



2023 EU-wide Transparency Exercise

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

2023 EU-wide Transparency Exercise

Key Metrics

National Bank of Greece, S.A.

(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	5,451	6,047	5,753	5,777	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,084	5,665	5,743	5,777	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,451	6,047	5,753	5,777	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	5,084	5,665	5,743	5,777	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,850	6,446	6,153	6,176	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	5,483	6,064	6,143	6,176	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	35,011	36,368	36,455	36,569	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	34,846	36,188	36,445	36,569	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	15.57%	16.63%	15.78%	15.80%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.59%	15.65%	15.76%	15.80%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.57%	16.63%	15.78%	15.80%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.59%	15.65%	15.76%	15.80%	(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	16.71%	17.72%	16.88%	16.89%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.73%	16.76%	16.85%	16.89%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	81,146	78,797	75,830	73,485	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.72%	7.67%	7.59%	7.86%	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

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(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	5,451	6,047	5,753	5,777	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	5,084	5,665	5,743	5,777	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	81,146	78,797	75,830	73,485	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	80,980	78,617	75,820	73,485	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.72%	7.67%	7.59%	7.86%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.28%	7.21%	7.58%	7.86%	[A.2]/[B.2]	

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Capital

National Bank of Greece, S.A.

		(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	A	OWN FUNDS	5,850	6,446	6,153	6,176	C 01.00 (0000,0000)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,451	6,047	5,753	5,777	C 01.00 (0000,0000)	Article 91 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,457	4,457	4,457	4,457	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	908	1,488	1,505	1,506	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-502	-485	-473	-451	C 01.00 (0100,0000)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	912	912	912	912	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	15	15	15	15	C 01.00 (0210,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	10	12	13	12	C 01.00 (0220,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-92	-72	-45	-42	C 01.00 (0250,0000)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-290	-434	-456	-493	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-3	-4	-3	-3	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IFRS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (f) 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 (0460,0000) + C 01.00 (0460,0000) + C 01.00 (0470,0000) + C 01.00 (0470,0000) + C 01.00 (0470,0000)	Articles 4(36), 36(1) point (i) (i) and 89 to 91 of CRR, Articles 36(1) point (i) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (i) (i) and 258 of CRR, Articles 36(1) point (i) (i) and 258 of CRR, Articles 36(1) point (i) (i) and 258 of CRR, Articles 36(1) point (i) (i) and 258 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0460,0000)	Articles 36(1) point (i) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0000)	Articles 4(27), 36(1) point (b), 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	-309	-203	-157	-109	C 01.00 (0490,0000)	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 (0500,0000)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (0520,0000)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Articles 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Articles 36(1) point (a) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-23	-23	-23	-29	C 01.00 (0520,0000)	-
	A.1.21	Transitional adjustments	368	382	10	0	GA1 (1.1.16 + 1.1.18 + 1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	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 (0520,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	368	382	10	0	C 01.00 (0520,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C 01.00 (0540,0000) + C 01.00 (0540,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0580,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0580,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,451	6,047	5,753	5,777	C 01.00 (0600,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	399	399	399	400	C 01.00 (0700,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	399	399	399	400	C 01.00 (0700,0000) + C 01.00 (0700,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0710,0000) + C 01.00 (0710,0000) + C 01.00 (0710,0000) + C 01.00 (0710,0000) + C 01.00 (0710,0000) + C 01.00 (0710,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0700,0000) + C 01.00 (0700,0000) + C 01.00 (0700,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	35,011	36,368	36,455	36,569	C 02.00 (0000,0000)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	165	180	10	0	C 01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.57%	16.63%	15.78%	15.80%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.57%	16.63%	15.78%	15.80%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.71%	17.72%	16.88%	16.89%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,084	5,665	5,743	5,777	C 01.00 (0800,0000) + C 01.00 (0800,0000) + C 01.00 (0800,0000) + C 01.00 (0800,0000) + C 01.00 (0800,0000)	[(A.1)+(A.2)+(A.3)+(A.4)+(A.5)+(A.6)+(A.7)+(A.8)+(A.9)+(A.10)+(A.11)+(A.12)+(A.13)+(A.14)+(A.15)+(A.16)+(A.17)+(A.18)+(A.19)+(A.20)+(A.21)+(A.22)+(A.23)+(A.24)+(A.25)+(A.26)+(A.27)+(A.28)+(A.29)+(A.30)+(A.31)+(A.32)+(A.33)+(A.34)+(A.35)+(A.36)+(A.37)+(A.38)+(A.39)+(A.40)+(A.41)+(A.42)+(A.43)+(A.44)+(A.45)+(A.46)+(A.47)+(A.48)+(A.49)+(A.50)+(A.51)+(A.52)+(A.53)+(A.54)+(A.55)+(A.56)+(A.57)+(A.58)+(A.59)+(A.60)+(A.61)+(A.62)+(A.63)+(A.64)+(A.65)+(A.66)+(A.67)+(A.68)+(A.69)+(A.70)+(A.71)+(A.72)+(A.73)+(A.74)+(A.75)+(A.76)+(A.77)+(A.78)+(A.79)+(A.80)+(A.81)+(A.82)+(A.83)+(A.84)+(A.85)+(A.86)+(A.87)+(A.88)+(A.89)+(A.90)+(A.91)+(A.92)+(A.93)+(A.94)+(A.95)+(A.96)+(A.97)+(A.98)+(A.99)+(A.100)]
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.59%	15.65%	15.76%	15.80%	(D.A1)/(B-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	368	382	10	0	C 01.00 (0440,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	165	180	10	0	C 01.00 (0440,0000)	-

(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

National Bank of Greece, S.A.

	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	29,858	30,564	30,619	30,589	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	29,858	30,564	30,619	30,589	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	332	468	426	452	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	192	215	199	224	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)	77	77	134	160	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,726	1,866	1,900	1,967	C 02.00 (r0520, c0010)
Of which the standardised approach	524	515	298	335	C 02.00 (r0530, c0010)
Of which IMA	1,203	1,351	1,602	1,632	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	2,826	3,178	3,178	3,178	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	2,826	3,178	3,178	3,178	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	35,011	36,368	36,455	36,569	

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

National Bank of Greece, S.A.

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,059	1,521	592	1,215
Of which debt securities income	187	267	91	194
Of which loans and advances income	811	1,230	475	895
Interest expenses	111	152	95	164
(Of which deposits expenses)	57	76	59	89
(Of which debt securities issued expenses)	35	54	29	60
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	3	0	2
Net Fee and commission income	258	347	86	178
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	-17	290	67	74
Gains or (-) losses on financial assets and liabilities held for trading, net	327	296	19	41
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	42	73	-14	-42
Gains or (-) losses from hedge accounting, net	14	21	-15	-12
Exchange differences (gain or (-) loss), net	0	41	16	20
Net other operating income / (expenses)	-9	-23	-8	-12
TOTAL OPERATING INCOME, NET	1,565	2,418	649	1,301
(Administrative expenses)	497	691	165	327
(Cash contributions to resolution funds and deposit guarantee schemes)	48	63	16	28
(Depreciation)	126	172	46	93
Modification gains or (-) losses, net	-5	-1	5	9
(Provisions or (-) reversal of provisions)	95	94	1	2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	95	94	1	2
Of which pending legal issues and tax litigation ¹	0	-35	0	0
Of which restructuring ²	0	-17	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)	163	220	58	100
(Financial assets at fair value through other comprehensive income)	1	2	-2	-3
(Financial assets at amortised cost)	162	218	60	102
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	12	24	10	28
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1	2	1	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	621	1,155	359	733
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	451	892	261	531
Profit or (-) loss after tax from discontinued operations	230	230	0	0
PROFIT OR (-) LOSS FOR THE YEAR	681	1,122	261	531
Of which attributable to owners of the parent	680	1,120	260	530

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

National Bank of Greece, S.A.

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	17,879				14,453				10,095				7,752				IAS 1.54 (i)
Financial assets held for trading	2,136	112	2,011	14	2,054	140	1,900	14	2,188	368	1,807	13	2,214	365	1,837	12	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	612	91	9	512	674	152	10	512	722	203	10	510	725	249	10	466	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	2,649	868	1,727	54	2,833	833	1,949	51	2,982	878	2,053	51	3,174	1,278	1,844	52	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	47,305				48,092				48,876				49,004				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	129	0	129	0	128	0	128	0	131	0	131	0	131	0	131	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	10,167				9,879				10,253				9,850				
TOTAL ASSETS	80,878				78,113				75,248				72,849				IAS 1.9(a); 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	2,540	13	0	-6	0	0	0	2,726	13	0	-7	0	0	2,898	0	0	-5	0	0	3,048	0	0	-5	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	9,211	1,350	0	-21	-62	0	0	9,049	1,386	0	-25	-53	0	10,182	1,386	0	-23	-54	0	10,596	1,406	0	-21	-41	0	Annex V.Part 1.31, 44(b)
	Loans and advances	31,859	4,560	2,002	-193	-254	-1,147	0	32,862	4,596	1,771	-213	-293	-987	32,607	4,505	1,766	-207	-303	-985	32,632	4,060	1,800	-207	-278	-943	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

National Bank of Greece, S.A.

(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	1,895	1,601	1,555	1,562	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	527	608	640	772	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	70,381	67,344	64,134	61,158	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	262	323	305	320	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	507	423	427	412	IAS 37.10; IAS 1.54(l)
Tax liabilities	16	18	18	19	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,252	1,297	1,379	1,522	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	26	25	25	25	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	74,866	71,638	68,483	65,790	IAS 1.9(b);IG 6
TOTAL EQUITY	6,011	6,475	6,765	7,059	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	80,878	78,113	75,248	72,849	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

National Bank of Greece, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		2,060	1,923	1,859	1,883	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	97	1	1	0	Annex V.Part 1.31
Deposits	Central banks	11,600	8,100	5,000	1,850	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	2,548	2,209	2,062	2,198	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,029	1,605	1,412	1,405	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,487	1,710	1,933	1,524	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	941	982	1,173	978	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	392	407	411	448	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	104	110	106	117	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	11,057	10,455	9,879	9,898	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,937	9,194	8,325	8,217	ECB/2013/33 Annex 2.Part 2.9.1
	Households	41,682	42,122	42,423	43,128	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	34,720	35,329	34,282	33,961	Annex V.Part 1.42(f), 44(c)
Debt securities issued		901	1,731	1,788	1,793	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		401	406	415	424	Annex V.Part 1.37
Other financial liabilities		1,241	1,218	1,278	1,091	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		73,065	69,876	66,634	63,812	

2023 EU-wide Transparency Exercise

Market Risk
National Bank of Greece, S.A.

	5A		1H										1H											
	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	374	316	35	9	59	14							37	7	58	15								
Of which: General risk	0	0	35	9	59	14							37	7	58	15								
Of which: Specific risk	17	6	0	0	0	0							0	0	0	0								
Equities	52	104	7	3	10	3							13	1	15	3								
Of which: General risk	2	0	7	3	10	3							13	1	15	3								
Of which: Specific risk	20	31	0	0	0	0							0	0	0	0								
Foreign exchange risk	97	92	4	2	7	4							4	1	7	2								
Commodities risk	0	0	7	2	5	1							9	3	6	2								
Total	524	512	35	11	61	16	0	0	0	0	0	1,203	45	8	63	16	0	0	0	0	0	0	0	1,351
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	154	142	39	9	68	16							45	10	52	12								
Of which: General risk	0	0	39	9	68	16							45	10	52	12								
Of which: Specific risk	5	0	0	0	0	0							0	0	0	0								
Equities	69	101	6	2	10	4							7	2	12	4								
Of which: General risk	5	2	6	2	10	4							7	2	12	4								
Of which: Specific risk	39	55	0	0	0	0							0	0	0	0								
Foreign exchange risk	74	92	3	1	6	1							4	0	7	1								
Commodities risk	0	0	17	2	34	10							7	1	39	12								
Total	297	335	48	12	80	23	0	0	0	0	0	1,602	52	11	78	19	0	0	0	0	0	0	0	1,632

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 OVI 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	26,404	26,394	5,504		24,884	25,223	5,589	
	Regional governments or local authorities	115	112	-2		14	12	-2	
	Public sector entities	1,172	1,084	854		1,224	1,067	743	
	Multilateral Development Banks	100	96	0		100	85	0	
	International Organisations	63	63	0		58	58	0	
	Institutions	3,087	3,188	769		3,585	2,051	842	
	Corporates	27,887	13,697	12,770		31,132	15,056	13,908	
	of which: SME	8,627	3,917	3,127		9,459	4,224	3,415	
	Retail	5,510	2,877	1,087		5,379	2,793	1,038	
	of which: SME	1,880	899	588		2,023	878	582	
	Secured by mortgages on immovable property	9,113	9,054	3,278		8,944	8,888	3,198	
	of which: SME	3,241	3,189	1,062		3,151	3,099	1,021	
	Exposures in default	3,415	1,324	1,271	1,893	3,177	1,284	1,255	1,773
	Items associated with particular high risk	0	544	0		568	549	823	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	114	114	150		118	118	169		
Other exposures	3,417	3,417	2,026		3,234	3,234	2,023		
Standardised Total⁽⁴⁾	93,656	73,455	30,187	2,387	82,610	72,610	31,020	2,321	

⁽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 counterpart coverage on 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 counterpart.

		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⁾
GREECE	Central governments or central banks	12,222	12,421	5,226		20,063	20,411	5,382	
	Regional governments or local authorities	115	112	-2		14	12	-2	
	Public sector entities	1,172	1,083	854		1,023	1,445	744	
	Multilateral Development Banks	0	0	0		0	756	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	854	789	267		783	781	331	
	Corporates	23,965	10,533	9,679		26,799	11,027	10,897	
	of which: SME	8,985	3,488	2,788		9,286	3,885	3,048	
	Retail	4,771	2,291	1,552		4,837	2,311	1,507	
	of which: SME	1,654	850	531		1,983	846	484	
	Secured by mortgages on immovable property	8,251	8,201	3,078		8,263	8,314	2,992	
	of which: SME	3,030	2,986	990		2,937	2,893	968	
	Exposures in default	1,182	1,287	1,285	1,743	1,182	1,118	1,188	1,621
	Items associated with particular high risk	0	8	12		18	9	14	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	50	50	85		56	56	106		
Other exposures	3,200	3,200	2,627		3,187	3,187	2,462		
Standardised Total⁽⁴⁾				2,203				2,181	

⁽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 counterpart 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⁾
Other Countries	Central governments or central banks	671	671	14		557	557	13	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	61	61	0		58	58	0	
	Institutions	960	630	124		884	607	146	
	Corporates	1,256	1,287	1,278		1,087	1,239	1,265	
	of which: SME	197	189	142		158	174	146	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	44	3	40	42	3	3	6	33
	Items associated with particular high risk	126	126	186		122	122	188	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	46	46	46		46	46	46		
Standardised Total⁽⁴⁾				50				39	

⁽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 counterpart 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⁾
ITALY	Central governments or central banks	2,463	2,463	21		2,467	2,467	21	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	184	183	181		188	184	186	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		4	4	4		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽⁴⁾				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 counterpart 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⁾
NORTH MACEDONIA	Central governments or central banks	369	369	171		427	427	171	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	377	241	174		453	246	206	
	Corporates	290	154	120		374	189	149	
	of which: SME	994	589	422		788	586	420	
	Retail	33	24	14		37	26	15	
	of which: SME	522	513	180		546	537	193	
	Secured by mortgages on immovable property	199	199	67		199	195	65	
	of which: SME	102	44	44	53	86	45	45	41
	Exposures in default	0	0	0		0	0	0	
	Items associated with particular high risk	24	23	25		24	24	26	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	65	65	62		69	69	65		
Standardised Total⁽⁴⁾				73				65	

⁽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 counterpart 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⁾
SPAIN	Central governments or central banks	2,189	2,189	0		1,891	1,891	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	46	43	36		46	44	37	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾								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 counterpart 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	50	50	0		52	52	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	262	262	0		262	262	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,018	969	107		927	630	77	
	Corporates	46	6	6		38	4	4	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	1	2	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		3	3	3		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				2				2	

(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 counterpart 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
Consolidated data	(in EUR %)								
	Central governments or central banks	21,575	21,712	5,533		28,963	29,276	5,503	
	Regional governments or local authorities	13	11	2		13	11	2	
	Public sector entities	1,451	1,424	752		1,589	1,475	776	
	Multilateral Development Banks	202	954	0		202	933	0	
	International Organisations	59	59	0		64	64	0	
	Institutions	3,946	3,915	825		3,537	3,322	909	
	Corporates	30,276	15,171	14,047		30,564	15,272	14,147	
	of which: SME	9,167	4,279	3,843		9,412	4,212	3,290	
	Retail	5,557	2,748	1,807		5,839	2,786	1,831	
	of which: SME	2,022	965	494		2,068	991	509	
	Secured by mortgages on immovable property	8,891	8,834	3,181		8,800	8,727	3,153	
	of which: SME	3,102	3,138	1,079		3,108	3,062	1,007	
	Exposures in default	3,164	1,183	1,229	1,776	3,156	1,196	1,228	1,765
	Items associated with particularly high risk	553	535	802		512	497	745	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	111	111	162		152	152	204		
Other exposures	734	734	312		713	713	348		
Standardised Total ⁴	88,426	66,305	31,043	2,328	86,423	67,155	31,039	2,381	

(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 ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GREECE	(in EUR %)								
	Central governments or central banks	22,728	23,058	5,328		22,726	23,079	5,282	
	Regional governments or local authorities	13	11	2		13	11	2	
	Public sector entities	999	1,384	755		1,034	1,321	770	
	Multilateral Development Banks	0	753	0		0	751	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	793	793	333		791	796	377	
	Corporates	26,199	11,969	10,938		26,407	11,998	10,963	
	of which: SME	8,024	3,718	2,883		8,074	3,823	2,926	
	Retail	4,820	2,169	1,478		4,897	2,199	1,496	
	of which: SME	1,972	832	477		2,000	880	492	
	Secured by mortgages on immovable property	8,289	8,239	2,965		8,175	8,122	2,931	
	of which: SME	2,968	2,921	961		2,875	2,828	927	
	Exposures in default	3,002	1,121	1,164	1,677	3,005	1,147	1,178	1,855
	Items associated with particularly high risk	13	6	9		13	7	10	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	49	49	101		89	89	141		
Other exposures	3,122	3,122	2,472		3,073	3,073	2,338		
Standardised Total ⁴				2,188					2,162

(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
Other Countries	(in EUR %)								
	Central governments or central banks	438	438	12		438	438	7	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,051	748	340		1,236	933	375	
	Corporates	1,682	1,203	1,244		1,610	1,405	1,383	
	of which: SME	537	204	172		536	199	168	
	Retail	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	3	3	3		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	38	12	11	31	8	1	1	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	44	44	44		45	45	45		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴				38					11

(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
ITALY	(in EUR %)								
	Central governments or central banks	2,840	2,840	21		2,884	2,884	20	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	407	103	100		113	106	101	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	5	5	5		5	5	5		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴				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
NORTH MACEDONIA	(in EUR %)								
	Central governments or central banks	387	387	182		432	432	192	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	449	245	205		466	257	215	
	Corporates	379	191	150		389	203	161	
	of which: SME	704	564	419		713	573	425	
	Retail	35	24	14		36	25	14	
	of which: SME	594	557	200		590	586	209	
	Secured by mortgages on immovable property	212	202	72		222	214	74	
	of which: SME	86	41	41	45	89	41	41	48
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		2	2	2		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴				22					26

(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
(in EUR '000)									
SPAIN	Central governments or central banks	1,500	1,500	0		1,949	1,949	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	46	45	37		47	46	38	
	Corporates	0	2	2		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		2	2	2		
Other exposures	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 counterparty exclude those for securitisation exposures but include 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
(in EUR '000)									
GERMANY	Central governments or central banks	93	93	0		93	93	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	422	422	0		514	514	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	866	575	74		687	595	79	
	Corporates	130	4	4		127	4	4	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	2	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		2	2	2		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				2				1	

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

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

National Bank of Greece, S.A.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted
(mln EUR, %)												
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

National Bank of Greece, S.A.

		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	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	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

National Bank of Greece, S.A.

As of 31/12/2022

		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	5	5	4	0	0	1	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		5	5	4	0	0	1	0	0	0	0	0	0	0	0	1
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, 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 €04.

(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

National Bank of Greece, S.A.

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					
	Africa	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Others	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
National Bank of Greece, S.A.

	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 ³⁾			Of which performing but past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾					Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾			
Cash balances at central banks and other demand deposits	17,173	0	0	0	0	0	0	0	0	13,711	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	13,120	0	0	0	0	89	0	0	0	13,180	0	0	0	0	0	85	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	12,151	0	0	0	0	83	0	0	0	12,153	0	0	0	0	0	78	0	0	0	
Credit institutions	444	0	0	0	0	3	0	0	0	475	0	0	0	0	4	0	0	0	0	
Other financial corporations	365	0	0	0	0	0	0	0	0	355	0	0	0	0	0	0	0	0	0	
Non-financial corporations	250	0	0	0	0	3	0	0	0	245	0	0	0	0	3	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	38,945	186	2,026	2,026	2,002	447	1,164	1,147	728	39,744	204	1,793	1,793	1,771	506	1,003	987	667		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	3,859	3	15	15	15	9	13	13	2	3,845	4	15	15	15	10	13	13	2		
Credit institutions	2,836	0	0	0	0	0	0	0	0	2,674	0	0	0	0	0	0	0	0		
Other financial corporations	3,801	0	17	17	17	22	12	12	0	3,915	0	4	4	4	28	5	5	1		
Non-financial corporations	18,441	141	1,307	1,307	1,343	254	862	845	432	18,214	159	1,161	1,161	1,128	282	706	690	382		
of which: small and medium-sized enterprises	5,982	49	586	586	564	148	359	345	191	6,330	95	545	545	525	164	319	304	201		
of which: Loans collateralised by commercial immovable property	4,175	65	697	697	684	91	396	387	285	4,048	83	566	566	554	106	315	307	237		
Households	10,057	41	627	627	627	161	277	277	289	9,998	41	611	611	611	187	280	280	277		
of which: Loans collateralised by residential immovable property	7,594	26	411	411	411	85	128	128	275	7,553	28	404	404	404	109	137	137	261		
of which: Credit for consumption	2,104	14	152	152	152	61	139	139	3	2,092	13	181	181	181	62	132	132	2		
NET INSTRUMENTS other than NPT	69,238	186	2,026	2,026	2,002	526	1,164	1,147	728	66,638	204	1,793	1,793	1,771	592	1,003	987	667		
OFF-BALANCE SHEET EXPOSURES	16,870		132	132	132	10	38	38	0	19,209		131	131	131	12	39	39	0		

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 assessment 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 assessment 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 PFRB framework (template P 18.00 / P 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 PFRB 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
National Bank of Greece, S.A.

	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*					Collaterals and financial guarantees received on non-performing exposures	
	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 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: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾		Of which Stage 3 ⁽³⁾		Of which: defaulted	Of which Stage 3 ⁽³⁾		Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾						
Cash balances at central banks and other demand deposits	9,468	0	0	0	0	0	0	0	0	0	7,008	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	14,472	0	0	0	0	82	0	0	0	0	15,955	0	0	0	0	67	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	13,859	0	0	0	0	76	0	0	0	0	13,389	0	0	0	0	61	0	0	0	0	0	0	0
Credit institutions	591	0	0	0	0	3	0	0	0	0	527	0	0	0	3	0	0	0	0	0	0	0	0
Other financial corporations	687	0	0	0	0	0	0	0	0	0	551	0	0	0	0	1	0	0	0	0	0	0	0
Non-financial corporations	218	0	0	0	0	2	0	0	0	0	219	0	0	0	2	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	39,383	318	1,788	1,788	1,766	510	1,001	985	683	38,955	204	1,822	1,822	1,800	486	958	943	733					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,908	2	14	14	14	16	13	13	2	3,669	2	14	14	14	17	13	13	1					
Credit institutions	2,585	0	0	0	0	0	0	0	0	2,535	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3,786	0	6	6	6	28	5	5	1	3,749	0	2	2	2	27	1	1	1					
Non-financial corporations	19,232	254	1,122	1,122	1,100	265	696	680	376	19,167	141	1,200	1,200	1,200	255	641	627	365					
of which: small and medium-sized enterprises	6,139	109	556	556	536	145	319	305	212	6,054	88	534	534	515	140	306	293	203					
of which: Loans collateralised by commercial immovable property	4,073	92	584	584	572	72	325	317	245	4,276	71	587	587	576	74	333	325	238					
Households	9,870	61	646	646	646	201	287	287	304	9,835	61	725	725	725	187	301	301	360					
of which: Loans collateralised by residential immovable property	7,470	44	431	431	431	120	139	139	288	7,422	46	504	504	504	112	150	150	345					
of which: Credit for consumption	2,070	17	186	186	186	63	137	137	2	2,093	15	189	189	189	61	139	139	2					
DEBT INSTRUMENTS other than HFT	63,223	318	1,788	1,788	1,766	510	1,001	985	683	62,818	204	1,822	1,822	1,800	552	958	943	733					
OFF-BALANCE SHEET EXPOSURES	18,219		121	121	121	13	40	40	0	18,514		136	136	136	10	38	38	0					

(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 this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP 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) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, 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 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

National Bank of Greece, S.A.

	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
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,102	978	592	455	2,221	477	2,913	831	557	397	2,057	394
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	25	6	6	4	19	2	25	6	6	4	19	2
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	14	13	8	8	6	5	13	2	4	1	8	1
Non-financial corporations	952	637	374	327	461	271	884	517	329	275	399	208
of which: small and medium-sized enterprises	328	176	110	82	186		321	157	108	75	178	
Households	2,110	322	204	115	1,735	200	1,992	306	218	117	1,631	184
DEBT INSTRUMENTS other than HFT	3,102	978	592	455	2,221		2,913	831	557	397	2,057	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	1,012						989					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	952						786					

⁽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

National Bank of Greece, S.A.

	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)	2,751	798	547	376	1,939	393	2,629	832	544	383	1,830	419	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	25	6	13	4	12	2	25	6	13	5	12	1	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	12	2	5	1	7	0	11	1	4	0	8	1	1
Non-financial corporations	847	475	311	259	402	193	823	473	315	259	372	190	
of which: small and medium-sized enterprises	299	156	101	76	173		290	158	109	79	157		
Households	1,867	316	218	112	1,518	198	1,769	353	213	119	1,438	227	
DEBT INSTRUMENTS other than HFT	2,751	798	547	376	1,939		2,629	832	544	383	1,830		
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	981						995						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	755						791						

(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
 National Bank of Greece, S.A.

(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	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	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	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	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	290	46	46	289	17	0	385	45	45	385	44	0	355	45	45	355	47	0	317	63	63	317	40	0
B Mining and quarrying	17	3	3	17	2	1	19	4	4	19	2	1	26	4	4	24	2	1	53	4	4	52	2	1
C Manufacturing	4,157	494	494	4,139	384	12	4,377	373	373	4,361	318	11	4,211	367	367	4,196	308	11	4,204	354	354	4,188	297	11
D Electricity, gas, steam and air conditioning supply	1,733	8	8	1,733	25	0	2,036	8	8	2,036	28	0	2,058	10	10	2,058	27	0	2,155	8	8	2,155	26	0
E Water supply	50	1	1	50	1	0	51	1	1	51	1	0	51	1	1	51	1	0	48	1	1	48	1	0
F Construction	399	34	34	389	31	0	426	30	30	425	26	0	430	37	37	430	33	0	438	35	35	438	35	0
G Wholesale and retail trade	3,225	334	334	3,274	270	2	3,509	304	304	3,507	233	1	3,251	294	294	3,250	224	1	3,205	286	286	3,203	214	1
H Transport and storage	4,189	65	65	4,187	49	2	4,047	49	49	4,031	41	2	3,933	26	26	3,937	36	2	3,947	28	28	3,932	38	2
I Accommodation and food service activities	1,634	181	181	1,633	143	0	1,729	165	165	1,729	133	0	1,791	164	164	1,790	102	0	1,763	175	175	1,762	104	0
J Information and communication	359	33	33	359	27	0	382	30	30	382	26	0	392	30	30	392	45	0	408	30	30	408	41	0
K Financial and insurance activities	11	0	0	11	0	0	24	0	0	24	0	0	34	0	0	34	0	0	41	0	0	41	0	0
L Real estate activities	1,317	82	82	1,317	55	0	1,307	60	60	1,307	48	0	1,355	59	59	1,355	47	0	1,359	21	21	1,359	22	0
M Professional, scientific and technical activities	295	29	29	295	25	0	168	29	29	168	25	0	382	28	28	382	26	0	390	29	29	390	26	0
N Administrative and support service activities	119	3	3	119	4	0	178	2	2	178	4	0	191	2	2	191	4	0	203	2	2	203	4	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0
P Education	23	1	1	23	2	0	24	1	1	24	2	0	22	1	1	22	2	0	21	1	1	21	1	0
Q Human health services and social work activities	156	3	3	156	5	0	154	2	2	154	5	0	162	3	3	162	5	0	166	3	3	166	5	0
R Arts, entertainment and recreation	33	15	15	33	8	0	36	6	6	36	5	0	37	6	6	37	5	0	34	5	5	34	5	0
S Other services	403	35	35	403	31	0	460	50	50	460	27	0	531	45	45	531	30	0	393	35	35	393	19	0
Loans and advances	18,491	1,367	1,367	18,398	1,099	17	19,314	1,161	1,161	19,277	971	16	19,232	1,122	1,122	19,127	944	16	19,167	1,080	1,080	19,133	882	15

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
National Bank of Greece, S.A.

(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	38,945	36,919	186	2,026	878	39,744	37,952	204	1,793	809	39,383	37,595	318	1,788	767	38,955	37,133	204	1,822	796
Of which secured	30,214	28,561	169	1,653	774	30,057	28,616	178	1,442	716	30,180	28,734	274	1,446	680	29,852	28,376	180	1,476	692
Of which secured with immovable property	12,628	11,368	62	1,260	666	12,464	11,365	58	1,098	602	12,417	11,273	88	1,144	615	12,552	11,352	126	1,200	639
Of which instruments with LTV higher than 60% and lower or equal to 80%	2,730	2,560		170	107	2,781	2,622		160	90	2,842	2,676		166	89	2,862	2,689		173	89
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,706	1,546		160	111	1,712	1,560		151	100	1,708	1,529		179	121	1,770	1,572		198	131
Of which instruments with LTV higher than 100%	2,724	2,197		528	327	2,666	2,221		445	292	2,596	2,141		455	292	2,775	2,297		479	302
Accumulated impairment for secured assets	3,158	285	10	873	331	1,047	334	7	713	306	1,039	327	11	711	375	1,000	315	14	685	375
Collateral																				
Of which value capped at the value of exposure	15,000	14,359	114	641	403	14,722	14,150	156	572	367	14,670	14,063	194	587	370	14,796	14,154	147	643	380
Of which immovable property	10,543	9,987	85	556	347	10,408	9,905	101	503	315	10,426	9,897	131	529	329	10,446	9,855	109	591	348
Of which value above the cap	16,847	15,297	70	1,550	515	17,066	15,565	58	1,501	509	16,693	15,149	101	1,543	504	16,930	15,443	76	1,487	504
Of which immovable property	11,077	9,962	62	1,115	438	11,127	10,037	48	1,089	432	11,117	9,971	80	1,146	463	11,259	10,146	64	1,114	467
Financial guarantees received	4,756	4,669	6	87	17	4,756	4,661	6	95	24	4,501	4,405	19	96	16	4,351	4,261	9	90	15
Accumulated partial write-off	-58	-2	0	-56	-26	-138	-2	0	-136	-34	-10	-1	0	-9	-8	-88	-1	0	-87	-15

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.