |
| Collateral | | | | | | | | | | | | | | | | | | | | | |
| Of which value capped at the value of exposure | 14,789 | 13,563 | 124 | 1,227 | 687 | 14,628 | 13,845 | 57 | 783 | 557 | 14,761 | 14,076 | 159 | 686 | 478 | 15,143 | 14,483 | 109 | 659 | 452 | |
| Of which immovable property | 11,149 | 10,081 | 66 | 1,068 | 582 | 10,664 | 10,001 | 39 | 663 | 459 | 10,728 | 10,161 | 97 | 566 | 383 | 10,807 | 10,246 | 84 | 561 | 376 | |
| Of which value above the cap | 15,862 | 13,464 | 67 | 2,397 | 741 | 15,676 | 14,131 | 44 | 1,545 | 596 | 16,052 | 14,511 | 99 | 1,541 | 587 | 17,141 | 15,585 | 114 | 1,556 | 539 | |
| Of which immovable property | 10,721 | 8,936 | 52 | 1,785 | 564 | 10,431 | 9,355 | 38 | 1,076 | 477 | 10,480 | 9,396 | 76 | 1,084 | 476 | 11,242 | 10,113 | 103 | 1,129 | 477 | |
| Financial guarantees received | 1,955 | 1,819 | 11 | 136 | 60 | 5,075 | 4,987 | 5 | 88 | 21 | 4,773 | 4,693 | 18 | 80 | 19 | 4,823 | 4,731 | 9 | 92 | 25 | |
| Accumulated partial write-off | -134 | -3 | 0 | -130 | -61 | -232 | -4 | 0 | -228 | -115 | -13 | -1 | 0 | -11 | -11 | -16 | 0 | 0 | -16 | -9 | |

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