



## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	National Bank of Greece, S.A.
<b>LEI Code</b>	5UMCZOEYKCVFAW8ZLO05
<b>Country Code</b>	GR

## 2025 EU-wide Transparency Exercise

### Leverage ratio

National Bank of Greece, S.A.

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,893	6,842	6,929	7,207	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	6,893	6,842			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	74,273	75,473	77,925	80,140	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	74,273	75,473			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.28%	9.07%	8.89%	8.99%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.28%	9.07%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise  
Capital

National Bank of Greece, S.A.

		(in EUR, %)						
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION	
OWN FUNDS Transitional period	A	<b>OWN FUNDS</b>	<b>7,954</b>	<b>7,923</b>	<b>7,961</b>	<b>8,251</b>	C01.00.0001.0010	Articles 41(1)(b) and 75 of CR
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>6,893</b>	<b>6,842</b>	<b>6,929</b>	<b>7,207</b>	C01.00.0002.0010	Article 55 of CR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	6,432	6,432	6,261	6,238	C01.00.0003.0010	Articles 24(1)(a)(i) and (ii), 27 to 29, 30(2) point (b) and 43 of CR
	A.1.2	Retained earnings	2,884	2,993	3,170	3,783	C01.00.0004.0010	Articles 24(1)(a)(i), 30(2) and 31(1) point (b) of CR
	A.1.3	Accumulated other comprehensive income	-393	-429	-369	-294	C01.00.0005.0010	Articles 41(9), 74(1) point (a) and 38(1) of CR
	A.1.4	Other Reserves	828	820	838	479	C01.00.0006.0010	Articles 41(7) and 34(1) point (a) of CR
	A.1.5	Funds for general banking risk	15	15	5	5	C01.00.0007.0010	Articles 41(1), 74(1) point (f) and 36(1) point (b) of CR
	A.1.6	Minority interest given recognition in CET1 capital	34	35	35	30	C01.00.0008.0010	Article 84 of CR
	A.1.7	Adjustments to CET1 due to prudential filters	-34	-36	-21	-19	C01.00.0009.0010	Articles 32 to 35 of and 36(1) point (b) of CR
	A.1.8	(-) Intangible assets (including Goodwill)	-549	-599	-578	-587	C01.00.0010.0010 + C 01.00.0046.0010	Articles 41(1), 34(1) point (b) and 37 of CR, Articles 43(1), 34(1) point (b) and 37 point (a) of CR
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences, net of associated DTLs	-2	-2	-2	-2	C01.00.0011.0010	Article 34(1) point (c) and 36 of CR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00.0012.0010	Articles 34(1) point (d), 40 and 139 of CR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00.0013.0010	Articles 41(9), 34(1) point (b) and 41 of CR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00.0014.0010	Article 43(2), 34(1) point (g) and 44 of CR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00.0045.0010	Article 36(1) point (b) of CR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	C01.00.0015.0010 + C 01.00.0016.0010 + C 01.00.0017.0010 + C 01.00.0018.0010 + C 01.00.0019.0010 + C 01.00.0020.0010 + C 01.00.0021.0010 + C 01.00.0022.0010 + C 01.00.0023.0010 + C 01.00.0024.0010 + C 01.00.0025.0010 + C 01.00.0026.0010 + C 01.00.0027.0010 + C 01.00.0028.0010 + C 01.00.0029.0010 + C 01.00.0030.0010 + C 01.00.0031.0010 + C 01.00.0032.0010 + C 01.00.0033.0010 + C 01.00.0034.0010 + C 01.00.0035.0010 + C 01.00.0036.0010 + C 01.00.0037.0010 + C 01.00.0038.0010 + C 01.00.0039.0010 + C 01.00.0040.0010 + C 01.00.0041.0010 + C 01.00.0042.0010 + C 01.00.0043.0010 + C 01.00.0044.0010 + C 01.00.0045.0010 + C 01.00.0046.0010 + C 01.00.0047.0010 + C 01.00.0048.0010 + C 01.00.0049.0010 + C 01.00.0050.0010 + C 01.00.0051.0010 + C 01.00.0052.0010 + C 01.00.0053.0010 + C 01.00.0054.0010 + C 01.00.0055.0010 + C 01.00.0056.0010 + C 01.00.0057.0010 + C 01.00.0058.0010 + C 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2025 EU-wide Transparency Exercise

P&L

National Bank of Greece, S.A.

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	2,297	3,021	681	1,330
Of which debt securities income	504	676	167	329
Of which loans and advances income	1,592	2,104	481	942
Interest expenses	536	696	140	262
(Of which deposits expenses)	343	437	80	145
(Of which debt securities issued expenses)	162	214	50	97
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	3	0	2
Net Fee and commission income	318	427	106	221
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	86	97	48	59
Gains or (-) losses on financial assets and liabilities held for trading, net	163	164	27	80
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-193	-186	27	17
Gains or (-) losses from hedge accounting, net	-7	-5	-12	-16
Exchange differences [gain or (-) loss], net	33	39	-70	-80
Net other operating income / (expenses)	-2	-7	7	2
<b>TOTAL OPERATING INCOME, NET</b>	<b>2,157</b>	<b>2,858</b>	<b>673</b>	<b>1,353</b>
(Administrative expenses)	571	868	188	373
(Cash contributions to resolution funds and deposit guarantee schemes)	3	4	1	2
(Depreciation)	137	186	49	99
Modification gains or (-) losses, net	-49	-58	-3	-5
(Provisions or (-) reversal of provisions)	12	99	1	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	12	99	1	-1
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	3	0	0
Of which restructuring <sup>2</sup>	0	1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	38	77	26	65
(Financial assets at fair value through other comprehensive income)	-1	0	0	1
(Financial assets at amortised cost)	39	77	26	64
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	23	36	1	5
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	2	2	0	-1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-23	-14	-4	14
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,301</b>	<b>1,518</b>	<b>399</b>	<b>818</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>987</b>	<b>1,161</b>	<b>301</b>	<b>612</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>987</b>	<b>1,161</b>	<b>301</b>	<b>612</b>
Of which attributable to owners of the parent	985	1,158	301	611

<sup>(1)</sup> Information available only as of end of the year

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

2025 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
National Bank of Greece, S.A.

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits		8,782				5,638				6,462				7,884				IAS 1.54 (f)
Financial assets held for trading		2,609	625	1,943	42	2,385	494	1,853	38	2,209	239	1,957	12	2,383	220	2,144	19	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		702	215	5	381	630	245	3	382	437	232	4	201	457	227	3	217	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)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		2,867	1,576	1,195	96	3,829	2,379	1,354	95	4,528	3,017	1,415	97	4,103	2,539	1,308	166	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost		50,732				54,299				53,146				54,528				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		99	0	99	0	395	0	395	0	683	0	683	0	784	0	784	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0				0				0				0				IAS 39.49A(a); IFRS 9.6.5.8
Other assets <sup>(1)</sup>		8,142				8,153				8,051				7,663				
TOTAL ASSETS		73,932				75,328				75,514				77,802				IAS 1.9(a); XI.6

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

Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	2,755	0	0	-3	0	0	3,718	0	0	-4	0	0	4,417	0	0	-4	0	0	3,925	0	0	-5	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	12,911	1,386	0	-12	-31	0	14,344	1,403	0	-16	-33	0	13,954	1,335	0	-15	-33	0	14,504	1,318	0	-18	-36	0	Annex V Part 1.31, 44(b)
	Loans and advances	33,236	2,436	1,790	-204	-184	-596	35,703	2,402	1,409	-217	-180	-517	35,053	2,383	1,401	-220	-194	-519	36,180	2,196	1,340	-250	-182	-526	Annex V Part 1.32, 44(a)

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

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

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

National Bank of Greece, S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	917	1,348	1,137	1,204	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	711	594	637	649	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	61,922	62,930	62,877	65,109	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	327	343	273	227	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	401	472	473	458	IAS 37.10; IAS 1.54(l)
Tax liabilities	28	31	32	63	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	1,287	1,129	1,269	1,309	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	29	29	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>(1)</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>65,622</b>	<b>66,876</b>	<b>66,698</b>	<b>69,020</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>8,310</b>	<b>8,452</b>	<b>8,816</b>	<b>8,782</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>73,932</b>	<b>75,328</b>	<b>75,514</b>	<b>77,802</b>	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

National Bank of Greece, S.A.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		1,244	1,691	1,410	1,432	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	0	0	0	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	1,795	1,683	2,004	3,109	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,489	1,244	1,476	2,507	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,014	1,665	2,753	2,282	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,243	1,120	1,198	1,286	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	472	428	383	556	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	147	94	102	259	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	9,706	9,988	9,064	10,005	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	7,901	8,259	7,687	8,219	ECB/2013/33 Annex 2.Part 2.9.1
	Households	45,000	45,494	45,071	45,553	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	35,285	35,872	35,615	36,358	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		2,984	3,618	3,592	3,607
Of which: Subordinated Debt securities issued		1,065	1,081	1,052	1,044	Annex V.Part 1.37
Other financial liabilities		661	648	646	645	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>63,878</b>	<b>65,216</b>	<b>64,924</b>	<b>67,189</b>	

2025 EU-wide Transparency Exercise

Market Risk

National Bank of Greece, S.A.

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT				
	TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	
(mln EUR)																											
	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024														
Traded Debt Instruments	107	199	27	7	58	20						25	8	62	23												
Of which: General risk	0	0	27	7	58	20						25	8	62	23												
Of which: Specific risk	6	6	0	0	0	0						0	0	0	0												
Equities	90	88	7	3	19	7						8	4	23	11												
Of which: General risk	1	0	7	3	19	7						8	4	23	11												
Of which: Specific risk	75	78	0	0	0	0						0	0	0	0												
Foreign exchange risk	109	119	3	1	11	3						5	2	14	5												
Commodities risk	0	0	3	1	17	6						5	3	12	9												
<b>Total</b>	<b>306</b>	<b>406</b>	<b>28</b>	<b>8</b>	<b>62</b>	<b>20</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,135</b>	<b>27</b>	<b>10</b>	<b>66</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,171</b>		
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025														
Traded Debt Instruments	36	208	30	11	76	27						30	10	69	22												
Of which: General risk	1	1	30	11	76	27						30	10	69	22												
Of which: Specific risk	5	5	0	0	0	0						0	0	0	0												
Equities	80	91	8	2	21	6						9	3	18	6												
Of which: General risk	0	1	8	2	21	6						9	3	18	6												
Of which: Specific risk	73	90	0	0	0	0						0	0	0	0												
Foreign exchange risk	105	156	6	2	16	6						7	4	15	8												
Commodities risk	0	0	6	2	30	9						4	1	35	12												
<b>Total</b>	<b>220</b>	<b>457</b>	<b>34</b>	<b>12</b>	<b>80</b>	<b>28</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,428</b>	<b>36</b>	<b>12</b>	<b>75</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,385</b>		

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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data	21,674	21,703	4,567	4,707	21,707	21,527	4,593	4,707
Central governments or central banks	11	11	2	2	11	11	2	2
Regional governments or local authorities	1,792	1,792	348	348	1,792	1,813	348	348
Public sector entities	202	202	0	0	202	202	0	0
Multi-lateral Development Banks	60	60	0	0	60	60	0	0
International Organizations	3,082	3,256	1,031	1,124	3,124	3,205	959	959
Institutions	15,213	17,875	16,474	17,205	17,205	19,562	15,321	15,321
Corporates	11,063	12,720	11,071	11,744	11,044	12,571	10,346	10,346
of which: SME	6,129	7,971	2,034	2,034	6,149	8,035	2,122	2,122
Secured by mortgages on immovable property and AOC exposures	2,460	2,460	0	0	2,726	2,726	0	0
Secured by mortgages on immovable property and AOC exposures	9,098	9,093	3,211	3,211	9,330	9,239	3,478	3,478
Exposures in default	3,624	3,504	1,211	1,211	2,251	2,298	832	832
Exposures in default	2,125	2,021	1,111	1,111	2,249	828	844	844
Items associated with particularly high risk	457	427	632	1,143	476	430	654	1,143
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	188	188	288	288	188	188	244	244
Other exposures	1,141	1,141	1,340	1,340	1,170	1,170	1,305	1,305
Standardized Total <sup>(4)</sup>	68,136	78,020	35,382	35,737	69,622	79,652	31,026	31,562

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

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of locations cover up to 95% of total original measure or Top 10 countries, except for original measures, published as of last quarter.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GREECE	18,177	21,583	4,773	4,773	18,262	19,024	4,769	4,769
Central governments or central banks	11	11	2	2	11	11	2	2
Regional governments or local authorities	731	731	244	244	731	731	243	243
Public sector entities	0	0	0	0	0	0	0	0
Multi-lateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	802	797	417	417	725	681	354	354
Institutions	21,064	23,662	22,464	23,066	21,113	22,113	21,000	21,000
Corporates	9,678	11,419	9,528	10,134	9,689	11,409	9,887	10,131
of which: SME	4,488	5,828	2,028	2,028	4,488	5,488	2,028	2,028
Secured by mortgages on immovable property and AOC exposures	2,308	2,308	0	0	2,308	2,308	0	0
Secured by mortgages on immovable property and AOC exposures	8,370	8,291	2,994	2,994	8,381	8,406	3,111	3,111
Exposures in default	3,328	3,288	1,127	1,127	1,975	1,975	725	725
Exposures in default	2,255	2,089	1,088	1,088	1,215	806	822	1,094
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	148	148	202	202	145	145	201	201
Other exposures	0,000	0,000	2,263	2,263	0,000	0,000	2,118	2,118
Standardized Total <sup>(4)</sup>	68,136	78,020	35,382	35,737	69,622	79,652	31,026	31,562

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

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of locations cover up to 95% of total original measure or Top 10 countries, except for original measures, published as of last quarter.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
ITALY	8,377	8,377	20	20	8,388	8,388	21	21
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multi-lateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	151	149	121	121	156	148	124	124
Institutions	7	7	0	0	7	7	0	0
Corporates	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>	68,136	78,020	35,382	35,737	69,622	79,652	31,026	31,562

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

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of locations cover up to 95% of total original measure or Top 10 countries, except for original measures, published as of last quarter.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SPAIN	2,370	2,370	0	0	2,360	2,360	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multi-lateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	22	21	0	0	21	21	0	0
Corporates	22	21	0	0	21	21	0	0
of which: SME	22	21	0	0	21	21	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>	68,136	78,020	35,382	35,737	69,622	79,652	31,026	31,562

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

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of locations cover up to 95% of total original measure or Top 10 countries, except for original measures, published as of last quarter.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY	138	138	0	0	238	238	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	1,020	1,020	0	0	1,013	1,013	0	0
Multi-lateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	62	52	0	0	112	92	0	0
Corporates	138	68	0	0	284	225	0	0
of which: SME	48	38	0	0	94	75	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>	68,136	78,020	35,382	35,737	69,622	79,652	31,026	31,562

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

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of locations cover up to 95% of total original measure or Top 10 countries, except for original measures, published as of last quarter.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NORTH MACEDONIA		491	491	189	551	551	189		
Central governments or central banks		0	0	0	0	0	0		
Regional governments or local authorities		0	0	0	0	0	0		
Public sector entities		0	0	0	0	0	0		
Multilateral Development Banks		0	0	0	0	0	0		
International Organisations		0	0	0	0	0	0		
Institutions		460	268	221	514	259	279		
Corporates		389	220	175	408	241	194		
of which: SME		108	102	42	105	101	41		
Retail		40	30	17	41	31	18		
of which: SME		0	0	0	0	0	0		
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0		
of which: SME		0	0	0	0	0	0		
Exposures in default		251	243	89	251	251	90		
Items associated with particularly high risk		55	21	21	56	20	20	27	
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment		0	0	0	0	0	0		
Collective Investments Undertakings (CIU)		0	0	0	0	0	0		
Equity		2	1	1	2	1	1		
Other exposures		0	0	0	0	0	0		
Standardised Total <sup>(4)</sup>		491	491	189	551	551	189	27	

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

<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
MARSHALL ISLANDS		0	0	0	0	0	0	0	
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	
Corporates		1,761	1,089	1,089	1,834	1,051	1,044		
of which: SME		0	0	0	40	40	38		
Retail		0	0	0	0	0	0		
of which: SME		0	0	0	0	0	0		
Secured by mortgages on immovable property and AOC exposures		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	0	0	
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment		0	0	0	0	0	0		
Collective Investments Undertakings (CIU)		0	0	0	0	0	0		
Equity		0	0	0	0	0	0		
Other exposures		0	0	0	0	0	0		
Standardised Total <sup>(4)</sup>		0	0	0	0	0	0	0	

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

<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE		0	0	0	0	0	0	0	
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	
Corporates		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Retail		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Exposures in default		0	0	0	0	0	0	0	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a 1T credit assessment		0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>		0	0	0	0	0	0	0	

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

<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
CYPRUS		271	271	0	212	212	0		
Central governments or central banks		0	0	0	0	0	0		
Regional governments or local authorities		0	0	0	0	0	0		
Public sector entities		0	0	0	0	0	0		
Multilateral Development Banks		0	0	0	0	0	0		
International Organisations		0	0	0	0	0	0		
Institutions		471	239	202	530	281	202		
Corporates		140	90	83	150	100	83		
of which: SME		25	11	8	25	11	8		
Retail		0	0	0	0	0	0		
of which: SME		0	0	0	0	0	0		
Secured by mortgages on immovable property and AOC exposures		34	34	13	34	34	14		
of which: SME		11	11	5	11	11	4		
Exposures in default		11	11	0	11	11	0	11	
Items associated with particularly high risk		11	11	20	11	11	18		
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment		0	0	0	0	0	0		
Collective Investments Undertakings (CIU)		0	0	0	0	0	0		
Equity		0	0	0	0	0	0		
Other exposures		0	0	0	0	0	0		
Standardised Total <sup>(4)</sup>		271	271	0	212	212	0	11	

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

<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LIBERIA		0	0	0	0	0	0	0	
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	
Corporates		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Retail		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Exposures in default		0	0	0	0	0	0	0	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a 1T credit assessment		0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>		0	0	0	0	0	0	0	

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

<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED KINGDOM		1	1	0	1	1	0		
Central governments or central banks		0	0	0	0	0	0		
Regional governments or local authorities		0	0	0	0	0	0		
Public sector entities		202	202	0	208	208	0		
Multilateral Development Banks		0	0	0	0	0	0		
International Organisations		0	0	0	0	0	0		
Institutions		627	621	116	611	607	119		
Corporates		140	100	86	138	110	81		
of which: SME		0	0	0	0	0	0		
Retail		0	0	0	0	0	0		
of which: SME		0	0	0	0	0	0		
Secured by mortgages on immovable property and AOC exposures		0	0	0	1	1	0		
of which: SME		0	0	0	0	0	0		
Exposures in default		0	0	0	1	1	0	1	
Items associated with particularly high risk		270	270	360	270	260	360		
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment		0	0	0	0	0	0		
Collective Investments Undertakings (CIU)		0	0	0	0	0	0		
Equity		1	1	0	1	1	0		
Other exposures		0	0	0	0	0	0		
Standardised Total <sup>(4)</sup>		1	1	0	1	1	0	1	

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

<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Greece (€B, %)		24,413	24,214	4,274	4,274	22,724	22,724	4,434	4,434
Consolidated data	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	1,287	1,283	244	244	1,897	1,900	250	250
	Multilateral Development Banks	700	700	0	0	202	202	766	766
	International Organisations	800	800	0	0	277	277	0	0
	Institutions	3,386	3,327	550	550	13,487	13,345	1,345	1,345
	Corporates	35,130	34,971	14,845	14,845	36,284	36,286	15,580	15,580
	of which: SME	10,510	10,471	3,370	3,370	10,312	10,302	4,014	4,014
	Retail	5,705	5,704	1,893	1,893	5,884	5,884	1,932	1,932
	of which: SME	1,005	1,005	469	469	968	968	518	518
	Secured by mortgages on immovable property and ADC exposures	11,440	10,842	5,172	5,172	11,713	11,133	5,385	5,385
	of which: SME	3,178	3,158	1,077	1,077	3,505	3,275	2,053	2,053
	Exposures in default	2,136	213	851	851	1,508	454	460	460
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	1,000	1,000	210	210	1,033	1,033	1,379	1,379	
Standardised Total <sup>(4)</sup>	90,315	79,000	31,302	31,302	82,481	75,997	31,739	31,739	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is of higher value.  
(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Greece (€B, %)		28,979	28,814	4,814	4,814	22,058	22,058	4,510	4,510
GREECE	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	275	267	244	244	282	285	255	255
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	692	649	275	275	700	720	245	245
	Corporates	28,880	28,586	10,250	10,250	25,412	25,413	10,911	10,911
	of which: SME	8,607	8,511	3,239	3,239	8,571	8,567	3,319	3,319
	Retail	4,950	4,954	1,487	1,487	5,186	5,186	1,513	1,513
	of which: SME	1,509	1,509	479	479	1,613	1,613	500	500
	Secured by mortgages on immovable property and ADC exposures	10,450	9,905	4,676	4,676	10,694	10,148	4,751	4,751
	of which: SME	2,481	2,470	1,002	1,002	2,620	2,620	1,700	1,700
	Exposures in default	2,119	213	784	784	1,493	454	472	472
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	145	145	302	302	133	133	130	130	
Other exposures	2,059	2,059	273	273	2,002	2,002	2,328	2,328	
Standardised Total <sup>(4)</sup>	90,315	79,000	31,302	31,302	82,481	75,997	31,739	31,739	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Italy (€B, %)		4,159	4,159	0	0	4,033	4,033	0	0
ITALY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	39	36	24	24	51	49	24	24
	Corporates	0	0	0	0	40	40	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	99	99	148	148	100	100	149	149
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	90,315	79,000	31,302	31,302	82,481	75,997	31,739	31,739	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Spain (€B, %)		2,159	2,159	0	0	2,250	2,250	0	0
SPAIN	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	27	24	16	16	29	26	17	17
	Corporates	20	18	24	24	70	69	74	74
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	30	30	46	46	31	31	46	46
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	90,315	79,000	31,302	31,302	82,481	75,997	31,739	31,739	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Germany (€B, %)		261	261	0	0	216	216	0	0
GERMANY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	1,015	1,015	0	0	1,051	1,051	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	94	84	92	92	92	82	97	97
	Corporates	132	299	279	279	418	352	311	311
	of which: SME	107	125	145	145	157	126	115	115
	Retail	25	8	16	16	17	10	16	16
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	90,315	79,000	31,302	31,302	82,481	75,997	31,739	31,739	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NORTH MACEDONIA		502	503	502	603	623	599	0	
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		3	3	3	3	3	3	0	
Corporates		394	396	396	396	396	396	0	
Retail		270	270	270	270	270	270	0	
of which: SME		78	78	78	78	78	78	0	
Secured by mortgages on immovable property and ADC exposures		37	37	37	37	37	37	0	
of which: SME		37	37	37	37	37	37	0	
Exposures in default		405	397	396	402	407	479	0	
Items associated with particularly high risk		51	21	21	54	21	21	31	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		2	2	2	2	2	2	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total <sup>(3)</sup>		502	503	502	603	623	599	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
MARSHALL ISLANDS		0	0	0	0	0	0	0	
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	
Corporates		1,796	1,595	1,275	1,847	1,544	1,255	0	
Retail		46	46	37	42	42	35	0	
of which: SME		0	0	0	0	0	0	0	
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Exposures in default		0	0	0	0	0	0	0	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total <sup>(3)</sup>		0	0	0	0	0	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE		846	846	0	740	740	0	0	
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		486	497	87	511	511	88	0	
Corporates		89	88	88	89	88	88	0	
Retail		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Exposures in default		0	0	0	0	0	0	0	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total <sup>(3)</sup>		846	846	0	740	740	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
CYPRUS		229	229	0	274	274	0	0	
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		31	31	0	31	31	0	0	
Corporates		132	281	239	162	438	427	0	
Retail		8	8	2	8	8	2	0	
of which: SME		7	7	1	7	7	1	0	
Secured by mortgages on immovable property and ADC exposures		72	55	33	82	61	43	0	
of which: SME		46	25	10	50	32	28	0	
Exposures in default		11	11	11	11	11	11	0	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total <sup>(3)</sup>		229	229	0	274	274	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LIBERIA		0	0	0	0	0	0	0	
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	
Corporates		1,039	942	788	1,009	893	753	0	
Retail		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Exposures in default		1	1	1	1	1	1	0	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total <sup>(3)</sup>		0	0	0	0	0	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED KINGDOM		0	0	0	0	0	0	0	
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		532	547	87	539	550	66	0	
Corporates		261	261	279	261	261	261	0	
Retail		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Exposures in default		0	0	0	0	0	0	0	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		31	31	46	30	30	40	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total <sup>(3)</sup>		0	0	0	0	0	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

**2025 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**

National Bank of Greece, S.A.

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions				
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets			0					0				
IRB Total <sup>(3)</sup>			0					0					

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

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

**2025 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**

National Bank of Greece, S.A.

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
(mln EUR, %)												
<b>Consolidated data</b>	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
<b>IRB Total <sup>(3)</sup></b>				<b>0</b>						<b>0</b>		

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

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

National Bank of Greece, S.A.

As of 31/12/2024

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		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
[ 0 - 3M ]	[ 3M - 1Y ]	[ 1Y - 2Y ]	[ 2Y - 3Y ]	[ 3Y - 5Y ]	[ 5Y - 10Y ]	[ 10Y+ more ]	Total	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Other Central and eastern Europe countries non EEA	143	0	90	31	33	0	114	0	0	0	0	0	0	0	0	0	0
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Others <sup>(1)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>143</b>	<b>0</b>	<b>90</b>	<b>31</b>	<b>33</b>	<b>0</b>	<b>114</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

















2025 EU-wide Transparency Exercise

Forborne exposures

National Bank of Greece, S.A.

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,418	511	327	242	992	253	1,209	441	258	197	865	230
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	510	325	226	192	246	124	423	240	170	148	218	85
of which: small and medium-sized enterprises	143	92	46	40	83		143	92	50	44	81	
Households	907	185	101	50	746	129	786	201	88	49	646	145
DEBT INSTRUMENTS other than HFT	1,418	511	327	242	992		1,209	441	258	197	865	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
<b>QUALITY OF FORBEARANCE</b>												
Loans and advances that have been forborne more than twice <sup>(3)</sup>	620						514					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	480						376					

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

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

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

Please note that National Bank of Greece is not required to report the information included in the template "QUALITY OF FORBEARANCE", as the bank has a ratio of non-performing loans and advances below the threshold of 5%. The information has been reported on a voluntary basis.

2025 EU-wide Transparency Exercise

Forborne exposures

National Bank of Greece, S.A.

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,081	436	251	199	749	218	943	410	243	197	627	195
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	411	247	176	155	191	80	409	247	177	154	189	83
of which: small and medium-sized enterprises	141	85	48	41	78		146	93	51	44	79	
Households	670	189	75	45	558	138	534	162	66	43	438	112
DEBT INSTRUMENTS other than HFT	1,081	436	251	199	749		943	410	243	197	627	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
<b>QUALITY OF FORBEARANCE</b>												
Loans and advances that have been forborne more than twice (3)	454						385					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	370						346					

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

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

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

Please note that National Bank of Greece is not required to report the information included in the template "QUALITY OF FORBEARANCE", as the bank has a ratio of non-performing loans and advances below the threshold of 5%. The information has been reported on a voluntary basis.

**2025 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 National Bank of Greece, S.A.

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	228	9	9	228	8	0	309	15	15	309	11	0	240	16	16	240	11	0	248	18	18	248	12	0
B Mining and quarrying	123	2	2	122	2	0	367	1	1	367	4	0	364	1	1	364	4	0	410	1	1	410	4	0
C Manufacturing	3,793	207	207	3,791	194	1	3,969	171	171	3,967	174	2	4,044	181	181	4,042	175	2	4,045	177	177	4,043	177	2
D Electricity, gas, steam and air conditioning supply	3,505	18	18	3,505	34	0	3,880	25	25	3,880	38	0	3,838	24	24	3,838	40	0	4,134	24	24	4,134	41	0
E Water supply	55	0	0	55	1	0	55	0	0	55	1	0	54	0	0	54	1	0	70	3	3	70	2	0
F Construction	485	20	20	484	20	0	554	17	17	553	24	1	518	16	16	518	23	1	579	16	16	579	18	0
G Wholesale and retail trade	2,955	221	221	2,955	154	0	3,164	187	187	3,164	146	0	3,131	184	184	3,131	148	0	3,243	187	187	3,243	151	0
H Transport and storage	4,323	10	10	4,312	19	2	5,246	10	10	5,235	28	2	5,497	9	9	5,487	27	2	5,549	10	10	5,539	29	2
I Accommodation and food service activities	1,838	123	123	1,838	67	0	1,886	96	96	1,886	59	0	1,947	114	114	1,947	79	0	1,968	99	99	1,968	78	0
J Information and communication	552	27	27	552	42	0	576	42	42	576	42	0	576	38	38	576	31	0	583	36	36	583	29	0
K Financial and insurance activities	414	0	0	414	4	0	514	0	0	514	5	0	518	2	2	518	5	0	514	3	3	514	6	0
L Real estate activities	1,105	21	21	1,105	17	0	1,163	22	22	1,163	17	0	1,146	19	19	1,146	17	0	1,192	19	19	1,192	21	0
M Professional, scientific and technical activities	438	22	22	438	22	0	286	5	5	286	6	0	301	5	5	301	5	0	359	5	5	359	5	0
N Administrative and support service activities	225	1	1	225	2	0	238	1	1	238	3	0	235	1	1	235	4	0	275	1	1	275	5	0
O Public administration and defence, compulsory social security	3	0	0	3	0	0	2	0	0	2	0	0	3	0	0	3	0	0	3	0	0	3	0	0
P Education	18	0	0	18	0	0	19	0	0	19	0	0	18	1	1	18	0	0	18	0	0	18	0	0
Q Human health services and social work activities	120	5	5	120	2	0	126	2	2	126	2	0	123	2	2	123	2	0	132	1	1	132	2	0
R Arts, entertainment and recreation	17	0	0	17	1	0	14	0	0	14	0	0	14	0	0	14	0	0	14	0	0	14	2	0
S Other services	612	48	48	612	12	0	500	41	41	500	22	0	553	41	41	553	12	0	363	58	58	363	15	0
Loans and advances	20,888	734	734	20,794	600	3	22,871	637	637	22,858	574	5	23,171	655	655	23,158	587	5	23,700	658	658	23,687	597	4

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

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)

(mln EUR)	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	37,820	36,026	273	1,795	541	39,875	38,462	224	1,434	547	39,013	37,607	285	1,406	465	39,894	38,549	190	1,345	461
Of which secured	27,559	25,986	235	1,571	499	27,713	26,621	203	1,090	405	26,704	25,463	238	1,241	403	27,242	26,065	180	1,179	401
Of which secured with immovable property	12,015	10,972	126	1,043	366	12,027	11,299	129	788	361	11,889	11,093	119	796	285	12,136	11,389	91	740	274
Of which instruments with LTV higher than 80% and lower or equal to 90%	2,750	2,590		160	69	2,847	2,724		124	62	2,873	2,746		125	52	3,225	3,112		113	48
Of which instruments with LTV higher than 80% and lower or equal to 90%	1,865	1,563		302	69	1,438	1,207		211	42	1,398	1,199		199	39	1,254	1,096		158	33
Of which instruments with LTV higher than 100%	1,895	1,631		264	134	2,137	1,927		216	155	2,079	1,872		208	102	2,135	1,939		196	59
Accumulated impairment for secured assets	673	740		431	157	468	221	0	247	120	626	218	95	408	156	639	228	7	411	159
Collateral																				
Of which value capped at the value of exposure	16,200	15,521	178	679	226	16,349	15,822	174	527	225	15,883	15,363	166	522	192	16,163	15,677	152	486	181
Of which immovable property	10,679	10,029	114	644	307	10,618	10,165	114	493	204	10,463	9,974	104	491	172	10,799	10,347	76	452	184
Of which value above the cap	18,471	17,439	99	792	290	18,525	17,825	71	698	321	17,858	17,103	85	710	306	18,847	18,087	48	760	311
Of which immovable property	12,248	11,654	93	615	266	11,959	11,431	65	528	279	11,909	11,375	67	583	268	12,556	11,979	43	578	262
Financial guarantees received	4,078	3,674	2	404	10	4,011	3,750	4	269	25	3,940	3,682	13	258	27	4,335	4,116	4	318	21
Accumulated partial write off	-109	-4	0	-108	-18	-107	-1	0	-107	-17	-9	0	0	-4	-4	-10	-1	0	-10	-2

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 (including loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.  
Please note that National Bank of Greece is not required to report the information included in the template "Collateral valuation - loans and advances", as the bank has a ratio of non-performing loans and advances below the threshold of 5%. The information has been reported on a voluntary basis.