



2023 EU-wide Transparency Exercise

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

2023 EU-wide Transparency Exercise

Key Metrics

Hellenic Bank Public Company Ltd

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,066	1,037	1,025	1,182	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,052	1,023	1,025	1,182	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,195	1,167	1,155	1,312	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,181	1,153	1,155	1,312	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,195	1,167	1,353	1,510	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,181	1,153	1,353	1,510	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	5,670	5,674	5,674	5,693	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,656	5,660	5,674	5,693	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.80%	18.28%	18.06%	20.77%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.59%	18.08%	18.06%	20.77%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.08%	20.57%	20.35%	23.05%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.88%	20.37%	20.35%	23.05%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.08%	20.57%	23.84%	26.53%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.88%	20.37%	23.84%	26.53%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	20,284	20,518	20,810	20,763	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.89%	5.69%	5.55%	6.32%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Hellenic Bank Public Company Ltd

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,195	1,167	1,155	1,312	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,181	1,153	1,155	1,312	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	20,284	20,518	20,810	20,763	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	20,326	20,560	20,810	20,763	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.89%	5.69%	5.55%	6.32%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.81%	5.61%	5.55%	6.32%	[A.2]/[B.2]	

		(mln EUR, %)									
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION				
OWN FUNDS Transitional period	A	OWN FUNDS									
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)				1,195	1,167	1,153	1,510	C 01.00 (0001,0001)	Articles 4(1)(b) and 72 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)				1,066	1,037	1,025	1,182	C 01.00 (0002,0001)	Article 59 of CRR
	A.1.2	Retained earnings				760	760	760	760	C 01.00 (0002,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.3	Accumulated other comprehensive income				68	34	34	200	C 01.00 (0130,0001)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.4	Other Reserves				26	29	28	28	C 01.00 (0100,0001)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.5	Funds for general banking risk				260	260	260	260	C 01.00 (0200,0001)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.6	Minority interest given recognition in CET1 capital				0	0	0	0	C 01.00 (0210,0001)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.7	Adjustments to CET1 due to prudential filters				0	0	0	0	C 01.00 (0220,0001)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)				0	0	0	0	C 01.00 (0250,0001)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)				-33	-31	-29	-28	C 01.00 (0300,0001) + C 01.00 (0340,0001)	Articles 4(1)(b), 36(1) point (f) and 37 of CRR, Articles 4(1)(b), 36(1) point (f) and 37 point (a) of CRR
	A.1.10	(-) DIB shortfall of credit risk adjustments to expected losses				0	0	0	0	C 01.00 (0320,0001)	Articles 36(1) point (c), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets				0	0	0	0	C 01.00 (0330,0001)	Articles 4(1)(b), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital				0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital				0	0	0	0	C 01.00 (0440,0001)	Article 36(1) point (i) 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 (0460,0001) + C 01.00 (0462,0001) + C 01.00 (0470,0001) + C 01.00 (0472,0001)	Articles 4(36), 36(1) point (i) (1) and 89 to 91 of CRR, Articles 36(1) point (i) (1), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (i) (2) and 270(2) of CRR, Articles 36(1) point (i) (3) and 135(8) of CRR and Articles 36(1) point (i) (4) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)				0	0	0	0	C 01.00 (0462,0001)	Articles 36(1) point (i) (1), 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 (0480,0001)	Articles 4(27), 36(1) point (j), 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 (0490,0001)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment				0	0	0	0	C 01.00 (0500,0001)	Articles 4(27), 36(1) point (j), 43, 45, 47, 48(1) point (b), 81(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.63% threshold				0	0	0	0	C 01.00 (0510,0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	0	0	0	C 01.00 (0520,0001)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	0	0	0	C 01.00 (0534,0001)	Articles 36(1) point (n) and Article 133(2) of CRR
A.1.18C	(-) Other foreseeable tax charges				0	0	0	0	C 01.00 (0535,0001)	Articles 36(1) point (o) of CRR	
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR				-1	0	0	0	C 01.00 (0524,0001)	Article 3 CRR	
A.1.20	CET1 capital elements or deductions - other				-29	-28	-29	-37	C 01.00 (0529,0001)	-	
A.1.21	Transitional adjustments				14	14	0	0	GA1 (1.1.16 + 1.1.18 + 1.1.1.20)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)				0	0	0	0	C 01.00 (0520,0001)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)				0	0	0	0	C 01.00 (0540,0001)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)				14	14	0	0	C 01.00 (0526,0001)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)				130	130	130	130	C 01.00 (0530,0001)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments				130	130	130	130	C 01.00 (0540,0001) + C 01.00 (0542,0001)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital				0	0	0	0	C 01.00 (0570,0001)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions				0	0	0	0	C 01.00 (0580,0001) + C 01.00 (0582,0001) + C 01.00 (0572,0001) + C 01.00 (0574,0001) + C 01.00 (0576,0001)	-	
A.2.4	Additional Tier 1 transitional adjustments				0	0	0	0	C 01.00 (0560,0001) + C 01.00 (0580,0001) + C 01.00 (0570,0001)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)				1,195	1,167	1,155	1,312	C 01.00 (0001,0001)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)				0	0	198	198	C 01.00 (0700,0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments				0	0	198	198	C 01.00 (0700,0001) + C 01.00 (0700,0001)	-	
A.4.2	Other Tier 2 Capital components and deductions				0	0	0	0	C 01.00 (0900,0001) + C 01.00 (0902,0001) + C 01.00 (0904,0001) + C 01.00 (0906,0001) + C 01.00 (0908,0001) + C 01.00 (0910,0001) + C 01.00 (0912,0001) + C 01.00 (0914,0001) + C 01.00 (0916,0001) + C 01.00 (0918,0001) + C 01.00 (0920,0001) + C 01.00 (0922,0001) + C 01.00 (0924,0001) + C 01.00 (0926,0001) + C 01.00 (0928,0001) + C 01.00 (0930,0001) + C 01.00 (0932,0001) + C 01.00 (0934,0001) + C 01.00 (0936,0001) + C 01.00 (0938,0001) + C 01.00 (0940,0001) + C 01.00 (0942,0001) + C 01.00 (0944,0001) + C 01.00 (0946,0001) + C 01.00 (0948,0001) + C 01.00 (0950,0001) + C 01.00 (0952,0001) + C 01.00 (0954,0001) + C 01.00 (0956,0001) + C 01.00 (0958,0001) + C 01.00 (0960,0001) + C 01.00 (0962,0001) + C 01.00 (0964,0001) + C 01.00 (0966,0001) + C 01.00 (0968,0001) + C 01.00 (0970,0001) + C 01.00 (0972,0001) + C 01.00 (0974,0001) + C 01.00 (0976,0001) + C 01.00 (0978,0001) + C 01.00 (0980,0001) + C 01.00 (0982,0001) + C 01.00 (0984,0001) + C 01.00 (0986,0001) + C 01.00 (0988,0001) + C 01.00 (0990,0001) + C 01.00 (0992,0001) + C 01.00 (0994,0001) + C 01.00 (0996,0001) + C 01.00 (0998,0001) + C 01.00 (0999,0001)	-	
A.4.3	Tier 2 transitional adjustments				0	0	0	0	C 01.00 (0980,0001) + C 01.00 (0982,0001) + C 01.00 (0984,0001) + C 01.00 (0986,0001) + C 01.00 (0988,0001) + C 01.00 (0990,0001)	-	
B	TOTAL RISK EXPOSURE AMOUNT				5,670	5,674	5,674	5,693	C 02.00 (0010,0001)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included				14	14	0	0	C 01.00 (0010,0001)	-	
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)				18.80%	18.28%	18.06%	20.77%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)				21.08%	20.57%	20.35%	23.05%	CA3 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)				21.08%	20.57%	23.84%	26.53%	CA3 (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)				1,052	1,023	1,025	1,182	CA3 (4)	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)				18.59%	18.06%	18.06%	20.77%	CA3 (5)	-	
F	Adjustments to CET1 due to IFRS 9 transitional arrangements				14	14	0	0	C 01.00 (0440,0001)	-	
F	Adjustments to AT1 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0440,0001)	-	
F	Adjustments to T2 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0440,0001)	-	
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements				14	14	0	0	C 01.00 (0440,0001)	-	

(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

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Hellenic Bank Public Company Ltd

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	4,824	4,809	4,639	4,665	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	4,824	4,809	4,639	4,665	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	8	6	7	6	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	7	6	6	4	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	134	153	318	318	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1	1	5	1	C 02.00 (r0520, c0010)
Of which the standardised approach	1	1	5	1	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	696	699	699	699	C 02.00 (r0590, c0010)
Of which basic indicator approach	696	699	699	699	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	5,670	5,674	5,674	5,693	

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

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

2023 EU-wide Transparency Exercise

P&L

Hellenic Bank Public Company Ltd

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	232	341	134	297
Of which debt securities income	43	61	20	46
Of which loans and advances income	151	207	58	120
Interest expenses	27	40	26	62
(Of which deposits expenses)	4	10	16	38
(Of which debt securities issued expenses)	2	8	7	17
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	4	8	0	11
Net Fee and commission income	54	73	20	40
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	6	6	3	6
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	-1	1	2
Gains or (-) losses from hedge accounting, net	0	-1	0	0
Exchange differences (gain or (-) loss), net	6	8	2	4
Net other operating income / (expenses)	4	4	1	2
TOTAL OPERATING INCOME, NET	279	399	134	299
(Administrative expenses)	164	282	47	97
(Cash contributions to resolution funds and deposit guarantee schemes)	23	29	10	16
(Depreciation)	18	24	6	11
Modification gains or (-) losses, net	-2	9	1	4
(Provisions or (-) reversal of provisions)	-2	4	0	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	4	0	-1
(Other provisions)	0	0	1	1
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-12	23	11	10
(Financial assets at fair value through other comprehensive income)	1	0	0	0
(Financial assets at amortised cost)	-13	23	11	10
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	4	7	4	5
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	5	5	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	86	44	57	166
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	80	35	50	147
Profit or (-) loss after tax from discontinued operations	-5	-7	19	19
PROFIT OR (-) LOSS FOR THE YEAR	75	28	69	166
Of which attributable to owners of the parent	75	28	69	166

¹ 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."

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Hellenic Bank Public Company Ltd

ASSETS:	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023					References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy							
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3					
Cash, cash balances at central banks and other demand deposits	7,783				8,595				8,549				8,499				IAS 1.54 (i)				
Financial assets held for trading	7	0	7	0	0	0	0	1	0	1	0	2	0	2	0	IFRS 7.8(a)(i); IFRS 9 Appendix A					
Non-trading financial assets mandatorily at fair value through profit or loss	20	0	0	20	19	0	0	19	20	0	0	20	20	0	0	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	IFRS 7.8(a)(i); IFRS 9.4.1.5					
Financial assets at fair value through other comprehensive income	118	110	0	8	93	81	0	12	93	83	0	10	93	83	0	IFRS 7.8(h); IFRS 9.4.1.2A					
Financial assets at amortised cost	10,975				10,515				10,981				11,036			IFRS 7.8(f); IFRS 9.4.1.2					
Derivatives – Hedge accounting	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26					
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0			IAS 39.89A(a); IFRS 9.6.5.8					
Other assets ¹	684				643				413				414								
TOTAL ASSETS	19,587				19,864				20,057				20,063			IAS 1.9(e), ICG 6					

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

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	109	0	0	0	0	81	0	0	0	0	82	0	0	0	0	81	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	4,615	0	0	-1	0	4,337	0	0	-1	0	4,695	0	0	-1	0	4,706	0	0	-1	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	5,177	664	399	-27	-30	-155	5,095	571	381	-25	-27	-145	5,244	550	353	-28	-25	-139	5,349	508	339	-25	-22	-137	Annex V.Part 1.32, 44(a)

¹This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Hellenic Bank Public Company Ltd

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	2	3	5	1	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	18,212	18,557	18,674	18,586	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	18	24	24	23	IAS 37.10; IAS 1.54(l)
Tax liabilities	14	13	18	30	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	186	161	162	154	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	2	2	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	18,433	18,760	18,883	18,794	IAS 1.9(b);IG 6
TOTAL EQUITY	1,154	1,104	1,174	1,269	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	19,587	19,864	20,057	20,063	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Hellenic Bank Public Company Ltd

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		2	3	5	1	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	2,274	2,278	2,292	2,310	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	380	436	389	378	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	379	435	388	357	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	139	112	142	118	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	74	50	83	63	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	908	898	972	875	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	874	869	925	823	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,557	2,578	2,486	2,515	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,413	2,452	2,374	2,405	ECB/2013/33 Annex 2.Part 2.9.1
	Households	11,716	12,015	11,952	11,946	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	6,862	7,231	7,216	7,318	Annex V.Part 1.42(f), 44(c)
Debt securities issued		230	232	433	436	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	199	199	Annex V.Part 1.37
Other financial liabilities		8	8	8	8	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		18,214	18,560	18,678	18,587	

2023 EU-wide Transparency Exercise

Market Risk

Hellenic Bank Public Company Ltd

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	1	1	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	1	1	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	5	1	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	5	1	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	5	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Market risk template does not include CUI 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.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	Central governments or central banks	5,529	10,623	0	0	8,927	10,924	0	
	Regional governments or local authorities	14	1	0	0	16	2	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	516	516	0	0	483	483	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	1,472	1,475	413	0	1,294	1,300	376	
	Corporates	2,374	1,692	1,549	0	2,423	1,742	1,509	
	of which: SME	1,453	961	752	0	1,446	966	757	
	Retail	2,653	1,299	861	0	2,650	1,242	884	
	of which: SME	699	267	139	0	652	246	129	
	Secured by mortgages on immovable property	1,971	1,941	863	0	1,909	1,883	801	
	of which: SME	653	652	306	0	654	657	336	
	Exposures in default	1,782	784	394	1,151	1,751	775	257	
	Items associated with particularly high risk	906	151	226	0	148	148	221	
	Covered bonds	893	893	120	0	1,027	1,025	152	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	26	26	64	0	27	27	65		
Other exposures	203	203	43	0	211	211	46		
Standardised Total⁴	22,284	19,404	4,833	1,582	22,456	19,536	4,815	1,617	

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results area for the 2023 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covers up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁽⁴⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparties.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Other Countries	Central governments or central banks	0	0	0	0	8,740	8,740	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	484	484	381	0	383	383	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	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	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0		
Standardised Total⁴	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
CYPRUS	Central governments or central banks	1,413	2,500	0	0	817	1,513	0	
	Regional governments or local authorities	14	1	0	0	14	1	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	17	22	27	0	20	26	33	
	Corporates	1,446	1,092	842	0	1,782	1,086	889	
	of which: SME	1,211	728	586	0	1,217	747	605	
	Retail	2,529	1,124	798	0	2,529	1,151	817	
	of which: SME	654	244	138	0	647	245	138	
	Secured by mortgages on immovable property	1,827	1,798	793	0	1,746	1,719	718	
	of which: SME	695	591	304	0	693	586	297	
	Exposures in default	1,629	256	235	1,023	1,446	244	259	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	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	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0		
Other exposures	26	26	49	0	27	27	65		
Standardised Total⁴	4,542	4,542	1,452	1,023	5,141	5,141	1,486		

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	100	100	0	0	100	100	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	21	21	0	0	4	4	0	
	Corporates	31	30	36	0	31	30	36	
	of which: SME	0	0	0	0	0	0	0	
	Retail	21	14	12	0	21	16	12	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	18	18	0	0	19	19	0	
	Items associated with particularly high risk	70	1	0	61	1	1	0	
	Covered bonds	0	0	0	0	69	69	0	
	Claims on institutions and corporates with a ST credit assessment	156	156	31	0	156	156	31	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0		
Standardised Total⁴	0	0	0	62	0	0	62		

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	Central governments or central banks	7,886	7,886	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	83	83	20	0	32	32	10	
	Corporates	25	26	32	0	27	27	34	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	230	229	23	0	230	230	23	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0		
Standardised Total⁴	0	0	0	0	0	0	0		

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
UNITED STATES	Central governments or central banks	69	69	0	0	119	119	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	229	229	56	0	150	150	40	0
	Corporates	124	124	124	0	126	126	162	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	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	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b				1				1	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
FRANCE	Central governments or central banks	13	13	0	0	13	13	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	277	277	100	0	307	307	58	0
	Corporates	40	40	40	0	41	40	46	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	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	0	0	0	0	0	0	0	0
	Covered bonds	127	127	13	0	127	127	13	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b				1				1	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	80	80	26	0	80	80	23	0
	Corporates	73	67	61	0	72	69	60	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	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	0	0	0	0	0	0	0	0
	Covered bonds	97	97	10	0	97	97	10	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b				1				1	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
CANADA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	113	113	24	0	103	103	22	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	2	2	2	0	2	2	2	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	0	0	0	0	0	0	0	0
	Covered bonds	85	85	17	0	206	206	41	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b				1				1	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
SWEDEN	Central governments or central banks	3	3	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	76	76	25	0	97	97	19	0
	Corporates	23	23	23	0	22	22	31	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	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	0	0	0	0	0	0	0	0
	Covered bonds	57	57	6	0	57	57	6	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b				1				1	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
AUSTRALIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	144	144	29	0	144	144	29	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	2	2	2	0	2	2	2	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	0	0	0	0	0	0	0	0
	Covered bonds	25	25	5	0	65	65	13	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^b				1				1	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data	(in EUR '000)								
	Central governments or central banks	5,899	15,552	0	0	3,868	10,869	0	0
	Regional governments or local authorities	14	1	0	0	14	2	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	461	461	0	0	443	443	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,204	1,208	337	0	1,169	1,173	335	0
	Corporates	2,573	2,862	1,717	0	2,562	1,867	1,718	0
	of which: SME	1,546	1,608	862	0	1,526	1,645	854	0
	Retail	2,387	1,215	862	0	2,365	1,210	863	0
	of which: SME	628	238	124	0	631	241	126	0
	Secured by mortgages on immovable property	1,943	1,911	818	0	2,052	2,011	864	0
	of which: SME	996	578	296	0	855	627	333	0
	Exposures in default	728	135	158	324	714	124	137	339
	Items associated with particularly high risk	195	93	139	0	201	96	144	0
	Covered bonds	1,267	1,267	162	0	1,252	1,252	182	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	27	27	65	0	27	27	65	0	
Other exposures	452	452	305	0	465	465	302	0	
Standardised Total ²	21,356	19,581	4,446	446	21,330	19,535	4,670	461	

(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 securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Other Countries	(in EUR '000)								
	Central governments or central banks	5,120	5,120	0	0	5,046	5,046	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	361	361	0	0	343	343	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	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	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	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).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
CYPRUS	(in EUR '000)								
	Central governments or central banks	872	1,945	0	0	957	1,958	0	0
	Regional governments or local authorities	14	1	0	0	14	2	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	20	25	32	0	21	25	32	0
	Corporates	1,742	1,999	928	0	1,771	1,985	929	0
	of which: SME	1,364	812	660	0	1,332	783	636	0
	Retail	2,494	1,122	790	0	2,428	1,115	793	0
	of which: SME	825	232	112	0	827	238	110	0
	Secured by mortgages on immovable property	1,766	1,743	754	0	1,865	1,835	779	0
	of which: SME	550	529	269	0	605	586	302	0
	Exposures in default	644	120	141	240	621	109	121	261
	Items associated with particularly high risk	192	119	139	0	201	144	144	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	27	27	65	0	27	27	65	0	
Other exposures	452	452	305	0	465	465	302	0	
Standardised Total ²	0	0	0	365	0	0	0	378	

(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 securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	(in EUR '000)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	100	100	0	0	100	100	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	46	46	2	0	43	43	1	0
	Corporates	45	39	47	0	49	42	48	0
	of which: SME	19	14	11	0	18	14	10	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	21	20	0	0	21	21	0	0
	Secured by mortgages on immovable property	5	6	0	0	5	6	0	0
	of which: SME	5	6	0	50	5	6	0	51
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	198	198	40	0	198	198	40	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	0	0	0	51	0	0	0	52	

(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 securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR '000)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	97	97	22	0	97	97	23	0
	Corporates	58	48	62	0	60	58	73	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	2	2	2	0	2	2	1	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	0	0	0	0	0	0	0	0
	Covered bonds	280	280	28	0	281	281	28	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	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).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED STATES	Central governments or central banks	138	138	0	0	119	119	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	163	163	42	0	156	156	43	0
	Corporates	153	153	159	0	162	161	167	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	2	2	2	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	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	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
FRANCE	Central governments or central banks	13	13	0	0	19	19	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	262	262	77	0	224	224	70	0
	Corporates	43	43	51	0	49	49	55	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1	1	1	0	1	1	1	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	0	0	0	0	0	0	0	0
Covered bonds	136	136	14	0	136	136	14	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	82	82	29	0	81	81	28	0
	Corporates	72	70	96	0	63	63	14	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	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	0	0	0	0	0	0	0	0
Covered bonds	130	130	13	0	130	130	13	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
CANADA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	51	51	11	0	51	51	12	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	0	2	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	2	2	2	0	2	2	2	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	0	0	0	0	0	0	0	0
Covered bonds	216	216	43	0	202	202	40	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SWEDEN	Central governments or central banks	0	0	0	0	19	19	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	81	81	19	0	96	96	19	0
	Corporates	22	22	31	0	22	22	31	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	1	1	1	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	0	0	0	0	0	0	0	0
Covered bonds	77	77	8	0	77	77	8	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
AUSTRALIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	106	106	21	0	106	106	21	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	2	2	2	0	1	1	1	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	0	0	0	0	0	0	0	0
Covered bonds	65	65	13	0	65	65	13	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Hellenic Bank Public Company Ltd

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(mIn EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	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			0					0			
	IRB Total ²			0				0				

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

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Hellenic Bank Public Company Ltd

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(mIn EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	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			0					0			
	IRB Total ²			0					0			

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

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Hellenic Bank Public Company Ltd

As of 31/12/2022

Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	U.S.	0	0	0	0	0	0	33	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China	33	33	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland	47	47	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA	29	29	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		118	118	0	0	0	0	118	0	0	0	0	0	0

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Hellenic Bank Public Company Ltd

As of 31/12/2022

(min EUR)		Direct exposures												Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet				
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M]	Africa													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Others													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). 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, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

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

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

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Hellenic Bank Public Company Ltd

As of 30/06/2023

(min EUR)		Direct exposures												Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet					
		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss					of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Africa														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Others														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). 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 Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying IFRS9

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Hellenic Bank Public Company Ltd

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing but past due >30 days and <-90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ²⁾			Of which performing but past due >30 days and <-90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ²⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾					Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾			
Cash balances at central banks and other demand deposits	7,624	0	0	0	0	0	0	0	0	8,503	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	4,723	0	0	0	0	2	0	0	0	4,419	0	0	0	0	0	1	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,096	0	0	0	0	0	0	0	0	1,032	0	0	0	0	0	0	0	0	0	
Credit institutions	2,311	0	0	0	0	1	0	0	0	2,465	0	0	0	0	0	0	0	0	0	
Other financial corporations	750	0	0	0	0	0	0	0	0	855	0	0	0	0	0	0	0	0	0	
Non-financial corporations	66	0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	6,565	42	636	636	399	28	176	155	413	6,369	35	610	610	381	21	169	145	399	399	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	4	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	
Credit institutions	315	0	0	0	0	0	0	0	0	146	0	0	0	0	0	0	0	0	0	
Other financial corporations	121	0	2	2	2	2	0	0	1	118	0	2	2	1	2	0	0	0	1	
Non-financial corporations	2,561	3	150	150	117	31	61	57	80	2,563	6	130	130	103	25	50	46	81	81	
of which: small and medium-sized enterprises	1,943	3	150	150	117	24	61	57	80	1,938	6	131	131	97	19	45	41	77	77	
of which: Loans collateralised by commercial immovable property	1,749	1	91	91	75	25	27	26	61	1,742	5	96	96	78	19	30	29	62	62	
Households	3,563	39	485	485	280	4	114	98	331	3,538	29	469	469	274	4	119	99	317	317	
of which: Loans collateralised by residential immovable property	2,690	31	338	338	187	4	53	45	263	2,693	22	326	326	188	4	59	48	253	253	
of which: Credit for consumption	376	5	57	57	36	2	19	16	31	361	3	56	56	34	0	18	16	30	30	
NET INSTRUMENTS other than HFT	18,913	42	636	636	399	29	176	155	413	19,290	35	610	610	381	23	169	145	399	399	
OFF-BALANCE SHEET EXPOSURES	1,362		15	15	14	9	3	3	6	1,381		37	37	37	8	11	11	18	18	

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRBP framework (template F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same term (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

Hellenic Bank Public Company Ltd

	As of 31/03/2023										As of 30/06/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				
	Of which performing but past due >90 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ²	Of which Stage 3 ³	Of which performing but past due >90 days and <=90 days	Of which non-performing ¹		On performing exposures ²		On non-performing exposures ²	Of which Stage 3 ³	Of which performing but past due >90 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ²	Of which Stage 3 ³		
	Of which: defaulted	Of which Stage 3 ³						Of which: defaulted	Of which Stage 3 ³						Of which: defaulted	Of which Stage 3 ³					
Cash balances at central banks and other demand deposits	8,469	0	0	0	0	0	0	0	0	0	0	0	8,414	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	4,776	0	0	0	0	1	0	0	0	0	0	0	4,787	0	0	0	1	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	1,136	0	0	0	0	0	0	0	0	0	0	0	1,132	0	0	0	0	0	0		
Credit institutions	2,553	0	0	0	0	0	0	0	0	0	0	0	2,448	0	0	0	0	0	0		
Other financial corporations	1,065	0	0	0	0	0	0	0	0	0	0	0	1,062	0	0	0	0	0	0		
Non-financial corporations	70	0	0	0	0	0	0	0	0	0	0	0	90	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	6,473	38	586	586	353	21	165	139	381	6,515	20	562	562	339	15	170	137	355			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	4	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0		
Credit institutions	208	0	0	0	0	0	0	0	0	230	0	0	0	0	0	0	0	0	0		
Other financial corporations	118	0	2	2	1	3	0	0	1	115	0	2	2	2	2	0	0	2			
Non-financial corporations	2,805	5	130	130	88	26	43	39	79	2,836	5	121	121	80	22	45	37	70			
of which: small and medium-sized enterprises	1,970	5	122	122	89	21	40	35	75	1,979	5	113	113	72	18	41	33	66			
of which: Loans collateralised by commercial immovable property	1,755	4	89	89	62	19	24	24	61	1,786	5	81	81	56	17	26	21	53			
Households	3,539	33	454	454	264	7	123	99	303	3,530	15	438	438	257	-10	124	100	283			
of which: Loans collateralised by residential immovable property	2,888	25	314	314	175	-5	60	47	239	2,710	13	302	302	169	4	64	49	223			
of which: Credit for consumption	358	4	54	54	34	0	18	16	28	355	2	53	53	34	0	19	16	27			
DEBT INSTRUMENTS other than HFT	19,719	38	586	586	353	23	165	139	381	19,717	20	562	562	339	14	170	137	355			
OFF-BALANCE SHEET EXPOSURES	1,446		37	37	37	7	11	11	19	1,467		36	36	36	7	10	10	20			

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
 (2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
 (3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
 (4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSB Framework (templates F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2023/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
 (5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Hellenic Bank Public Company Ltd

	As of 30/09/2022						As of 31/12/2022						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	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)	616	330	79	71	484	227	584	318	77	70	457	222	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	1	0	0	1	1	3	1	0	0	1	1	
Non-financial corporations	303	85	41	29	247	51	280	84	36	26	229	52	
of which: small and medium-sized enterprises	289	85	39	29	235		267	80	33	24	219		
Households	312	243	38	42	236	175	301	233	41	43	227	168	
DEBT INSTRUMENTS other than HFT	616	330	79	71	484		584	318	77	70	457		
Loan commitments given	8	1	0	0	7	1	8	1	0	0	7	1	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	54						47						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	252						238						

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

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

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

2023 EU-wide Transparency Exercise

Forborne exposures

Hellenic Bank Public Company Ltd

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	559	316	76	72	436	219	495	298	77	75	371	200	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	0	0	1	1	1	1	0	0	1	1	
Non-financial corporations	265	88	34	26	217	57	207	80	33	27	161	50	
of which: small and medium-sized enterprises	261	83	32	24	215		203	76	30	25	159		
Households	293	227	42	46	218	161	286	217	44	48	209	150	
DEBT INSTRUMENTS other than HFT	559	316	76	72	436		495	298	77	75	371		
Loan commitments given	8	1	0	0	7	1	8	1	0	0	7	1	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	56						57						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	230						222						

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

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

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

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Hellenic Bank Public Company Ltd

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	36	2	2	36	0	0	39	2	2	39	0	0	39	2	2	39	0	0	37	1	1	37	0	0
B Mining and quarrying	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	9	0	0	9	0	0
C Manufacturing	472	11	11	472	8	0	450	8	8	450	5	0	446	7	7	446	5	0	431	7	7	431	4	0
D Electricity, gas, steam and air conditioning supply	56	0	0	56	1	0	58	0	0	58	1	0	64	0	0	64	2	0	64	0	0	64	2	0
E Water supply	36	1	1	36	0	0	40	1	1	40	0	0	42	0	0	42	0	0	37	0	0	37	0	0
F Construction	156	35	35	156	16	0	152	34	34	152	15	0	156	29	29	156	8	0	149	28	28	149	11	0
G Wholesale and retail trade	525	51	51	525	36	0	506	46	46	506	26	0	537	45	45	537	25	0	540	43	43	540	24	0
H Transport and storage	248	2	2	248	2	0	263	2	2	263	2	0	261	2	2	261	2	0	277	2	2	277	2	0
I Accommodation and food service activities	517	20	20	517	18	0	545	20	20	545	15	0	557	20	20	557	16	0	563	18	18	563	14	0
J Information and communication	22	0	0	22	0	0	23	0	0	23	0	0	23	0	0	23	0	0	23	0	0	23	0	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	208	12	12	208	3	0	201	12	12	201	3	0	203	11	11	203	4	0	207	9	9	207	3	0
M Professional, scientific and technical activities	69	3	3	69	1	0	68	3	3	68	1	0	68	3	3	68	1	0	67	3	3	67	1	0
N Administrative and support service activities	49	5	5	49	2	0	50	5	5	50	2	0	50	5	5	50	2	0	58	4	4	58	2	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	27	1	1	27	1	0	26	1	1	26	1	0	25	1	1	25	1	0	23	1	1	23	1	0
Q Human health services and social work activities	96	0	0	96	1	0	96	0	0	96	0	0	83	0	0	83	0	0	87	0	0	87	0	0
R Arts, entertainment and recreation	19	4	4	19	1	0	19	4	4	19	1	0	20	4	4	20	1	0	19	4	4	19	1	0
S Other services	16	2	2	16	1	0	16	2	2	16	0	0	15	2	2	15	0	0	16	2	2	16	0	0
Loans and advances	2,561	150	150	2,561	92	0	2,503	139	139	2,561	75	0	2,605	130	130	2,605	69	0	2,636	121	121	2,636	67	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2023 EU-wide Transparency Exercise
Collateral valuation - loans and advances
 Hellenic Bank Public Company Ltd

(mth EUR)	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount	6,565	5,929	42	636	152	6,369	5,759	35	610	161	6,473	5,888	38	586	161	6,515	5,953	20	562	149
Of which secured	5,547	4,974	38	573	137	5,486	4,934	33	552	146	5,506	4,978	35	527	147	5,521	5,017	19	504	137
Of which secured with immovable property	5,053	4,494	36	559	132	5,029	4,491	31	538	141	5,044	4,529	32	514	141	5,062	4,571	18	491	131
Of which instruments with LTV higher than 60% and lower or equal to 80%	925	835		90	21	841	756		85	19	849	759		90	26	833	745		88	27
Of which instruments with LTV higher than 80% and lower or equal to 100%	423	352		71	21	430	345		85	25	400	326		74	23	372	304		68	19
Of which instruments with LTV higher than 100%	541	363		178	18	438	280		158	21	462	297		154	21	448	300		147	17
Accumulated impairment for secured assets	145	21	1	135	12	140	17	2	124	20	134	15	3	118	20	136	11	2	125	27
Collateral																				
Of which value capped at the value of exposure	4,961	4,556	35	405	110	4,957	4,564	29	392	113	4,982	4,607	30	375	113	5,001	4,653	16	348	99
Of which immovable property	4,574	4,173	34	401	107	4,573	4,185	28	387	109	4,585	4,215	28	370	109	4,603	4,260	16	344	95
Of which value above the cap	839	666	9	173	40	790	612	9	178	44	873	698	4	174	46	850	673	3	177	48
Of which immovable property	772	602	8	172	39	739	565	9	174	41	804	634	4	171	43	797	624	3	173	45
Financial guarantees received	80	72	0	7	2	83	76	1	7	2	81	74	1	7	3	79	72	0	7	3
Accumulated partial write-off	-159	-5	0	-154	-9	-176	-4	0	-172	-10	-177	-5	0	-172	-5	-176	-4	0	-171	-6

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