

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



#### **Key Metrics**

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,737	5,619	5,495	5,658	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,490	4,410	4,413	4,305	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	5,737	5,619	5,495	5,658	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,490	4,410	4,413	4,305	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	5,768	5,660	5,537	5,658	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,521	4,450	4,455	4,305	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	35,023	35,015	35,110	38,235	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	34,626	34,585	34,720	37,640	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.38%	16.05%	15.65%	14.80%	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	12.97%	12.75%	12.71%	11.44%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.38%	16.05%	15.65%	14.80%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.97%	12.75%	12.71%	11.44%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.47%	16.16%	15.77%	14.80%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.06%	12.87%	12.83%	11.44%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	64,289	66,795	61,089	59,882	C 47.00 (r300,c010)	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	8.92%	8.41%	9.00%	9.45%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,737	5,619	5,495	5,658	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	4,490	4,410	4,413	4,305	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	64,289	66,795	61,089	59,882	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	63,495	66,093	59,966	59,291	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.9%	8.4%	9.0%	9.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.1%	6.7%	7.4%	7.3%	C 47.00 (r330,c010)	

## 2019 EU-wide Transparency Exercise Capital

#### National Bank of Greece, S.A.

		( ) = 0.0	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %)  OWN FUNDS	5,768	5,660	5,537		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	5,737	5,619	5,495		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	16,608	16,609	16,609		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments)  Retained earnings	-17,152	-17,302	-17,262		C 01.00 (r130,c010)	Articles 26(1) points (a) and (b), 27 to 23, 36(1) points (f) and 12 of CRR  Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	-236	-207	-173		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	5,778	5,846	5,846		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	15	15	15		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	127	135	144	8	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-36	-35	-31	-14	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-150	-150	-159	-160	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-3	0	-1	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	-50	C 01.00 (r440,c010)	Article 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	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	-353	-359	-391	-538	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	-109	-141	-185	-244	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	-13	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	1,248	1,210	1,082	1,353	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3		1,248	1,210	1,082		C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0		C 01.00 (r530,c010)	Article 61 of CRR
		Additional Tier 1 Capital instruments	0	0	0		C 01.00 (r540,c010) + C 01.00 (r670,c010)	Andrew of G. G. a.
	A.2.2		0	0	0		C 01.00 (r720,c010)	
	71.212	( ) Excess deduction from 12 items over 12 capital				30	01.00 (1720,0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	50	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,737	5,619	5,495	5,658	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	31	40	42	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	31	40	42	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	35,023	35,015	35,110	38,235	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	397	431	390	595	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.38%	16.05%	15.65%	14.80%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.38%	16.05%	15.65%	14.80%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.47%	16.16%	15.77%	14.80%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,490	4,410	4,413	4,305	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.97%	12.75%	12.71%	11.44%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,248	1,210	1,082	1,353	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	397	431	390	595	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu		<u> </u>	<u> </u>	<u> </u>	<u> </u>	I

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory 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 disclosure



#### **Overview of Risk exposure amounts**

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	29,009	30,258	30,502	33,798	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[ C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	15,539	15,234	15,221	33,798	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	10,428	10,889	11,197	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	3,043	4,135	4,084	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	480	479	236	300	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	109	107	98	101	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	2,443	1,363	1,464	1,434	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	794	606	561	609	C 02.00 (R530, c010)
Of which IMA	1,648	757	903	825	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010_100,C 24.00_010,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	2,981	2,809	2,809	2,602	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,981	2,809	2,809	2,602	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	35,023	35,015	35,110	38,235	



# 2019 EU-wide Transparency Exercise P&L National Bank of Greece, S.A.

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)	1.022	1 227	247	71.4
Interest income	1,023	1,337	347	714
Of which debt securities income	,,	104	41	105
Of which loans and advances income	942	1,230	304	607
Interest expenses	185	243	57	116
(Of which deposits expenses)	153	197	50	103
(Of which debt securities issued expenses)	29	39	6	13
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	2	0	3
Net Fee and commission income	181	240	59	120
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	58	62	45	97
Gains or (-) losses on financial assets and liabilities held for trading, net	24	121	72	79
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-38	-167	4	0
Gains or (-) losses from hedge accounting, net	-1	0	0	2
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	-29	-34	-21	-29
TOTAL OPERATING INCOME, NET	1,036	1,318	450	869
(Administrative expenses)	645	842	189	369
(Depreciation)	68	90	23	50
Modification gains or (-) losses, net	0	-171	-38	-55
(Provisions or (-) reversal of provisions)	1	-1	94	88
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	1	-1	94	88
Of which pending legal issues and tax litigation <sup>1</sup>		0		
Of which restructuring <sup>1</sup>		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	93	68	148
(Financial assets at fair value through other comprehensive income)	0	4	1	-1
(Financial assets at amortised cost)	211	88	67	148
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	76	115	4	9
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	1	-1	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	35	9	33	151
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	9	-27	30	143
Profit or (-) loss after tax from discontinued operations	54	-22	21	103
PROFIT OR (-) LOSS FOR THE YEAR	63	-50	51	246
Of which attributable to owners of the parent	36	-84	41	228
of which attributable to office parent	30	01	71	22

<sup>(1)</sup> Information available only as of end of the year (2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(mln EUR)	A:	s of 30/09/201	.8			As of 31/	/12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fai	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	5,277				5,338				2,782				2,108				IAS 1.54 (i)
Financial assets held for trading	5,351	424	4,915	12	4,840	405	4,427	8	4,866	362	4,495	9	5,406	370	5,020	16	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	3,590	6	3,406	178	3,603	156	3,287	159	181	15	14	151	181	18	14	150	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	1,398	476	897	25	2,568	827	1,693	48	2,402	478	1,875	49	3,548	1,227	2,273	48	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	33,648				34,309				38,943				38,769				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	10	0	10	0	20	0	20	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>	11,560				12,179				12,674				12,635				
TOTAL ASSETS	60,824				62,837				61,858				62,667				IAS 1.9(a), IG 6

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

(mln	n EUR)			As of 30/09/20	18					As of 31	./12/2018					As of 31/	/03/2019					As of 30	/06/2019			
		Gross carr	ying amount		Accur	nulated impairmen	nt	Gros	ss carrying amo	ount	Accu	ımulated impair	ment	Gro	oss carrying am	ount	Accu	mulated impai	rment	Gro	ss carrying am	ount	Accur	nulated impair	ment	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	5	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	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since Cred	Stage 3 dit-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 creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	_	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	1,285	5 (	C	-4	0	0	2,449	0	(	0 -8	0	0	2,270	) (	o	0 -	9 (	)	3,411	0		0 -7	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	(	(	O	0	0	0	0	0		0 0	0	0	C	)	O	0	0	)	0	0		0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	936	1,176	C	-2	-87	0	771	1,178	(	0 -2	-76	0	4,993	1,194	4	0 -2	-59	)	0 4,965	1,240	(	0 -17	-56	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	16,980	7,858	16,738	-149	-533	-9,269	18,320	7,458	16,120	6 -143	-427	-8,897	18,965	7,596	15,02	-14	-408	-8,20	1 19,161	7,431	13,618	8 -144	-421	-7,009	Annex V.Part 1.32, 44(a)

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



**Market Risk**National Bank of Greece, S.A.

								rtacio	nai Banic C	31 G1 GCCC, 2	/I/ \l											
	SA					I	M									IM						
			VaR <i>(Memoran</i>	ndum item)	STRESSED VaR (/	Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL P	PRICE RISKS CHARGE FOR			VaR (Memor	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CA HARGE FOR CT		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	E FLOOR	12 WEEK AVERAGI MEASURI	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	/09/2018									As of 31/12	2/2018					
Traded Debt Instruments	285	334	41	13	90	29							12	3	45	13						
Of which: General risk	(	1	41	13	90	29							12	3	45	13						
Of which: Specific risk	50	51	0	0	0	0							0	0	0	0						
Equities	80	61	3	2	8	5							5	2	10	3						
Of which: General risk	$\epsilon$	5	3	2	8	5							5	2	10	3						
Of which: Specific risk	58	3 40	0	0	0	0							0	0	0	0						
Foreign exchange risk	419	199	3	1	6	2							4	1	7	3						
Commodities risk	(	0	0	0	1	0							1	0	1	1						
Total	784	594	41	13	91	30	0	0		0   0	0	1,648	13	4	47	14	0	0	0	0	0	757
	As of 31/03/2019	As of 30/06/2019				As of 31,	/03/2019									As of 30/00	5/2019					
Fraded Debt Instruments	292	2 283	16	6	53	19							17	6	48	16						
Of which: General risk	(	0	16	6	53	19							17	6	48	16						
Of which: Specific risk	52	2 56	0	0	0	0							0	0	0	0						
Equities	73	81	5	1	11	3							2	1	6	2						
Of which: General risk	2	2 3	5	1	11	3							2	1	6	2						
Of which: Specific risk	52	2 61	0	0	0	0							0	0	0	0						
oreign exchange risk	180	228	4	2	8	3							4	1	8	2						
Commodities risk	(	0	1	0	0	0							0	0	0	0						
Total	544	592	18	7	55	19	0	0		) 0	0	903	18	6	48	16	0	0	0	0	0	825

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

National Bank of Greece, S.A.

					Standardise	ed Approach			
			As of 30/	09/2018			As of 3:	1/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	16,126	17,129	5,477		17,511	18,487	5,432	
	Regional governments or local authorities	15	13	3		12	10	2	
	Public sector entities	655	575	181		665	586	191	
	Multilateral Development Banks	6	6	0		6	38	0	
	International Organisations	46	46	0		47	47	0	
	Institutions	8,513	3,738	699		11,075	3,934	668	
	Corporates	1,011	748	722		969	751	725	
	of which: SME	715	484	457		635	450	422	
	Retail	5,609	3,224	2,383		5,420	3,015	2,230	
Consolidated data	of which: SME	284	196	112		262	174	99	
consolidated data	Secured by mortgages on immovable property	1,199		460		1,200	1,196	460	
	of which: SME	244	240	100		240	236	98	2 100
	Exposures in default	4,155 180	2,099 122	2,173	2,049	<del>1,</del> 0/U	1,866	1,945 173	2,198
	Items associated with particularly high risk Covered bonds	180	122	183		0	115	1/3	
	Claims on institutions and corporates with a ST credit assessment	0	) 	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	624	624	1,367		636	636	1,373	
	Other exposures	3,072				3,203	3,203	2,512	
	Standardised Total <sup>2</sup>	41,211	•			•	+ '	· ·	2 2,565

<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). (2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach			
			As of 30/	/09/2018			As of 31	/12/2018	
	(mln EUR, %)	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 a
Central government		13,982	14,886	5,078		15,029	15,908	5,032	
	nts or local authorities	14	12	2		12	9	2	
Public sector entities	s	654	12 575	180		664	586	191	
Multilateral Develop	oment Banks	0	0	0		0	33	0	
International Organ	isations	0	0	0		0	0	0	

		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 an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	13,982	14,886	5,078		15,029	15,908	5,032	
	Regional governments or local authorities	14	12	2		12	9	2	
	Public sector entities	654	575	180		664	586	191	
	Multilateral Development Banks	0	0	0		0	33	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	291	197	81		804	228	82	
	Corporates	204	198	190		245	239	232	
	of which: SME	133	127	118		137	132	122	
	Retail	4,405	2,345	1,736		4,287	2,208	1,634	
GREECE	of which: SME	183	131	75		176	122	70	
GKLLCL	Secured by mortgages on immovable property	326	326	138		351	351	147	
	of which: SME	15	15	6		16	16	6	
	Exposures in default	3,577	1,797	1,841	1,779	3,513	1,577	1,637	1,93
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	565	565	1,308		576	576	1,312	
	Other exposures	2,895	2,895	2,285		3,028	3,028	2,432	
	Standardised Total <sup>2</sup>				2.038				2.205

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 counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		Standardised Approach									
			As of 30/	09/2018		As of 31/12/2018					
		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 an provisions <sup>2</sup>		
	(mln EUR, %)										
	Central governments or central banks	1,403	1,402	74		1,714	1,713	76			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	$\frac{1}{2}$	1	1		1	1	1			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	4 526	1 504	0		4 040	1 272	247			
	Corporates	4,536 112	1,594 77	346 73		4,940 68	1,372 64	62			
	of which: SME	66	32	28		31	27	26			
	Retail	82	81	58		13	12	9			
	of which: SME	16	16	9		0	0				
ther Countries	Secured by mortgages on immovable property	32	32	12		7	7	3			
	of which: SME	6	6	3		5	5	2			
	Exposures in default	32	24	30	8	20	10	12			
	Items associated with particularly high risk	5	4	7		4	4	6			
	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	31	31	31		29	29	29			
	Other exposures Standardised Total <sup>2</sup>	26	26	17	13	22	22	14	1		

(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 counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gener		. ,					
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		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>
	(mln EUR, %)								
	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  Multilatoral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	3,543	1,804	237		5,189	2,191	308	
	Corporates	0,515	0	0		0	2,131	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
LINITED KINCDOM		0	0	0		0	0	0	
ONLIED KINGDOM	of which: SME  Secured by mortgages on immovable property  of which: SME	1	1	0		1	1	0	
	of which. SME	0	0	0		0	0	0	
	Exposures in default	14	7	8	7	14	7	8	7
	Items associated with particularly high risk	2	2	3		2	2	3	
	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	25		23	23	0	
	Equity Other exposures	25	25	25 <sub>E</sub>		23	23 1	23	
	Standardised Total <sup>2</sup>	3	<u> </u>	J	7	4	<del>1</del>	4	7
	Standardised Total				/				, , , , , , , , , , , , , , , , , , ,

<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).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

National Bank of Greece, S.A.

					Standardise	d Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		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>
	(mln EUR, %)								
	Central governments or central banks	311	311	311		308	308	308	
	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 Institutions	0	1	1		1	1	1	
	Corporates	242	136	127		233	135	126	
MACEDONIA, THE		206	104	95		194	102	92	
•	Retail	643	492	367		649	496	369	
FORMER	of which: SME	21	13	7		24	16	9	
YUGOSLAV	Secured by mortgages on immovable property	371	366	137		375	371	138	
REPUBLIC OF	of which: SME	157	153	61	F0	155	151	60	
KLFODLIC OI	Exposures in default Items associated with particularly high risk	116	57	58	59	119	61	61	58
	Covered bonds	0	0			n l	0		
	Claims on institutions and corporates with a ST credit assessment	0	o o			0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		1	1	1	
	Other exposures	40	40	23		49	49	27	
	Standardised Total <sup>2</sup>				76				7:

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera			Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		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>
	(mln EUR, %)								
	Central governments or central banks	235	336	13		289	388	15	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	132	133	31		131	132	28	
	Corporates	113	85	84		106	79	76	
	of which: SME	105	77	76		99	72	69	
	Retail	429	284	208		420	277	202	
DOMANITA	of which: SME	44	29	17		43	29	16	
ROMANIA	Secured by mortgages on immovable property	432	432	158		429	429	157	
	of which: SME	52	51	25		50	50	24	
	Exposures in default	158	73	78	84	154	71	74	83
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	80	80	28		76	76	28	
	Standardised Total <sup>2</sup>				101				99

(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 counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30/	09/2018			As of 31,	/12/2018			
		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>		
	(mln EUR, %)										
	Central governments or central banks Regional governments or local authorities	0 0	0 0	0		0 0	0	0 0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0				
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
Country of	<b>Retail</b> of which: SME	0	0	0		0	0	0			
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	Ö			
Counterpart o	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk Covered bonds	0 0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity Other expectives	0	0	0		0	0	0			
	Other exposures Standardised Total <sup>2</sup>	U	0	U	0	U	U	U	0		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.									
					Standardise	ed Approach					
			As of 30,	09/2018			As of 31,	/12/2018			
		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>		
	(mln EUR, %)										
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0				
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
6	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 7	Secured by mortgages on immovable property	0	0	0		0	0	0			
oodtopui.c./	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds 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			
	Equity		0			0	0				
	Other exposures	0	0			0	0				
	Standardised Total <sup>2</sup>				0				0		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

National Bank of Greece, S.A.

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		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>
	(mln EUR, %)								
	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	0	0	0		0	0	0 '	
	of which: SME	0	0	0		0	0	0 '	
Country of	Retail CM5	0	0	0		0	1	0 7	
-	of which: SME	0	0	0		0	1	0 7	
Counterpart 8	Secured by mortgages on immovable property of which: SME	0	0	0		0	1	0 7	
	Exposures in default	0	0	0	0	0	1	0 ,	
	Items associated with particularly high risk	0	0	١	U	0	1	0 ,	
	Covered bonds	0	0	l o		0	1 0	0 ,	
	Claims on institutions and corporates with a ST credit assessment	0	0	l o		0	1 0		
	Collective investments undertakings (CIU)	0	0	l ő		0	0		
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

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

Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	ed Approach				
			As of 30	/09/2018			As of 31,	12/2018		
		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>	
	(mln EUR, %)									
İ	Central governments or central banks Regional governments or local authorities	0 0	0	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 of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0		
Counterpart 3	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	ا ۱	0	0		0 n	l 0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total <sup>2</sup>				0	,			0	
		<i>(</i> 2)			1					

(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 counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and exposures, but includes gener	provisions per country of coun al credit risk adjustments.	terparty excludes those for secu	uristisation exposures, additional	valuation adjustments (AVAs) a	nd other own funds reductions	related to the	
					Standardise	d Approach			
			As of 30	09/2018			As of 31	/12/2018	
		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>
	(mln EUR, %)								
	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	0	0	0		0	0	0	
	of which: SME  Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
_		0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0		
	Exposures in default	0	١	0	0	0	0		0
	Items associated with particularly high risk	0	0	0	Ü	0	0		
	Covered bonds	0				n l	0		
	Claims on institutions and corporates with a ST credit assessment	0	ľ			n l	0		
	Collective investments undertakings (CIU)	0	l o			n l	0		
	Equity	0	0			0	0		
	Other exposures	0	0			0	0		
	Standardised Total <sup>2</sup>				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

National Bank of Greece, S.A.

					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	17,884	18,787	5,388	3	18,559	19,470	5,314	
	Regional governments or local authorities	27	24		5	26	24	5	
	Public sector entities	677	589	194	1	686	595	199	
	Multilateral Development Banks	11	47	(		11	50	0	
	International Organisations	49	49	(		53	53	0	
	Institutions	5,920	3,199			5,669	3,281	486	
	Corporates	966	740		3	17,530	10,815	10,879	
	of which: SME	655	458		L	7,056	4,183	4,020	
	Retail	5,282	2,909			7,035	3,782	2,627	
Consolidated data	of which: SME	884	543			2,216	1,175	672	
Consolidated data	Secured by mortgages on immovable property	1,206	1,201			9,874	9,837	3,578	
	of which: SME	299	293			3,513	3,477	1,226	
	Exposures in default	4,094	1,783	II.	2,302	14,635	6,848	6,987	7,481
	Items associated with particularly high risk	174	110	165	5	329	149	224	
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	657	657	-		655	655	1,425	
	Other exposures	3,349	3,349	2,693	3	3,061	3,061	2,374	
	Standardised Total <sup>2</sup>	40,295	33,444	15,458	2,662	78,123	58,619	34,098	8,470

(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) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		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>
	(mln EUR, %)								
	Central governments or central banks	14,804	15,611	4,976		14,581	15,397	4,882	
	Regional governments or local authorities	26	24	5		25	23	5	
	Public sector entities	677	589	194		685	594	199	
	Multilateral Development Banks	0	35	0		0	39	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	611	302	125		368	126	80	
	Corporates	262	248	238		14,984	8,680	8,755	
	of which: SME	141	131	121		6,462	3,804	3,660	
	Retail	4,162	2,110	1,494		5,904	2,975	2,031	
GREECE	of which: SME	799	492	281		2,123	1,121	640	
GREECE	Secured by mortgages on immovable property	353	353	141		8,987	8,956	3,250	
	of which: SME	74	74	28		3,294	3,263	1,137	
	Exposures in default	3,524	1,481	1,536	2,040	13,732	6,409	6,522	7,022
	Items associated with particularly high risk	0	0	0		108	39	59	
	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	587	587	1,335		585	585	1,355	
	Other exposures	3,171	3,171	2,608		2,880	2,880	2,289	
	Standardised Total <sup>2</sup>				2,296				7,848

(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 counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes general credit risk adjustments.									
					Standardise	ed Approach					
			As of 31,	03/2019			As of 30	/06/2019			
		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>		
	(mln EUR, %)										
	Central governments or central banks	2,354	2,354	70		3,119	3,118	59			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	1	1	1		1	1	1			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	2,941	1,234	219		2,810	1,560	293			
	Corporates	65	56	55		694	670	667			
	of which: SME	29	20	18		81	72	70			
	Retail	12	11	8		13	12	9			
Other Countries	of which: SME	1	0	0		1	0	0			
Other Countries	Secured by mortgages on immovable property	7	7	3		7	7	3			
	of which: SME	5	5	2		5	5	2			
	Exposures in default	21	16	19	5	190	86	91	104		
	Items associated with particularly high risk	5	5	7		9	6	9			
	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	32	32	32		28	28	28			
	Other exposures	27	27	19		30	30	22			
	Standardised Total <sup>2</sup>				8				112		

(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 counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	ar credit risk adjustments.										
					Standardise	d Approach							
			As of 31,	/03/2019		As of 30/06/2019							
		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>				
	(mln EUR, %)		-				_						
	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	2 270	1 574	122		2 420	1.542	103					
	Institutions	2,270	1,574	123		2,429	1,543	102					
	Corporates	0	0	0		67	6/	6/					
	of which: SME	0	0	0		0	0	0					
	Retail	1	1	1		1	1	1					
UNITED KINGDOM	of which: SME  Secured by mortgages on immovable property	0	U	0		24	24	0					
	Secured by mortgages on immovable property	1	1	0		24	24	10					
	of which: SME  Exposures in default	14	7	0 7	7	17	0	0	10				
		14	7	/	/	1/	1	0	10				
	Items associated with particularly high risk Covered bonds	2	2	3		1	1	2					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0						
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	27	27	27		30	30	30					
	Other exposures	6	6	6		6	50 6	6					
	Standardised Total <sup>2</sup>				7				10				
	- Standardisca Total	(1) Original exposure unlike Ex	mosure value, is renorted hefor	e taking into account any effect	due to credit conversion factors	or credit risk mitigation techniq	ues (e.a. substitution effects)		10				

(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 counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Standardised Total<sup>2</sup>

## **2019 EU-wide Transparency Exercise**

Credit Risk - Standardised Approach

National Bank of Greece, S.A.

					Standardise	d Approach			
			As of 31	/03/2019			As of 30/	/06/2019	
		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 an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	308	308	308		339	339	339	
	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	1	1	1		2	1	1	
	Corporates	226	136	126		219	128	118	
ACEDONIA, THE	of which: SME	193	104	95		189	100	90	
· · · · · · · · · · · · · · · · · · ·	Retail	653	502	374		664	512	381	
FORMER	of which: SME	23	15	9		24	16	9	
YUGOSLAV	Secured by mortgages on immovable property	378	373	140		376	372	139	
	of which: SME	157	152	60	=-	151	146	58	
REPUBLIC OF	Exposures in default	119	61	61	59	117	54	54	6
	Items associated with particularly high risk	0	0	0		12	11	17	
	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	U 1	0		U	U 1	0	
	Equity Other exposures	50	50	28		1	1	23	
	Standardised Total <sup>2</sup>	30	30	20	76	77		23	8
	Standardised Total	(1) Original exposure, unlike Ex							4 0

exposures, but includes general credit risk adjustments. Standardised Approach As of 31/03/2019 As of 30/06/2019 Value adjustments and Value adjustments and Original Exposure<sup>1</sup> Exposure Value<sup>1</sup> Original Exposure<sup>1</sup> Exposure Value<sup>1</sup> Risk exposure amount Risk exposure amount provisions<sup>2</sup> provisions<sup>2</sup> (mln EUR, %) Central governments or central banks 245 342 294 33 389 33 Regional governments or local authorities 0 **Public sector entities** Multilateral Development Banks **International Organisations** Institutions 76 16 41 41 86 81 116 73 71 165 84 Corporates 67 of which: SME 112 69 130 78 191 406 266 194 404 263 Retail 45 30 17 49 32 of which: SME **ROMANIA** 430 157 Secured by mortgages on immovable property 428 428 156 430 of which: SME 48 23 46 22 46 **Exposures in default** 142 68 191 87 77 104 Items associated with particularly high risk 14 Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Other exposures 79

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).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

102

166

		exposures, but includes gener			Chan dandin	d Assessed			
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	06/2019	
	(mln EUR, %)	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>
	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
•	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0		U	0	0		Ü
	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	
	Standardised Total <sup>2</sup>				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	al credit risk adjustments.	recipality excludes those for sec	anstisation exposures, additiona	r valuation adjustments (71775)	and other own rands reduction	s related to the	
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		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>
	(mln EUR, %)								
	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortgages on immovable property	0	0	0		0	0	0	
•	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	0			n	0 0		
	Equity	0	0			n	0 n		
	Other exposures	0	0			n	n		
	Standardised Total <sup>2</sup>				0				0
	Standardised Total				ı v				l v

(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 counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



**Credit Risk - Standardised Approach** 

National Bank of Greece, S.A.

					Standardise	d Approach					
			As of 31	L/03/2019	As of 30/06/2019						
		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>		
	(mln EUR, %)										
	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 International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0				
	Corporates	0	0	0		0	0				
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 8	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	0			
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	U n	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0				
	Equity	0	0	0		0	0				
	Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>				0				(		

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

Standardised Approach  As of 31/03/2019  As of 31/03/2019  Original Exposure¹ Exposure Value¹ Risk exposure amount provisions² Original Exposure Value¹ Risk exposure amount provisions² Original Exposure Value¹ Risk exposure Approach		Value adjustments and provisions <sup>2</sup>
Original Exposure Value <sup>1</sup> Exposure Value <sup>1</sup> Risk exposure amount Value adjustments and provisions <sup>2</sup> Original Exposure Value <sup>1</sup> Exposure Value <sup>1</sup> R		
Original Exposure	Risk exposure amount	
(mln FUR %)	0	
	0	
Central governments or central banks  0 0 0 0 0	, , , , , , , , , , , , , , , , , , ,	
Regional governments or local authorities  0 0 0 0	0	
Public sector entities  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
Multilateral Development Banks0000International Organisations0000	0	
Institutions  O O O O O O O O	0	
Corporates 0 0 0 0	0	
of which: SME 0 0 0	0	
Retail 0 0 0	0	
Country of of which: SME 0 0 0	0	
Counterpart 9 Secured by mortgages on immovable property 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
of which: SME 0 0 0	0	
Exposures in default 0 0 0 0 0 0	0	0
Items associated with particularly high risk 0 0 0 0 0	0	
Covered bonds 0 0 0 0	0	
Claims on institutions and corporates with a ST credit assessment  0 0 0 0	0	
Collective investments undertakings (CIU)  0 0 0	0	
Equity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
Other exposures 0 0 0 0 0 0 0 Standardised Total <sup>2</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	U	^

(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 counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	ar create risk dayasarrenes.		Chandaudica	d Annyonah			
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	06/2019	
	(role EUD - 0/)	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>
	(mln EUR, %)  Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
'	of which: SME	0	0	0	0	0	0	0	2
	Exposures in default	0	0	0	U	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	n			0   n	0	0	
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	0	0			0	0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total <sup>2</sup>				0				0

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Credit Risk - IRB Approach
National Bank of Greece, S.A.

						ı	National Bank (	or Greece, S.A	•				
							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original Ex	kposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Turuc		Of which: defaulted	provisions		Of which: defaulted	V		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	C	0 (
	Institutions	0	0	0	0	0	0	0	0	0	0	C	0
	Corporates	22,762	5,728	16,814	10,428	0	3,655	23,178	5,387		10,889	C	3,36
	Corporates - Of Which: Specialised Lending	3,382	176	3,085	2,416	0	136	3,644	179	,	2,504	C	12
	Corporates - Of Which: SME	9,638	4,054	7,191	3,209	0	2,510	9,244	3,796	-	2,923	C	2,303
	Retail	15,540	5,698	15,045	3,043	0	3,634	15,276	5,626	-	4,135		
	Retail - Secured on real estate property	13,587	4,777	13,575	2,897	0	2,823	13,353	4,715	-	3,794	947	•
Consolidated data	Retail - Secured on real estate property - Of Which: SME	1,430	788	1,422	342	0	645	1,403	775	,	508	174	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	12,158	3,989	12,154	2,554	0	2,179	11,950	3,940	11,949	3,286	773	1,855
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C	0
	Retail - Other Retail	1,953	922	1,470	146	0	810	1,923	912	•	341	201	
	Retail - Other Retail - Of Which: SME	1,953	922	1,470	146	0	810	1,923	912	1,444	341	201	1 789
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	C	0
	Equity	0	0	0	0	0		0	0	0	0	C	O
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				13,471						15,024		

(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) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	oroach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	(	0	0	0	0	0	0	ı İ
	Institutions	0	0	0	0	(	0	0	0	0	0	0	1
	Corporates	20,514	5,244	14,620	8,837	(	3,339	20,847	4,891	14,977	9,339	0	3,07
	Corporates - Of Which: Specialised Lending	1,688	12	1,425	1,073	(	24	1,889	12	1,579	1,212	0	<i>y</i> 2
	Corporates - Of Which: SME	9,488	3,927	7,041	3,186	(	2,433	9,096	3,670	6,763	2,898	0	2,22
	Retail	15,540	5,698	15,045	3,043	(	3,634	15,276	5,626	14,787	4,135	1,148	3,2
	Retail - Secured on real estate property	13,587	4,777	13,575	2,897	(	2,823	13,353	4,715	13,344	3,794	947	7 2,4
CDEECE	Retail - Secured on real estate property - Of Which: SME	1,430	788	1,422	342	(	645	1,403	775	1,395	508	174	4 6
GREECE	Retail - Secured on real estate property - Of Which: non-SME	12,158	3,989	12,154	2,554	(	2,179	11,950	3,940	11,949	3,286	773	1,8
	Retail - Qualifying Revolving	0	0	0	0	(	0	0	0	0	0	0	)
	Retail - Other Retail	1,953	922	1,470	146	(	810	1,923	912	1,444	341	201	1 78
	Retail - Other Retail - Of Which: SME	1,953	922	1,470	146	(	810	1,923	912	1,444	341	201	1 78
	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												

(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).

							IRB App	oroach					
				As of 30/	s of 30/09/2018					As of 31/	/12/2018		
		Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	re amount	Valu adjustm
	(mln FUD 0())		Of which:	Value <sup>1</sup>		Of which:	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which:	and provision
	(mln EUR, %)  Central banks and central governments	0	defaulted	0	0	defaulted		0	derauited	0	0	defaulted	<u> </u>
	Institutions	0	0	0	0			0	0	0		0	,
	Corporates	825	206	800	476		150	839	214	783	485	0	ار
	Corporates - Of Which: Specialised Lending	661	90	637	416		79	662	91	650	428	0	, <b> </b>
	Corporates - Of Which: SME	20	10	20	14	(	9	19	9	19	15	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	)
Other Countries	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	(	0	0	0	0	0	0	1
Other Countries	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	(	0	0	0	0	0	0	1
	Retail - Qualifying Revolving	0	0	0	0	(	0	0	0	0	0	0	7
	Retail - Other Retail	0	0	0	0	(	0	0	0	0	0	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	(	0	0	0	0	0	0	1
	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												

					IRB Ap	proach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and
	(min ELID 0/ )	Of which: defaulted	Value	Of which: defaulted	provisions	Of which defaulted		Of which: defaulted	provisions
	(mln EUR, %)  Central banks and central governments	delaulted	) 0	uerauiteu 0	0 0	derauitet	0 0	n deradited	0
	Institutions					0		ا	0
	Corporates	89	89	89	0 3	95	3 95	98	0
	Corporates - Of Which: Specialised Lending		0	0	0 0	0	0 0	0	0
	Corporates - Of Which: SME	1 1	. 1	О	0 1	1	1 1	0	0
	Retail	0 0	0	0	0 0	0	0 0	0	0
	Retail - Secured on real estate property	0 0	0	0	0 0	0	0 0	0	0
NITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
JNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0 0	0	0
	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
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0
	Equity	0 0	0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

(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).

						IRB Ap	proach					
			As of 30,	/09/2018					As of 31/	12/2018	)18	
		Original Exposure <sup>1</sup>	Exposure			Value adjustments	Original Exposure <sup>1</sup>		Exposure	Risk exposure amount		Value adjustme
	( 1 = 17 = 24)	Of which:	- Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	<ul><li>and provision</li></ul>
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	C	0	(	0	0	0	(	)
	Institutions	0 0	0	0	C	0	(	0	0	0	(	)
C	Corporates	0 0	0	0	0	0	(	0	0	0	(	)
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	(	0	0	0	(	)
	Corporates - Of Which: SME		0	0	0	0	(	0	0	0	(	)
	Retail	0 0	0	0	0	0	(		0	0	(	)
MACEDONIA THE EODMED	Retail - Secured on real estate property	0 0	0	0	0	0	(		0	0	(	)
MACEDONIA, THE FORMER	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	Ü		(		0	0	(	)
YUGOSLAV REPUBLIC OF	Retail - Secured on real estate property - Of Which: non-SME	0 0		0	C		(		0	0	(	)
	Retail - Qualifying Revolving			0	Ü		(		0	0		)
	Retail - Other Retail			0	Û		(			0		,
	Retail - Other Retail - Of Which: SME			0	0		(			0		,
	Retail - Other Retail - Of Which: non-SME			0	Û		(			0		,
	Equity Other per gradit obligation assets	U U	U	U	U	U		U U	U	U		7
	Other non credit-obligation assets											
	IRB Total	(1) Original exposure, unlike Exposure										

Credit Risk - IRB Approach National Bank of Greece, S.A.

						IRB App	oroach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure¹	Exposure	Risk exposu	re amount	Va adjus
	(min EUD 94)	Of which: defaulted	— Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	prov
	(mln EUR, %)  Central banks and central governments	n delauited	0 0	0	uerauiteu	0 0	0	n	0	n	uerauiteu	)
	Institutions	o o	0 0	0		و و	0	0	0	0	C	
	Corporates	161	30 161	36		0 80	161	128	161	37	C	
	Corporates - Of Which: Specialised Lending	31	0 31	36	5	0 1	31	0	31	36	C	)
	Corporates - Of Which: SME	94	94 94	0		0 55	92	92	92	0	C	)
	Retail	0	0 0	0	)	0 0	0	0	0	0	C	)
	Retail - Secured on real estate property	0	0 0	0		0 0	0	0	0	0	C	)
DOMANITA	Retail - Secured on real estate property - Of Which: SME	0	0	0	)	0 0	0	0	0	0	C	)
ROMANIA	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	)	0 0	0	0	0	0	C	)
	Retail - Qualifying Revolving	0	0 0	0	)	0 0	0	0	0	0	C	)
	Retail - Other Retail	0	0	0		0 0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: SME	0	0	0		0 0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: non-SME	0	0	0		0 0	0	0	0	0	C	)
	Equity	0	0 0	0		0 0	0	0	0	0	C	)
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	(	0	(	0 0	0	0	(	0
	Institutions	0 0	0	0	C	0	(	0 0	0	0		0
	Corporates	0 0	0	0	C	0	(	0 0	0	0		0
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	(	0 0	0	0		0
	Corporates - Of Which: SME	0 0	0	0	C	0	(	0 0	0	0		0
	Retail	0 0	0	0	(	0		0	0	0		0
	Retail - Secured on real estate property	0 0	0	0	(	0		0	0	0		0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	(	0		0	0	0		0
country of counterpart o	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(	0		0	0	0		0
	Retail - Qualifying Revolving	0	0	0	(	0		0	0	0		0
	Retail - Other Retail	0	0	0	(	0		0	0	0		0
	Retail - Other Retail - Of Which: SME		0	0	(	0		0	0	0		0
	Retail - Other Retail - Of Which: non-SME		0	0	(			0	0	0		0
	Equity	0 0	0	0	(	0		0	0	0	(	0
	Other non credit-obligation assets											
	IRB Total	(1) Original exposure, unlike Exposure										

IRB Approach As of 30/09/2018 As of 31/12/2018 Value Original Exposure<sup>1</sup> Original Exposure<sup>1</sup> Risk exposure amount Risk exposure amount Exposure Exposure adjustments Value<sup>1</sup> Of which: Of which: Of which: Of which: defaulted (mln EUR, %) defaulted defaulted defaulted

Value adjustments Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Country of Counterpart 7 Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Other non credit-obligation assets IRB Total (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).

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposı	ıre amount	Value adjustmen
	(   510 %)	Of which:	Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	(	0	0	0	(	
	Institutions		0	0	(	0	(		0	0	(	
	Corporates		0	0	(	0	(		0	0	(	
	Corporates - Of Which: Specialised Lending	0 0	0	0			(		0	0		
	Corporates - Of Which: SME  Retail		"	0			(		0	0	(	
	Retail - Secured on real estate property		1	0					0	0	(	
	Retail - Secured on real estate property - Of Which: SME		1	0					0	0		
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME			0								
,	Retail - Qualifying Revolving		l	0			,					
	Retail - Other Retail		0	0					0	0	(	ő
	Retail - Other Retail - Of Which: SME		0	0			(		0	0	(	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	(		0	0	(	
	Equity	0 0	0	0	C	0	(	0 0	0	0	C	0
	Other non credit-obligation assets											
	IRB Total											

					IRB App	proach			
			As of 30	09/2018			As of 31,	12/2018	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments	Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>	Of which: defaulted	and provisions	Of which defaulte		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	0
	Institutions		0	ol	0 0	0	0 0	o	0
	Corporates	0 0	0	o	0 0	0	0 0	o	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0 0	0	0 0	0	0
	Corporates - Of Which: SME	0 0	0	0	0 0	0	0 0	О	0
	Retail	0 0	0	0	0 0	0	0 0	0	0
	Retail - Secured on real estate property	0 0	0	0	0 0	0	0 0	0	0
Country of Country of C	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Equity	0 0	0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

					IRB Ap	proach				
			As of 30,	/09/2018				As of 31/	12/2018	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments	Original Ex	xposure <sup>1</sup>	Exposure	Risk exposure amount	adjustmen
	( L 5UD 9()	Of which:	- Value <sup>1</sup>	Of which:	and provisions		Of which:	Value <sup>1</sup>	Of which	
	(mln EUR, %)	defaulted		defaulted		0	defaulted	0	defaulted	0
	Central banks and central governments Institutions			0		0	0	0	U	0
	Corporates					0	0	0	0	0
	Corporates - Of Which: Specialised Lending					١	0	0	0	0
	Corporates - Of Which: SME		o o			ا	0	0	0	0
	Retail		0			0	0	0	0	0
	Retail - Secured on real estate property		0	0 0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0 0	o o	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0 0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0 0	0	0 0	0	0	0	0	0	0
	Retail - Other Retail	0 0	0	0 0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0 0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0 0	0	0	0	0	0	0
	Equity	0 0	0	0 0	0	0	0	0	0	0
	Other non credit-obligation assets									
	IRB Total									



Credit Risk - IRB Approach
National Bank of Greece, S.A.

							IRB App	roach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original Ex	posure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustm
	(mla FUD 0/)		Of which:	Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provisi
	(mln EUR, %)  Central banks and central governments	0	defaulted	0	0	defaulted	0	0	defaulted	0	0	defaulted	1
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	23,421	5,071	17,473	11,197	0	3,183	0	0	0	0		
	Corporates - Of Which: Specialised Lending	3,979	183	3,629	2,723	0	169	0	0	0	0		
	Corporates - Of Which: SME	9,170	3,574	6,821	2,966	0	2,093	0	0	0	0		
	Retail	15,060	5,591	14,594	4,084	1,141	3,240	0	0	0	0		
	Retail - Secured on real estate property	13,178	4,706	13,168	3,749	945		0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	1,399	776	1,391	503	174	628	0	0	0	0	(	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	11,779	3,930	11,777	3,246	771	1,822	0	0	0	0	(	)
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	(	)
	Retail - Other Retail	1,882	885	1,426	335	195	790	0	0	0	0	(	)
	Retail - Other Retail - Of Which: SME	1,882	885	1,426	335	195	790	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	[ (	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				15,281						0		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution). (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	oroach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	kposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	C	0	0	0	(	٥
	Institutions	0	0	0	0	0	0	C	0	0	0		ວ
	Corporates	21,127	4,633	15,233	9,627	0	2,863	C	0	0	0		ა
	Corporates - Of Which: Specialised Lending	2,208	14	1,893	1,428	0	32	C	0	0	0		J
	Corporates - Of Which: SME	9,029	3,454	6,679	2,940	0	2,013	C	0	0	0		ა
	Retail	15,060	5,591	14,594	4,084	1,141		C	0	0	0		ა
	Retail - Secured on real estate property	13,178	4,706	13,168	3,749			C	0	0	0		ა
CDEECE	Retail - Secured on real estate property - Of Which: SME	1,399	776	1,391	503	174		C	0	0	0		J
GREECE	Retail - Secured on real estate property - Of Which: non-SME	11,779	3,930	11,777	3,246	771	1,822	C	0	0	0		ა
	Retail - Qualifying Revolving	0	0	0	0	0	0	C	0	0	0		ა
	Retail - Other Retail	1,882	885	1,426	335	195	790	C	0	0	0		ა
	Retail - Other Retail - Of Which: SME	1,882	885	1,426	335	195	790	C	0	0	0		J
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	C	)	0	0		ა
	Equity	0	0	0	0	0	0	C	0	0	0		J
	Other non credit-obligation assets												
	IRB Total												

(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).

							IRB Ap	proach				
				As of 31/	03/2019					As of 30	06/2019	
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	adjustments
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value	Of which: defaulted	
Other Countries	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0 808 676 20 0 0 0	94	0 0 803 671 20 0 0 0 0 0	0 0 477 422 13 0 0 0 0 0 0		0 0 0 130 75 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

						IRB Ap	proach					
			As of 31	03/2019					As of 30/	/06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0 0	0	Coloradiced	0	0	0	0	0	derduited	)
	Institutions	0	0 0	0		0		0	0	0	, c	J
	Corporates	105	3 105	115	O	2	0	0	0	0	, c	J
	Corporates - Of Which: Specialised Lending	0	0 0	0	C	0	O	0	0	0	C	ן
	Corporates - Of Which: SME	1	1 1	0	0	1	0	0	0	0	· C	ן
	Retail	0	0	0	0	0	0	0	0	0	·   C	J
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	C	)
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	)
ONTIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0			0	0	0	<i>)</i>
	Retail - Qualifying Revolving	0		0		0			0	0		<u>'</u>
	Retail - Other Retail  Retail - Other Retail - Of Which: SME	0		0					0	0		<u>'</u>
	Retail - Other Retail - Of Which: non-SME	١		0	"	0			١	0	,  "	á <b>l</b>
	Equity	0		0	"	0			l 0	1	ر ا	á
	Other non credit-obligation assets								Ů	Ĭ		
	IRB Total											

(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).

(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).

						IRB Ap	proach					
			As of 31,	/03/2019					As of 30/	/06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total			0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		) (O) (O) (O) (O) (O) (O) (O) (O) (O) (O

Credit Risk - IRB Approach
National Bank of Greece, S.A.

						IRB App	proach					
			As of 31/	03/2019					As of 30/	/06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0	0	0	(	0	(		0
	Institutions	0 0	0	0	0	0	0	(	0	(		0
	Corporates Of Which: Coopielized Landing	152 121	152	35		//	0	(	0			0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	31 86	31	35		1 1	0	(				0
	Retail	0 0		0		0	0	(				0
	Retail - Secured on real estate property			0		0	0	(				0
5.01441174	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	(	0			0
ROMANIA	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	(	0			0
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	(	0	(		0
	Retail - Other Retail	0	0	0	0	0	0	(	0	(		0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	C	0	(		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	C	0	(		0
	Equity	0 0	0	0	0	0	0	C	0	C		0
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach					
			As of 31,	/03/2019				As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustmen
	(males ELID 0/)	Of which:	- Value <sup>1</sup>	Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provisions
	(mln EUR, %)	defaulted	0	defaulted	0 0	0	defaulted	0	0	defaulted	0
	Central banks and central governments Institutions		0	0		0			0		
	Corporates		0	0		0			0	)	0
	Corporates - Of Which: Specialised Lending		0	ا		0			0		n
	Corporates - Of Which: SME		0		0 0	0		o o	0		0
	Retail		0	0	0 0	0		0	0		0
	Retail - Secured on real estate property	0 0	0	o	0 0	0		0	0		0
	Retail - Secured on real estate property - Of Which: SME	0 0	0	o	0 0	0	C	0	0		0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	c	0	0	(	0
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	c	0	0	(	0
	Retail - Other Retail	0 0	0	0	0 0	0	c	0	0	(	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	C	0	0	(	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	C	0	0	(	0
	Equity	0 0	0	0	0 0	0	C	0	0	(	0
	Other non credit-obligation assets										
	IRB Total										

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustmen
	(   5115 0()	Of which:	Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provisions
	(mln EUR, %)	defaulted		0	defaulted			defaulted	0		defaulted	
	Central banks and central governments	0 0	0	0			١		0	0		
	Institutions Corporates	0 0	0	0					0	0		
	Corporates - Of Which: Specialised Lending		0	0					0	0		
	Corporates - Of Which: SME		0	0	١				0	0		
	Retail		0	0					0	0		
	Retail - Secured on real estate property		0	0					0	0		
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0					0	0		
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0		0	d	0	0	0		
	Retail - Qualifying Revolving	0 0	0	0	0	0	C	0	0	0		
	Retail - Other Retail	0 0	0	0	0	0	C	0	0	0		
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	C	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	C	0	0	0		
	Equity	0 0	0	0	0	0	C	0	0	0		)
	Other non credit-obligation assets											
	IRB Total											

						IRB App	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	( derauteu	
	Institutions	0 0	0	0	0	0	0	0	0	0		
	Corporates	0 0	0	0	0	0	0	0	0	0		o
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0		o l
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0		o
	Retail	0 0	0	0	0	0	0	0	0	0		D
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0		D
Carrature of Carrataurant O	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0		D
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		D
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0		o l
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0		o l
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	(	o l
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	(	o l
	Equity	0 0	0	0	0	0	0	0	0	0	(	0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustme
		Of which:	Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	(		0	0		
	Institutions	0 0	0	0	0		(		0	0		
	Corporates Of Which: Coosinlined Londing	0 0	0	0	0				0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0		(		0	0		
	Corporates - Of Which: SME  Retail	0 0	0	0	0				0	0		
	Retail - Secured on real estate property		0	0	0				0	0		
	Retail - Secured on real estate property - Of Which: SME		0	0					0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME		0	0					0	0		
, , , , , , , , , , , , , , , , , , , ,	Retail - Qualifying Revolving		0	0	١				0	0		
	Retail - Other Retail		0	0	١				0	0		
	Retail - Other Retail - Of Which: SME		0	0	١				0	0		
	Retail - Other Retail - Of Which: non-SME		0	0	١	0			0	0		
	Equity	0 0	0	0	0			o o	0	0		
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	n derauiteu	0	0	uerauiteu	0	0	uerauiteu	0	0	deradited	0
	Institutions		0	0			0	0	0	0	, c	ó
	Corporates	0 0	0	0	0	0	0	0	0	0	,	٥
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0	,	ວ
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0	C	ა
	Retail	0 0	0	0	0	0	0	0	0	0	C	J
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0	C	)
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	)
country or counterpart to	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0		0	0	0	0		)
ountry of Counterpart 10	Retail - Qualifying Revolving  Retail - Other Retail		0	0			0	0	0	0		0
	Retail - Other Retail - Of Which: SME		0	0			0		0	0	,	0
	Retail - Other Retail - Of Which: non-SME		0	0			0	0	0	0	ر ا	ó
	Equity		0	0			0	0	0	0	,	ó
	Other non credit-obligation assets		,									
	IRB Total											

(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).



#### General governments exposures by country of the counterparty

							National Bank of Greece,  As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet	<u></u>	oc exposures		Deriva	tives		Off balan	ce sheet	
	(ITILIT LON)							Derivatives with po			n negative fair value	Off-balance sh		
			Total carrying amount of					,						Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 [	Austria													
Total [ 0 - 3M [	Belgium													
[ 0 - 3M [	Bulgaria													
Total  [ 0 - 3M [	Cyprus	107 0 0 0 21 21 28 0	107 0 0 0 21 28 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 5	107 0 0 0 0 21 23 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
Total  [ 0 - 3M [	Czech Republic	156	155	0	0	5	150	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more	Denmark													
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

						National Bank of Greece	, S.A.			
						As of 31/12/201	8			
						Direct exposures				
	(mln EUR)			On balance sl	heet		Der	ivatives	Off balance sheet	
									Off-balance sheet exposures	
							Derivatives with positive fair value	Derivatives with negative fair value		Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss  of which: Financial a fair value through comprehensive ind	amorticed cost	Carrying amount Notional amou	nt Carrying amount Notional amount	Nominal Provisions	exposure amount
[ 0 - 3M [	Finland									
[ 0 - 3M [	France									
[ 0 - 3M [	Germany	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	Croatia									
[ 0 - 3M [	Greece	707 739 2 36 290 223 1,780	736 1 16	444 205 0 0 0 0 0	0 0 0	236       16         517       16         0       1         0       16         146       141         188       28         325       1,436         1,412       1,655	0 0 0 0 0 830 5, 3,892 7,	0     0       0     15       0     13       0     11       0     62       4     36       400     0       550     105       682		94
[ 0 - 3M [	Hungary	57.10	5,7555							
[ 0 - 3M [	Ireland									
[ 0 - 3M [	Italy	0 0 40 54 74 738 20	0 0 40 54 74 737 20 <b>926</b>	0 0 0 0 0 24 20	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	Latvia	927	920	44		144				



General governments exposures by country of the counterparty

							National Bank of Greece,	S.A.						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg	20 17 11 6 70 157 64	20 17 11 6 70 157 64 <b>345</b>	20 17 11 6 70 157 37	0 0 0 0 0 0	0 0 0 0 0 0 27 27	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal	0 0 0 0 0 48 0	0 0 0 0 0 48 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 21 0	0 0 0 0 0 27 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Romania	33 49 63 8 5 0 0	33 49 63 8 5 0 0	0 0 0 0 0 0	0 0 0 0 0 0	33 17 0 0 0 0 0	32 63 8 5 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

							National Bank of Greece,	S.A.						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Spain	0 0 10 292 16 0	16 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 16 0	0 0 0 10 292 0 0	( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

							National Bank of Greece,							
						Diro	As of 31/12/2018							
				On halance of	hoot	Direc	ct exposures		Dorivo	tivos		Off halan	eo ekoot	
	(mln EUR)		T	On balance sl					Deriva	tives 		Off balan	ce sneet	_
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		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 [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	168 46 19 0 0 0	46 18 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	81 0 0 0 0 0 0	46 19 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	232
[ 0 - 3M [	Middle East	232	232	U		81	151	<u> </u>	J	U		U	<u> </u>	232
Total [ 0 - 3M [	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

National Bank of Greece, S.A.

							National bank of Greece,	J.A.						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa	36 15 0 0 0 0 0 51	36 15 0 0 0 0 0 0	35 15 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[ 0 - 3M [	Others	JI	31	30			•			•				

#### Notes and definition

- 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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). 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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Carbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Carbados, Cayman Islands, Cuba, Carbados, Ca
- 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, Côte D'Ivoire, Equatorial Guinea, Britrea, Ethiopia, Gabon, Gambia, Ghana, 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, Tanzania, United Republic Of, 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.



General governments exposures by country of the counterparty

						ľ	As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet	<u></u>	oc exposures		Deriva	tives		Off balan	ce sheet	
	(IIIIII EUR)											Off-balance sh		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with po	sitive fair value	Derivatives with	negative fair value	Nominal	Provisions	Risk weighted exposure amount
				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			
[ 0 - 3M [	Austria													
Total [ 0 - 3M [	Belgium													
[ 0 - 3M [	Bulgaria													
Total  [ 0 - 3M [	Cyprus	0 0 0 0 0 3 20	0 0 0 0 0 3 20	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 3 20	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Czech Republic	23	23	· ·	U C C C C C C C C C C C C C C C C C C C	23		U		U			U	
[ 0 - 3M [	Denmark													
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

						<u>'</u>	lational Bank of Greece,  As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Finland													
[ 0 - 3M [	France													
[ 0 - 3M [	Germany	275 251 0 0 0 0 0 0	275 251 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	275 251 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Croatia													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Greece	213 467 2 30 452 3,381 2,391 <b>6,935</b>	205 466 2 16 449 3,360 2,319 <b>6,816</b>	8 0 0 0 0 0 0	0 0 0 0 0 0	189 449 0 0 159 312 894	7 17 2 16 289 3,048 1,425 <b>4,805</b>	0 0 0 0 665 382 1,205	0 0 0 0 2,500 2,650 2,800 <b>7,950</b>	0 15 14 12 63 0 0	0 73 73 73 397 0 0	7 33 5 10 0 0 1	0 0 0 0 0 0	104
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M	Italy	0 20 73 50 49 404 1,230	0 20 73 50 49 404 1,229 <b>1,825</b>	0 0 0 0 0 32 16	0 0 0 0 0 0	0 0 0 0 49 228 346 <b>624</b>	0 20 73 50 0 143 867 <b>1,153</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Latvia	1,020	1,023	40	V	024	1,153					V		



#### General governments exposures by country of the counterparty

							National Bank of Greece,	S.A.						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
							Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg	9 19 17 41 53 119 76	9 19 17 41 53 119 76	9 19 17 41 53 119 44	0 0 0 0 0 0	0 0 0 0 0 0 32 32	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal	0 0 0 13 27 0	0 0 0 0 13 27 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 13 27 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

							National Bank of Greece,  As of 30/06/2019							
						Dire	ct exposures	,						
	(mln EUR)			On balance s	sheet				Deriva	tives		Off bala	nce sheet	
	(rim zeri)							Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions  O	Risk weighted exposure amount
[ 0 - 3M [	Spain	0 0 0 60 242 18 0	0 0 0 60 242 18 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 18 0 18	0 0 0 60 242 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Sweden	320	320	J.			302		· ·	U	V	U	U .	3
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



#### General governments exposures by country of the counterparty

							lational Bank of Greece, S As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet	<u> </u>	exposures		Deriva	tives		Off balan	ce sheet	-
	(IIIIII EUR)													
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with positive fair value Derivatives w		Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		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 [	Japan													
Total [ 0 - 3M [		0	0	0	0	0	0	C	0	0	0	0	0	
[ 0 - 3M [	U.S.	0 0 0 0 0 28	0 0 0 0 0 28 28	0 0 0 0 0 28 28	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	China	20	20	20	U		U	U		Ü		U	U	
[ 0 - 3M [	Switzerland													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	0	130 77 20 0 0 0	0 0 0 0 0	0 0 0 0 0	79 0 0 0 0 0	51 77 20 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	220
Total [ 0 - 3M [	Middle East	228	227	0	0	79	148	0	0	0	0	0	0	228
Total [ 0 - 3M [ [ 3M - 1Y [	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

National Bank of Greece, S.A.

							National bank of Greece,	J.A.								
			As of 30/06/2019													
						Dire	ect exposures									
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balance sheet				
Residual Maturity	Country / Region							Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance s	heet 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	Risk weighted exposure amount		
[ 0 - 3M [	Africa															
[ 0 - 3M [	Others	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0			

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). 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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican, Costa Rica, Dominican, Republic, Ecuador, El Salvador, Grenada, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, 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, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Cong Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, 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.



#### Performing and non-performing exposures

			A	s of 30/09/201	8			As of 31/12/2018								
		Gross carry	ing amount		Accumulated in accumulated convisions 4	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated in accumulated control value due to control provisions <sup>4</sup>	hanges in fair	Collaterals and financial		
		Of which performing but past due >30	Of which non-	-performing <sup>1</sup>	On performing exposures <sup>2</sup>	performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	-performing <sup>1</sup>	On performing exposures <sup>2</sup>	performing	guarantees received on non- performing		
(mln EUR)		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures		
Debt securities (including at amortised cost and fair value)	6,829	0	0	0	93	0	0	7,712	0	0	0	85	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	6,578	0	0	0	92	0	0	7,460	0	0	0	84	0	0		
Credit institutions	78	0	0	0	0	0	0	75	0	0	0	0	0	0		
Other financial corporations	4	0	0	0	0	0	0	3	0	0	0	0	0	0		
Non-financial corporations	170	0	0	0	1	0	0	174	0	0	0	1	0	0		
Loans and advances(including at amortised cost and fair value)	46,491	555	16,895	14,249	681	9,342	6,430	46,892	409	16,272	13,773	571	8,968	6,448		
Central banks	4,363	0	0	0	0	0	0	4,582	0	0	0	0	0	0		
General governments	450	130	98	97	6	61	26	452	0	93	93	3	56	28		
Credit institutions	1,914	0	0	0	0	0	0	2,587	0	0	0	0	0	0		
Other financial corporations	296	1	147	133	22	114	10	624	0	149	135	18	114	13		
Non-financial corporations	19,521	114	7,897	6,835	210	5,168	2,298	19,097	94	7,455	6,498	197	4,855	2,045		
of which: small and medium-sized enterprises at amortised cost	8,505	76	4,738	4,169	124	3,142	1,272	8,319	48	4,547	4,031	126	3,015	1,179		
Households	19,947	311	8,753	7,183	443	3,999	4,095	19,549	315	8,575	7,046	353	3,943	4,363		
DEBT INSTRUMENTS other than HFT	53,320	555	16,895	14,249	774	9,342	6,430	54,604	409	16,272	13,773	656	8,968	6,448		
OFF-BALANCE SHEET EXPOSURES	9,020		193	187	20	46	0	9,283		236	155	15	52	0		

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</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 9 and 10 of Regulation (EU) No 680/2014 - 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.



#### **Performing and non-performing exposures**

			A	As of 31/03/201	9					<u> </u>	As of 30/06/201	9		
	Gross carrying amou				Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial		Gross carryi	ng amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial
		Of which performing but past due >30	Of which non	-performing <sup>1</sup>	On performing	On non- performing			Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	8,491	0	0	0	89	0	0	9,649	0	0	0	80	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,276	0	0	0	86	0	0	9,456	0	0	0	79	0	0
Credit institutions	62	0	0	0	0	0	0	61	0	0	0	0	0	0
Other financial corporations	3	0	0	0	0	0	0	3	0	0	0	0	0	0
Non-financial corporations	150	0	0	0	2	0	0	129	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	44,062	559	15,173	12,812	548	8,275	5,983	41,963	362	13,746	12,301	565	7,062	5,866
Central banks	2,058	0	0	0	0	0	0	1,299	0	0	0	0	0	0
General governments	439	1	64	64	3	43	13	418	1	49	49	8	34	15
Credit institutions	3,072	0	0	0	0	0	0	3,054	0	0	0	0	0	0
Other financial corporations	271	0	143	130	14	110	15	275	0	140	128	15	106	16
Non-financial corporations	18,934	276	6,438	5,528	205	4,128	1,778	18,755	101	5,912	5,294	221	3,725	1,697
of which: small and medium-sized enterprises at amortised cost	7,398	109	3,661	3,168	130	2,364	979	7,141	85	3,348	3,074	136	2,094	989
Households	19,288	282	8,528	7,091	325	3,994	4,177	18,162	260	7,645	6,830	320	3,198	4,138
DEBT INSTRUMENTS other than HFT	52,553	559	15,173	12,812	637	8,275	5,983	51,612	362	13,746	12,301	644	7,062	5,866
OFF-BALANCE SHEET EXPOSURES	9,245		224	163	13	50	0	9,168		213	144	12	49	0

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</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 9 and 10 of Regulation (EU) No 680/2014 - 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.



#### Forborne exposures

		,	As of 30/09/2018			As of 31/12/2018							
	Gross carrying exposures wit measures		Accumulated im accumulated change due to cresprovisions for expressions for expressions and the contract of th	anges in fair dit risk and kposures with	Collateral and financial guarantees	Gross carrying exposures witl measures		accumulated ch value due to cre provisions for e	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>				
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	o	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)	9,827	7,052	3,570	3,276	5,097	9,243	6,673	3,297	3,062	4,890			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	69	69	36	36	22	65	65	32	32	24			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	111	108	80	80	6	112	112	84	84	6			
Non-financial corporations	3,458	2,995	1,633	1,569	1,478	3,286	2,836	1,505	1,449	1,320			
of which: small and medium-sized enterprises at amortised cost	1,512	1,252	640	597	678	1,393	1,148	590	548	617			
Households	6,188	3,880	1,820	1,591	3,591	5,780	3,660	1,676	1,497	3,539			
DEBT INSTRUMENTS other than HFT	9,827	7,052	3,570	3,276	5,097	9,243	6,673	3,297	3,062	4,890			
Loan commitments given	0	0	0	0	0	0	0	0	0	0			

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

<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 9 and 10 of Regulation (EU) No 680/2014 - 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.



#### **Forborne exposures**

	As of 31/03/2019 As of 30/06/2019									
	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		accumulated ch value due to cre provisions for e	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>	
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	o
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	9,022	6,313	3,183	2,956	4,833	8,429	5,724	2,724	2,492	4,831
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	63	43	25	25	28	62	32	23	18	31
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	111	110	84	84	10	110	110	82	82	11
Non-financial corporations	3,052	2,535	1,391	1,331	1,260	2,859	2,264	1,242	1,170	1,265
of which: small and medium-sized enterprises at amortised cost	1,236	958	486	436	572	1,194	904	456	405	595
Households	5,796	3,625	1,684	1,516	3,536	5,398	3,318	1,378	1,223	3,524
DEBT INSTRUMENTS other than HFT	9,022	6,313	3,183	2,956	4,833	8,429	5,724	2,724	2,492	4,831
Loan commitments given	0	0	0	0	0	0	0	0	0	0

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

<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 9 and 10 of Regulation (EU) No 680/2014 - 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.