

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



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,028	1,112	1,105	1,076	C 01.00 (r020,c010)	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	980	1,052	1,052	1,031	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,157	1,241	1,235	1,206	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,109	1,182	1,181	1,161	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,157	1,241	1,235	1,206	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,109	1,182	1,181	1,161	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	5,286	5,556	5,541	5,582	C 02.00 (r010,c010)	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	5,235	5,485	5,488	5,517	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.44%	20.01%	19.94%	19.28%	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	18.71%	19.18%	19.16%	18.69%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.89%	22.34%	22.28%	21.61%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.19%	21.55%	21.52%	21.04%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.89%	22.34%	22.28%	21.61%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.19%	21.55%	21.52%	21.04%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	15,940	16,110	16,210	19,023	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.26%	7.71%	7.62%	6.34%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,157	1,241	1,235	1,206	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,109	1,182	1,181	1,161	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	15,940	16,110	16,210	19,023	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	15,970	16,124	16,234	19,051	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.3%	7.7%	7.6%	6.3%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.9%	7.3%	7.3%	6.1%	[A.2]/[B.2]	



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		Í					*****	Provinces
		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	1,157	1,241	1,235	1,206	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,028	1,112	1,105	1,076	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	760	760	760	760	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-12	31	31	31	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	36	38	37	37	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	260	260	260	260	C 01.00 (r200,c010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-5	0	0	0	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-52	-36	-36	-36	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-7	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010) +	Articles 4(36), 36(1) point (b) (i) and 89 to 51 of CRP, Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 256 of CRP, Articles 36(1) point b) (ii) and 276(3) of CRP, Articles 36(1) point b) (iv) and 153(6) of CRP, Articles 36(1) point b) (iv) and 155(6) of CRP, Articles 36(1) point b) (iv) and 155(6) of CRP.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-1	-1	-1	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	-20	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	48	59	53	45	CAI (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1		0	0	0	0	C 01.00 (r220,c010)	. Articles 483(1) to (3), and 494 to 497 of CRR
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r240.c010)	Articles 479 and 480 of CRR
		Transitional adjustments due to additional minority interests (+/-)						
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	48	59	53	45	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	130	130	130	130	C 01.00 (r530,c010)	Article 6s of CRR
	A.2.1	Additional Tier 1 Capital instruments	130	130	130	130	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,157	1,241	1,235	1,206	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r970,c010) + C 01.00 (r970,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	5,286	5,556	5,541	5,582	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	51	71	53	65	C 05.01 (r010;c040)	
CADITAL DATEON (C)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.44%	20.01%	19.94%	19.28%	CA3 (1)	*
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.89%	22.34%	22.28%	21.61%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.89%	22.34%	22.28%	21.61%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	980	1,052	1,052	1,031	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0),0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.71%	19.18%	19.16%	18.69%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	48	59	53	45	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	51	71	53	65	C 05.01 (r440,c040)	
	timata calcula	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re- cord on the formulae stated in column "CORES CODE" — places note that this might lead to difference to full	oralistory point of view at the on	vertice date are not taken into a	count in this calculation	•		

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

		RW	'As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	4,418	4,711	4,683	4,697	C 02.00 (r940, c010) -[C 07.00 (r990, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r940, c260, s001) + C 08.01 (r950, c260, s001) + C 08.01 (r950, c260, s001) + C 08.01 (r940, c260, s002) + C 08.01 (r950, c260, s002) -[C 02.00 (R450, c101)] - C 02.00 (R450, c101)]
Of which the standardised approach	4,418	4,711	4,683	4,697	C 02.00 (r060, c010)-{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)}
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	3	2	3	9	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) + C
Credit valuation adjustment - CVA	2	1	2	5	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	102	108	120	137	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1	1	1	1	C 02.00 (R520, c010)
Of which the standardised approach	1	1	1	1	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 1900, 010, 601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_690,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	759	733	733	733	C 02.00 (R590, c010)
Of which basic indicator approach	759	733	733	733	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	5,286	5,556	5,541	5,582	

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.



	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	235	314	77	142
Interest income	63	83	72	143 34
Of which debt securities income Of which loans and advances income	164	220	52	103
	23	220	6	103
Interest expenses (Of which deposits expenses)	10	12	1	3
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	3	0	2
Net Fee and commission income	43	62	16	31
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	1	2	0	3
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	0	5	0	1
Gains or (-) losses from hedge accounting, net	1	2	0	0
Exchange differences [gain or (-) loss], net	5	6	1	3
Net other operating income /(expenses)	5	7	1	6
TOTAL OPERATING INCOME, NET	268	373	84	176
(Administrative expenses)	145	207	50	101
(Cash contributions to resolution funds and deposit guarantee schemes)	21	26	8	13
(Depreciation)	17	23	6	12
Modification gains or (-) losses, net	-3	-3	0	0
(Provisions or (-) reversal of provisions)	-5	-7	-1	-2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-4	-6	-1	-2
(Other provisions)	-1	-1	0	0
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring ¹	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)	50	57	7	29
(Financial assets at fair value through other comprehensive income)	0	-1	0	0
(Financial assets at amortised cost)	50	58	7	29
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1	12	0	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	2	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	37	54	15	21
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	33	45	13	20
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	33	45	13	20
Of which attributable to owners of the parent	33	45	13	20

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31	03/2021			As of 30	/06/2021		
		Fi	air value hieran	chy		Fa	air value hieran	chy		Fa	ir value hieran	chy		Fair value hierarchy		chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	3,064				3,789				3,986				6,882				IAS 1.54 (i)
Financial assets held for trading	1	0	1	0	0	0	0	0	3	0	3	0	1	0	1	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	7	0	0	7	11	0	0	11	19	0	0	19	20	0	0	20	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	300	293	1	6	269	262	1	6	241	234	1	6	233	227	0	6	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	11,659				11,109				11,059				10,674				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	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	598				566				562				546				
TOTAL ASSETS	15,629				15,746				15,870				18,356				IAS 1.9(a), IG 6

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

(min	EUR)		ı	ls of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30,	/06/2021			
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acci	ımulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant 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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	293	0	0	0	0	0	261	0	0	0	0	0	234	0	0	0	0	0	225	0	0	0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	5,411	0	0	-1	0	0	4,764	0	0	-2	0	0	4,774	0	0	-2	0	0	4,528	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost		4,390	967	1,650	-26	-23	-710	4,515	1,034	1,503	-29	-30	-646	4,456	1,034	1,522	-29	-33	-663	4,286	978	1,204	-36	-50	-600	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Hellenic Bank Public Company Limited

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	0	1	0	0	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	14,358	14,467	14,585	17,051	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	14	13	11	9	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	27	25	23	23	IAS 37.10; IAS 1.54(I)
Tax liabilities	33	37	38	35	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	103	93	89	107	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	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	14,534	14,635	14,747	17,226	IAS 1.9(b);IG 6
TOTAL EQUITY	1,094	1,111	1,124	1,130	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	15,629	15,746	15,870	18,356	IAS 1.IG6

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



Breakdown of liabilities

Hellenic Bank Public Company Limited

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilit	ies by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		14	14	11	9	IFRS 9.BA.7(a); CRR Annex II
Chart resilions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	0	2,300	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	256	292	445	409	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	252	289	443	407	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	128	146	160	138	Annex V.Part 1.42(c),44(c)
December	of which: Current accounts / overnight deposits	45	60	77	58	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	895	835	726	732	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	870	794	709	715	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,951	1,912	1,924	2,078	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,852	1,813	1,840	2,004	ECB/2013/33 Annex 2.Part 2.9.1
	Households	10,998	11,142	11,191	11,257	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	5,097	5,440	5,668	5,900	Annex V.Part 1.42(f), 44(c)
Debt securities issued		130	130	130	130	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		0	10	9	9	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		14,372	14,481	14,596	17,060	



2021 EU-wide Transparency Exercise Market Risk

_																						
	SA		VaR (Memoran	idum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (A	IM (emorandum item	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	1 1 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0							0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0						
Total	As of 31/03/2021	As of 30/06/2021	0	0	0	0 As of 31	0/03/2021	0	0	0	0	0	0	0	0	0 As of 30/0	6/2021	0	0	0	0	0
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	1 1 0 0 0 0 0	1 1 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0							0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0						
Total	1	1	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 CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Hellenic Bank Public Company Limited

					Character desiration	d America								
		Standardised Approach												
		As of 30/09/2020 As of 31/12/2020												
		Original Exposure ¹	Risk exposure amount	Value adjustments and provisions										
	(min EUR, %)													
	Central governments or central banks Regional governments or local authorities	6,052	7,666	0		6,038	7,451	0						
	Public sector entities	13	1	0		13	2	0						
	Multilateral Development Banks	195	195	0		177	177	0						
	International Organisations	0		o o		0		ō						
	Institutions	1,657	1,661	437		1,553	1,556	432						
	Corporates	1,894	1,221	1,100		2,121	1,461	1,308						
		1,439	901	736		1,536	1,007	805						
	Retail	3,032	1,161	823		2,853	1,162	826						
Consolidated data		714	265	151		694	255	145						
consonauted data	Secured by mortgages on immovable property	1,339 411	1,324 402	549 206		1,576 462	1,559 453	636 228						
	of which: SME Exposures in default	2.074	402 523	206 566	1.186	462 2,037	453	228 537	1.192					
	Items associated with particularly high risk	589	236	354	1,100	597	243	365	1,174					
	Covered bonds	693	693	86		644	644	81						
	Claims on institutions and cornerates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Equity	25	25	63		25	25	63						
	Other exposures	582	582	443		609	609	464						
	Standardised Total ²	18,148 (1) Original exposure, unlike Ex	15,288	4,421	1,553	18,246	15,385	4,713	1,566					

					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %)								
	Central oovernments or central banks	3,283	4,897			2,493	3,906	0	
	Regional governments or local authorities Public sector entities	15	1			15	2	0	
	Multilateral Development Banks	, i	0					0	
	International Organisations	, i	0	o o		0	0	ı o	
	Institutions	11	16	8		18	22	23	
	Corporates	1.471	826	688		1,549	914	741	
	of which: SME	1,259	738	600		1,341	827	654	
	Retail	2,952	1,104	781		2,772	1,105	783	
CYPRUS	of which: SME	708	261	148		689	252	143	
CITICOS	Secured by mortoages on immovable property	1,257	1,242	519		1,482	1,465	599	
	of which: SME	404	394	203		450	441	222 501	
	Exposures in default	1,914 588	487	529	1,062	1,878	460 243		1,0
	Items associated with particularly high risk Covered bonds	588	236	354		597	243	365	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	, i	0					0	
	Collective investments undertakings (CIU)	, i	0	o o		0	0	ı o	
	Equity	25	25	63		25	25	63	
	Other exposures	582	582	443		609	609	464	
	Standardised Total ²				1.423				1.43

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30)	09/2020			As of 31)	12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
GERMANY	cont of community or central state of ce	2,739 0 0 0 113 188 1 0 1 0 0 0 0 0 0 0	2,719 0 0 0 113 13 0 1 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 23 23 20 0 0 1 1 0 0 0 0	0	3,495 0 0 0 46 35 2 2 2 0 0 0 0	3,495	0 0 0 0 12 48 6 0 1 1 0 0 0 0 1 1 0 0 0 0 1 0 0 1 0	0			
	Standardised Total ²				0				0			

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities					0		0	
	Multilateral Development Banks					0			
	International Organisations	ő	ŏ	i o		ő	ŏ	ő	
	Institutions	318	318	93		317	317	93	
	Corporates	23	23	28		33	33	39	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
TIGHTEE	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default				U				0
	Items associated with particularly high risk	110	110			110	110		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	110	110	11		110	110	11	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0		0	
	Equity					0			
	Other exposures	0				0	0	0	
1	Other exposures			_		ŭ			

		(2) Total value adjustments are exposures, but includes gene		nterparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVAs)	and other own funds reduct	ions related to the	
					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control of securioration of control of con	0 0 0 0 47 18 10 20 1 15 1 1 67 0 0 177 0 0	0 0 0 0 47 18 8 0 15 1 1 1 1 1 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 111 18 0 11 0 5 0 12 0 0 17 0 0 0 0 0 11 0 0 0 11 0 0 0 11 0 0 0 11 0 0 0 11 0	St	0 0 0 0 0 0 0 94 22 2 0 21 1 1 7 6 6 7 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 1 1 1 1 0 0 0 0 1 1 0	0 0 0 54 22 2 1 1 1 1 1 1 1 1 1 1 1 1 0 0 0 0 1	0 0 0 0 17 21 0 0 11 0 6 0 0 0 0 0	SI
	Standardised Total ²				54				55

The Control amounts a color Economy value. It reported before taken into account any offer to due to conform control and activation activ



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Hellenic Bank Public Company Limited

	Hellenic Bank Public Company Limited								
					Standardise	d Approach			
			As of 30,	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks					0			
	Regional governments or local authorities	ō	ō	ō		ō	ō	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0		
	Institutions	175	175	35		181	180	44	
	Corporates	66	61	68		81	80	86	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	1	1	1		1	1	1	
UNITED STATES	or which: SME Secured by mortgages on immovable property	1	1			1	1		
	of which: SME	ō	ō	0		ō	ō	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0				0			
	Collective investments undertakings (CIU)	ő	ŏ	i o		ő	i i	o o	
	Equity	0	0	0		0	0	0	
l	Other exposures	0				0			
L	Standardised Total ²				1				1
		(1) Original exposure, unlike Ex	posure value, is reported befo	re taking into account any effe	t due to credit conversion facts	rs or credit risk mitigation tech	niques (e.g. substitution effec	ts).	

					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	/12/2020	
	from PUR *63	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control overmentario or control basics Recincial overvenement or local authorities Recincial color control or local authorities Recinciant of procedure or Basic Recinciant of procedure or Basic Recinciant or Recinciant Order Reconsists or Recinciant Order Recons	0 0 0 0 138 60 12 0 0 0 0 0 0 0 0	0 0 0 0 138 55 10 0 0 0 0	0 0 0 0 41 73 9 0 0 0 0 0 0 0 0		0 0 0 141 11 0 0 0 0 79 0 0	0 0 0 0 141 66 10 0 0 0 0 7 7 9	0 0 0 0 44 83 9 0 0 0 0 0 0	·
	Standardised Total ²				2				1

**Distinal encourse, writine Encourse value. Is recorded before takino in the account any effect due to credit consent factors or credit risk enfounds technisose (a.e., adultation effects).

**Tatal value advantments and creations one creative of countensors encludes these for securidation encourses. additional valuation advantments (ARAS) and other own funds reductions related to the exposures, that factories opened model that adjustments.

	Standardised Approach								
		As of 30,	/09/2020			As of 31	12/2020		
(mh Filir MA)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Control decomments or control banks. Rectional conversations of local substitutes. Canada Canada Canada Conversational conversations on immovable encountry of substitutes. See See See See See See See See See Se	0 0 0 133 0 1 1 0 0 0 0 0 0 0 0	0 0 0 0 133 3 0 1 0 0 0 0 0 0 0 0 0 0	0 0 0 27 0 0 0 0 1 1 0 0 0 0	0	0 0 0 0 125 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 128 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 26 0 0 0 0 0 1 1 0 0 0 0 0	0	

O Civinal encourse, untile Escourse value, is recorded before takino into account any effect due to credit convenion factors or credit risk mitioation techniques (i.e., substitution effects).

(3) Total value adjustments and crevisions oer country of counterparty excludes those for securisfaction encourse, additional valuation adjustments (ARNs) and other com funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30/	09/2020			As of 31	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	
AUSTRALIA	Control Communities for central facilities with EUM, And Control Communities of the Control Co	0 0 0 0 0 1 151 0 0 1 1 0 0 2 2 5 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 151 0 0 1 1 1 0 0 0 0 0 0 0 0 0	0 0 0 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	·	0 0 0 0 151 0 0 1 1 0 0 0 0 0 0 0 0 0	0 0 0 0 151 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o	
	Standardised Total ²				0				0	

Opinisal exocure, unitie Exocure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitisation techniques (e.g. substitution effects).

(I) Total value activaments and previously one counter of countenantly excludes those for securification exocures, additional valuation advantages (ANA) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	/09/2020			As of 31	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR. %) Central governments or central banks									
	Regional governments or local authorities	0		0		0				
	Public sector entities	ō	i i	ō		ō	0	i i		
	Multilateral Development Banks	0		0		0	0			
	International Organisations	0	0	0		0	0	0		
	Institutions	76	75	15		104	104	21		
	Corporates	0	0	0		9	8	9		
	of which: SME	0	0	0		0	0	0		
	Retail of which: SME	1	1	0		0	9	0		
SWEDEN						0				
	Secured by mortoaces on immovable property of which: SME					0				
	Exposures in default	ů ů	0	0	0	0		o o		
	Items associated with particularly high risk	ō	i i	ō		ō	0	i i		
	Covered bonds	57	57	6		57	57	6		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakinos (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures									
	Standardised Total ²				0					

O 'Original executes, unified Execute value, is recorded before taking into account any effect due to make converse indices or modit risk mitidation techniques (e.g. substitution effects).

(O' Total value adjustments and creditions our counter of countercards excludes those for securidation executes, additional valuation adjustments (ANNs) and other own funds reductions related to the

		** Total value aduptives and crowless for country of countreview excluses those for securitization excounts, adoptional valuation advocatements (AWA) and other own tunds reductions related to the exposures, but includes general order risk adjustments.								
					Standardise	d Approach				
			As of 30	/09/2020			As of 31	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR. %) Central governments or central banks	0		0		0	0	0		
	Regional governments or local authorities	0		0		0	0	0		
	Public sector entities	0		0		0	0	0		
	Multilateral Development Banks International Organisations	0	9	0		0	0	0		
	International Organisations Institutions	87	87	17		87	87	17		
	Corporates	0		0		5	5	5		
	of which: SME	0		0		0	0	0		
	Retail	0		0		0	0	0		
FINLAND	of which: SME	0		0		0	0	0		
111101110	Secured by mortoages on immovable property of which: SME	0	9	0		0	0	0		
	or which: SME Exposures in default	0			0	0		0	0	
	Items associated with particularly high risk	0	i	0	_	ō	0	0		
	Covered bonds	8	8	1		8	8	1		
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0		
	Collective investments undertakinos (CIU)	0		0		0	0	0		
	Equity	0	9	0		0	0	0		
	Other exposures Standardised Total ²					0		0		
	Standardised Total*	m			ı v				U	



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Hellenic Bank Public Company Limited

	Telecine bank t done company armica								
					Standardise	d Approach			
			As of 31,	/03/2021			As of 30,	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	6.151	7.523			8,997	10.334		
	Regional governments or central banks Regional governments or local authorities	0,131	7,323			0,777	10,334	0	
	Public sector entities	0	0			0	0	0	
	Multilateral Development Banks	153	153	0		129	129	o o	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,552	1,556	427		1,560	1,564	447	
	Corporates	2,121	1,487	1,309		2,152	1,494	1,344	
	of which: SME	1,686	1,095	873		1,501	978	777	
	Retail	2,833	1,190	846		2,705	1,113	790	
Consolidated data	of which: SME	686	254	144		658	240	136	
Corisonaatea aata		1,540	1,523	629		1,646	1,627	687	
	of which: SME	500	490	256		496	494	262	
	Exposures in default	2,020	480	521	1,195	2,060	459	513	1,24
	Items associated with particularly high risk Covered honds	577 643	225 643	337 81		562 642	213 642	319	
1	Covered bonds Claims on institutions and comorates with a ST credit assessment	643	643	81		642	642	81	
	Collective investments undertakings (CIU)	0	0						
	Collective investments undertakings (CIU) Equity	25	25	63		25	25	63	
	Other exposures	616	616	471		611	611	461	
	Standardied Total 2	18,247	15.423		1.578	21.107	18.213	4.706	1.63

		Standardised Approach										
					Standardise	d Approach						
			As of 31,	03/2021			As of 30	06/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)											
	Central governments or central banks	2,494	3,856	0		2,158	3,495	0				
	Regional governments or local authorities Public sector entities	10	2			10	4	0				
	Multilateral Development Banks	0	0			0		0				
	International Organisations	ő	o o	ő		o o	ŏ	ŏ				
	Institutions	18	22	23		18	22	23				
	Corporates	1,534	940	751		1,499	906	740				
	of which: SME	1,489	914			1,304	802	636				
	Retail	2,749	1,131			2,621	1,055	747				
CYPRUS	of which: SME	681	250			654	237	134				
CITICOS	Secured by mortgages on immovable property	1,452	1,435	598		1,548	1,529	648				
	of which: SME	493 1,872	482 446	254 484	1.081	485 1.911	473 425	256 478				
	Exposures in default	1,872	996 225		1,081	1,911	425 213	4/8	1,132			
	Items associated with particularly high risk Covered bonds	5//	225	337		362	213	319				
	Claims on institutions and corporates with a ST credit assessment	0	0	1 0		0	0	1				
	Collective investments undertakings (CIU)	ő	o o	l ő		ő	ŏ	l ő				
	Equity	25	25	63		25	25	63				
	Other exposures	616	616	471		611	611	461				
	Standardised Total ²				1,458				1,510			

		exposures, but includes gene	ral credit risk adjustments.				,		
					Standardise	ed Approach			
			As of 31	03/2021			As of 30	/06/2021	
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	3.667	3.667	0		6.839	6.839	0	
	Regional governments or local authorities	3,000	3,007	ı o		0,033	0,033	0	
	Public sector entitles	ō	ō	ō		ō	ō	ō	
	Multilateral Development Banks	0	0	0		0		0	
	International Organisations	0	0	0		0	0	0	
	Institutions	78	77	19		76	76	19	
	Corporates	36	35	52		38	38	55	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	0		2	1	1	
GERMANY	of which: SME	0	0	0		0	0	0	
OLIVIANI	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	U	U	0	U	0	0	0	0
	Items associated with particularly high risk	0	0			0		0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	36 0	36	1 4		36 0	36	4	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	1 0		0		0	
	Equity		0	ı .				0	
	Other exposures	o n	0	ı o		ů		0	
	Other exposures	Ů		Ů		Ů			

(1) Original exposure, untilse Exposure value, is reported before tabling into account any effect due to credit connection factors or credit risk militarion before; (e.g., substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities		0	0		0		0	
	Multilateral Development Banks	, o	0	0				0	
	International Organisations	o o	0	0		0		0	
	Institutions	317	317	93		315	323	113	
	Corporates	35	34	40		37	34	41	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	1	0	
FRANCE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk					109			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	109	109	11		109	109	11	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0		0		0	
	Equity	, o	0	0				0	
	Other exposures	0	0	1		0		0	
	Other exposures	Ů		- u		,			

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

		Total value adjustments and exposures, but includes gener	provisions per country of co						
		exposures, but includes gener	al credit risk adjustments.		Standardise	ed Approach			
			As of 31	/03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks							0	
	Regional governments or local authorities	ő	Ö	0		o o	o o	ŏ	
	Public sector entities	ō	ō	0		0	0	ō	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	o	0		0	0	0	
	Institutions	49	49	13		42	51	14	
	Corporates	22	22	22		28	16	16	
	of which: SME	0	0	0		0	0	0	
	Retail	21	15	11		19	14	11	
UNITED KINGDOM	of which: SME	1	1	0		1	1	0	
UNITED KINGDOM	Secured by mortgages on immovable property	18	18	6		18	18	7	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	65	12	13	53	66	12	12	54
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	156	156	16		156	156	16	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
l	Collective investments undertakings (CIU)		0						
I	Equity	0	0			0	0	0	
I	Other exposures Standardised Total ²	0			54	0		U	
		(1) Original conseques unlike Ex-							55

(1) Ougland represent, utilitie Engineer value, is reported before before price and extra contract any effect due to exist consecution of the contract any effect of the to contract any effect of the total contract and experiments and providence price contract any effect of the total contract and experiments and providence price contract and experiments (price) and other consecution experiments (price) and



Credit Risk - Standardised Approach
Hellenic Bank Public Company Limited

	Hellenic Bank Public Company Limited								
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
	finis FID %).	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control Communities or control beautiful for the control contr	0 0 0 195 86 0 0 1 1 0 0 0 0	0 0 0 0 0 0 95 95 0 1 1 1 0 0 0 0 0 1 0 0 0 0 1 0 0 0 0	0 0 0 0 99 99 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 1977 119 0 1 1 1 0 0 0 0 0 0 0 0 1977 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 113 0 0 0 0 0 0 0 0 0 0 0 0	0
		(1) Original exposure, unlike E	oposure value, is reported bef	ore taking into account any effe	ct due to credit conversion fact	tors or credit risk mitigation ted	nniques (e.g. substitution effe	ts).	

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control coverments or control basics Accident Coverments or control administration Administration of the Control of the Contro	0 0 0 0 141 57 11 0 0 0 0 0 78 0 0	0 0 0 141 151 10 0 0 0 78 0 0	0 0 0 45 76 0 0 0 0 8 8 0	0	0 0 0 141 588 0 0 0 0 78 0 0	0 0 0 0 141 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 45 75 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				1				

1)
(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation bachniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (IMAs) and other own funds inductions related to the

		exposures, but includes gene	a cross mic additionants.		Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
	(c) 00 W	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CANADA	Control communities for central to the Control	0 0 0 128 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 120 0 0 1 1 1 2 2 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 1 1 2 2 0 0 0 0 0 0 0	0 0 0 126 0 0 1 1 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

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

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

		exposures, but includes gene	ral credit risk adjustments.				,		
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates	151 0	151 0	30 0		151 0	151 0	30	
	of which: SME Retail	0	0	0		0	0	0	
AUSTRALIA	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0 25	0 25	0 5		0 25	0 25	0 S	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²								0

(1) Original exposure, unities Exposure value, is reported before taking into account any effect due to creat connented account connection control or create risk mitigation before(e.g., substitution effects).

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

		exposures, but includes gene		unterparty excludes triose for s	ecunibiation exposures, additio	nai valuation adjustments (AVA	s) and other own runds reduc	ours related to the	
					Standardise	d Approach			
			As of 31	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks								
	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	76	76	15		75	75	15	
	Corporates of which: SME	14	10	13				10	
	or which: SME Retail	1	1	1		1	1	1	
CHIEDEN	of which: SME	ō	ō	o o		0	ō	ō	
SWEDEN	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	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	5/	5/	6		57	3/	6	
	Collective investments undertakings (CIU)	0	0	0		0			
	Equity	0	0			o o			
	Other exposures	0		ō		0		ō	
	Standardised Total ²				0				0

		exposures, but includes gene		,,		nai valuaton adjustments (AVA	.,		
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	0		0		0	0	0	
	Regional governments or local authorities Public sector entities	0		0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	115	115	23		114	114	23	
	Corporates of which: SME	0	2	0		0	0	11	
	Retail of which: SME	0	0	0		0	0	0	
FINLAND	Secured by mortgages on immovable property of which: SMF	0		0		0	0	0	
	Exposures in default	0	Č	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds	0 8	C 8	0		0 8	8	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	Ċ	0		0	0	0	
	Equity	0	Č	0		0	0	0	
	Other exposures Standardised Total ²	U		U	0	0			



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30/	/09/2020					As of 31/	/12/2020		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021		
		Original	Exposure Exposure		Risk expos	sure amount	Value adjustments	Original Exposure ¹		Exposure			Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						Helle	nic Bank Public Company							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance s	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria													
[0 - 3M 13M - 1Y 11 - 2Y 22 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Cyprus	69 927 692 271 540 0 0	69 927 692 270 540 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 56 25 67 0 0	69 927 636 246 473 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 5 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Czech Republic													
[0 - 3M [Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia													



General governments exposures by country of the counterparty

						Limited								
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with pos	iltive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Finland													
[0 - 3M F 3M - 1Y F 3M - 1Y F 1Y - 2Y F 2Y - 3Y F 3Y - 5Y F 5Y - 10Y F 10Y - more Total	France													
[0 - 3M [Germany													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Croatia													
[0 - 3M] [3 M - 1Y I [1 Y - 2Y I [2 Y - 3Y I [3 Y - 5Y I [10 Y - more Total	Greece													
10 - 3m 11 13m - 11 13m - 11 1 17 - 27 1 12 - 37 1 137 - 57 157 - 107 107 - more	Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Italy													
110Y - more Total [0 - 3M [3 M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Latvia													



General governments exposures by country of the counterparty

						Helle	nic Bank Public Company							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania													
[0 - 3M F 3M - 1Y F 3M - 1Y F 1Y - 2Y F 2Y - 3Y F 3Y - 5Y F 5Y - 10Y F 10Y - more Total	Luxembourg													
[0 - 3M [Maita													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Netherlands													
[0 - 3M] [3 M - 1Y I [1 Y - 2Y I [2 Y - 3Y I [3 Y - 5Y I [10 Y - more Total	Poland													
[3M - 11 [Portugal													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Romania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Slovakia													
110Y - more Total [0 - 3M [3 M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Slovenia													



General governments exposures by country of the counterparty

						Helle	nic Bank Public Company	Limited						
							As of 31/12/2020	1						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [3M - 1Y [1Y - 2Y [1Z - 3Y [3Y - 5Y [5Y - 10Y	Spain													
[0 - 3M	Sweden													
[0 - 3M [United Kingdom													
[0 - 3M 13M - 17 11 - 27 27 - 37 13Y - 57 15Y - 107 107 - more Total	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0 - 3M [13M - 1Y [13Y - 1Y [13Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Norway													
[0 - 3M 13M - 1Y 11 - 2Y 22 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Australia													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Canada													
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y	Hong Kong													



General governments exposures by country of the counterparty

						пене	nic Bank Public Company							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
130' - more	Other Central and eastern Europe countries non EEA													
10 - 3M 10 - 3M 13M - 1Y 13M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Hellenic Bank Public Company Limited

						Ticlic	iic barik Public Company	Littliccu						
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
	, <u>-</u>											Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	50 0 0 0 0	50 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	50 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0	0 0 0 0	
[10Y - more Total	1	50	50	0	0	0	0 50	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 loars 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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

						nelle	nic Bank Public Company							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance si	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
[0 - 3M [Belgium													
Total	Bulgaria													
Total	Cyprus	55 660 744 545 159 0 0 2,165	56 660 744 545 159 0 0 2,164	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 54 0 50 42 0 0	56 606 744 495 117 0 0	0 0 0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 8 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Czech Republic	4,00	2/207	Ţ		240	2,022			Ţ		, and a second	Ü	
[0 - 3M [Denmark													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia													



General governments exposures by country of the counterparty

						Helle	nic Bank Public Company	Limited						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Finland													
[0 - 3M	France													
131' - more	Germany													
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

						Helle	nic Bank Public Company	/ Limited						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y [1Y - 2Y [1Z - 3Y [3Y - 5Y [5Y - 10Y	Lithuania													
[0 - 3M	Luxembourg													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Maita													
[0 - 3M	Netherlands													
[0 - 3M [Poland													
[0 - 3M	Portugal													
[0 - 3M 13M - 1Y 11 - 2Y 22 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia													
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovenia													



General governments exposures by country of the counterparty

						Helle	nic Bank Public Company	Limited						
							As of 30/06/2021							
						Dire	t exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	Ç							Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sł	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain													
[0 - 3M [Sweden													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M 1 1 1 1 1 1 1 1 1	Hong Kong													



General governments exposures by country of the counterparty

						nelle	nic Bank Public Company							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
130' - more	Other Central and eastern Europe countries non EEA													
10 - 3M 10 - 3M 13M - 1Y 13M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Hellenic Bank Public Company Limited

						Ticlic	nic bank rubiic company	Littliccu						
							As of 30/06/2021	L						
						Direc	t exposures							
	(min EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
	(min zory											Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
10 - 3M	Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loars 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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



Performing and non-performing exposures Hellenic Bank Public Company Limited

I					As of 30/09/202	0								As of 31/12/202	10			
		Gr	oss carrying amo	unt		Accumulat changes ir provisions	ted impairment, a n fair value due to 4	ccumulated credit risk and	Collaterals and financial guarantees		Gross	s carrying amou	unt		Accumulat changes in provisions	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial quarantees
		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing	On non-perform	ning exposures ³	received on non- performing		Of which performing but past due >30	Of w	hich non-perforr	ming ¹	On performing	On non-perform	ming exposures ³	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	2,946		•	derauited	3	,	, ,	3	0	3,649		0	deraulted	3			3	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
Debt securities (including at amortised cost and fair value)	5,704	0			0			0	0	5,025								(1)
Central banks	3,704	0	0	0	0			0	0	3,023		٥						
General governments	3,253	0	0	0	0			0	0	2,493		0	0					
Credit institutions	2,093	0	0	0	0		0	0	0	2,026	0	0						
Other financial corporations	358	0	0	0	0		0	0	0	414		0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	93	0	0	0		1			
Loans and advances(including at amortised cost and fair value)	7,007	38	1,650	1,650	1,650	49	710	710	865	7,052	35	1,503	1,503	1,503	59	646	646	801
Central banks									0									
Central banks	0	U	U	U	U	,		0	U		ľ	Ü		'	,	,		1 1
General governments	5	0	0	0	0		0	0	0	5	0	0	0		0		0	0
Credit institutions	259	0	0	0	0	(0 0	0	0	250	0	0	0		0 0		0	0
Other financial corporations	75	0	21	21	21	1	3 9	9	12	157	0	17	17	17	, 3	5	5	5 11
Non-financial corporations	2,723	7	797	797	797	36	5 419	419	352	2,728	6	710	710	710	43	368	368	322
of which: small and medium-sized enterprises at amortised cost	2,444	7	797	797	797	33	3 419	419	351	2,431	6	709	709	709	40	368	368	322
of which: Loans collateralised by commercial immovable property at amortised cost	1,966	6	610	610	610	24	299	299	294	1,959	5	534	534	534	31	. 256	256	265
Households	3,946	31	832	832	832		9 282	282	502	3,912	28	776	776	5 77 6	5 12	273	273	3 469
of which: Loans collateralised by residential immovable property at amortised cost	2,862	23	552	552	552	1	1 145	145	391	2,879	22	540	540	540	2	161	161	365
of which: Credit for consumption at amortised cost	470	4	121	121	121		60	60	45	437	4	92	92	92	6	43	43	41
DEBT INSTRUMENTS other than HFT	15,658	38	1,650	1,650	1,650	50	710	710	865	15,726	35	1,503	1,503	1,503	61	646	646	801
OFF-BALANCE SHEET EXPOSURES	1,340		34	34	34	14	6	6	13	1,321		43	43	43	13	6	6	17

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the collective allowances for frauncial seasity, individually and collective eliminated: a mismoster of cost or seasity and exposures provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated repairments and accumulated repa



Performing and non-performing exposures Hellenic Bank Public Company Limited

					As of 31/03/2021	1								As of 30/06/202	1			
		Gro	ss carrying amo	unt			ed impairment, accu fair value due to cre		Collaterals and financial guarantees		Gro	ss carrying amou	nt ⁵			ed impairment, a fair value due to ,5		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning¹	On performing	On non-performin	g exposures³	received on non- performing		Of which performing but past due >30	Of wh	nich non-perforr	ning ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	0	f which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	3,830	0	0	deraulted	3		0	3	0	6,725	0	0	derauited	3		0	3	0
Debt securities (including at amortised cost and fair value)	5,008	0	0	0	0	2		0	0	4,753		0	0	0	1	0		
Central banks	0	0	0	0	0		0	0	0	,	0	0	0	0	0	0	0	0
General governments	2,427	0	0	0	0	c	0	0	0	2,10	0	0	0	0	0	0	0	0
Credit institutions	1,922	0	0	0	0	c	0	0	0	1,896	0	0	0	0	0	0	0	0
Other financial corporations	596	0	0	0	0	1	. 0	0	0	685	0	0	0	0	0	0	0	0
Non-financial corporations	63	0	0	0	0	1	. 0	0	0	67	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	7,011	84	1,522	1,522	1,522	62	663	663	799	6,833	36	1,473	1,473	1,204	57	628	600	785
Central banks	0	0	0	0	0	C	0	0	0	(0	0	0	0	0	0	0	0
General governments	5	0	0	0	0	0	0	0	0	•	0	0	0	0	0	0	0	0
Credit institutions	214	0	0	0	0	c	0	0	0	14	0	0	0	0	· c	0	o	0
Other financial corporations	158	0	13	13	13	3	5	5	7	140	0	11	11	11	2	4	4	7
Non-financial corporations	2,742	26	714	714	714	44	377	377	315	2,697	5	673	673	631	43	352	346	301
of which: small and medium-sized enterprises at amortised cost	2,420	26	714	714	714	39	377	377	315	2,356	5	673	673	631	39	352	346	300
of which: Loans collateralised by commercial immovable property at amortised cost	1,947	21	523	523	523	32	252	252	257	1,915	4	494	494	471	34	237	236	245
Households	3,892	57	795	795	795	15	281	281	477	3,843	31	789	789	562	12	271	250	477
	,																	
of which: Loans collateralised by residential immovable property at amortised cost	2,881	43	557	557	557	2	164	164	377	2,852	25	552	552	388	1	155	144	380
of which: Credit for consumption at amortised cost	432	8	95	95	95		44	44	43	424	3	97	97	75	6	46	44	42
DEBT INSTRUMENTS other than HFT	15,849	84	1,522	1,522	1,522	64	663	663	799	18,311	36	1,473	1,473	1,204	59	628	600	785
OFF-BALANCE SHEET EXPOSURES	1,274		28	28	28	12	5	5	12	1,327		27	27	25	12	5	4	11

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value of the robust of the control or financial associal institutions (instruments at a fair value other than HFT)
(4) For the orbalances sheet kens, accumulated impairments and accumulated repative changes in fair value due to credit risk are disclosed with a positive sign of the provisions (instruments at fair value other than HFT)
(4) For the orbalances sheet kens, accumulated impairment and accumulated repative changes in fair value due to credit risk are disclosed with the opposite sign of what is reported according to the FRREP framework (templates F 18.00 / F 19.00), which follows a sign convention. This is because, based on this sign convention, the provisions on disablance thereof consistently with the FRREP sign convention. This is because, based on this sign convention, the provisions of relative the resonance of the provisions of the sign convention. This is because, based on this sign convention, the provisions on disablance their conventions are not included in their incorpition are not included in their incorpition are not included in their impairment slages, as it was the case in previous periods.



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearance	kposures with		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	o	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)	996	768	238	243	670	481	953	706	225	227	649	444
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	17	17	7	7	10	10	14	14	3	3	9	9
Non-financial corporations	510	415	176	171	302	224	485	371	158	150	301	207
of which: small and medium-sized enterprises at amortised cost	510	415	176	171	302		485	371	158	150	300	
Households	469	336	55	66	358	247	455	322	64	74	339	228
DEBT INSTRUMENTS other than HFT	996	768	238	243	670		953	706	225	227	649	
Loan commitments given	6	5	0	0	4	4	7	5	0	0	5	4
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	82						78					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	133						574					

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

[©]For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Hellenic Bank Public Company Limited

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearance	kposures with		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)		0	0	0	0	0	0	0	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)	950	701	227	228	644	433	1,006	682	233	226	704	419
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	9	9	3	3	6	5	7	7	2	2	5	5
Non-financial corporations	492	363	159	150	308	197	561	346	159	145	382	189
of which: small and medium-sized enterprises at amortised cost	479	363	156	150	298		548	346	157	145	372	
Households	448	328	66	75	330	230	437	328	71	78	316	225
DEBT INSTRUMENTS other than HFT	950	701	227	228	644		1,006	682	233	226	704	
Loan commitments given	7	5	0	0	5	4	6	4	0	0	4	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	86 593						89 606					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Hellenic Bank Public Company Limited

			AS 01 3	0/09/2020					AS 01 3	1/12/2020					AS 01 31	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	48	15	15	48	7	0	47	15	15	47	8	0	48	15	15	48	8	0	46	13	13	46	7	0
B Mining and quarrying	8	1	1	8	1	0	12	1	1	12	1	0	12	1	1	12	1	0	11	1	1	11	1	0
C Manufacturing	354	63	63	354	37	0	359	58	58	359	37	0	365	58	58	365	39	0	371	54	54	371	35	0
D Electricity, gas, steam and air conditioning supply	42	1	1	42	1	0	44	1	1	44	1	0	42	1	1	42	1	0	41	1	1	41	1	0
E Water supply	44	1	1	44	0	0	45	1	1	45	0	0	42	1	1	42	0	0	41	1	1	41	0	0
F Construction	385	241	241	385	135	0	361	215	215	361	119	0	363	213	213	363	122	0	335	188	188	335	109	0
G Wholesale and retail trade	560	200	200	560	122	0	542	171	171	542	115	0	552	175	175	552	119	0	522	164	164	522	111	0
H Transport and storage	222	14	14	222	10	0	264	14	14	264	10	0	263	13	13	263	9	0	264	12	12	264	9	0
I Accommodation and food service activities	541	104	104	541	75	0	512	78	78	512	57	0	517	79	79	517	58	0	516	76	76	516	60	0
3 Information and communication	28	4	4	28	3	0	27	4	4	27	3	0	28	4	4	28	3	0	38	4	4	38	3	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	233	114	114	233	44	0	256	112	112	256	42	0	254	112	112	254	41	0	258	117	117	258	39	0
M Professional, scientific and technical activities	61	7	7	61	3	0	59	7	7	59	3	0	60	7	7	60	4	0	59	8	8	59	4	0
N Administrative and support service activities	27	5	5	27	6	0	30	5	5	30	5	0	30	6	6	30	5	0	36	5	5	36	4	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	20	9	9	20	4	0	20	9	9	20	4	0	21	9	9	21	4	0	20	10	10	20	5	0
Q Human health services and social work activities	101	2	2	101	3	0	102	2	2	102	3	0	100	3	3	100	3	0	94	2	2	94	2	0
R Arts, entertainment and recreation	27	14	14	27	2	0	28	14	14	28	3	0	28	14	14	28	2	0	28	14	14	28	3	0
S Other services	19	2	2	19	1	0	19	2	2	19	1	0	18	2	2	18	1	0	18	2	2	18	1	0
Loans and advances	2.723	797	797	2.723	454	0	2 728	710	710	2 728	410	0	2 742	714	714	2.742	421	0	2 697	673	673	2 697	395	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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



2021 EU-wide Transparency Exercise Collateral valuation - loans and advances Hellenic Bank Public Company Limited

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021		
	Loans and advance	0.0	A3 01 31/03/1010	<u> </u>		Loans and advanc		A3 01 31) 11) 1010			Loans and advance	00	73 01 32/03/2022			Loans and advanc		A3 01 307 007 2022		
	Education and devane	Performing		Non-performing			Performing		Non-performing		Could the devane	Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	7,007	5,357	38	1,650	275	7,052	5,549	35	1,503	250	7,011	5,490	84	1,522	283	6,833	5,360	36	1,473	282
Of which secured	5,992	4,501	34	1,491	255	5,996	4,612	31	1,383	229	6,088	4,694	77	1,394	260	6,004	4,652	33	1,352	258
Of which secured with immovable property	5,615	4,147	1,273	1,468	249	5,606	4,242	30	1,365	224	5,599	4,224	75	1,375	255	5,518	4,186	32	1,333	251
Of which instruments with LTV higher than 60% and lower or equal to 80%	965	794		171	29	998	836		162	30	1,045	827		218	97	992	830		162	36
Of which instruments with LTV higher than 80% and lower or equal to 100%	549	352		197	95	512	341		171	80	515	370		145	28	477	339		138	32
Of which instruments with LTV higher than	1,075	352		723	37	1,051	381		670	29	1,103	375		728	36	1,015	329		686	30
Accumulated impairment for secured assets	609	29	2	580	52	581	37	2	545	46	595	41	5	554	47	568	41	2	527	43
Collateral																				
Of which value capped at the value of exposure	5,026	4,169	31	857	192	5,047	4,255	28	793	174	5,087	4,297	69	791	198	5,054	4,278	30	776	202
Of which immovable property	4,735	3,887	30	848	190	4,737	3,954	27	784	172	4,715	3,931	64	785	194	4,673	3,904	29	769	198
Of which value above the cap	1,017	623	4	394	61	937	561	3	375	55	929	564	8	365	64	893	506	4	387	63
Of which immovable property	937	545	4	392	60	875	502	3	373	55	855	491	7	364	64	835	451	4	384	61
Financial guarantees received	89	81	0	8	2	93	85	0	9	2	91	82	0	9	2	93	85	0	9	3
Accumulated partial write-off	-953	-9	0	-944	-13	-870	-10	0	-860	-10	-876	-10	0	-865	-13	-955	-8	0	-948	-14

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 1% or above.



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines FRA/GL/2020/02

								As of 30,	(09/2020															As of 31	/12/2020							
														k	Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
			Of which: seposums with forbestance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Skiege 2)		ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		National Parties of Administration of Administra						Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impained (Stage 2)		of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		Of which: exposures with forberance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
pliant moratoria	2,775	2,584	0	718	191		32	71	27	0	16	44		4		0	2,758	2,594	0	463	164		163	62	24	0	10	38	0	38	0	۰
	1,475	1,429	0	145	46	۰			٥	0	-7	9	۰	2	0	٥	1,473	1,432	0	125	41	۰	41		-1	٥	-7	9	0	9	0	
	1,129	1,100	0	105	28		1		-2	0	- 6	2		0		0	1,131	1,107	0	92	24		24	-1	-3	0	-5	2	0	2	0	0
																																$\overline{}$

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	
		Performing			Non-performi				Performing			Non-performi	rg					Performing			Non-performi							Non-perform	ning			
(min EUR)			Of which: exposures wit forbearance measures	Of which: instruments with significant increase in oradit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbianance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbularance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures wit forbearance measures	Of which: the firstruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee neceived in the contact of the COVED-19 crisis	
ans and advances with expired EBA-compliant monitoria	0	0	۰	0		۰	٥	۰	۰	۰	0		۰	٥	0	۰	0	۰	0	۰	0	0	٥	0	۰	0	۰	۰	0	0		۰
of which: Households		0	0		0		0	0	0	0	0	0	۰	0		0	0		0		0		0	0	0	0	0	0	0	0	0	۰
of which: Collateralised by residential immovable property		0	0	0	0	۰	0	۰	0	0	0	0		0		۰	0	۰	۰		0		0	0	۰		0	0	0	۰	0	۰
of which: Non-financial corporations		0	0	0	0	۰	0	۰	0	0	0	0		0		۰	0	۰	۰		0		0	0	۰		0	0	0	۰	0	۰
of which: Small and Medium-sized Enterprises		0	0		0		0		0	0	0	0		0	0	۰	0		0	۰	0	0	0	0	۰	0		0	0	0	0	۰
of which: Collateralised by commercial immovable property		0	0		0		0		0	0		0		0			0		0		0		0	0				0	0			

								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		exposures with forbearance with significant forbearance fo								Of which: exposures with forberance measures	Of which: Instruments with significant increase in credit disk since initial secognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not paid-due or paid-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes		0	0		0		0	0	0	0	0	0	۰	0		0	0	۰	0		0		0	0		0		0	0	٥	0	
of which: Households		0			0			0	0			0				0	0	۰			0			0	۰			0				0
of which: Collateralised by residential immovable property		0			0			0	0			0				0	0	۰			0			0	۰			0				0
of which: Non-financial corporations		0	0		0	0	0	0	0	0	0	0		0		0	0		0		0	۰	0	0	۰	0		0	0	0	0	0
of which: Small and Medium-sized Enterprises	۰	0			۰			0				0				٥	0	۰			0			۰	۰			0				
of which: Collateralised by commercial immovable property		0			0			0				0				٥	0				0			0	۰			0				



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ì								As of 31,	/03/2021															As of 30/6	06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Missimum amount of the guarantee that can be considered	Gross carrying amount
(refn EUR)		Performing	Of which: exposures will forbearance measures	Of which: the firstraments with significant increase in crease in initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due <- 90 days		Performing	Of which: exposures with forbeinings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis			Performing	Of which: exposures will forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: soposans with forbarance measures	Of which: Unificity to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	23	22	0	11	1	0	1	1	1	0		0	۰	0	0	0	23	22	٥	11	1	0	1	1	1	0	1	0	0	0	0	0
of which: Households	10	9	0	1	1	0	1	0	0	0	۰	0		0	0	0	11	10	0	1	1	0	1	0		0		0	0	0	0	0
of which: Collaboralised by residential immovable property	9	9	0	1	1		1	0	0	0	۰	0		0	0	0	10	9	0	1	1	0	1	0		0		0	0		0	
of which: Non-financial corporations	13	13	0	10	0		0	1	1	0	1	0		0	0	0	13	13	0	10	0	0		1	1	0	1	0	0		0	
of which: Small and Medium-sized Enterprises	13	13	0	10	0	0	0	1	1	0	1	0	0	0	0	0	13	13	0	10	0	0	0	1	1	0	1	0	0	0	0	
of which: Collaboralised by commercial immovable property	12	12	0	10	0		0	1	1	0	1	0	0	0	0	0	13	12		10	0	0		1	1	0	1	0	0	0	0	

								As of 31,	03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Miximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi							Non-performi									Non-performi							Non-performi				
(min EUR)			Of which: exposures wit forbearince measures	Of which: Instruments with significant increase in could rink since initial recognition but not could- impaired (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			exposures with	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- implaned (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or pint-due <= 90 days	Public guarantee received in the content of the COVED-19 crisis	Inflows to non- performing exposures
	2,717	2,538	32	858	179	۰	169	81	39	2	29	41	۰	39	0	0	2,635	2,423	145	626	212	1	169	63	37	6	31	47	0	37		۰
of which: Households	1,442	1,393	2	260	49		45	17	6	0	1	11		10	0	0	1,396	1,320	6	229	78	0	sı	20	4	0	0	16	0	11	0	
of which: Collaboralised by residential immovable property	1,110	1,078	2	195	32	۰	26	4	0	0	-1	3	۰	3	0	0	1,081	1,028	4	156	53	0	32	5	-4	۰	4	6	0	3	0	
of which: Non-financial corporations	1,250	1,125	30	579	125	۰	120	B	32	2	28	30	۰	28	0	0	1,212	1,084	139	600	128	0	113	61	32	6	90	29	0	25	0	
	1,171	1,046	30	566	125		120	59	29	2	25	30	۰	26	0	0	1,129	1,001	139	587	128	0	113	58	29	6	27	29	0	25	0	
of which: Collaboralised by commercial immovable property	1.075	963	29	499	112	۰	109	52	26	2	23	25		25		0	1,051	927	135	532	114		105	51	27	6	26	23		21		

[As of 31,	/03/2021														As of 3	0/06/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount													ř.	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)			Of which: exposume wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	equinom shi Distriction opposes selfs (included place) and the control of the con								Of which: exposures with forbserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wi forbearance measures	Of which: Instruments with significant increase in ovedt risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unitingly to pay that are not paid-due or paid-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures					
Newly originated loans and advances subject to public guarantee schemes		0	0		0	0	0	0	0	0		0	۰	0	0	0	0			0	0		0		0		0	0	۰		0
of which: Households	۰	0						0	0			0				0	0						0	۰			0				0
of which: Collaboralised by residential immovable property	۰	0						0	0			0				0	0						0	۰			0				0
of which: Non-financial corporations	۰	0	0		0		0	0	0	0	0	0	0	0	0	0	0	0	۰	0	0		0		0			0	۰	۰	0
of which: Small and Medium-sized Enterprises	۰	0			0				0			0				0	0	0		0			0	0			0				
of which: Collateralised by commercial immovable property	۰	0							0							0	0			0			0				0				