

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



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	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
Risk exposure amounts						
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
Capital ratios						
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))	
Leverage ratios						
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



Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,209	5,750	5,240	5,191	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	4,082	4,611	4,387	4,312	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	67,515	72,095	73,354	80,246	C 47.00 (r300,c010)	CRR
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]	



2021 EU-wide Transparency Exercise Capital National Bank of Greece, S.A.

		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	5,557	6,099	5,589	5,540	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)	5,209	5,750	5,240	5,191	C 01.00 (r020,c010)	Article S0 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 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-17,281	-17,272	-17,324	-17,318	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-216	-208	-296	-306	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	5,838	5,914	5,914	5,915	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	15	15	15	15	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	10	10	11	10	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-7	-21	-20	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-251	-189	-178	-190	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1	-1	-2	-2	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11		0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r471,c010) + C 01.00 (r471,c010)	Articles 4(36), 36(1) point (0) (i) and 89 to 91 of CR8; Articles 36(1) point (4) (i), 243(1) point (b), 244(1) point (b) and 256 of CR8; Articles 36(1) point t) (iii) and 257(3) of CR8; Articles 36(1) point t) (iii) and 257(3) of CR8; Articles 36(1) point t) (iv) and 153(4) of CR8.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-123	-112	-173	-219	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-170	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	-329	-133	-152	-162	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-16	-16	-16	-19	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	1,128	1,139	853	879	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	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 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,209	5,750	5,240	5,191	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	348	348	349	349	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	398	398	399	399	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		-50	-50	-50	-50	C 01.00 (r010,c010) + C 01.00 (r020,c010) + C 01.00 (r020,c010) + C 01.00 (r020,c010) + C 01.00 (r040,c010) + C 01.00 (r040,c010) + C 01.00 (r070,c010) + C 01.00 (r070,c010) + C 01.00 (r070,c010) + C 01.00 (r070,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	35,984	36,617	36,322	36,433	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	557	572	447	474	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.48%	15.70%	14.43%	14.25%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.48%	15.70%	14.43%	14.25%	CA3 (3)	•
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	15.44%	16.65%	15.39%	15.21%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,082	4,611	4,387	4,312	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)1	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.52%	12.79%	12.23%	11.99%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,128	1,139	853	879	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	557	572	447	474	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n						

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



Overview of Risk exposure amounts

					1
		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	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 (r050, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) -[C 02.00 (R450, c010)] - C 02.00 (R450, 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) ²	183	226	164	234	C 07.00 (1909, 220, 5001) + C 07.00 (110, 220, 5001) + C 07.00 (120, 220, 5001) + C 08.01 (1940, 226, 5001) + C 08.01 (1950, 2260, 5001) + C 08.01 (1950, 2260, 5001) + C 08.01 (1950, 2260, 5001) + C 08.01 (1940, 2260, 5002) + C 08.01 (1950, 260, 5002) + C 07.00 (1940, 2260, 5002) + C 07.00 (1940, 5002) +
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 resecuritisations in the trading book	0	0	0	0	C 19.00, 0.10, 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	

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

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



2021 EU-wide Transparency Exercise P&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
(min EUR)	NS 01 30/03/2020	AS 01 31/12/2020	AS 01 31/03/2021	AS 01 30/00/2021
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
TOTAL OPERATING INCOME, NET	1,873	2,522	851	1,197
(Administrative expenses)	535	726	166	334
(Cash contributions to resolution funds and deposit quarantee 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 ¹	0	1	0	0
Of which restructuring ¹	0	15	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS FOR THE YEAR	462	40	558	576
Of which attributable to owners of the parent	461	38	557	575
(1) Information available only as of end of the year		•	•	

⁽i) Information available only as of end of the year

(2) For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31,	12/2020			As of 31/	03/2021			As of 30/	06/2021		
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hieran	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	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)(ii);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)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	2,206	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	0	33	0	24	0	24	0	1	0	1	0	9	0	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 ^t	11,079				13,516				13,152				13,445				
TOTAL ASSETS	71,615				74,169				75,014				77,796				IAS 1.9(a), IG 6

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

(min	EUR)		,	ls of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30	/06/2021			
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	umulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	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)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	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)
amortised cost	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)

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

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



Breakdown of liabilities

National Bank of Greece, S.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	2,941	2,828	2,517	2,396	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	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 ¹	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(I)
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 ¹	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



Breakdown of liabilities

National Bank of Greece, S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilit	ies by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		3,383	3,321	2,865	2,937	IFRS 9.BA.7(a); CRR Annex II
Chart resilions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	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)
Donatha	of which: Current accounts / overnight deposits	1,044	1,147	1,118	1,204	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subo	rdinated 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
OTAL FINANCIAL LIABILITIES		64,018	66,785	67,045	70,132	



2021 EU-wide Transparency Exercise Market Risk

TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT PARTICUS CATE PA									ivatio	nai bank oi	diccee, J.												
Total Risk ExPositie Amount Tota		SA					l)	IM									IM						
TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP				VaR (Memoral	ndum item)	STRESSED VaR (Memorandum item)	AND MIC	GRATION RISK	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		·	andum item)	STRESSED VaR (M	lemorandum item)	DEFAU MIGRATI	LT AND ON RISK	ALL PRICE			
Ac of 31/03/2021 Ac of 31/03	(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS	PREVIOUS	FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS		AVERAGE		FLOOR	AVERAGE	LAST	EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS		FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	LATEST AVAILABLE (SVaRt	AVERAGE	LAST	FLOOR	AVERAGE	LAST	TOTAL RISK EXPOSURE AMOUNT
Of which General risk O		As of 30/09/2020	As of 31/12/2020				As of 30	/09/2020									As of 31/1	2/2020					
Off michs Specific risk	Traded Debt Instruments	263	210	21	7	48								18	6	56							
Minds General risk SO G2 4 1 G C2		0	0	21	7	48	17							18	6	56	19						
Off which control risk 2	Equities	92 50	4U 62	4	1	6	2							0	1	6	0 2						
209 210 3 1 5 3	Of which: General risk	2	5	4	1	6	2							4	1	6	2						
1 0 0 1 0 0 0 0 0 0	Of which: Specific risk	28	39	0	0	0	0							0	0	0	0						
As of 31/03/2021 As of 31/03/2021 As of 30/06/2021 As of 30/06/2021 As of 31/03/2021 As of 30/06/2021 As of 30/06/	Foreign exchange risk	209	210	3	1	5	3							3	0	4	0						
As of 31/03/2021 As of 31/03/2021 As of 30/06/2021 As of 30/06/	Commodities risk Total	0	0	1	- 0	1	0						074	1	1	1	0			_			050
September Sept	Total	522	482	21		48							8/4	19	ь	5/						- 0	950
Of which: General risk 0 0 18 4 63 22 0 which: Specific risk as 36 38 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		As of 31/03/2021	As of 30/06/2021				As of 31	/03/2021									As of 30/0	16/2021					
Of which, Specific risk in the	Traded Debt Instruments	258	254	18	4	63	22							12	5	63	23						
intes	Of which: General risk	0	0	18	4	63	22							12	5	63	23						
0	Of which: Specific risk	36	38	0	0	0	0							0	0	0	0						
0f which: Specific risk 30 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Equities	51	74	4	1	6	1							5	3	13	7						
einn exchange risk 215 225 2 0 5 1 0 1 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	Of which: General risk	0	1	4	1	6	1							5	3	13	7						
mmodifies risk 0 0 1 0 1 0 1 0 2 0 1 0		30	49	0	0	0	0							0	0	0	0						
		215	235	2	0	5	1							2	1	5	2						
	Total	525	562	19	4	63	23	0	0	0	0	0	1.025	14	5	65	24	0	0	0	0	0	982

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



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach National Bank of Greece, S.A.

Control developments or con- Reduced overvements or for Public sector cuttilities. International Oversionation Districtions Connected Sector Reduced Sector Connected Sector Reduced Sect	Original	al Exposure ¹	As of 30/	09/2020	Standardise	i Approach	As of 31/	12/2020									
Resional ocurrements or for Public sector entities Multilateral Development & International Oranisations Control of the Con		al Exposure ¹	As of 30/	09/2020			As of 31/	12/2020									
Resional ocurrements or for Public sector entities Multilateral Development & International Oranisations Control of the Con		al Exposure ¹			As of 30/09/2020 As of 31/12/2020												
Resional ownwments or for Public sector entities Multilateral Development & International Oranisations Constitutions of Walth: SME Consolidated data.			Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions								
Resional ocurrements or for Public sector entities Multilateral Development & International Oranisations Control of the Con		27,726	28,554	5.124		31,131	31.985	5.676									
Public soctor entities Multilateral Development Be International Organisations Institutions Cornorates of which: SME Retail Connoplicated data of which: SME		21	18	4		20	17	3,070									
Multilatoral Development B: International Organisations Institutions Corporates of which: SME Retail	Car additional	812	673	275		839	709	706									
International Organisations Institutions Corporates of which: SME Retail of which: SME	tanks	11	65			11	66										
Consolidated data Consolidated data Of which: SME Retail Of which: SME		58	58	0		60	60	0									
of which: SME Retail Consolidated data of which: SME		5,053	3,694	290		4,927	3,726	317									
Consolidated data of which: SME		19,302	11,356	10,902		20,259	11,696	11,088									
Consolidated data of which: SME		7,231	4,181	3,489		7,684	4,488	3,734									
		6,059	3,019	2,091		6,346	3,129	2,149									
COI ISOIIUALEU UALA Secured by mortgages on in		2,072	973	556		2,282	1,105	631									
	mmovable property	9,515	9,466	3,422		9,633	9,584	3,491									
of which: SME		3,348	3,303	1,088		3,267	3,222	1,058									
Exposures in default		11,211	5,023	5,127	5,903	10,653	4,495	4,605	5,895								
Items associated with parti	icularly high risk	294	113	170		295	116	174									
Covered bonds		0	0	0		0	0	0									
	cornorates with a ST credit assessment		0	0		9	9	0									
Collective investments unde	ertakings (CIU)	0 545	0 545	1353		0 413	0 413	0 923									
Equity		3,760	3.760	1,253 3,163		413 3.887	413 3.887	923 3.255									
Other exposures		84,367	66,344	31,819	6.860	88.476	69,884	32,388	6.967								
Standardised Total ²																	

					Standardise	d Approach							
			As of 30)	09/2020			As of 31,	/12/2020					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²				
	(min EUR, %)	21,292	22,120	4,678		24.776	25.630	5.198					
	Central governments or central banks Regional governments or local authorities	21,292	22,120	4,0/0		21(770	23,030	3,136					
	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	788	115	45		394	199	76					
	Corporates	16,626	9,186	8,789		17,747	9,525	8,964					
	of which: SME	6,718	3,865	3,237		7,269	4,227	3,528					
	Retail	5,300	2,446	1,665		5,590	2,563	1,729					
GREECE	of which: SME	2,023	947	541		2,233	1,079	617					
OILLUL	Secured by mortoaces on immovable property	9,007 3.146	8,965 3,108	3,239 1.018		9,118 3.059	9,077 3.021	3,306 986					
	of which: SME Pyrosures in default	10.604	4.801	4.881		10.050	4.240	4.315	5.				
	Items associated with particularly high risk	70,004	7,002	37		05	72.00	45					
	Covered bonds	,0	10	, n		0		0					
	Claims on institutions and corporates with a ST credit assessment	i i	o o	ō		ō	ō	ō					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	500	500	1,208		370	370	880					
	Other exposures	3,626	3,626	3,076		3,757	3,757	3,172					
	Standardised Total ²				6,324				6,4				
		⁽¹⁾ Orient exocurs, unlike Exocure value, is recorded before tables into account any effect due to credit convenion flactors or credit risk militation techniques (a.e. substitution effects). ⁽²⁾ Total value attributes and orienters or counter of counterent-invariants those for securistation encourses, additional valuation adoutements (ANA) and other own funds reductions related to the opposes, but include operant out of its dipathments.											

		exposures, our includes gener	ar Credit risk augustinents.						
					Standardise	d Approach			
			As of 30)	09/2020		As of 31/12/2020			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions 2	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Contral overmentals or control basis Activated overmentals or control basis Bendinal overmental or local authorities Bendinator of Development Basis Bethations Commontale Generations Generation	454 0 3 3 3 1 11 10 25 959 1,010 24 20 129 56 0 0	454 0 2 2 11 11 59 805 805 22 2 2 2 4 4 8 12 0 0 0	48 0 2 2 0 0 130 888 8 8 0 10 8 52 18 0 0 0 0 2	90	523 0 3 3 3 1 11 1 10 1,007 41 9 9 0 21 18 119 56 0 0 0 0	0 2 11 60	0 2 0 0	69
l	Other exposures Standardised Total ²	39	37	33	127	31	31	20	114

Standardised Approach As of 30 (99 /2020 As of 31 / 12 / 2020 Value adjustments and	
Yalos adjustments and	
Original exposure Exposure Value: Kosk exposure amount provisions Uniginal exposure: Exposure Value: Kosk exposure amount	nt Value adjustments and provisions ²
Countral governments or control basis. 1,356 1,3	6
Solutiv	0

		(2) Total value adjustments and exposures, but includes gener	orovisions per country of cou al credit risk adjustments.	nterparty excludes those for se	curistisation exposures, addition	ral valuation adjustments (AVAs	and other own funds reduct	ions related to the		
		Standardised Approach								
			As of 30,	09/2020		As of 31/12/2020				
	41.00 ()	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
ITALY	Control communities to control facilities (Mr. No.) Relicious discoverance or for all submitties Public active certifies Public active certifies Public active certifies Relicious (D. control facilities Institutions Control data Relicious (D. Control facilities Relicious (D. Control facilities) Relicious (D. Control faci	3,461 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,461	22 0 0 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3.188 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,188	22 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Standardised Total ²	m			0					

The Control amounts a color Economy value. It reported before taken into account any offer the six control control and the color control control and the color control and the color color color color and the color col



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach National Bank of Greece, S.A.

	National Bank of Greece, S.A.								
					Standardise	d Approach			
			As of 30/	09/2020		As of 31/12/2020			
	(min PUP %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control or communities or central behavior of the sys- desical accommunities or central behavior of the administra- shall sector methods. Audit sector methods or Banks Control or Banks Cont	0 0 0 3,066 79 2 2 2 1 1 2 4 0 0 17 1 1 0 0 0 0 7 7 7 7 7 7 7 7 7 7	0 0 0 2,524 79 10 1 1 0 24 5 1 1 0 0 5 7	0 0 0 0 77 24 25 1 1 1 0 0 0 6 1 1 0 0 0 0 77 77 74 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11		0 0 0 1,411 22 25 29 29 6 1 1 0 0 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11
		(1) Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effec	t due to credit conversion facto	ors or credit risk mitigation techn	riques (e.g. substitution effect	st.	

				Standardise	d Approach			
		As of 30,	/09/2020			As of 31,	/12/2020	
(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Central owerments or central banks Redional owerments or local authorities Public sector entities Historiaa Overanism of banks Historiaa Overanism of banks Journal Overanism of banks	375 0 0 0 0 0 279 240	375 0 0 0 0 0 172 136	375 0 0 0 0 0 142 106		405 0 0 0 0 0 0 277 233	405 0 0 0 0 0 175 132	405 0 0 0 0 0 145 103	
Social of indicts SSP of microscope on immovable oncertive or which SSP of or which SSP or of social or of which SSP or of social or	266 26 408 163 105 15 0 0 0 1 168	513 18 402 156 50 14 0 0 0	400 100 143 55 500 21 0 0 0		696 27 419 171 95 17 0 0 0 1 1 73	537 18 412 164 49 16 0 0 0 1 7 3	4000 100 1477 588 590 24 0 0 0 1 1 47	

To Casival encourse, while Encourse value is recorded before station they account any effect due to constitute our exercise or constitute to the entities or constitute of entities to the entities of entities or constitute to the entities of entities or constitute of entities of entities of entities or constitute and constitute or consti

					Standardise	d Approach			
			As of 30	/09/2020		As of 31/12/2020			
	(min PIB %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Control investments or control tables of social animalities and control animalities of social animalities of s	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

O Civinal encourse, untile Escourse value, is recorded before takino into account any effect due to credit consenting factors or credit risk mitization techniques (a.e. aubstitution effects).

O Total value adjustments and crevisions our country of counterparty exclusions base for scoursitation encourse, additional valuation adjustments (ANAs) and other own funds reductions related to the

		exposures, but includes gener		THE DELIVENCE OF SECTION OF SEC	CONTRACTOR EXCELLEGACION	III VIII III II II II II II II II II II	THIS COME OWN ISSUED FEBRUAR	CHATCHER CO. CO.	
					Standardise	d Approach			
			As of 30)	09/2020		As of 31/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0			
	Multilateral Development Banks		0			0			
	International Organisations	ő	ŏ	ŏ		ő	ŏ	ů o	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
untry of	of which: SME	0	0	0		0	0	0	
nterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0		0	U	0	
	Exposures in default Items associated with particularly high risk		0	0	0	0		0	0
	Covered honds	0	0	0		0			
	Claims on institutions and corporates with a ST credit assessment	ő	ŏ	l ő		ő	ŏ	l ő	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

(1) Orielael exocurs, unified Exocurs value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitization techniques (e.u., substitution effects).
(3) Total value activaments and creditions our country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		exposures, but includes gene	eral credit risk adjustments.						
					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Son S.G. No. Son S.G. No. Son S.G. No. Solidation of Comments of Control of Solidation Public social extraction of Solidation Militaria of Social Authorities Militaria of Social Octobria Social Social Octobria of Social Social Octobria of Social	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
Ì	Other exposures Standardised Total ²	ō		0	0	0	0	ō	

(ii) Orientel exocurs, unitie Exocurs value, is recorted before taking into account any effort due to credit conversion factors or credit risk mistation techniques (a.c. substitution effects).
(iii) Total value adjustments and crevisions our country of counterwarty excludes those for securisdiation exocurses, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.								
					Standardise	d Approach					
			As of 30/09/2020				As of 31/12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min RIS, 4)) Contral dovernments or central banks Recional covernments or focal authorities Public sector centities Multilateral Development Banks International Organisations	0 0 0	0	0		0 0	0	0			
Country of	International Organizations Institutions Corporates of which: SME Retail of which: SME	0	0	0		0	0	0			
Counterpart 10	Secured by mortoaces on immovable procerty of which: SME Excosures in default Items associated with particularly high risk	0 0	0	0 0 0	0	0	0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity Other exposures	0 0 0	0 0 0	0 0 0 0		0	0	0 0 0			
	Standardised Total ²			,	0				0		



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

National Bank of Greece, S.A.

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central povernments or central banks	33.275	34,231	5,539		36,073	35.225	5,585	
	Regional governments or central banks Regional governments or local authorities	33,273	34,231	3,339		30,073	33,225	3,303	
	Public sector entities	850	721	721		903	736	736	
	Multilateral Development Banks	0.30	54			,	48	7.50	
	International Organisations	55	55			80	80	ō	
	Institutions	4,717	3,491	275		4,585	2,646	374	
	Corporates	20,556	11,566	10,975		23,190	11,857	11,242	
	of which: SME	7,614	4,308			7,572	3,839	3,072	
	Retail	6,017	3,057			5,908	2,925	1,993	
Consolidated data	of which; SME	2,201	1,097			2,248	1,124	643	
Consolidated data	Secured by mortgages on immovable property	9,333	9,279			9,388	9,333	3,398	
	of which: SME	3,130	3,080	1,015		3,118	3,067	1,006	
	Exposures in default	10,136	4,360		5,492	9,794	4,229		5,29
	Items associated with particularly high risk	519	364	546		492	379	568	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and comorates with a ST credit assessment Collective investments undertakings (CIU)	0					0	0	
	Collective investments undertakings (CIU) Equity	409	409	919		345	345	754	
	Other exposures	3,652	3.652			3.747	3,747		
	Standardised Total ²	89,537	71,256		6,293	94,524	71,565		6,057

Control conversion of control conversion of the Control co											
Compared Exposures Exposure Value Exposur						Standardise	ed Approach				
Control conversation of control looks Control conversation Con				As of 31,	03/2021		As of 30/06/2021				
Control conversionable or control labelete March			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Reduced a communities of social authorities 15											
Refine carbon entities				20,338	5,066			28,297	5,162		
Militaria Devoluement Basia 0 5 6 0 6 6 6 6 6 6 6 6				10	3			13	774		
State particular of two extractions Commission Comm			040		/19		900	/34	/34		
Section 175 175 29 20 20 20 20 20 20 20			0	,	0		0	-0	i o		
GREECE 7,166 4,000 3,000 7,126 3,556 2,946 7,9			175	173	39		317	308	128		
Retail 5,299 2,467 1,574 5,133 2,351 1,566 611 2,200 1,077 617 617 617 617 617 617 617 617 617 6		Corporates	17,868	9,372	8,821		20,144	9,430	8,853		
GRECE		of which: SME		4,020	3,303			3,554			
Security of montanes on immovable except 5,884 5,784 3,198 5,855 5,856 3,207 6 and 15.75 6 and 1											
Second of the Information and construction of the Information of Information	CREECE		2,148	1,069			2,200	1,097			
## Resource in default 9,555 4,277 4,289 5,140 9,300 4,054 4,555 ### Breant searchards the hardicularly behin risk G 22 22 5 5 20 0 0 0 0 0 0 0 0 0 0 0 0 0	UNLLUL		8,814	8,768	3,198						
Times associated with carticularly bishir risk Correct bonds Control bonds Ciliario on institutions and convolves with a 5T credit assessment Ciliario on institutions and convolves with a 5T credit assessment Collective involventions under taking (CIU)			2,925	2,883			2,905	2,862			
Covered bands Claims on institutions and comprostes with a ST credit assessment One of the comprehense understaining (CIU) One of the comprehense				4,127		5,142		4,014		5,021	
Calisse on institutions and corporates with a ST codit assessment			62	22	32		56	20	30		
Collective investments undertakings (CIU) 0 0 0			0	0	0		0	0			
			0	0	0		0	0	1		
		Equity	370	370	880		305	305	714		
Color Properties 3.524 3.524 2.958 3.612 3.612 3.013							3.612				
Standardised Total 5,795			1,02	ajas i		5,795		3/112	2,012	5.677	

		exposures, but includes gener	ral credit risk adjustments.						
					Standardisc	d Approach			
			As of 31/	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
t	Central governments or central banks	498	497	44		592	592	33	
	Regional governments or central banks Regional governments or local authorities	120	107	44		392	392	33	
	Public sector entities	3	2	2		2	2	2	
	Multilateral Development Banks	0	0	0		0	0		
	International Organisations	55	55	ō		80	80	ō	
	Institutions	2,547	1,852	139		1,774	513	102	
	Corporates	1,078	921	923		1,268	980	981	
	of which: SME	38	32	26		32	29	23	
	Retail	8	8	6		7	6	5	
Other Countries	of which: SME	0	0	0		0	0	0	
Other Countries	Secured by mortoages on immovable property	21	21	8		18	18	7	
	of which: SME	18	18	7		16	16	7	
	Exposures in default	108	38	42	70	46	26	28	20
	Items associated with particularly high risk	55	12	18		11	7	10	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0	
	Collective investments undertakings (CIU)	0	0	0					
ı	Collective investments undertakings (CIU) Equity	72	72	23		12	72	22	
l	Other exposures	31	31	25		22	28	23	
l	Standardised Total ²	J.	31	10	115	20	20		27

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR. %)	2,606				2.804	2,804		
	Central governments or central banks	2,606	2,606			2,804	2,804	0	
	Regional governments or local authorities Public sector entities	0					0		
	Multilateral Development Banks	0					0		
	International Organisations	o o	0			0	0	o o	
	Institutions	12	11	6		30	29	6	
	Corporates	0	0			0	0	0	
	of which: SME	0	o	0		0	0	0	
	Retail	0	0	0		0	0	0	
SPAIN	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	U				0	0	
	Collective investments undertakings (CIU)	0					0		
	Equity	ě				7	7	7	
	Other exposures	o o	0	l o		á	ń	ĺ	
	Other Exposures	_			_				

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

		(2) Total value adjustments an exposures, but includes gener		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduc	sions related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Control conversation to control has D.R. %) Sectional conversations or local substitutions Public sector certificat Public sector certificat Public sector certificat Conversations Sectional Conversations Sectional Conversations Sectional Secti	3,480 0 0 0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,480	21 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0		2,212 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,212 0 0 0 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0	222 00 00 01 10 00 00 00 00 00 00 00 00 00	0
	Standardised Total ²				0				0

(1) Original exposure, unline Enganes value, is reported buffer tablesy this account any effect due to credit convenient for the credit control and produce of the control original (e.g., authorities effects).
(2) Table value adjustments and provisions per country of constraingship excludes those for accordatation exposures, additional valuation adjustments (skills) and other own funds reductions related to the exposures, the funds over control cold disapplacements (skills) and other own funds reductions related to the exposures, the funds over control cold disapplacements (skills) and other own funds reductions related to the exposure, the funds over control cold disapplacements (skills) and other own funds reductions related to the exposure of the exposure of the disapplacements of the exposure of the



Country of Counterpart 8

2021 EU-wide Transparency Exercise

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

National Bank of Greece, S.A.								
				Standardise	d Approach			
		As of 31;	03/2021			As of 30	/06/2021	
Gradu PERE Majo	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control coverments or control basis. And Control coverments or local authorities Multilated Development Basis Multilated Development Basis Composition Generational Coverments Generational Coverments Generational Coverments Generational Coverments Generation Ge	0 0 0 0 1,731 83 83 2 2 27 27 17 28 0 0 0 17	0 0 0 0 1,247 82 82 1 1 1 27 0 6 7288 0 0 0	0 0 0 0 64 94 0 1 1 11 0 6 388 0 0	11		0 0 0 0 1,237 83 1 1 27 27 28 280 0 0 0 0 1	0 0 0 0 88 99 0 1 1 11 0 6 449 0 0 0 1 1 1 2	11
					tors or credit risk mitigation tech			•

					Standardise	d Approach			
			As of 31/	03/2021			As of 30	/06/2021	
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	405	405	405		367	367	367	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	U	U		0	U	0	
	International Organisations Institutions	0	0	0		0			
	Corporates	288	176	145		304	186	155	
MACEDONIA, THE	of which: SME	249	140	109		256	143	112	
	Retail	697	542	403		702	549	408	
FORMER		30	20	11		29	19	11	
YUGOSLAV	Secured by mortgages on immovable property	422	414	148		438	430	153	
		170	162	57		180	172		
	Exposures in default	104	54	54 26	50	102	50	51	52
	Items associated with particularly high risk	18	1/	26		1/	1/	25	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	U	U		0	U	0	
	Collective investments undertakings (CIU)	0	0	0		0			
	Equity	1	1	1		1	1	i	
	Other exposures	71	71	46		76	76	47	
	Standardised Total ²				75				77

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

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
	(min EUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Contral excessments or contral basis of control occurrence or local affectives submission occurrence or local affectives stall lateral fivesticeneer flavies for stallar of two decembers control occurrence of control occurrence or control occurrence occurrence control occurrence occurrence control occurrence c	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	o

	exposures, but includes gene	ral credit risk adjustments.						
				Standardise	d Approach			
		As of 31,	03/2021			As of 30/	06/2021	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR. %)								
tral banks tal authorities	0	0	0		0	0	0	
	0	0	0		0	0	0	
inks	0	0	0		0	0	0	
	0	0	0		0		0	
	U	U	0		0		0	
	0	0						
	0	0						
	o n	0	ı o		0	0	0	
imovable property	n n	0	0		0		0	
	ō	ō	ō		ō	ō	ō	
	0	0	0	0	0	0	0	
ularly high risk	0	0	0		0	0	0	
	0	0	0		0	0	0	
proprates with a ST credit assessment	0	0	0		0	0	0	
takines (CIU)	0	0	0		0	0	0	
	0	0	0		0	0	0	
					0		0	

			nd provisions per country of o		accuristisation exposures, addition	nal valuation adjustments (AVA			
			As of 31	/03/2021	Standardise	d Approach	As of 30	/06/2021	
	(mh Fig. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
Country of Counterpart 9	Control on on monomia or control designs Residuad on overmenta or local authorities Public occutor entities Public occutor entities Anne of the control	0 0 0 0 0 0 0 0 0 0			0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
	Other exposures Standardized Total ²			4					

		exposures, but includes gene	ral credit risk adjustments.						
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control overweeth or story of the Control over the Control overweeth or for an arbitration of the Control overweeth or for an arbitration of Control over the C	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0
	Standardised Total ²	Ü			0				



Credit Risk - IRB Approach

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

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



Credit Risk - IRB Approach

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

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



General governments exposures by country of the counterparty

						r	National Bank of Greece,							
							As of 31/12/2020	1						
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
[0 - 3M [Belgium													
To - 3M	Bulgaria													
[0 - 3M 13M - 1Y 11 - 2Y 22 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Cyprus	0 0 0 0 74 41 24	0 0 0 0 74 41 24	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 1 14	0 0 0 7 71 40 10	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Czech Republic													
[0 - 3M [Denmark													
[0 - 3M] [3M - 1Y[11Y - 2Y[12Y - 3Y[3Y - 5Y[15Y - 10Y[10Y - more	Estonia													



General governments exposures by country of the counterparty

							As of 31/12/2020							
						Direc	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland													
[0 - 3M	France													
Total	Germany	124 401 0 0 0 0 0 0	124 401 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	124 401 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
0 - 3M	Croatia		-	•				·						
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] Total	Greece	49 509 24 52 61 739 8,354 9,788	48 508 24 42 60 736 8,255 9,675	0 0 0 0 0 0 24 3	0 0 0 0 0	31 495 6 9 26 330 857	18 14 18 33 34 383 7,395 7,895	0 0 0 0 552 515 1,484	0 0 0 0 2,500 3,050 3,300 8,850	0 11 11 24 5 0	0 68 68 224 34 0 0	21 40 5 3 10 0	0 0 0 0 0	213
[0 - 3M [Hungary		3,11			7.11			-					
10 - 3M	Ireland													
[0 - 3M [Italy	0 1,799 127 51 143 376 694 3,190	0 1,798 127 51 143 375 693 3,187	0 0 0 0 0 0 28	0 0 0 0 0	0 0 0 0 0 110 70	0 1,798 127 51 143 266 595 2,980	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	22
Total [0 - 3M [Latvia													



General governments exposures by country of the counterparty

		National Bank of Greece, S.A.												
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 13M - 17 13M - 17 11	Lithuania													
[0 - 3M [Luxembourg	17 10 30 5 71 83 92	17 10 30 5 71 83 92	17 10 30 5 71 83 53	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 40	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Maita													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands													
[0 - 3M [Poland													
13Y - 10Y 110Y - more	Portugal	0 0 0 0 0 12 27	0 0 0 0 0 12 27	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 12 27	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M	Romania													
110Y - more	Słovakia													
10 - 3M	Slovenia													



General governments exposures by country of the counterparty

							National Bank of Greece,							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying anount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Spain	0 10 281 11 0 417 593	0 10 281 11 0 417 593	0 0 0 0 0 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 10 281 11 0 414 593	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5
[0 - 3M [Sweden	3,512	2/222	J	J		1,500	Ţ.		Ţ			, and the second	
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
13Y - 10Y 110Y - more	Norway													
[0 - 3M [Australia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Canada													
0 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Hong Kong													



General governments exposures by country of the counterparty

						<u> </u>	lational Bank of Greece,	S.A.						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
0 - 3M	u.s.	0 0 0 0 0 0 0 0 98	0 0 0 0 0 0 0 98	0 0 0 0 0 0 0 0 53	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 45	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	China	70	70	33		43	Ü	J	· ·	v		v	v	J
Total Tota	Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA	85 71 32 69 25 21 0	85 71 32 69 25 21 0	0 0 0 0 0	0 0 0 0 0	31 36 0 0 0 0 0	54 35 32 69 25 21 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	302
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

						ı	National Bank of Greece,	S.A.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance sh	neet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	kisk weighted exposure amount
[0 - 3M [Africa	25 14 0 0 0 0 0	25 14 0 0 0 0 0 0	25 14 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loars receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

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

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

				National Bank of Greece, S.A.												
							As of 30/06/2021									
						Direc	t exposures									
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet			
												Off-halance si	neet exposures			
												on balance si	rect exposures			
								Derivatives with pos	itive fair value	Derivatives with	negative fair value					
			Total carrying amount of											Risk weighted exposure amount		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short													
			positions)		of which: Financial accets	of which: Financial assets at						Nominal	Provisions			
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount					
					through profit or loss	comprehensive income										
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Austria															
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total																
[0 - 3M [
[1Y - 2Y [Belgium															
	4															
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [Bulgaria															
[2Y - 3Y																
10cai 10 - 3M I		0 0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y [[2Y - 3Y [Cyprus	0 72	0 72	0	0	3	0 69	0	0	0	0	0	0			
[3Y - 5Y [5Y - 10Y [10Y - more		0 40 14	0 40 14	0	0 0 0	0 0 5	0 40 9	0	0	0	0 0	0	0			
Total [0 - 3M [[3M - 1Y [127	126	0	0	8	119	Ö	Ō	ō	Ō	ō	Ō	0		
[3M - 17 [Czech Republic															
[5Y - 10Y [Сдеси керивис															
[10Y - more Total [0 - 3M [1															
[0 - 3M [
「2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「	Denmark															
[10Y - more																
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Estonia															
	4															



General governments exposures by country of the counterparty

						,	As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off balar	ice sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance st	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
TO - 3M	Finland													
[0 - 3M	France													
[0 - 3M [3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [Germany	124 0 401 0 0 0 0 0 45	124 0 401 0 0 0 46	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	124 0 401 0 0 0 46	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	Croatia			•									_	
[0 - 3M [Greece	378 3,025 607 57 28 1,048 7,499	378 3,025 605 47 27 1,043 7,386	0 0 0 2 0 13 8 23	0 0 0 0 0	371 0 580 11 0 74 181 1,217	6 3,025 26 34 27 956 7,197 11,271	0 0 0 413 0 388 1.231 2,032	0 0 0 2.500 0 3.050 3.300 8,850	0 13 28 12 0 0	0 70 195 70 0 0	4 58 3 9 10 0	0 0 0 0 0 0	243
[0 - 3M	Hungary						2,5.0		3,333					
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Italy	0 0 177 127 15 386 1,594	0 0 177 127 15 385 1,503 2,208	0 0 0 0 0 0 0 0 24 24	0 0 0 0 0	0 0 0 0 0 2 616 619	0 0 177 127 15 383 862 1,565	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	22
Total	Latvia	2120	2,200			319	Elena	,	,	ÿ	,	,		



General governments exposures by country of the counterparty

						1	lational Bank of Greece,	S.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[3M - 1Y [11Y - 2Y [12Y - 3Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [11Y - more] Total	Luxembourg	15 0 55 53 23 92 130	15 0 56 53 23 92 130	15 0 56 53 23 92 70	0 0 0 0 0	0 0 0 0 0 0 60	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y	Malta													
Total [0 - 3M f [3 M - 1Y f [1 Y - 2Y f [2 Y - 3Y f [3 Y - 5 Y f [5 Y - 10 Y f [10 Y - more Total	Netherlands													
[0 - 3M [Poland													
110Y - more	Portugal	0 0 0 12 0 27 0 39	0 0 0 12 0 27 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 12 0 27 0 39	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M	Romania													
[0 - 3M [Slovakia													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Slovenia													



General governments exposures by country of the counterparty

							lational Bank of Greece,							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Spain	10 0 281 11 0 405 2,124 2,831	10 0 281 11 0 405 2,123 2,830	0 0 0 0 0 0 14	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1,062	10 0 281 11 0 405 1,046	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0	5
Total	Sweden	2,631	2,030	A	J	1,002	1/193	J				Ţ	Ü	3
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
13Y - 10Y 110Y - more	Norway													
[0 - 3M [Australia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Canada													
0 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Hong Kong													



General governments exposures by country of the counterparty

						,	As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.	0 0 0 0 0 0 81	0 0 0 0 0 0 0 81	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 81	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [China													
[0 - 3M [Switzerland													
10-3M 0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total 0 - 3M 1 3M - 1Y	Other advanced economies non EEA													
[1Y - 2Y [Other Central and eastern Europe countries non EEA	52 0 64 97 0 45 0	52 0 64 97 0 45 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29 0 27 0 0 0	23 0 37 97 0 45 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	258
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

National Bank of Greece S.A.

						r	National Bank of Greece,	S.A.						
							As of 30/06/2021							
						Direc	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	A contract of
	(Off-balance sl	neet exposures	
								Derivatives with po	ssitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	1 0 35 0 0 0	1 0 35 0 0 0	1 0 34 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
10-3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Others	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

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

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

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



Performing and non-performing exposures National Bank of Greece, S.A.

					As of 30/09/202	0								As of 31/12/202	0			
		Gro	ss carrying amo	ınt			ed impairment, a fair value due to		Collaterals and financial guarantees		Gn	oss carrying amou	ınt			ed impairment, a fair value due to		Collaterals and financial guarantees
		Of which performing but past due >30	Of w	nich non-perforr	ning¹	On performing exposures ²	On non-perform	ning exposures ³	received on non- performing		Of which performing but past due >30	Of w	hich non-perforr	ning ¹	On performing exposures ²	On non-perforn	ning exposures ³	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	CAPOSUICS		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage			Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	6,422	0	0	deraulted	,	0	0	,	0	8,845	0	0	ueraurteu	,	0	0	,	
Debt securities (including at amortised cost and fair value)	14,469	0	0	0	0	93	0		0	15,106		0	0	0	102	0	0	ا ا
Central banks	0	0	0	- 0	0	0	0	0	0	,	0	0	- 0	0	0	0	0	
General governments	14,194	0	0	0	0	87	0	C	0	14,862	0	0	0	0	98	0	0	0
Credit institutions	62	0	0	0	0	0	0	C	0	31	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
Non-financial corporations	210	0	0	0	0	6	0	0	0	209	0	0	0	0	5	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
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
Other financial corporations	193	0	40	20	40	17	25	30	11	201	41	56	45		17	32	22	10
Other Illianicial corporations	195	U	49	30	49	17	33	33	11	201	41	30	40	30	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
······································	,		-,	-,	5,200		_,	-,	-,	,	-	-,	_,	7		-,	-,	
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																		
or 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	
	3,001			1,0		· ·		**	Ĭ	10,037		152	1-10	152	· ·	4.5	**	

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



Performing and non-performing exposures National Bank of Greece, S.A.

					As of 31/03/202	1								As of 30/06/202	1			
		Gr	oss carrying amo	unt			ed impairment, accur I fair value due to cred I		Collaterals and financial		Gro	oss carrying amou	ınt ⁵		Accumulat changes in provisions	ed impairment, a 1 fair value due to 1,5	accumulated o credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	rhich non-perforr	ning¹	On performing	On non-performing	exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfori	ming ¹	On performing	On non-perform	ming exposures ³	received on non- performing
(min EUR.)		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	Of	which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
Cash balances at central banks and other demand deposits	10,139	0	0	0	0		0	0	0	10,51	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	15,58		0	0		120		0	, ,
Central banks	0	0	0	0	0		0	0	0		0	0	0	0 0	(0) (
General governments	16,181	0	0	0	0	10	0	0	0	15,28	0	0	C	0	113		0) (
Credit institutions	31	0	0	0	0		0	0	0	7	7 0	0	C	0	1		0) (
Other financial corporations	4	0	0	0	0		0	0	0		0	0	0	0 0	() (0) (
Non-financial corporations	207	0	0	0	0		0	0	0	22	0	0	C	0 0	5		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	35,28	262	4,173	4,173	4,068	426	2,284	2,243	1,574
Central banks	0	0	0	0	0		0	0	0		0	0	c	0 0		0	0	,
General governments	475	22	28	28	28		5 14	14	14	3,47	9	28	28	8 28		5 14	1 14	17
Credit institutions	2,751	. 0	0	0	0	:	0	0	0	2,58	3 0	0	c	0 0	() (0) (
Other financial corporations	390	40	27	27	27	10	5 15	15	11	43	5 41	23	23	3 23	17	10	10) 12
Non-financial corporations	17,518	211	2,525	2,525	2,418	22	1,590	1,543	743	17,64	7 160	2,492	2,492	2 2,387	214	1,553	1,512	2 74
of which: small and medium-sized enterprises at amortised cost	5,867	107	1,239	1,239	1,239	12	767	767	407	5,92	68	1,239	1,239	9 1,239	128	745	745	5 42
of which: Loans collateralised by commercial immovable property at amortised cost	1,929	56	259	259	259	20	127	127	125	1,83	21	256	256	5 256	19	125	125	123
Households	11,239	74	1,726	1,726	1,726	18	687	687	917	11,14	5 53	1,629	1,629	9 1,629	188	3 707	7 707	7 80.
of which: Loans collateralised by residential immovable property at amortised cost	9,053	42	1,352	1,352	1,352	115	429	429	898	8,49	30	1,161	1,161	1,161	97	407	407	7 736
of which: Credit for consumption at amortised cost	2,186	32	374	374	374	66	259	259	19	2,25	25	379	379	379	71	. 260	260	19
DEBT INSTRUMENTS other than HFT	58,935	347	4,307	4,307	4,199	530	2,306	2,260	1,684	61,38	262	4,173	4,173	4,068	545	2,284	2,243	1,574
OFF-BALANCE SHEET EXPOSURES	10,517		170	170	170		46	46	0	10,35		183	183	183	9	43	3 43	, ,

⁽¹⁾ For the difficultion of non-performing exposures please refer to COMMISSION IMPERENTING REGULATION (EI) 2015/227 of 9 answay 2015, AMREX V, Part 2-Template related instructions, substate 29
(2) Institutions report here collective allowances for incurred but not reported looses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at aftir value other than HFT)
(3) Institutions report here exported. Severates for financial associal, inclinationally and collective, eliminated (instruments at a mortised cost) and changes in fair value due to provisions (instruments at fair value other than HFT)
(4) For the orbalances benefit instruments and accomulated regarder exhanges in fair value due to credit risk are disclosed with a positive sign. The value of the provisions (instruments at fair value other than HFT)
(4) For the orbalances where Rems, accumulated impairments and accomulated regarder exhanges in fair value due to credit risk are disclosed with the opposite sign of what is reported according to the FIRREP framework (templates F1.8.0 / F1.9.00), which follows a sign convention. This is because, beaded on this sign convention, the provisions on orbalance there commitments are generally reported with a positive sign.
(5) FIRREP sign convention, the provisions on orbalance there conventions the provisions of behavior and according to the FIRREP sign convention. This is because, beaded on this sign convention, the provisions on orbalance there conventions are conventions and the provisions of the provisions on orbalance the provisions of manufacture and provisions of the provisions on the sign convention. This is because, beaded on this sign convention, the provisions on the sign convention, the provisions on the provisions of the provisions



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearance			ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	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 ²		,										
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					

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

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



Forborne exposures

National Bank of Greece, S.A.

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ving amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)		o	0	0	0	0	o	0	o	0	o	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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 ²												
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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

National Bank of Greece, S.A.

			AS 01 30	J/09/2020					AS 01 3	1/12/2020					As of 31	1/03/2021					As of 30	0/06/2021		
	Gross carry	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	ying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
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 guarrying	856	397	389	856	335	0	777	354	352	777	304	0	782	309	309	782	276	0	759	307	307	759	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	212	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	3.696	1.169	1.025	3.696	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	212	210	2,629	123	20	2,767	137	136	2,767	50	20	2,833	137	137	2,833	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
3 Information and communication	122	8	2	122	2	0	136	5	2	136	2	0	144	3	3	144	1	0	151	2	2	151	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	70	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	30	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	902	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	17 783	2 602	46	17 522	2.552	2 364	17 406	1.761	47	17 518	2 525	2 525	17 402	1.764	46	17 647	2 492	2 492	17 534	1 726	42

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



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

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021		
	Loans and advance	PS.	AS 01 31/05/2020	<u>'</u>		Loans and advance		AS 01 31/12/2020	<u>' </u>		Loans and advance	PE	AS 01 31/03/2021			Loans and advanc	ec .	AS 01 30/00/2021		
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	38,779	28,480	427	10,299	3,100	32,784	28,311	354	4,473	2,083	32,373	28,066	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	1,018	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	4,714	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	14,618	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	100	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	-452	-244	-254	-9	0	-245	-160	-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 1% or above.



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

i								As of 30)	09/2020															As of 31/:	12/2020							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross													ř.	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi			1													Non-perform							Non-perform				
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: esposizes with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit talk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis				Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposiums with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant monitoria	4,588	3,850	570	1,006	739	710	716	421	144	57	101	278	259	264		26	141	141	4	40	0	۰	0	5	s	0	1	0	0	0	0	
of which: Households	2,043	1,607	470	720	436	431	434	180	47	30	38	133	131	132	۰	3	51	sı	0	17	0	۰	0	1	1	0	1	0	0	٥	0	
of which: Collateralised by residential immovable property	1,599	1,186	438	627	414	412	413	147	31	23	26	117	117	117		1	16	16	0	6	0		0	0		0		0	0	۰	۰	
of which: Non-financial corporations	2,515	2,236	99	285	279	255	250	232	96	27	64	136	119	124		23	90	90	4	23	0		0	4	4	0	3	0	0	۰	٥	
of which: Small and Medium-sized Enterprises	861	622	62	226	239	223	218	174	61	16	50	113	102	102		23	68	68	4	19	0	0	0	4	4	0	2	0	0	0	0	0
of which: Collateralised by commercial immovable property	315	303	6	13	13	13	13	9	5	1	1	3	3	3	0	0	13	13	1		0	0	0	0		0	0	0	0	0	0	0

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi				Performing			Non-perform	ing					Performing			Non-perform	ing						Non-perform	ing			
(min EUR)			Of which: exposures wi forbearance measures	Of which: Instruments with significant increase in credit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbustance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee y received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures w forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings missiones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVED-19 crisis	
	20	13	0	4	6		0	2	1	0	0	1	۰	0	۰	0	3,866	3,498	463	829	369	331	356	269	132	55	99	137	120	133		86
of which: Households		0	0	0	0		0	0	0	0	0	0		0		0	1,542	1,402	359	554	139	134	139	93	49	30	37	44	42	44		69
of which: Collateralised by residential immovable property		0	0	0	0		0	0	0	0	0	0		0		0	1,186	1,057	334	471	129	127	129	69	30	25	26	39	38	39	۰	65
of which: Non-financial corporations	20	13	0	4	6		0	2	1	0	0	1		0		0	2,295	2,089	104	264	206	174	294	168	83	25	62	85	70	82	۰	17
	10	10	0	4	0		0		0	0	0	0	۰	0	۰	0	699	537	67	214	162	136	150	126	65	20	55	61	50	59		12
of which: Collaboralised by commercial immovable property					0		0			0		0				0	287	275	2	10	12	12	12	7	4	0	1	3	3	3		

								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		opposes with Softmenth opposes and the Softmenth Opposes and Softm								Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortnarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: soposums with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpained (Stage 2)	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures will forbeasence measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee nooseed in the contact of the COVID-19 crisis	Enflows to non- performing exposures	
Newly originated loans and advances subject to public guarantee schemes	673	672	0	2	1		1			0	0	0	۰	0	539	0	1,131	1,123	10	10		2		12	11	٥	1	1	0	1	905	2
of which: Households		0			۰			0	0			0				0	0	۰			0			0	۰			0				0
of which: Collateralised by residential immovable property		0							0			0				0	0				0			0				0				0
of which: Non-financial corporations	667	667	0	2	1	۰	1			0	0	0	۰	0	534	0	1,113	1,105	10	10		2		12	11	۰	1	1	۰	1	890	2
of which: Small and Medium-sized Enterprises	292	292			0			4	4			0				0	572	568			4			6	5			1				
of which: Collaboralised by commercial immovable property		0			0				0			0				0	2	2			0			0	۰			0				



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

1								As of 31	/03/2021															As of 30	/06/2021							
	Gross i	carrying amount							Accumulated im	pairment, accum	lated negative cha	nges in fair val	ue due to credit ri	ık.	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount	:						Accumulated imp	sainment, accum	sulated negative cha	nges in fair val	ue due to credit ris	k	Miximum amount of the guarantee that can be considered	amount
		Performing	Of which: exposures wit forbearance measures	with significant increase in credit risk sinos	Non-perform	Of which: exposures with forbeirance measures	Of which: Unlikely to pay			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since		Of which: exposures with forbearance measures	Of which: Unlikely to pay	Public guarantee received in the context of the	Inflows to non-performing			Of which: exposures wit forbearance measures	with significant increase in credit risk since		of which: exposures with forbearance measures	Of which: Unlikely to pay		Performing	Of which: exposums wi forbearance measures	Of which:		of which: exposures with forbeirance measures	Of which: Unidady to pay	Public guarantee received in the content of the	non-
(min EUR)				initial recognition but not credit- impaired (Stage 2)	:		that are not past-due or past-due <= 90 days				initial recognition but not credit- impaired (Stage 2)			that are not past-due or past-due <= 90 days	COVID-19 crisis	exposums				initial recognition but not credit- impaired (Stage 2)			that are not past-due or past-due <= 90 days				initial recognition but not credit- impaired (Stage 2)			that are not past-due or past-due <= 90 days	COVED-19 crisis	
Loans and advances subject to active BBA-compliant moratoria	109	108	4	63	0		0	2	2	0	2	0		0	0	0	36	32	4	29	4	4	4	0	0	0		0	0	0	0	4
of which: Households	51	51	0	19	0	0	0	1	1	0	0	0	0	0	0	٥	0	۰	0		0	0	0	0	0	0		0	0	0	0	۰
of which: Collaboralised by residential immovable property	16	16	0	7	0		0	0	0	0		0		0	0	0	0	۰	0		0	0				0		0	0		0	۰
of which: Non-financial corporations	57	57	4	44	0	0	0	1	1	0	1	0		0	0	0	36	32	4	29	4	4	4	0	0	0		0	0	0	0	4
of which: Small and Medium-sized Enterprises	46	46	4	34	0	0	0	1	1	0	1	0		0	0	0	27	27	4	24	0	0		0	0	0		0	0	0	0	
of which: Collaboralised by commercial immovable property	13	13	1	12	0		0	0	0	0		0		0	0	0			1	7	0	0		0		0	۰	0	0	0	۰	۰

								As of 31	/03/2021															As of 30/	/05/2021							
	Gross :														Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi	ng			Performing			Non-perform	ing					Performing			Non-perform	ning			Performing			Non-perform	ing			
(refin EUR)			Of which: exposures with fortreaminge measures	Of which: Instruments with significant increase in could raik since initial ricognition but not credit- impained (Skage 2)		Of which: exposures with forbinarine measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in coadt risk since initial recognition but not credit- impained (Sarge 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings melatures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: in instruments with significant increase in owdit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unificity to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contant of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advences with expired EBA-compliant monitoria	3,739	3,379	519	902	360	313	324	269	133	62	102	136	114	124	0	33	3,618	3,233	475	873	386	302	294	258	126	61	103	132	98	99		60
of which: Households	1,479	1,343	424	611	136	117	114	95	57	40	46	38	33	31	0	15	1,455	1,304	381	600	151	114	105	107	60	43	51	46	33	29	0	35
of which: Collaboralised by residential immovable property	1,166	1,050	397	535	115	110	108	71	41	35	36	30	29	28	0	0	1,145	1,017	357	532	127	107	100	77	44	36	42	34	30	26	0	30
of which: Non-financial corporations	2,230	2,029	95	290	202	173	187	166	76	22	56	90	74	86	0	19	2,134	1,922	94	267	212	165	165	144	65	18	52	78	57	62	0	25
of which: Small and Medium-sized Enterprises	668	513	60	223	155	134	141	121	57	17	49	63	52	59	0	17	644	481	64	207	162	125	121	106	53	16	-6	53	35	9	0	23
of which: Collaboralised by commercial immovable property	283	272	2	11	12	11	11	6	4	1	2	3	2	2	0	0	275	262	2	6	13	11	11	6	3	0	1	3	2	2		2

								As of 31,	/03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Miximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in coedit risk since intelligent in recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due c= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit-impained (Stage 2)		Of which: exposures with forbiar ance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures wit forbeasings measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures of forbearance measures		Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee necessed in the content of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	1,274	1,264	9	19	9	2	9	17	12	0		5		4	1,019		1,307	1,293	9	66	14	2	13	18	14	0	4	3	0	3	1,045	6
of which: Households					0			0				0				۰	0	۰			0			0				۰				
of which: Collateralised by residential immovable property	0	0			0			0	0			0				۰	0	۰			٥			0	۰			0				
of which: Non-financial corporations	1,254	1,245	9	17	9	2	9	17	12	0	1	5		4	1,003	0	1,287	1,273	9	66	14	2	13	18	14	0	4	3	0	3	1,029	6
of which: Small and Medium-sized Enterprises	687	683			4			9	7			2				0	728	720						۰				2				5
of which: Collateralised by commercial immovable property	2	2			0			0	0			0					2	2			0							٥				