



## 2024 EU-wide Transparency Exercise

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

2024 EU-wide Transparency Exercise

Key Metrics

National Bank of Greece, S.A.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	5,750	6,730	6,630	6,966	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	5,750	6,730	6,630	6,966	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,750	6,730	6,630	6,966	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	5,750	6,730	6,630	6,966	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	6,650	7,630	7,630	7,985	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	6,650	7,630	7,630	7,985	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	36,425	37,727	37,178	38,224	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	36,425	37,727	37,178	38,224	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.79%	17.84%	17.83%	18.22%	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	15.79%	17.84%	17.83%	18.22%	(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	15.79%	17.84%	17.83%	18.22%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.79%	17.84%	17.83%	18.22%	(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	18.26%	20.22%	20.52%	20.89%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.26%	20.22%	20.52%	20.89%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	74,607	74,790	72,712	74,127	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	7.71%	9.00%	9.12%	9.40%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2024 EU-wide Transparency Exercise

### Leverage ratio

National Bank of Greece, S.A.

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,750	6,730	6,630	6,966	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	5,750	6,730	6,630	6,966	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	74,607	74,790	72,712	74,127	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	74,607	74,790	72,712	74,127	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.71%	9.00%	9.12%	9.40%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.71%	9.00%	9.12%	9.40%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	6,650	7,630	7,630	7,665	C01.00 (0001,0001)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,750	6,750	6,830	6,966	C01.00 (0002,0002)	Article 36 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own-capital instruments)	4,456	4,454	4,447	4,433	C01.00 (0005,0005)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,566	2,341	2,075	2,535	C01.00 (0010,0010)	Articles 36(1) point (c), 36(2) and 36(1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-482	-482	-443	-446	C01.00 (0030,0030)	Articles 41(10), 36(1) point (e) and 38(1) point (j) of CRR
	A.1.4	Other Reserves	912	916	1,176	1,164	C01.00 (0035,0035)	Articles 41(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	15	15	15	15	C01.00 (0038,0038)	Articles 41(21), 36(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	13	14	12	13	C01.00 (0039,0039)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-42	-42	-36	-35	C01.00 (0026,0026)	Articles 32 to 35 and 38(1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-508	-505	-493	-520	C01.00 (0030,0030) - C 01.00 (0040,0040)	Articles 41(21), 36(1) point (b) and 37 of CRR; Article 41(21), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-3	-3	-3	-3	C01.00 (0070,0070)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0036,0036)	Articles 36(1) point (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0036,0036)	Articles 41(10), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0040,0040)	Articles 41(21), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0046,0046)	Articles 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0040,0040) - C 01.00 (0040,0040) - C 01.00 (0047,0047) - C 01.00 (0047,0047) - C 01.00 (0047,0047)	Articles 42(6), 36(1) point (h) (i) and 80 to 91 of CRR; Article 36(1) point (h) (i), 34(2) point (b), 244(1) point (b) and 250 of CRR; Article 36(1) point (h) (i) and 270(2) of CRR; Article 36(1) point (h) (i) and 131(1) of CRR and Article 36(1) point (i) and 132(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0046,0046)	Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 250 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	C01.00 (0040,0040)	Articles 42(7), 36(1) point (h) (i), 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	88	0	0	0	C01.00 (0030,0030)	Articles 36(1) point (c) and 39 of CRR; Article 40(1) point (a) and 40(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	C01.00 (0050,0050)	Articles 42(7), 36(1) point (h) (i), 45, 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0051,0051)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C01.00 (0051,0051)	Articles 36(1) point (h) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0051,0051)	Articles 36(1) point (h) and Article 230(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0051,0051)	Articles 36(1) point (h) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	-91	-182	C01.00 (0054,0054)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-29	-29	-29	-29	C01.00 (0059,0059)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.6 - 1.1.8 - 1.1.9 - 1.1.10)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0020,0020)	Articles 48(3) to (5), and 68 to 69 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0040,0040)	Articles 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0020,0020)	Articles 480 to 472, 479 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0020,0020)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C01.00 (0046,0046) - C 01.00 (0047,0047)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0070,0070)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0068,0068) - C 01.00 (0070,0070) - C 01.00 (0070,0070) - C 01.00 (0070,0070) - C 01.00 (0070,0070) - C 01.00 (0070,0070) - C 01.00 (0070,0070)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0070,0070)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,750	6,730	6,830	6,966	C01.00 (0015,0015)	Articles 37 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	900	900	1,000	1,019	C01.00 (0070,0070)	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	900	900	1,000	1,019	C01.00 (0070,0070) - C 01.00 (0080,0080)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0050,0050) - C 01.00 (0050,0050) - C 01.00 (0050,0050) - C 01.00 (0050,0050) - C 01.00 (0050,0050) - C 01.00 (0050,0050) - C 01.00 (0050,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0080,0080) - C 01.00 (0090,0090) - C 01.00 (0090,0090)	-	
B	TOTAL RISK EXPOSURE AMOUNT	36,425	37,727	37,178	38,224	C01.00 (0001,0001)	Articles 90(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C01.01 (0001,0001)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.79%	17.84%	17.83%	18.22%	CA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.79%	17.84%	17.83%	18.22%	CA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.26%	20.22%	20.52%	20.89%	CA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,750	6,730	6,830	6,966	A.1.A.12.A.1.13.MNU.A.1.13.A.2.2.A.1.A.MNU.A.1.13.A.3.10.10	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.79%	17.84%	17.83%	18.22%	CR 1(1) (4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0040,0040)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0046,0046)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0046,0046)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0046,0046)	-

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

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

National Bank of Greece, S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	30,983	31,520	30,796	31,970	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	30,983	31,520	30,796	31,970	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) <sup>2</sup>	457	567	622	518	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	187	200	254	226	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	153	175	217	216	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,466	1,664	1,688	1,693	C 02.00 (r0520, c0010)
Of which the standardised approach	310	390	317	335	C 02.00 (r0530, c0010)
Of which IMA	1,156	1,274	1,371	1,358	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(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	3,178	3,601	3,601	3,601	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,178	3,601	3,601	3,601	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	36,425	37,727	37,178	38,224	

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

<sup>2</sup> 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.

2024 EU-wide Transparency Exercise

P&L

National Bank of Greece, S.A.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,997	2,785	786	1,555
Of which debt securities income	356	519	170	335
Of which loans and advances income	1,625	2,246	614	1,216
Interest expenses	357	522	181	362
(Of which deposits expenses)	239	348	118	234
(Of which debt securities issued expenses)	96	143	54	109
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	4	0	1
Net Fee and commission income	273	382	100	205
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	82	97	62	68
Gains or (-) losses on financial assets and liabilities held for trading, net	59	189	-63	-91
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-81	-219	35	69
Gains or (-) losses from hedge accounting, net	-14	-12	0	-3
Exchange differences [gain or (-) loss], net	21	29	23	25
Net other operating income /(expenses)	23	47	2	-4
<b>TOTAL OPERATING INCOME, NET</b>	<b>2,005</b>	<b>2,781</b>	<b>766</b>	<b>1,463</b>
(Administrative expenses)	514	749	178	360
(Cash contributions to resolution funds and deposit guarantee schemes)	42	22	1	2
(Depreciation)	140	188	46	91
Modification gains or (-) losses, net	15	16	-3	-45
(Provisions or (-) reversal of provisions)	4	28	1	10
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	4	28	1	10
Of which pending legal issues and tax litigation <sup>1</sup>	0	-4	0	0
Of which restructuring <sup>1</sup>	0	-28	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	211	250	41	45
(Financial assets at fair value through other comprehensive income)	-4	-4	-1	0
(Financial assets at amortised cost)	214	254	42	45
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	36	83	10	15
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,075</b>	<b>1,478</b>	<b>486</b>	<b>895</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>793</b>	<b>1,108</b>	<b>359</b>	<b>672</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>793</b>	<b>1,108</b>	<b>359</b>	<b>672</b>
Of which attributable to owners of the parent	791	1,106	358	670

<sup>1</sup> Information available only as of end of the year

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

2024 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
National Bank of Greece, S.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	8,575				9,360				8,541				8,589				IAS 1.54 (f)	
Financial assets held for trading	2,023	295	1,758	12	2,361	306	2,008	49	2,128	160	1,935	33	2,018	254	1,739	25	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	686	340	10	436	690	258	10	421	710	295	6	410	709	292	5	412	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	2,973	1,284	1,635	53	3,131	1,371	1,711	49	2,588	1,369	1,173	46	2,801	1,605	1,201	55	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	49,110				49,643				50,070				50,977				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	172	0	172	0	99	0	99	0	97	0	97	0	112	0	112	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 <sup>1</sup>	10,254				9,279				8,275				8,302					
<b>TOTAL ASSETS</b>	<b>73,894</b>				<b>74,552</b>				<b>72,408</b>				<b>73,619</b>				IAS 1.8(a), XI 6	

<sup>1</sup> Portfolios, which are vGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	2,853	0	0	-4	0	0	3,029	0	0	-4	0	0	2,486	0	0	-3	0	0	2,742	0	0	-3	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(b)
Financial assets at amortised cost	Debt securities	10,775	1,331	0	-16	-41	0	12,001	1,410	0	-15	-33	0	12,898	1,420	0	-13	-34	0	12,792	1,395	0	-13	-33	0	Annex V Part 1.31, 44(b)
	Loans and advances	33,387	3,544	1,230	-209	-246	-646	32,943	3,140	1,281	-215	-225	-643	31,762	3,033	2,093	-194	-227	-668	33,348	2,992	1,881	-205	-197	-584	Annex V Part 1.32, 44(b)

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

<sup>(2)</sup> 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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

National Bank of Greece, S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	1,531	1,071	1,041	1,001	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	810	806	780	772	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	62,140	63,189	60,350	61,788	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	264	343	339	312	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	399	434	429	408	IAS 37.10; IAS 1.54(l)
Tax liabilities	19	21	29	29	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	1,417	1,007	1,425	998	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	25	28	28	30	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V.Part 1.29
<b>TOTAL LIABILITIES</b>	<b>66,606</b>	<b>66,900</b>	<b>64,422</b>	<b>65,338</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>7,288</b>	<b>7,652</b>	<b>7,986</b>	<b>8,281</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>73,894</b>	<b>74,552</b>	<b>72,408</b>	<b>73,619</b>	IAS 1.IG6

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



2024 EU-wide Transparency Exercise

Breakdown of liabilities

National Bank of Greece, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		1,795	1,414	1,380	1,312	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	1	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	1,850	1,851	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	1	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,209	1,695	1,946	1,884	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,585	1,273	1,518	1,509	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,512	1,950	1,720	1,840	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	999	1,269	1,183	1,178	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	407	459	404	503	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	98	130	99	169	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	10,064	10,366	8,965	9,924	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	7,971	8,156	7,206	8,126	ECB/2013/33 Annex 2.Part 2.9.1
	Households	43,613	44,606	44,294	44,762	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	34,024	34,764	34,235	34,636	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,292	2,323	3,105	2,961	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		897	938	1,104	1,105	Annex V.Part 1.37
Other financial liabilities		1,004	746	697	686	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>64,746</b>	<b>65,410</b>	<b>62,510</b>	<b>63,872</b>	

2024 EU-wide Transparency Exercise

Market Risk

National Bank of Greece, S.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	116	162	30	13	38	14							38	12	54	26							
Of which: General risk	0	0	30	13	38	14							38	12	54	26							
Of which: Specific risk	4	4	0	0	0	0							0	0	0	0							
Equities	88	110	3	2	8	3							4	2	9	5							
Of which: General risk	1	1	3	2	8	3							4	2	9	5							
Of which: Specific risk	46	57	0	0	0	0							0	0	0	0							
Foreign exchange risk	105	118	4	2	10	5							5	1	13	1							
Commodities risk	0	0	2	0	33	1							2	1	10	8							
<b>Total</b>	<b>308</b>	<b>390</b>	<b>35</b>	<b>14</b>	<b>57</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,156</b>	<b>42</b>	<b>13</b>	<b>60</b>	<b>24</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,274</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	125	132	36	12	62	20							37	12	59	20							
Of which: General risk	0	0	36	12	62	20							37	12	59	20							
Of which: Specific risk	5	5	0	0	0	0							0	0	0	0							
Equities	80	94	8	3	22	8							8	2	24	5							
Of which: General risk	0	0	8	3	22	8							8	2	24	5							
Of which: Specific risk	59	65	0	0	0	0							0	0	0	0							
Foreign exchange risk	112	106	3	1	7	3							5	1	14	4							
Commodities risk	0	0	3	1	20	4							3	1	17	6							
<b>Total</b>	<b>317</b>	<b>333</b>	<b>41</b>	<b>13</b>	<b>69</b>	<b>23</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,371</b>	<b>38</b>	<b>12</b>	<b>71</b>	<b>22</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,358</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>(in EUR, %)</b>								
Central governments or central banks	29,257	29,257	5,407		29,051	29,041	5,307	
Regional governments or local authorities	51	51	0		51	51	0	
Public sector entities	1,899	1,895	838		1,534	1,724	738	
Multi-national Development Banks	752	723	0		752	765	0	
International Organisations	56	56	0		60	60	0	
Institutions	4,182	3,853	1,076		3,843	3,888	1,088	
Corporates	30,813	18,818	14,642		30,998	16,437	15,241	
of which: SME	3,038	4,721	1,479		8,023	4,214	3,483	
Retail	5,596	7,721	1,888		5,791	7,657	1,851	
Secured by mortgages or immovable property	2,091	895	495		2,121	940	537	
of which: SME	8,858	8,762	3,141		9,121	8,221	2,898	
of which: SME	3,059	3,054	989		3,399	3,399	1,113	
Reservoir in default	3,190	1,183	1,212	1,811	3,286	1,239	1,249	1,803
Items associated with particular high risk	476	456	476		476	456	476	
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 (CIE)	148	148	138		126	128	174	
Equity	148	148	138		126	128	174	
Other resources	3,146	3,146	2,201		3,071	3,071	2,173	
<b>Standardised Total<sup>4</sup></b>	<b>87,295</b>	<b>68,200</b>	<b>34,081</b>		<b>87,484</b>	<b>70,277</b>	<b>33,093</b>	<b>2,271</b>

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Distributed Total does not include the securitisation portfolio under the results prior to the 2012 exercise.  
 (3) On the most relevant categories are disclosed. These have been subject over the three periods. Coverage of counterparty covering up to 50% of total exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.  
 (4) Starting from the 2023 exercise, value adjustments and provisions for the consolidated bank-level general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>(in EUR, %)</b>								
Central governments or central banks	23,537	23,662	3,231		23,823	23,807	3,293	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	1,507	1,507	818		951	1,162	738	
Multi-national Development Banks	0	711	0		0	701	0	
International Organisations	60	60	0		60	60	0	
Institutions	797	726	387		743	729	374	
Corporates	12,051	12,253	11,244		12,249	12,711	11,633	
of which: SME	8,125	3,727	3,024		7,782	3,413	2,806	
Retail	4,828	2,188	2,462		4,982	2,229	2,088	
of which: SME	1,988	838	477		2,083	908	519	
Secured by mortgages or immovable property	6,170	8,079	2,595		6,446	8,261	3,062	
of which: SME	2,621	3,744	928		3,117	3,088	1,029	
Reservoir in default	3,059	1,144	1,171	1,742	3,188	1,239	1,301	1,742
Items associated with particular 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 (CIE)	0	0	0		0	0	0	
Equity	28	28	28		28	28	28	
Other resources	3,021	3,021	2,218		2,971	2,971	2,103	
<b>Standardised Total<sup>4</sup></b>	<b>30,251</b>	<b>30,251</b>	<b>18,021</b>		<b>30,117</b>	<b>30,117</b>	<b>18,021</b>	<b>2,114</b>

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>(in EUR, %)</b>								
Central governments or central banks	539	539	0		909	909	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multi-national Development Banks	0	0	0		0	0	0	
International Organisations	56	56	0		60	60	0	
Institutions	1,808	1,888	388		2,088	2,128	378	
Corporates	1,948	1,513	1,483		2,201	1,688	1,634	
of which: SME	598	251	215		688	388	336	
Retail	1	1	0		1	1	0	
of which: SME	1	1	0		1	1	0	
Secured by mortgages or immovable property	1	1	0		1	1	0	
of which: SME	1	1	0		1	1	0	
Reservoir in default	0	0	0		0	0	0	
Items associated with particular high risk	115	115	171		115	115	171	
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 (CIE)	0	0	0		0	0	0	
Equity	28	28	28		28	28	28	
Other resources	0	0	0		0	0	0	
<b>Standardised Total<sup>4</sup></b>	<b>2,421</b>	<b>2,421</b>	<b>1,921</b>		<b>2,421</b>	<b>2,421</b>	<b>1,921</b>	<b>12</b>

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>(in EUR, %)</b>								
Central governments or central banks	3,061	3,061	20		3,111	3,111	20	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multi-national Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	158	148	121		158	147	121	
Corporates	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages or immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Reservoir in default	0	0	0		0	0	0	
Items associated with particular 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 (CIE)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
<b>Standardised Total<sup>4</sup></b>	<b>3,219</b>	<b>3,219</b>	<b>121</b>		<b>3,269</b>	<b>3,269</b>	<b>121</b>	<b>0</b>

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>(in EUR, %)</b>								
Central governments or central banks	1,862	1,862	0		2,281	2,281	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multi-national Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	50	50	30		50	52	30	
Corporates	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages or immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Reservoir in default	0	0	0		0	0	0	
Items associated with particular 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 (CIE)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
<b>Standardised Total<sup>4</sup></b>	<b>1,912</b>	<b>1,912</b>	<b>30</b>		<b>2,331</b>	<b>2,331</b>	<b>30</b>	<b>0</b>

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
NORTH MACEDONIA		359	359	163		479	479	179	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	487	286	286		486	286	222	
	of which: SME	375	193	193		398	212	168	
	Retail	711	576	427		711	568	421	
	of which: SME	26	21	14		26	21	11	
	Secured by mortgages on immovable property	855	595	215		839	629	221	
	of which: SME	225	225	71		228	228	61	
	Exposures in default	61	31	31	37	61	31	31	37
	Not associated with particular high risk	26	26	26		27	26	26	
	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	
	Structures Total <sup>4</sup>				61				61

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

<sup>2</sup> Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
GERMANY		117	117	0		149	149	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	558	558	0		562	562	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	886	538	378		788	558	378	
	Corporates	125	1	1		125	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Not associated with particular 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	1	1	1		1	1	1	
	Other exposures	0	0	0		0	0	0	
	Structures Total <sup>4</sup>				1				1

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

<sup>2</sup> Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach								
	As of 31/03/2024				As of 30/06/2024				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	
(in EUR, %)									
Consolidated data	Central governments or central banks	26,962	30,153	5,399		27,209	30,129	5,129	
	Regional governments or local authorities	11	11	-2		12	11	-2	
	Public sector entities	1,320	1,869	343		1,292	1,937	343	
	Multilateral Development Banks	201	367	0		202	368	0	
	International Organisations	80	80	0		87	87	0	
	Institutions	3,213	3,229	814		3,768	3,248	866	
	Corporates	33,842	38,866	15,519		34,068	38,812	16,023	
	of which: SME	9,992	4,854	1,721		10,301	5,891	4,021	
	Retail	5,717	2,889	1,974		5,822	2,954	1,996	
	of which: SME	2,389	982	587		2,228	1,062	687	
	Secured by mortgages on immovable property	8,991	8,802	3,214		9,342	9,091	3,277	
	of which: SME	3,482	3,423	1,390		3,806	3,583	1,311	
	Exposures in default	2,424	1,837	1,133	1,170	2,234	1,854	1,126	1,111
	Items associated with particular high risk	471	442	653		481	441	671	
	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 (CUI)	0	0	0		0	0	0		
Equity	123	122	172		161	161	213		
Other resources	3,125	3,125	3,231		3,029	3,029	3,229		
<b>Standardised Total<sup>(1)</sup></b>	<b>88,903</b>	<b>88,263</b>	<b>34,433</b>	<b>1,648</b>	<b>87,863</b>	<b>79,293</b>	<b>33,465</b>	<b>1,209</b>	

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

(2) Standardised Total does not include the securitisation portfolio unless the results refer to the STI tranche.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering at 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach								
	As of 31/03/2024				As of 30/06/2024				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	
(in EUR, %)									
GREECE	Central governments or central banks	89,277	82,478	1,057		89,226	82,376	4,935	
	Regional governments or local authorities	11	11	0		11	11	0	
	Public sector entities	271	609	243		270	625	243	
	Multilateral Development Banks	0	96	0		0	84	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	723	704	409		708	687	402	
	Corporates	23,516	18,214	13,014		23,869	18,645	13,845	
	of which: SME	8,732	3,980	1,177		9,135	4,399	1,533	
	Retail	5,038	2,299	1,599		5,096	2,348	1,571	
	of which: SME	3,119	969	548		3,176	1,028	588	
	Secured by mortgages on immovable property	8,292	8,331	2,967		8,451	8,361	3,021	
	of which: SME	3,129	3,187	1,099	1,139	3,186	3,192	1,122	1,070
	Exposures in default	2,395	1,893	1,098		2,263	1,897	1,077	
	Items associated with particular high risk	4	4	0		4	4	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 (CUI)	0	0	0		0	0	0		
Equity	88	88	403		122	122	218		
Other resources	1,103	1,103	1,117		1,112	1,112	1,141		
<b>Standardised Total<sup>(1)</sup></b>				<b>1,697</b>				<b>1,466</b>	

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

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

	Standardised Approach								
	As of 31/03/2024				As of 30/06/2024				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	
(in EUR, %)									
Other Countries	Central governments or central banks	892	892	4		900	900	4	
	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	80	80	0		87	87	0	
	Institutions	2,254	2,266	288		2,254	2,266	288	
	Corporates	2,054	1,620	1,294		2,034	1,722	1,075	
	of which: SME	677	362	306		641	382	298	
	Retail	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
	Exposures in default	2	2	0		1	1	0	
	Items associated with particular high risk	1	1	0	1	1	1	0	1
	Covered bonds	116	116	174		117	117	175	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CUI)	0	0	0		0	0	0		
Equity	29	29	29		34	34	34		
Other resources	-2	-2	-2		-2	-2	-2		
<b>Standardised Total<sup>(1)</sup></b>				<b>4</b>				<b>4</b>	

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

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

	Standardised Approach								
	As of 31/03/2024				As of 30/06/2024				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	
(in EUR, %)									
ITALY	Central governments or central banks	1,174	1,174	21		1,410	1,410	21	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	154	146	121		155	147	122	
	Corporates	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CUI)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
<b>Standardised Total<sup>(1)</sup></b>				<b>0</b>				<b>0</b>	

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

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

	Standardised Approach								
	As of 31/03/2024				As of 30/06/2024				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	
(in EUR, %)									
SPAIN	Central governments or central banks	2,371	2,371	0		2,319	2,319	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	98	93	40		98	94	40	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particular 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 (CUI)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
<b>Standardised Total<sup>(1)</sup></b>				<b>0</b>				<b>0</b>	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(in EUR, M)									
NORTH MACEDONIA	Capital instruments or central banks	423	423	177		303	303	109	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	466	214	239		437	203	239	
	of which SME	393	221	176		393	215	171	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures to default	52	29	29	24	55	24	24	31
	Items associated with particularly high risk	29	27	43		31	29	44	
	Covered bonds	0	0	0		0	0	0	
	Collective investments and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CII)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(2)</sup>				24				31	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(in EUR, M)									
GERMANY	Capital instruments or central banks	144	144	0		133	133	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1,099	1,099	0		1,012	1,012	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	703	606	86		703	603	86	
	Corporates	16	3	3		19	3	3	
	of which SME	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures to default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Collective investments and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CII)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(2)</sup>				1				1	

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

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

National Bank of Greece, S.A.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
IRB Total <sup>2</sup>			0					0			

<sup>(1)</sup> 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).

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

National Bank of Greece, S.A.

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets			0					0			
IRB Total <sup>2</sup>			0					0			

<sup>(1)</sup> 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).

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



2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

National Bank of Greece, S.A.

As of 31/12/2023

(min EUR)														
Direct exposures														
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at 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	Austria													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Belgium	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	Bulgaria													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Cyprus	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	66	66	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	Denmark	2	2	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	Estonia	66	66	2	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		24	24	4	0	0	0	20	0	0	0	0	0	0
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total		158	158	2	0	0	6	150	0	0	0	0	0	0









2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

National Bank of Greece, S.A.

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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 ]	Other Central and eastern Europe countries non EEA	68	68	0	0	0	0	39	28	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		70	70	0	0	0	0	40	39	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		24	24	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		43	43	0	0	0	0	15	28	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>214</b>	<b>214</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>93</b>	<b>121</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>121</b>
[ 0 - 3M ]	Middle East																	
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y+ more ]																		
<b>Total</b>																		
[ 0 - 3M ]	Latin America and the Caribbean																	
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y+ more ]																		
<b>Total</b>																		
[ 0 - 3M ]	Africa																	
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y+ more ]																		
<b>Total</b>																		
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Notes and definitions**

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

**Regions**

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

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

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

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

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

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

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

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













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

National Bank of Greece, S.A.

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		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 ]	Other Central and eastern Europe countries non EEA	44	44	0	0	0	0	34	10	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		174	174	0	0	0	115	59	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		11	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		32	32	0	0	0	0	5	27	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>261</b>	<b>260</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>115</b>	<b>95</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>96</b>
[ 0 - 3M ]	Middle East																	
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y+ more ]																		
<b>Total</b>																		
[ 0 - 3M ]	Latin America and the Caribbean																	
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y+ more ]																		
<b>Total</b>																		
[ 0 - 3M ]	Africa																	
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y+ more ]																		
<b>Total</b>																		
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Notes and definitions**

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

**Regions:**

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
National Bank of Greece, S.A.

	As of 30/09/2023										As of 31/12/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>4)</sup>				Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>4)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>5)</sup>	Of which Stage 3 <sup>5)</sup>			Of which Stage 3 <sup>5)</sup>	Of which Stage 3 <sup>5)</sup>	Of which Stage 3 <sup>5)</sup>											
in EUR																					
Cash balances at central banks and other demand deposits	7,807	0	0	0	0	0	0	0	0	0	8,476	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	14,965	0	0	0	0	0	0	0	0	0	16,446	0	0	0	0	0	0	52	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	12,964	0	0	0	0	0	0	0	0	0	14,313	0	0	0	0	0	0	48	0	0	
Credit institutions	654	0	0	0	0	0	0	0	0	0	668	0	0	0	0	0	0	2	0	0	
Other financial corporations	1,128	0	0	0	0	0	0	0	0	0	1,207	0	0	0	0	0	0	1	0	0	
Non-financial corporations	218	0	0	0	0	0	0	0	0	0	258	0	0	0	0	0	0	1	0	0	
Loans and advances (including at amortised cost and fair value)	38,579	274	1,240	1,240	1,230	464	651	646	503	37,748	389	1,290	1,290	1,281	440	649	642	538	538		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	3,692	0	14	14	14	14	13	11	1	1,744	24	15	15	15	15	13	11	11	2	2	
Credit institutions	2,156	0	0	0	0	0	0	0	0	2,457	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	3,734	1	1	1	1	23	0	1	1	3,642	0	1	1	1	23	0	0	1	1	1	
Non-financial corporations	19,627	197	841	841	831	244	477	472	315	20,582	309	857	857	848	241	460	456	313	313		
of which: small and medium-sized enterprises	5,848	107	363	363	355	128	187	184	117	6,220	96	378	378	373	109	170	167	177	177		
of which: Loans collateralized by commercial immovable property	4,219	55	459	459	458	73	251	248	190	4,562	208	501	501	487	60	259	257	229	229		
Households	9,370	66	384	384	384	169	160	160	196	9,343	57	416	416	416	119	175	175	201	201		
of which: Loans collateralized by residential immovable property	7,030	50	256	256	256	100	76	76	179	6,979	41	278	278	279	88	83	83	85	189		
of which: Credit for consumption	2,055	18	108	108	108	81	75	75	2	2,089	16	118	118	116	63	81	81	81	4		
DEBT INSTRUMENTS other than HFT	61,351	274	1,240	1,240	1,230	515	651	646	503	62,690	389	1,290	1,290	1,281	492	649	642	538	538		
OFF-BALANCE SHEET EXPOSURES	18,249		164	164	164	11	35	35	0	18,096		130	130	130	0	33	33	33	0		

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

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

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

<sup>4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> 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.

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
National Bank of Greece, S.A.

	As of 31/03/2024										As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			
		Of which defaulted	Of which Stage <sup>(4)</sup>				Of which defaulted	Of which Stage <sup>(4)</sup>					Of which defaulted	Of which Stage <sup>(4)</sup>				Of which defaulted	Of which Stage <sup>(4)</sup>		
(in € bn)																					
Cash balances at central banks and other demand deposits	7,666	0	0	0	0	0	0	0	0	0	7,797	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	16,895	0	0	0	0	50	0	0	0	0	16,830	0	0	0	0	49	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	14,215	0	0	0	0	47	0	0	0	0	15,604	0	0	0	0	47	0	0	0	0	0
Credit institutions	634	0	0	0	0	-1	0	0	0	0	636	0	0	0	0	-1	0	0	0	0	0
Other financial corporations	1,698	0	0	0	0	1	0	0	0	0	437	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	259	0	0	0	0	1	0	0	0	0	253	0	0	0	0	1	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	37,276	456	2,101	2,101	2,090	421	679	668	1,316	38,210	233	1,886	1,886	1,881	401	587	584	1,181	1,181	1,181	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	226	28	8	8	8	-1	8	8	8	226	28	8	8	8	8	-1	8	8	8	8	8
Credit institutions	2,293	0	0	0	0	0	0	0	0	2,340	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	4,100	0	1	1	1	26	0	0	1	4,126	0	1	1	1	1	27	0	0	0	0	0
Non-financial corporations	20,760	366	904	904	899	256	509	503	322	21,850	149	824	824	819	239	428	429	316	316	316	
of which: small and medium-sized enterprises	6,518	152	411	411	406	116	190	187	180	6,911	187	375	375	373	110	156	154	182	182	182	
of which: Loans collateralised by commercial immovable property	4,337	157	513	513	508	80	280	277	217	4,352	78	404	404	403	71	224	223	218	218	218	
Households	9,839	67	1,188	1,188	1,188	156	157	157	994	9,688	56	1,053	1,053	1,051	132	181	181	864	864	864	
of which: Loans collateralised by residential immovable property	7,234	46	685	685	685	71	67	67	610	7,051	37	564	564	564	66	57	57	500	500	500	
of which: Credit for consumption	2,080	19	100	100	100	61	67	67	4	2,127	18	106	106	106	60	72	72	3	3	3	
DEBT INSTRUMENTS other than HFT	61,749	456	2,101	2,101	2,090	471	679	668	1,316	62,837	233	1,886	1,886	1,881	401	587	584	1,181	1,181	1,181	
OFF-BALANCE SHEET EXPOSURES	18,683		151	151	151	4	31	31	0	19,796		124	124	124	4	30	30	0	0	0	

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/NER framework (templates F 18.01 / 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) 2012/1611 - 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 FTR/NER sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Forborne exposures

National Bank of Greece, S.A.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,158	662	443	306	1,495	331	2,015	676	427	304	1,381	346
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	20	6	11	4	9	1	20	6	11	4	9	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	11	1	3	0	8	1	12	1	3	0	9	1
Non-financial corporations	690	401	264	214	300	165	679	413	260	215	301	180
of which: small and medium-sized enterprises	211	112	74	51	121		206	126	70	51	115	
Households	1,437	255	164	87	1,178	164	1,304	257	153	84	1,062	165
DEBT INSTRUMENTS other than HFT	2,158	662	443	306	1,495		2,015	676	427	304	1,381	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	853						814					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	619						635					

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

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

<sup>(3)</sup> 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.

2024 EU-wide Transparency Exercise

Forborne exposures

National Bank of Greece, S.A.

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,858	610	390	282	1,287	304	1,584	547	355	255	1,116	272
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10	1	1	0	9	0	8	0	3	0	5	0
Non-financial corporations	657	403	280	233	277	152	565	369	259	213	259	143
of which: small and medium-sized enterprises	205	119	71	48	116		178	105	59	44	104	
Households	1,191	207	109	49	1,000	152	1,010	177	94	42	852	129
DEBT INSTRUMENTS other than HFT	1,858	610	390	282	1,287	304	1,584	547	355	255	1,116	272
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	758						668					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	573						515					

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

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

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



**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 National Bank of Greece, S.A.

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	289	10	10	288	12	0	348	9	9	348	14	0	301	14	14	301	21	0	254	11	11	254	8	0
B Mining and quarrying	70	2	2	68	2	0	84	2	2	83	2	0	87	2	2	86	2	0	91	2	2	91	1	0
C Manufacturing	4,174	291	291	4,172	245	0	4,203	290	290	4,217	237	0	3,967	293	293	3,961	240	4	3,969	224	224	3,969	397	0
D Electricity, gas, steam and air conditioning supply	2,200	19	19	2,200	24	0	2,633	9	9	2,633	25	0	3,177	15	15	3,177	32	0	3,479	9	9	3,479	83	0
E Water supply	49	1	1	49	1	0	52	1	1	52	1	0	55	1	1	55	1	0	56	1	1	56	1	0
F Construction	443	23	23	442	25	0	486	22	22	486	20	0	495	25	25	494	25	0	525	23	23	525	21	0
G Wholesale and retail trade	3,164	240	240	3,163	183	0	3,272	241	241	3,271	188	0	3,288	270	270	3,288	199	0	3,331	252	252	3,331	182	0
H Transport and storage	4,324	17	17	4,288	19	0	4,334	15	15	4,320	26	2	4,252	14	14	4,279	27	2	4,689	13	13	4,672	31	2
I Accommodation and food service activities	1,703	138	138	1,702	80	0	1,800	139	139	1,800	79	0	1,800	150	150	1,800	79	0	1,972	155	155	1,972	78	0
J Information and communication	497	28	28	497	41	0	430	27	27	430	52	0	500	27	27	500	52	0	563	27	27	563	36	0
K Financial and insurance activities	49	0	0	49	0	0	61	0	0	61	0	0	31	0	0	31	0	0	33	0	0	33	0	0
L Real estate activities	1,371	19	19	1,371	21	0	1,424	20	20	1,424	22	0	1,374	21	21	1,374	17	0	1,415	21	21	1,415	20	0
M Professional, scientific and technical activities	390	27	27	390	24	0	393	25	25	393	23	0	399	26	26	398	25	0	497	25	25	497	26	0
N Administrative and support service activities	216	2	2	216	3	0	210	1	1	210	3	0	216	2	2	216	3	0	246	1	1	246	3	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0
P Education	21	1	1	21	1	0	26	0	0	26	1	0	28	0	0	28	1	0	28	0	0	28	1	0
Q Human health services and social work activities	170	2	2	170	4	0	125	5	5	125	3	0	128	6	6	128	3	0	128	6	6	128	3	0
R Arts, entertainment and recreation	32	3	3	32	4	0	31	1	1	31	2	0	21	1	1	21	2	0	22	1	1	22	2	0
S Other services	452	29	29	452	18	0	501	29	29	501	18	0	501	41	41	501	18	0	497	13	13	497	21	0
Loans and advances	19,027	841	841	19,024	716	5	20,582	897	897	20,591	699	5	20,760	904	904	20,740	758	7	21,859	824	824	21,839	664	3

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2024 EU-wide Transparency Exercise  
Collateral valuation - loans and advances  
National Bank of Greece, S.A.

(mln EUR)	As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024			
	Loans and advances		Non-performing		Loans and advances		Non-performing		Loans and advances		Non-performing		Loans and advances		Non-performing	
	Performing	Of which past due > 30days <= 90 days	Performing	Of which past due > 30days <= 90 days	Performing	Of which past due > 30days <= 90 days	Performing	Of which past due > 30days <= 90 days	Performing	Of which past due > 30days <= 90 days	Performing	Of which past due > 30days <= 90 days	Performing	Of which past due > 30days <= 90 days	Performing	Of which past due > 30days <= 90 days
Gross carrying amount																
Of which secured																
Of which secured with immovable property																
Of which instruments with LTV higher than 60% and lower or equal to 80%																
Of which instruments with LTV higher than 80% and lower or equal to 100%																
Of which instruments with LTV higher than 100%																
Accumulated impairment for secured assets																
Collateral																
Of which value capped at the value of exposure																
Of which immovable property																
Of which value above the cap																
Of which immovable property																
Financial guarantees received																
Accumulated partial write-off																

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.

Please note that National Bank of Greece is not required to report the information included in this template (Collateral valuation - loans and advances), as the bank reached a ratio of non-performing loans and advances below the aforementioned threshold of 5% for the third consecutive quarter. Starting with the reference date of Q1 2024 the information has been reported on a voluntary basis, therefore only the last two quarters are disclosed.