



## 2021 EU-wide Transparency Exercise

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

## 2021 EU-wide Transparency Exercise

### Key Metrics

National Bank of Greece, S.A.

(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
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	5,209	5,750	5,240	5,191	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	4,082	4,611	4,387	4,312	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	5,209	5,750	5,240	5,191	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,082	4,611	4,387	4,312	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	5,557	6,099	5,589	5,540	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	4,429	4,959	4,735	4,661	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	35,984	36,617	36,322	36,433	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	35,426	36,045	35,875	35,958	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.48%	15.70%	14.43%	14.25%	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	11.52%	12.79%	12.23%	11.99%	(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	14.48%	15.70%	14.43%	14.25%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.52%	12.79%	12.23%	11.99%	(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	15.44%	16.65%	15.39%	15.21%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.50%	13.76%	13.20%	12.96%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	67,515	72,095	73,354	80,246	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	7.72%	7.98%	7.14%	6.47%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

National Bank of Greece, S.A.

(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	5,209	5,750	5,240	5,191	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,082	4,611	4,387	4,312	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	67,515	72,095	73,354	80,246	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	66,953	71,521	72,905	79,771	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.7%	8.0%	7.1%	6.5%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.1%	6.4%	6.0%	5.4%	[A.2]/[B.2]	

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## Capital

National Bank of Greece, S.A.

		(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
OWN FUNDS Transitional period	A	OWN FUNDS	5,557	6,099	5,589	5,540	C 01.00 (9101,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,209	5,750	5,240	5,191	C 01.00 (9102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	16,609	16,609	16,609	16,609	C 01.00 (9103,010)	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-17,281	-17,272	-17,324	-17,318	C 01.00 (9104,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-216	-208	-296	-306	C 01.00 (9105,010)	Articles 4(150), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	5,838	5,914	5,914	5,915	C 01.00 (9200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	15	15	15	15	C 01.00 (9201,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	10	10	11	10	C 01.00 (9206,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-7	-21	-20	C 01.00 (9250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-251	-189	-178	-190	C 01.00 (9301,010) + C 01.00 (9340,010)	Articles 4(113), 36(1) point (f) and 37 of CRR, Articles 4(115), 36(1) point (f) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-1	-1	-2	-2	C 01.00 (9370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (9380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (9390,010)	Articles 4(109), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (9400,010)	Articles 4(122), 36(1) point (h) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (9440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (9450,010) + C 01.00 (9460,010) + C 01.00 (9470,010) + C 01.00 (9471,010) + C 01.00 (9472,010)	Articles 4(16), 36(1) point (j) (i) and 89 to 91 of CRR, Articles 36(1) point (i) (ii), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (j) (iii) and 37(2) of CRR, Articles 36(1) point (k) (iv) and 133(b) of CRR and Articles 36(1) point (k) (v) and 133(e) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (9460,010)	Articles 36(1) point (k) (i), 24(1) point (b), 24(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 (9480,010)	Articles 4(27), 36(1) point (l), 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	-123	-112	-173	-219	C 01.00 (9490,010)	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	-170	0	0	0	C 01.00 (9500,010)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-329	-133	-152	-162	C 01.00 (9510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (9510,010)	Article 36(1) point (m) and Article 43c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9510,010)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9510,010)	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (9540,010)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-16	-16	-16	-19	C 01.00 (9570,010)	-
	A.1.21	Transitional adjustments	1,128	1,139	853	879	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (9200,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (9240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,128	1,139	853	879	C 01.00 (9250,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (9300,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (9540,010) + C 01.00 (9470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (9700,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9700,010) + C 01.00 (9701,010) + C 01.00 (9740,010) + C 01.00 (9741,010) + C 01.00 (9742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9680,010) + C 01.00 (9700,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,209	5,750	5,240	5,191	C 01.00 (9101,010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	348	348	349	349	C 01.00 (9700,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	398	398	399	399	C 01.00 (9760,010) + C 01.00 (9680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	-50	-50	-50	-50	C 01.00 (9601,010) + C 01.00 (9620,010) + C 01.00 (9621,010) + C 01.00 (9640,010) + C 01.00 (9650,010) + C 01.00 (9670,010) + C 01.00 (9671,010) + C 01.00 (9672,010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (9880,010) + C 01.00 (9900,010) + C 01.00 (9960,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	35,984	36,617	36,322	36,433	C 02.00 (9101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	557	572	447	474	C 05.01 (9101,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.48%	15.70%	14.43%	14.25%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.48%	15.70%	14.43%	14.25%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.44%	16.65%	15.39%	15.21%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,082	4,611	4,387	4,312	1A.3+A.1.13+A.1.21+MIN(A.3+A.1.13+A.1.2+A.3+A.3.1+MIN(A.4+A.1.2+A.3.1+A.3.3.1))	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.52%	12.79%	12.23%	11.99%	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,128	1,139	853	879	C 05.01 (9440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	557	572	447	474	C 05.01 (9440,010)	

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

## 2021 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

National Bank of Greece, S.A.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	31,636	32,162	31,816	31,854	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	31,636	32,162	31,816	31,854	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) <sup>2</sup>	183	226	164	234	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	158	100	96	101	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,397	1,434	1,552	1,549	C 02.00 (R520, c010)
Of which the standardised approach	523	484	526	567	C 02.00 (R530, c010)
Of which IMA	874	950	1,025	982	C 02.00 (R580, c010)
Of which securitisations and resecutrisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	2,609	2,695	2,695	2,695	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,609	2,695	2,695	2,695	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	35,984	36,617	36,322	36,433	

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

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

## 2021 EU-wide Transparency Exercise

## P&amp;L

National Bank of Greece, S.A.

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(mn EUR)				
Interest income	1,025	1,382	334	670
Of which debt securities income	151	201	43	89
Of which loans and advances income	870	1,177	290	579
Interest expenses	170	214	41	79
(Of which deposits expenses)	98	118	17	31
(Of which debt securities issued expenses)	45	58	12	24
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	4	4	0	1
Net Fee and commission income	187	255	66	136
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	898	1,169	317	324
Gains or (-) losses on financial assets and liabilities held for trading, net	15	42	235	297
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	7	0	6
Gains or (-) losses from hedge accounting, net	-29	-45	-43	-142
Exchange differences (gain or (-) loss), net	0	0	0	0
Net other operating income /(expenses)	-57	-77	-18	-16
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,873</b>	<b>2,522</b>	<b>851</b>	<b>1,197</b>
(Administrative expenses)	535	726	166	334
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	24
(Depreciation)	112	154	40	78
Modification gains or (-) losses, net	-19	-29	-10	-15
(Provisions or (-) reversal of provisions)	82	138	0	57
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	82	138	0	57
Of which pending legal issues and tax litigation <sup>1</sup>	0	1	0	0
Of which restructuring <sup>2</sup>	0	15	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	637	1,067	69	149
(Financial assets at fair value through other comprehensive income)	2	2	-5	-3
(Financial assets at amortised cost)	635	1,064	73	152
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	8	-4	57	6
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	1	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	480	412	510	536
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	470	401	507	532
Profit or (-) loss after tax from discontinued operations	-8	-362	51	45
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>462</b>	<b>40</b>	<b>558</b>	<b>576</b>
Of which attributable to owners of the parent	461	38	557	575

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

**2021 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

National Bank of Greece, S.A.

(mil. EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	6,981				9,444				10,701				11,094				IAS 1.54 (i)	
Financial assets held for trading	6,046	321	5,708	17	6,003	300	5,687	16	5,071	261	4,803	7	5,047	322	4,702	23	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	148	19	15	114	169	67	23	78	223	50	23	150	460	64	24	372	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	2,206	713	1,463	30	2,882	789	2,066	26	3,258	1,722	1,510	26	3,956	2,405	1,525	27	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	45,122				42,132				42,608				43,785				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	33		33	0	24		24	0	1		1	0	9		9	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	11,079				13,516				13,152				13,445					
TOTAL ASSETS	71,615				74,169				75,014				77,796				IAS 1.9(a), IG 6	

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

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sectors <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	2,121	18	0	-8	0	0	2,798	18	0	-9	0	0	3,177	15	0	-5	0	0	3,874	14	0	-6	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	10,909	1,398	0	-27	-58	0	10,821	1,445	0	-25	-68	0	11,782	1,425	0	-23	-76	0	10,238	1,437	0	-26	-87	0	Annex V.Part 1.31, 44(b)
	Loans and advances	23,552	4,888	10,188	-218	-350	-5,161	23,764	4,538	4,365	-174	-238	-2,296	23,387	4,600	4,199	-183	-242	-2,260	26,450	4,373	4,068	-181	-244	-2,243	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

National Bank of Greece, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	2,941	2,828	2,517	2,396	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	414	426	467	500	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	60,222	63,037	63,713	66,695	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	442	493	348	541	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	444	463	503	491	IAS 37.10; IAS 1.54(l)
Tax liabilities	15	16	18	15	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,091	1,225	1,327	1,059	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	602	602	624	588	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	66,170	69,091	69,517	72,286	IAS 1.9(b);IG 6
TOTAL EQUITY	5,445	5,078	5,497	5,511	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	71,615	74,169	75,014	77,796	IAS 1.IG6

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



## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

National Bank of Greece, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		3,383	3,321	2,865	2,937	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	10,500	10,500	11,600	11,600	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,869	3,053	2,111	2,640	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,215	2,537	1,600	2,134	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,212	2,224	2,189	2,304	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,044	1,147	1,118	1,204	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	324	355	360	365	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	129	121	126	119	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	7,016	8,600	8,511	10,071	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,443	7,328	7,257	8,891	ECB/2013/33 Annex 2.Part 2.9.1
	Households	35,033	36,516	37,184	37,992	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	25,540	27,393	28,406	29,667	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,364	910	922	934	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		404	413	422	430	Annex V.Part 1.37
Other financial liabilities		1,318	1,305	1,304	1,288	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		64,018	66,785	67,045	70,132	

## 2021 EU-wide Transparency Exercise

## Market Risk

National Bank of Greece, S.A.

(min EUR)	SA		1M											1M											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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				
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020												
Traded Debt Instruments	263	210	21	7	48	17							18	6	56	19									
Of which: General risk	0	0	21	7	48	17							18	6	56	19									
Of which: Specific risk	42	40	0	0	0	0							0	0	0	0									
Equities	50	62	4	1	6	2							4	1	6	2									
Of which: General risk	2	5	4	1	6	2							4	1	6	2									
Of which: Specific risk	28	39	0	0	0	0							0	0	0	0									
Foreign exchange risk	209	210	3	1	5	3							3	0	4	0									
Commodities risk	0	0	1	0	1	0							1	1	1	0									
Total	522	482	21	7	48	17	0	0	0	0	0	874	19	6	57	19	0	0	0	0	0	0	950		
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021												
Traded Debt Instruments	258	254	18	4	63	22							12	5	63	23									
Of which: General risk	0	0	18	4	63	22							12	5	63	23									
Of which: Specific risk	36	38	0	0	0	0							0	0	0	0									
Equities	51	74	4	1	6	1							5	3	13	7									
Of which: General risk	0	1	4	1	6	1							5	3	13	7									
Of which: Specific risk	30	49	0	0	0	0							0	0	0	0									
Foreign exchange risk	215	235	2	0	5	1							2	1	5	2									
Commodities risk	0	0	1	0	1	0							2	0	1	0									
Total	525	562	19	4	63	23	0	0	0	0	0	1,025	14	5	65	24	0	0	0	0	0	0	982		

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	27,726	28,594	5,124		31,131	31,985	5,636	
	Regional governments or local authorities	21	18	4		20	17	3	
	Public sector entities	812	673	275		839	700	706	
	Multilateral Development Banks	11	65	0		11	66	0	
	International Organisations	98	98	0		60	60	0	
	Institutions	5,053	3,894	280		4,927	3,726	317	
	Corporates	13,302	11,255	30,902		20,259	13,695	11,088	
	of which: SME	7,231	4,381	3,489		7,684	4,468	3,734	
	Retail	6,099	2,019	2,091		6,296	2,127	2,149	
	of which: SME	2,072	973	556		2,282	1,105	631	
	Secured by mortgages on immovable property	9,515	9,465	3,422		9,633	9,394	3,461	
	of which: SME	3,348	3,303	1,098		3,362	3,222	1,058	
	Exposures in default	11,211	5,023	5,127	5,923	10,653	4,495	4,605	5,493
	Items associated with particularly high risk	294	113	170		295	116	174	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	945	963	1,253		413	413	923	
	Other exposures	3,700	3,700	3,163		3,887	3,887	3,255	
	Standardised Total <sup>4</sup>	84,367	66,344	31,819	6,860	86,476	69,884	32,988	6,967

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions are reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(4)</sup> Standardised Total does not include the Guarantee method unless in the scope of the 2018 exercise.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GREECE	Central governments or central banks	21,292	21,120	4,679		24,776	25,830	5,190	
	Regional governments or local authorities	21	18	4		20	17	3	
	Public sector entities	809	671	273		836	707	704	
	Multilateral Development Banks	0	54	0		0	55	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	298	115	46		294	199	76	
	Corporates	16,626	9,385	8,789		17,247	9,525	8,964	
	of which: SME	6,718	3,863	3,237		7,289	4,227	3,528	
	Retail	4,007	2,465	1,645		5,096	2,643	1,729	
	of which: SME	2,023	967	591		2,233	1,079	617	
	Secured by mortgages on immovable property	10,049	9,965	3,239		10,118	9,077	3,296	
	of which: SME	3,146	3,108	1,018		3,059	3,021	986	
	Exposures in default	10,604	4,861	4,881	5,522	10,050	4,740	4,315	5,540
	Items associated with particularly high risk	75	25	37		95	30	45	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	588	588	1,258		278	278	888	
	Other exposures	3,636	3,636	3,076		3,707	3,707	3,172	
	Standardised Total <sup>4</sup>	63,244	48,325	23,276	6,324	69,884	53,172	28,172	6,467

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions are reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(4)</sup> Standardised Total does not include the Guarantee method unless in the scope of the 2018 exercise.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Other Countries	Central governments or central banks	454	454	46		523	523	51	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	3	2	2		3	2	2	
	Multilateral Development Banks	11	11	0		11	11	0	
	International Organisations	38	38	0		60	60	0	
	Institutions	959	796	130		1,104	940	101	
	Corporates	1,019	885	889		1,017	894	894	
	of which: SME	33	23	19		41	32	26	
	Retail	11	10	8		8	8	8	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	24	24	10		21	21	9	
	of which: SME	20	20	8		18	18	8	
	Exposures in default	129	48	52	80	119	50	53	69
	Items associated with particularly high risk	56	12	13		56	13	28	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	20	20	20		21	21	21	
	Other exposures	70	70	11		31	31	26	
	Standardised Total <sup>4</sup>	3,277	2,877	1,277	127	3,707	3,172	1,272	114

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions are reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(4)</sup> Standardised Total does not include the Guarantee method unless in the scope of the 2018 exercise.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	1,306	1,306	0		1,297	1,297	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13	12	6		17	13	6	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	3		5	5	5	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>	1,306	1,306	6	0	1,297	1,297	6	0

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions are reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(4)</sup> Standardised Total does not include the Guarantee method unless in the scope of the 2018 exercise.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
ITALY	Central governments or central banks	1,461	1,461	22		1,188	1,188	22	
	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	16	14	6		8	6	6	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	3		3	3	3	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>	1,461	1,461	25	0	1,188	1,188	25	0

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions are reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(4)</sup> Standardised Total does not include the Guarantee method unless in the scope of the 2018 exercise.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED KINGDOM	(m EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	3,066	2,254	77	1,805	1,411	62	77	1,411
	Corporates	79	79	74	82	29	24	24	77
	of which: SME	30	30	25	29	1	0	0	1
	Retail	2	1	1	2	1	1	1	1
	of which: SME	1	0	0	1	0	0	0	1
	Secured by mortgages on immovable property	24	24	10	24	24	10	10	24
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	17	5	5	11	17	5	5	11
	Items associated with particularly high risk	1	1	1	1	1	1	1	1
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	15	15	15	9	9	9	9	9
	Other exposures	7	7	7	6	6	6	6	6
	Standardised Total <sup>4</sup>				11				11

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	(m EUR, %)								
	Central governments or central banks	375	375	375	405	405	405	405	405
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	279	172	142	277	175	145	145	277
	of which: SME	240	139	109	233	132	109	109	233
	Retail	160	503	404	537	400	537	537	400
	Secured by mortgages on immovable property	26	18	10	27	18	10	10	27
	of which: SME	409	402	143	439	412	147	147	412
	Exposures in default	105	56	50	105	95	49	49	105
	Items associated with particularly high risk	15	14	21	17	16	24	24	17
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	1	1	1	1	1	1	1	1
	Other exposures	68	68	41	73	73	47	47	73
	Standardised Total <sup>4</sup>				73				73

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 7	(m EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>				0				0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 8	(m EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>				0				0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 9	(m EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>				0				0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 10	(m EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>				0				0

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	31,275	34,231	5,139		36,073	35,529	5,385	
	Regional governments or local authorities	29	36	3		88	15	3	
	Public sector entities	850	721	721		903	736	736	
	Multilateral Development Banks	0	54	0		0	48	0	
	International Organisations	55	55	0		80	80	0	
	Institutions	4,717	3,491	275		4,585	2,646	274	
	Corporates	20,256	11,566	10,975		22,100	11,857	11,342	
	of which: SME	7,614	4,368	3,531		7,572	3,839	3,072	
	Retail	9,051	3,857	2,897		5,908	2,923	1,993	
	of which: SME	2,205	1,097	626		2,248	1,124	640	
	Secured by mortgages on immovable property	9,133	9,079	3,384		9,388	9,333	3,388	
	of which: SME	3,135	3,080	1,053		3,118	3,067	1,055	
	Exposures in default	10,136	4,360	4,470	5,492	9,794	4,229	4,302	5,291
	Items associated with particularly high risk	539	364	546		492	379	505	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	409	409	919		345	345	754	
	Other exposures	3,652	3,652	3,051		3,747	3,747	3,130	
	Standardised Total <sup>4</sup>	89,527	71,256	31,979	6,293	84,524	71,585	32,084	6,057

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GREECE	Central governments or central banks	25,382	26,318	5,066		26,144	28,257	5,162	
	Regional governments or local authorities	19	16	16		11	11	0	
	Public sector entities	847	719	719		900	734	734	
	Multilateral Development Banks	0	54	0		0	48	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	179	173	39		317	349	128	
	Corporates	17,888	9,372	8,821		20,144	9,430	8,803	
	of which: SME	7,186	4,032	3,303		7,128	3,554	2,886	
	Retail	5,209	2,487	1,674		5,151	2,351	1,568	
	of which: SME	2,146	1,069	611		2,200	1,097	627	
	Secured by mortgages on immovable property	8,834	8,769	3,188		8,995	8,888	3,207	
	of which: SME	2,925	2,883	994		2,905	2,862	933	
	Exposures in default	9,552	4,127	4,209	5,142	9,307	4,014	4,050	5,021
	Items associated with particularly high risk	32	32	32		32	30	30	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	274	274	888		288	288	744	
	Other exposures	3,524	3,524	2,986		3,612	3,612	3,041	
	Standardised Total <sup>4</sup>				5,795				5,677

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Other Countries	Central governments or central banks	468	467	44		592	592	33	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	3	2	2		2	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	55	55	80		80	80	0	
	Institutions	2,547	1,852	139		1,774	513	102	
	Corporates	1,078	611	523		1,248	960	741	
	of which: SME	38	32	26		32	29	23	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	21	21	6		18	18	7	
	of which: SME	18	18	16		16	16	16	
	Exposures in default	108	38	42	70	46	26	28	20
	Items associated with particularly high risk	55	12	18		11	7	7	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	23	23	23		22	22	22	
	Other exposures	31	31	26		28	28	23	
	Standardised Total <sup>4</sup>				115				27

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	2,005	2,005	0		2,804	2,804	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	11	6		30	29	6	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	6	6	6		7	7	7	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
ITALY	Central governments or central banks	3,400	3,400	21		2,212	2,212	22	
	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	30	6	0		9	6	1	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	4	4	4		4	4	4	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,731	1,247	64	64	1,732	1,237	88	88
	Corporates	83	82	94	0	84	83	96	0
	of which: SPE	0	0	0	0	0	0	0	0
	Retail	2	1	1	0	2	1	1	0
	of which: SPE	2	1	1	0	2	1	1	0
	Secured by mortgages on immovable property	27	27	11	0	27	27	11	0
	of which: SPE	0	0	0	11	0	0	0	11
	Exposures in default	37	6	6	0	37	6	6	0
	Items associated with particularly high risk	258	258	388	0	260	260	419	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	1	1	1	0	1	1	1	0
	Other exposures	6	6	6	0	7	7	7	0
	Standardised Total <sup>3</sup>				11				11

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	Central governments or central banks	403	403	403	0	367	367	367	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	288	176	145	0	304	186	155	0
	of which: SPE	249	146	109	112	256	143	143	0
	Retail	697	542	401	0	702	549	408	0
	of which: SPE	30	20	11	0	29	19	11	0
	Secured by mortgages on immovable property	432	414	148	0	438	430	153	0
	of which: SPE	170	162	57	50	180	172	61	51
	Exposures in default	104	54	54	0	102	50	51	0
	Items associated with particularly high risk	38	17	25	0	37	17	25	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	1	1	1	0	1	1	1	0
	Other exposures	71	71	46	25	75	75	47	0
	Standardised Total <sup>3</sup>				75				77

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 7	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>3</sup>				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 8	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>3</sup>				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>3</sup>				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>3</sup>				0				0

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

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

## 2021 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

National Bank of Greece, S.A.

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

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

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

## 2021 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

National Bank of Greece, S.A.

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

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

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



[illegible]

[illegible]

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[illegible]

[illegible]

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

National Bank of Greece, S.A.

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[ 0 - 3M ]	Africa	25	25	25	0	0	1	0	0	0	0	0	0	0	
[ 3M - 1Y ]		14	14	14	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		39	39	38	0	0	1	0	0	0	0	0	0	1	
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	

**Notes and definitions**

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

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

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

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

**Regions:**

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

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

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

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

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

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

(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.

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[illegible]

[illegible]

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

National Bank of Greece, S.A.

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[ 0 - 3M ]	Africa	1	1	1	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		35	35	34	0	0	1	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		36	36	35	0	0	1	0	0	0	0	0	0	1	
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	

**Notes and definitions**

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(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.

## 2021 EU-wide Transparency Exercise

Performing and non-performing exposures

National Bank of Greece, S.A.

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	6,422	0	0	0	0	0	0	0	0	0	8,845	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	14,469	0	0	0	93	0	0	0	0	15,106	0	0	0	0	102	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	14,194	0	0	0	87	0	0	0	0	14,862	0	0	0	0	98	0	0	0	0	0
Credit institutions	62	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	210	0	0	0	6	0	0	0	0	209	0	0	0	0	5	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	38,779	427	10,299	9,494	10,188	568	5,206	5,161	4,680	32,784	354	4,473	3,891	4,365	413	2,343	2,296	1,814		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	475	124	39	33	39	7	21	21	17	462	117	28	28	28	7	14	14	13		
Credit institutions	3,668	0	0	0	0	0	0	0	0	3,172	0	0	0	0	1	0	0	0	0	0
Other financial corporations	193	0	49	38	49	17	35	35	11	201	41	56	45	56	17	32	32	10		
Non-financial corporations	17,935	152	3,665	3,397	3,553	283	2,365	2,320	1,063	17,522	62	2,552	2,364	2,444	215	1,592	1,546	796		
of which: small and medium-sized enterprises at amortised cost	6,152	76	2,146	1,926	2,146	183	1,367	1,367	684	5,820	45	1,252	1,093	1,252	121	759	759	420		
of which: Loans collateralised by commercial immovable property at amortised cost	1,941	54	272	177	272	22	135	135	119	1,937	8	258	148	258	20	117	117	131		
Households	16,509	152	6,546	6,026	6,546	260	2,785	2,785	3,589	11,426	135	1,837	1,455	1,837	173	704	704	993		
of which: Loans collateralised by residential immovable property at amortised cost	13,823	126	5,846	5,425	5,846	165	2,251	2,251	3,540	9,198	98	1,478	1,164	1,478	106	470	470	982		
of which: Credit for consumption at amortised cost	2,685	26	700	601	700	96	534	534	50	2,229	37	358	291	358	67	234	234	11		
DEBT INSTRUMENTS other than HFT	59,670	427	10,299	9,494	10,188	661	5,206	5,161	4,680	56,734	354	4,473	3,891	4,365	515	2,343	2,296	1,814		
OFF-BALANCE SHEET EXPOSURES	9,604		215	170	215	7	47	47	0	10,657		192	143	192	7	49	49	0		

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

**2021 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
National Bank of Greece, S.A.

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>					Gross carrying amount <sup>5</sup>					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1,5</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	10,139	0	0	0	0	0	0	0	0	0	10,516	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	16,423	0	0	0	0	105	0	0	0	0	15,588	0	0	0	0	120	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16,181	0	0	0	0	102	0	0	0	0	15,284	0	0	0	0	113	0	0	0	0
Credit institutions	31	0	0	0	0	0	0	0	0	0	77	0	0	0	0	1	0	0	0	0
Other financial corporations	4	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0
Non-financial corporations	207	0	0	0	0	2	0	0	0	0	223	0	0	0	0	5	0	0	0	0
Loans and advances (including at amortised cost and fair value)	32,373	347	4,307	4,307	4,199	425	2,306	2,260	1,684	0	35,285	262	4,173	4,173	4,068	426	2,284	2,243	1,574	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	475	22	28	28	28	6	14	14	14	3,473	9	28	28	28	6	14	14	14	13	0
Credit institutions	2,751	0	0	0	0	1	0	0	0	2,583	0	0	0	0	0	0	0	0	0	0
Other financial corporations	390	40	27	27	27	16	15	15	11	436	41	23	23	23	17	10	10	10	12	0
Non-financial corporations	17,518	211	2,525	2,525	2,418	221	1,590	1,543	743	17,647	160	2,492	2,492	2,387	214	1,553	1,512	746	0	0
of which: small and medium-sized enterprises at amortised cost	5,867	107	1,239	1,239	1,239	125	767	767	407	5,921	68	1,239	1,239	1,239	128	745	745	420	0	0
of which: Loans collateralised by commercial immovable property at amortised cost	1,929	56	259	259	259	20	127	127	125	1,837	21	256	256	256	19	125	125	123	0	0
Households	11,239	74	1,726	1,726	1,726	181	687	687	917	11,145	53	1,629	1,629	1,629	188	707	707	803	0	0
of which: Loans collateralised by residential immovable property at amortised cost	9,053	42	1,352	1,352	1,352	115	429	429	898	8,498	30	1,161	1,161	1,161	97	407	407	736	0	0
of which: Credit for consumption at amortised cost	2,186	32	374	374	374	66	259	259	19	2,255	25	379	379	379	71	260	260	19	0	0
DEBT INSTRUMENTS other than HFT	58,935	347	4,307	4,307	4,199	530	2,306	2,260	1,684	0	61,389	262	4,173	4,173	4,068	545	2,284	2,243	1,574	0
OFF-BALANCE SHEET EXPOSURES	10,517		170	170	170	8	46	46	0	0	10,352		183	183		9	43	43	0	0

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

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

## 2021 EU-wide Transparency Exercise

### Forborne exposures

National Bank of Greece, S.A.

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	7,170	4,506	2,103	1,908	4,560	2,441	4,648	2,221	1,031	898	3,135	1,200
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	49	23	13	10	16	13	43	18	7	5	16	13
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	38	37	24	24	10	10	91	51	35	27	11	10
Non-financial corporations	2,006	1,512	893	841	973	556	1,563	1,094	598	559	847	454
of which: small and medium-sized enterprises at amortised cost	900	715	386	349	454		599	412	205	178	340	
Households	5,077	2,933	1,173	1,033	3,561	1,861	2,950	1,058	391	308	2,261	722
DEBT INSTRUMENTS other than HFT	7,170	4,506	2,103	1,908	4,560		4,648	2,221	1,031	898	3,135	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	2,260						1,417					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	3,044						2,132					

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2021 EU-wide Transparency Exercise

### Forborne exposures

National Bank of Greece, S.A.

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,607	2,093	1,033	889	3,101	1,070	4,440	1,955	980	837	3,001	984
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	30	18	6	4	14	13	19	18	4	4	14	13
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	62	21	18	10	11	11	62	21	16	9	12	11
Non-financial corporations	1,564	1,125	632	590	791	425	1,489	1,093	597	564	736	421
of which: small and medium-sized enterprises at amortised cost	579	413	213	184	319		562	396	191	164	322	
Households	2,952	929	377	285	2,285	622	2,871	823	362	260	2,239	538
DEBT INSTRUMENTS other than HFT	4,607	2,093	1,033	889	3,101		4,440	1,955	980	837	3,001	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	1,348						1,319					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	2,004						1,865					

(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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



**2021 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
National Bank of Greece, S.A.

(m EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		Of which: defaulted						Of which: defaulted						Of which: defaulted						Of which: defaulted				
A Agriculture, forestry and fishing	246	73	72	246	38	0	301	60	59	301	31	0	284	59	59	284	30	0	255	60	60	255	34	0
B Mining and quarrying	856	397	389	856	335	0	777	354	352	777	304	0	782	309	309	782	226	0	799	307	307	799	276	0
C Manufacturing	2,713	700	658	2,713	444	21	2,662	515	484	2,662	325	21	2,633	509	509	2,633	319	23	2,678	515	515	2,678	329	22
D Electricity, gas, steam and air conditioning supply	2,196	10	10	2,196	26	0	2,136	8	8	2,136	22	0	2,084	8	8	2,084	22	0	2,003	6	6	2,003	20	0
E Water supply	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0	1	0	0	1	0	0
F Construction	993	232	196	993	165	0	812	96	87	812	80	0	808	99	99	808	82	0	776	101	101	776	79	0
G Wholesale and retail trade	3,686	1,169	1,025	3,686	841	3	3,454	714	639	3,454	495	3	3,578	715	715	3,578	501	3	3,529	698	698	3,529	492	3
H Transport and storage	2,629	232	210	2,629	123	20	2,267	137	136	2,267	50	20	2,633	137	137	2,633	50	18	3,021	134	134	3,021	50	14
I Accommodation and food service activities	1,515	305	278	1,515	211	0	1,410	210	195	1,410	150	0	1,451	213	213	1,451	156	0	1,478	229	229	1,478	142	0
J Information and communication	122	8	2	122	2	0	136	5	2	136	2	0	144	3	3	144	1	0	155	2	2	155	1	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	1,445	156	153	1,445	94	0	1,410	128	125	1,410	79	0	1,358	125	125	1,358	79	0	1,361	127	127	1,361	77	0
M Professional, scientific and technical activities	311	128	124	311	92	0	300	105	101	300	75	0	297	104	104	297	74	0	310	102	102	310	72	0
N Administrative and support service activities	6	0	0	6	0	0	8	0	0	8	0	0	9	0	0	9	0	0	14	0	0	14	0	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	0	0	0	0	0	0	30	0	0	30	12	0	30	30	30	30	12	0	30	30	30	30	12	0
Q Human health services and social work activities	150	46	45	150	34	0	118	16	15	118	13	0	125	16	16	125	14	0	165	5	5	165	8	0
R Arts, entertainment and recreation	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
S Other services	1,053	250	237	1,053	195	1	1,199	174	162	1,083	133	1	1,099	199	199	983	146	1	1,116	176	176	1,003	133	1
Loans and advances	17,935	3,665	3,397	17,781	2,602	46	17,522	2,552	2,364	17,406	1,781	47	17,618	2,525	2,525	17,402	1,764	46	17,647	2,492	2,492	17,534	1,726	42

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.

**2021 EU-wide Transparency Exercise**  
**Collateral valuation - loans and advances**  
National Bank of Greece, S.A.

(mth EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances					Loans and advances					Loans and advances					Loans and advances				
	Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	38,779	28,480	427	10,299	3,100	32,784	26,311	354	4,473	2,083	32,373	26,066	347	4,307	1,902	35,285	31,111	262	4,173	1,780
Of which secured	30,828	21,630	276	9,198	2,825	25,003	21,208	199	3,795	1,915	24,788	21,196	301	3,592	1,722	27,265	23,860	226	3,405	1,539
Of which secured with immovable property	15,764	9,646	180	6,118	1,773	11,135	9,399	106	1,736	1,038	10,982	9,371	97	1,611	899	10,547	9,070	46	1,477	771
Of which instruments with LTV higher than 60% and lower or equal to 80%	0	0		0	0	0	0		0	0	0	0		0	0	0	0		0	0
Of which instruments with LTV higher than 80% and lower or equal to 100%	0	0		0	0	0	0		0	0	0	0		0	0	0	0		0	0
Of which instruments with LTV higher than 100%	0	0		0	0	0	0		0	0	0	0		0	0	0	0		0	0
Accumulated impairment for secured assets	6,714	387	24	4,327	1,015	2,110	274	21	1,836	719	2,058	290	30	1,768	674	1,978	284	22	1,694	546
Collateral																				
Of which value capped at the value of exposure	17,783	13,203	203	4,580	1,666	14,864	13,142	126	1,722	1,053	14,640	13,044	172	1,595	904	14,638	13,122	126	1,496	853
Of which immovable property	14,548	10,222	186	4,326	1,553	11,434	9,946	106	1,488	940	11,224	9,866	121	1,358	795	11,129	9,864	74	1,265	739
Of which value above the cap	17,877	12,752	164	5,125	1,751	15,974	13,286	102	2,688	1,157	16,212	13,568	138	2,644	1,127	15,684	13,305	92	2,379	834
Of which immovable property	13,178	8,751	155	4,426	1,494	11,027	8,975	94	2,051	904	10,998	8,974	108	2,024	865	10,612	8,777	62	1,835	658
Financial guarantees received	1,541	1,440	8	300	58	1,910	1,819	6	92	70	2,065	1,976	23	89	65	2,118	2,039	28	79	56
Accumulated partial write-off	-458	-6	0	-62	-244	-254	-9	0	-245	-180	-20	-2	0	-18	-13	-76	-2	0	-74	-44

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

[illegible][illegible]

	As of 30/09/2022																As of 30/09/2021																																																																																																																																																																																																										
	Gross carrying amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be recovered								Gross carrying amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be recovered								Gross carrying amount																																																																																																																																																																										
	Performing				Non-performing				Performing				Non-performing				Performing				Non-performing				Performing				Non-performing				Performing				Non-performing				Performing				Non-performing																																																																																																																																																																														
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last measurement but not credit-impaired (Stage 2)	Of which: defaulting or past-due that are not past-due >= 90 days		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last measurement but not credit-impaired (Stage 2)	Of which: defaulting or past-due >= 90 days		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last measurement but not credit-impaired (Stage 2)	Of which: defaulting or past-due >= 90 days		Public guarantee covered by the COVID-19 crisis	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last measurement but not credit-impaired (Stage 2)	Of which: defaulting or past-due >= 90 days		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last measurement but not credit-impaired (Stage 2)	Of which: defaulting or past-due >= 90 days		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last measurement but not credit-impaired (Stage 2)	Of which: defaulting or past-due >= 90 days		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last measurement but not credit-impaired (Stage 2)	Of which: defaulting or past-due >= 90 days		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last measurement but not credit-impaired (Stage 2)	Of which: defaulting or past-due >= 90 days		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last measurement but not credit-impaired (Stage 2)	Of which: defaulting or past-due >= 90 days		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last measurement but not credit-impaired (Stage 2)	Of which: defaulting or past-due >= 90 days		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last measurement but not credit-impaired (Stage 2)	Of which: defaulting or past-due >= 90 days		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last measurement but not credit-impaired (Stage 2)	Of which: defaulting or past-due >= 90 days		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last measurement but not credit-impaired (Stage 2)	Of which: defaulting or past-due >= 90 days		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last measurement but not credit-impaired (Stage 2)	Of which: 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measurement but not credit-impaired (Stage 2)	Of which: defaulting or past-due >= 90 days		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last measurement but not credit-impaired (Stage 2)	Of which: defaulting or past-due >= 90 days		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last measurement but not credit-impaired (Stage 2)	Of which: defaulting or past-due >= 90 days		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since last