

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	1,369	2,069	2,245	2,110	1,371	1,362	1,354
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	296	98	98	98	-76	13	13
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-220	-148	-179	-212	-981	-417	-229
Profit or (-) loss for the year	1,122	946	1,087	968	-345	132	276
Coverage ratio: non-performing exposure (%)	60.44%	54.91%	50.98%	48.15%	56.20%	52.83%	50.84%
Common Equity Tier 1 capital	6,119	6,444	7,270	8,008	5,025	5,049	5,276
Total Risk exposure amount (all transitional adjustments included)	36,384	36,509	36,806	37,068	36,602	36,510	36,438
Common Equity Tier 1 ratio, %	16.82%	17.65%	19.75%	21.60%	13.73%	13.83%	14.48%
Fully loaded Common Equity Tier 1 ratio, %	15.84%	17.65%	19.75%	21.60%	13.13%	13.57%	14.48%
Tier 1 capital	6,119	6,444	7,270	8,008	5,025	5,049	5,276
Total leverage ratio exposures	78,804	78,804	78,804	78,804	78,804	78,804	78,804
Leverage ratio, %	7.76%	8.18%	9.22%	10.16%	6.38%	6.41%	6.70%
Fully loaded leverage ratio, %	7.30%	8.20%	9.25%	10.19%	6.09%	6.29%	6.71%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	15.84%	17.65%	19.75%	21.60%	13.13%	13.57%	14.48%

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
			Exposu	ire values			Risk expos	ure amounts								
		A	IRB	F-	IRB	A-l	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, 9	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks		0	0	0	0	0	0	0	0	0		0	0	0	
	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	1-
	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	
National Bank of Greece S.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0		0	0	0	-
National Dank of Greece 3.A.	Retail - Secured on real estate property - Of Which: non-SME	(0	0	0	0	0	0	0	0	0		0	0	0	1-
	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	-
	Securitisation															
	Other non-credit obligation assets		0			0	0			0	0		0	0	0	<u> </u>
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0		0	0	0	<u> </u>
									Actual							
									31/12/2022*							
			Exposu	ire values			Risk expos	ure amounts								

									Actual							
									31/12/2022*							
			Exposur	re values			Risk expos	ure amounts								
		A-	RB	F-I	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0		0	0	0	0	-
	Central governments	0	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	0	-
	Corporates	0	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	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	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0		0	0	0	0	-
GREECE	Retail - Secured on real estate property - Of Which: SME		0	0		0	0	0	0	0		0	0	0		-
GREECE	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0	0	0	0		0	0	0		-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0			0	0	0	-
	Retail - Other Retail		0	0		0	0	0	0	0		0	0	0		-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0		0	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	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0			0	0	0	-
	IRB TOTAL	0	0	0	0	0	0	0	0	0		0	0	0	0	-

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk IRB

												Baseline Scenari										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks		0		0) (-	-	0	0		0		-	0	0	0	0		0	-
	Central governments) (1		-	0	0		0		-	0	0	0	0			-
	Institutions		0		0) (-		0	0		0		-	0	0	0	0		0	-
	Corporates		0) (0	0		0		-	0	0	0	0		0	-
	Corporates - Of Which: Specialised Lending		0	_		0		-	_	0	0		0			0	0	0	0		0	-
	Corporates - Of Which: SME		0		0) (_		Ī	0	0		0			0	0	0	0		0	
	Retail) (-		0			0		-	0	0	0	0		0	-
	Retail - Secured on real estate property		0		0) (_		Ī	0	0		0			0	0	0	0		0	
National Bank of Greece S.A.	Retail - Secured on real estate property - Of Which: SME) (-		0			0		-	0	0	0	0		0	-
National Dank of Greece 3.A.	Retail - Secured on real estate property - Of Which: non-SME		0) ()	-		0	0		0			0	0	0	0		0	-
	Retail - Qualifying Revolving		0		0) (0	0		0			0		0			0	-
	Retail - Other Retail		0) ()) -		0	0		0		-	0	0	0	0		0	-
	Retail - Other Retail - Of Which: SME) (-	0			0			0		0	0		0	-
	Retail - Other Retail - Of Which: non-SME		0		0) (0	0		0			0		0			0	-
	Equity		0		0) (0			0		-	0		0			0	-
	Securitisation																					
	Other non-credit obligation assets) (0	0		0		-	0	0	0	0		0	I-
	IRB TOTAL																					

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks) (0		0 0	0) -	0	0		0 0	0	0	1	0	0	0	0	0		
	Central governments) (0		0 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		. 0	-
	Corporates) (0		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		. 0	-
	Corporates - Of Which: SME		0	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	0	0			
	Retail - Secured on real estate property		0	0		0	0		0	0		0 0	0	0	-	0	0	0	0			
GREECE	Retail - Secured on real estate property - Of Which: SME) (0		0	0) -	0	0		0	0	0	-	0	0	0	0		. 0	
GREECE	Retail - Secured on real estate property - Of Which: non-SME) (0		0 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	. 0	. 0	-
	Retail - Other Retail) (0		0 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	. 0	. 0	-
	Retail - Other Retail - Of Which: non-SME) (0		0 0) -	0	0		0 0	0	0	1	0	0	0	0	0		-
	Equity) (0		0 0) -	0	0		0 0	0	0	1	0	0	0	0	0		-
	Securitisation																					
	Other non-credit obligation assets) (0		0 0) -	0	0		0 0	0	0	1	0	0	0	0	0		-
	IRB TOTAL		0	0		0		-		0		0	0		-	0	0		0		0	-

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk IRB

												Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
/	Central banks		0		0	0		-		0	0		0	0	-	0	0	0	0	(0	
	Central governments		0		0	0		-	_	0	0)	0	0		0	0	0	0		0	
	Institutions		0		0	0) -	Ī	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) -	Ī	0	0		0	0		0	0	0	0		0	,
ational Bank of Greece S.A.	Retail - Secured on real estate property - Of Which: SME		0		0	0		-		0	0	0	0	0	- 1	0	0	0	0		0	-
duonal bank of Greece S.A.	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	0		0	
	Securitisation																					
	Other non-credit obligation assets		0		0	0		-	_	0	0)	0	0		0	0	0	0		0	
	IRB TOTAL																					

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks) (0		0 0		-	0	0	(0 0	0		-		0	0	0	0	C	-
	Central governments) (0		0 0		-	0	0		0 0	0		-				0	0		-
	Institutions) (0		0 0		-	0	0		0 0	0		-				0	0		-
	Corporates) (0		0 0		-	0	0		0 0	0		-				0	0		-
	Corporates - Of Which: Specialised Lending) (0		0 0		-	0	0		0 0	0		-				0	0		-
	Corporates - Of Which: SME) (0		0 0		-	0	0		0 0	0		-				0	0		-
	Retail) (0		0 0		-	0	0		0 0	0		-		0	0	0	0		-
	Retail - Secured on real estate property		0	0		0		l-	0	0	(0	0		-		0	0	0	0		-
GREECE	Retail - Secured on real estate property - Of Which: SME) (0		0			0	0		0	0		-		0	0	0	0) -
GREECE	Retail - Secured on real estate property - Of Which: non-SME) (0		0 0		-	0	0		0 0	0		-				0	0		-
	Retail - Qualifying Revolving) (0		0 0		-	0	0		0 0	0		-				0	0		-
	Retail - Other Retail) (0		0 0		-	0	0		0 0	0		-				0	0		-
	Retail - Other Retail - Of Which: SME) (0		0 0		-	0	0		0 0	0		-				0	0		-
	Retail - Other Retail - Of Which: non-SME) (0		0 1		-	0	0		0 0	0) -		0	0	0	0) -
	Equity) (0		0 1		-	0	0		0 0	0) -		0	0	0	0) -
	Securitisation																					
	Other non-credit obligation assets		0	0		0		-	0	0	- (0 0	0) -				0	0	r	-
	IRB TOTAL)	0				-	0	0		0	0) -				0	0		

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk STA National Bank of Greece S.A.

							Actual					
							31/12/202					
		Exposure	values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	13.594		88		13.594	0		0	0	0	0.00%
	Central governments	21.638	2	5.515	4	17.511	1.335	0	1	0	0	0.00%
	Regional governments or local authorities	12	0	2	0	13	0	0	1	0	0	100.00%
	Public sector entities	1.638	- 4	736	6	1.653	2	18	5	0	18	97.75%
	Multilateral Development Banks	856		0	0	840		0	0	0		0.00%
	International Organisations	58		0	0	25		0	0	0		0.00%
	Institutions	2.910		832	- 1	2.205		- 6	1	0	4	75.09%
	Corporates	14.410	216		254		617	744	131	48	560	
	of which: SME	3.957	133	3.175	144	3.820	382	535	57	34	402	
	Retail	2,364	148		154	2,093	591	558	60	74	408	
National Bank of Greece S.A.	of which: SME	727	64		70		296		19	45	216	
	Secured by mortgages on immovable property	9,942	832		836	7,033	3,177	1,619	34	173	795	
	of which: SME	3,547	409		412	2,439	1,273	800	20	108	407	
	Items associated with particularly high risk	541	7	812	- 11	72		13	5	2		42.23%
	Covered bonds	0	0	0	0	0		0	0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0			0	0	0	0	0	0	0	0.00%
	Eoulty	113	5	164	5	113	0	5	0	0	0	0.00%
	Securitisation											
	Other exposures	3,144	0	2,382	0	3,144		0	0	0		0.00%
	Standardised Total	71,219	1,217	29,595	1,271	62,048	5,728	2,963	238	296	1,791	60.44%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	13.251				13.251						0.00%
	Central governments	16.176	2	5.398	- 4	12.997	1.335	0	1		0	0.00%
	Regional governments or local authorities	12		2		13		0	1	0	0	100.00%
	Public sector entities	1.437	- 4	736	- 6	1.452	2	18	5		18	97,75%
	Multilateral Development Banks	756	0	0	0	739	0	0	0	0	0	0.00%
	International Organisations	0		0		0		0	0	0	0	0.00%
	Institutions	770	1	320	1	704		5	0	0	- 4	73.04%
	Corporates	11.328	182		220	10.788	492	634	120	43	497	
	of which: SME	3.505	127		138	3.405	314		52		383	
ONEEDE	Retail	1,784	128		133	1,626	442				381	
GREECE	of which: SME	695	61	397	67	542	285		19		212	
	Secured by mortgages on immovable property	9.361	802		804	6.667	2.962		33		781	
	of which: SME	3,339	386	1,274	388	2,306	1,199	775	20	105	397	
	Items associated with particularly high risk	8	1	12	2	5	5	- 4		1	2	65.98%
	Covered bonds				0	0				0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0		0	0	0		0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0		0	0	0	0	0.00%
	Equity	51	5	101	5	51		5		0		0.00%
	Securitisation											
	Other exposures	3,007		2,281		3,007		0		0	0	0.00%
	Standardised Total	57,939	1,125	24,266	1,175	51,298	5,238	2,757	218	280	1,683	61.04%



2023 EU-wide Stress Test: Credit risk STA National Bank of Greece S.A.

	i											Baseline Scenario										_
													,									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	13.585	4	4	0	0	0	1.01%	13.577	8	8	0	0	0	1.01%	13,569	12	12	0	0	0	1.01%
	Central governments	17,445	1,335	66	21	56	26	40.00%	17,387	1,336	123	21	49	49	40.00%	17,329	1,337	179	21	43	72	40.00%
	Regional governments or local authorities	10	3	1	0	0	0	42.39%	8	4	1	0	0	1	41.24%	7	5	2	0	0	1	40.87% 61.14%
	Public sector entities	1.583	63	28	4	0	22	77,05%	1.533	101	39	3	0	26	66.85%	1.493	131	49	3	0	30	61.14%
	Multilateral Development Banks	839	0	0	0			40,00%	839	1	1	0	0	0	40,00%	838	1	1	0	0	0	40.00%
	International Organisations	25	0	0	0			40,00%	25	0		0	0	0	40,00%	25	0		0	0	0	40.00%
	Institutions	2.184	15	12	2	0	7	54,30%	2.177	15	18	2	0	9	48,16%	2.170	16	25	2	0	11	45.31%
	Corporates	13.033	1.203	878	38	59	613	69.89%	12.731	1.362	1.020	36	53	671	65,78%	12,491	1,470	1.152	35	50	724	62.87%
	of which: SME	3,643	482	612	22	37	433	70.67%	3,576	473	689	21	32	464	67,34%	3.497	481	760	21	29	493	64.83%
	Retail	1,916	636	690	29	91	476	68.97%	1,779	643	820	27	80	542	66.12%	1,666	635	942	25	73	604	64.83% 64.09% 64.85% 36.96% 38.53%
National Bank of Greece S.A.	of which: SME	518	276	355	11	47	251	70.76%	465	262	422	10	37	283	67.19%	429	239	482	9	28	312	64.85%
	Secured by mortgages on immovable property	6,435	3,439	1,956	11	148	858	43.85%	5,996	3,520	2,313	14	132	923	39.90%	5,613	3,549	2,667	13	155	986	36.96%
	of which: SME	2,271	1,254	987	7	83	446	45.25%	2,165	1,176	1,171	10	66	486	41.45%	2,054	1,099	1,360	10	91	524	38.53%
	Items associated with particularly high risk	59	11	20	2	1	8	38.41%	49	14	27	1	2	10	37.07%	40	16	33	1	2	12	36.62%
	Covered bonds	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Foulty	113	0	5	0	0	0	0.17%	113	0	5	0	0	0	0.31%	113	0	5	0	0	0	0.45%
	Securitisation																					
	Other exposures	3.144	0		0		0	0.00%	3,144	0		0	0	0	0.00%	3.143	0	0	0	0	0	0.00%
	Standardised Total	60.370	6,708	3,660	108	355	2.010	54.91%	59,358	7.006	4.375	106	316	2.231	50.98%	58,498	7.173	5.068	102	323	2,440	0.00% 48.15%

	i de la companya de											Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	13.243	4	4	0	0	0	0.00%	13.235	8	8	0	0	0	0.00%	13,227	12	12	0	0	0	0.00%
	Central governments	12,947	1,334	51	15	56	20	40.00%	12,906	1,334	92	15	49	37	40.00%	12,865	1,333	133	15	43	53	40.00%
	Regional governments or local authorities	10	3	1	0	0	0	42.39%	8	- 4	1	0	0	1	41.24%	7	5	2	0		1	40.87%
	Public sector entities	1,381	62	28	- 4		22	77.08%	1.332	101	39	3		26	66.87%	1,291	131	49			30	61.16%
	Multilateral Development Banks	739	0	0	0	0	0	40.00%	738	0					40.00%	738	1					40.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%	0	0	0	0		0	0.00%
	Institutions	685	14	9	1	0	5	55.79%	681	14	14	1	0	7	49.22%	676	15	18	1		8	45.99%
	Corporates	10.243	921	751	34	53	544	72,45%	10.028	1.011	875	32	46	595	67,98%	9.857	1.071	986	31	45	640	64.92%
	of which: SME	3,263	390	567	19	31	409	72.04%	3,219	370	632	18	26	434	68.75%	3,163	369	689	17	24	457	66.33%
	Retail	1,516	435	627	27	71	442	70.49%	1,414		740	25	61	501	67.64%	1,330	405	843	23	56	553	65.69%
GREECE	of which: SME	489	265	348	11	46	247	71.10%	437		414	10	37	279	67.47%	401	227	474	9	28	308	65.11%
	Secured by mortgages on immovable property	6,136	3,167	1,907	11	134	841	44.08%	5,751	3,210	2,248	14	119	901	40.08%	5,410	3,213	2,586	13	143	959	37.09%
	of which: SME	2,160	1,167	952	6	71	434	45.59%	2,072	1,086	1,122	10	SS	469	41.78%	1,972	1,012	1,295	9	81	503	38.81%
	Items associated with particularly high risk	5	3	6	0	0	3	49.47%	4	3	7		0	3	43.82%	4	2	8	0		3	41.21%
	Covered bonds		0	0	0			0.00%	0	0					0.00%	0	0	0				0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0					0.00%	0	0	0				0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	51	0	5	0	0	0	0.03%	51	0	5	0	0		0.03%	50	0	5	0		0	0.03%
	Securitisation																					
	Other exposures	3,007	0	0	0	0	0	0.00%	3,007	0	0	0	0	0	0.00%	3,007	0	0	0	0	0	0.00%
	Standardised Total	49,962	5,944	3,388	93	315	1,877	55.39%	49,154	6,110	4,030	90	275	2,070	51.36%	48,462	6,188	4,643	87	287	2,249	48.44%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



2023 EU-wide Stress Test: Credit risk STA National Bank of Greece S.A.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	13.585	4	4	0	0	0	1.01%	13.577		8	0	0	0	1.01%	13,569	12	12	0	0		1.019
	Central governments	17,426	1,334	86	32	112	34	40.00%	17,341	1,333	172	37	94	69	40.00%	17,244	1,330	272	34	74	109	40.009
	Regional governments or local authorities	9	ω.	2	0	0	1	40.97%	6	5	2	0	0	1	40.68%	5	6	3	0	0		40.559
	Public sector entities	1.559	72	42	7	0	27	65.04%	1.477	134	62	5	0	35	56,77%	1,436	159	78	5	0	42	53.359
	Multilateral Development Banks	839	0	0				40,00%	839		- 1	0	0	0	40,00%	838	1	1		0		40.009
	International Organisations	25	0	0				40,00%	25	0	0	0	0	0	40,00%	25	0	0		0		40.009
	Institutions	2.164	23	24		0	12	48.07%	2.150		32	3	0	15	46,17%	2.151	21	39	3	0	18	45.069
	Corporates	12.455	1,546	1.113	83	113	743	66,75%	11.240	2.518	1.355	53	183	882	65.11%	10.999	2,540	1.573	48	153	999	63.509
	of which: SME	3.437	576	725	59	57	497	68.56%	2.929		873	35	101	590	67,56%	2.840	900	997	31	84	661	66.269
	Retail	1,740	741	762	71	211	581	76.30%	1,368	833	1,041	41	187	747	71.77%	1,202	794	1,247	31	145	871	69.849
National Bank of Greece S.A.	of which: SME	428	325	395	34	124	293	74.21%	275	315	559	16	97	384	68.65%	205	280	664	10	71	442	66.479
	Secured by mortgages on immovable property	5,743	4,013	2,073	23	320	915	44.13%	4,833	4,415	2,581	14	301	1,032	39.99%	4,639	4,194	2,997	13	251	1,130	37.699
	of which: SME	2,045	1,397	1,070	15	145	484	45.26%	1,773	1,424	1,315	9	121	551	41.88%	1,759	1,242	1,512	9	91	604	39.949
	Items associated with particularly high risk	51	13	26	4	3	12	45.38%	34	16	39	2	3	17	44.48%	25	16	49	2	3	22	44.329
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.009
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.009
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.009
	Faulty	113	0	5	0	0	0	0.17%	113	0	5	0	0	0	0.31%	113	0	5	0	0		0.459
	Securitisation																					
	Other exposures	3,144	0	0	0	0	0	0.00%	3,144		0	0	0	0	0.00%	3,143	0	0	0	0		0.00
	Standardised Total	58.853	7,749	4.136	224	759	2,324	56.20%	56,147	9,293	5.299	155	769	2,799	52.83%	55,389	9.073	6,276	136	626	3.191	0.009

	i											Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	13.243	4	4	0	0	0	0.00%	13.235	8	8	0	0	0	0.00%	13.227	12	12	0			0.009
	Central governments	12,934	1,333	65	24	112	26	40.00%	12,871	1,330	131	29	93	52	40.00%	12,795	1,326	210	26	74	8	40.00
	Regional governments or local authorities	9	3	2	0	0	1	40.97%	6	5	2	0	0	1	40.68%	5	6	3	0			1 40.59
	Public sector entities	1.358	72	42	7	0	27	65.05%	1.275	134	62	5	0	35	56,78%	1.234	159	78	5		42	2 53.369
	Multilateral Development Banks	739	0	0	0	0	0	40.00%	738	0	0	0	0	0	40.00%	738	1	1	0			0 40.009
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0.009
	Institutions	666	22	20	2	0	10	48.43%	655	29	25	2	0	12	46.89%	660	19	30	2		14	45.899
	Corporates	9,778	1.169	967	71	93	657	67,94%	8.767	1.981	1.166	46	166	776	66,58%	8,567	1.999	1.348	42	141	871	64,999
	of which: SME	3,083	472	665	50	40	461	69.35%	2,623	817	780	29	86	537	68.84%	2,559	783	879	26	75	595	5 67.699
	Retail	1,369	519	689	66	178	536	77.80%	1,060	582	936	38	158	685	73.12%	911	550	1,117	29	121	795	5 71.13
GREECE	of which: SME	402	313	387	33	123	289	74.53%	252	301	549	15	96	378	68.92%	184	266	652	10	70	43	5 66.74
	Secured by mortgages on immovable property	5,462	3,731	2,017	22	295	890	44.14%	4,623	4,086	2,500	13	280	997	39.88%	4,468	3,846	2,895	13	234	1,086	6 37.50
	of which: SME	1,944	1,307	1,029	14	123	465	45.24%	1,693	1,335	1,251	8	103	522	41.71%	1,690	1,161	1,429	00	76	563	7 39.66
	Items associated with particularly high risk	4	3	7	0		3	49.23%	3	2	8	0	0	4	44.26%	3	2	9	0			4 42.54
	Covered bonds		0		0		0	0.00%	0	0		0	0	0	0.00%		0	0				0.009
	Claims on institutions and corporates with a ST credit assessment		0		0	0	0	0.00%	0	0		0	0	0	0.00%		0	0	0			0.009
	Collective investments undertakings (CIU)		0	0	0		0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.009
	Equity	51		5	0	0	0	0.03%	51	0	5	0	0	0	0.03%	50	0	5	0			0.039
	Securitisation																					
	Other exposures	3,007	0	0	0	0	0	0.00%	3,007	0		0	0	0	0.00%	3,007	0	0	0			0.009
	Standardised Total	48,619	6,857	3,818	193	679	2,151	56.33%	46,292	8,158	4,844	133	698	2,562	52.89%	45,664	7,921	5,709	116	571	2,901	50.82

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



2023 EU-wide Stress Test: Credit risk COVID-19 IRB National Bank of Greece S.A.

								Dublic mare	inters - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	۰										. 0	. 0	-	-
	Compositor - Of Which- Spanished Landina													-	_
	Corporates - Of Which: SME						- 0		- 0			- 0	- 0	-	-
							- 0					- 0	- 0		+
National Bank of	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME														-
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-						- 0		- 0			- 0	- 0	-	-
Greece S.A.					-		- 0					- 0	- 0		+
	Retail - Qualifying Revolving Retail - Other Retail				-										_
	Retail - Other Retail - Of Which: SME				-									-	_
	Retail - Other Retail - Of Which: non-SME											0	0	-	
	Retail - Other Retail - Of Which: non-SME Equity													_	-
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL														

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposus	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	٥	0	0	0	0		0	0	0	0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail			0	0	0	0		0			0	0		
	Retail - Secured on real estate property														
GREECE	Retail - Secured on real estate property - Of Which: SME														
GREECE	Retail - Secured on real estate property - Of Which: non-			0	0	0	0		0			0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

															Nationa	Bank of Gr	eece S.A.														
																Public guarantees	- Baseline Scenar	rio													
						31/1	2/2023									31/1	2/2024									31/1	2/2025				
	(min	Stage 1 exposur	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks	CON, NO	amount		amount		amount						amount		amount		amount						amount		amount		amount		_		
	Central governments																														
	Institutions																														
	Corporates		0	0	0 0			٥	0				0 0		0 0										0 0			0 5	3 6	0	
	Cornectes - Of Whith: Spatialised Lendon																											_			
	Corporates - Of Which: SME		_																									+			
	Retail - Secured on real estate property			0	0 0	_					_	- 4			0 0			_	- 4		-				0 0		_	4	4 - 0		
National Bank of	Retail - Secured on real estate property - Of Whit	in COSE	_	_											+					-	+			-				+			
Greece S.A.	Butal - Secured on real estate connects - Of White																											_	_		
Greece S.A.	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Security Security														1						<u> </u>										
	Other non-credit obligation assets			_																								-	-		
	IDR TOTAL		n	0	0 0		0		0				0 0		0 0	0									0 0					0	
						31/1	2/2023									Public guarantees 31/1	- Baseline Scena 2/2024	rio								31/1	2/2025				
			Steps 1		Stage 2	1	Stage 3		Stock of	Stock of			Stage 1	1	Stage 2		Stage 3						Stage 1	1	Stage 2		Stage 3	-	Stock of	Stock of	
	(min	Stage 1 exposur EUR, %)	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																												4		
	Institutions																														
	Corporates		0	0	0 0			٥	0				0 0		0 0										0 0			0 5	3 0	٥	
	Corporates - Of Which: Socialised Lending																						1						4		
	Corporates - Of Which: SME																												-		
	Retail		0	0	0 0			0	0	0			0 0		0 0					_) -			1	0 0	0		4	4 0	٥	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of White		_	_	+	1							1	1	_			-		1		1		1	1		1	+	+		
GREECE	Rutal - Secured on real estate property - Cf White Rutal - Secured on real estate property - Of White		0	0																											
	Partail - Occalifying Bountaing	ic ron-																		_	4			-				+	4 4		
	Retail - Other Retail					1							1	1				1		1		1	1	1	1		1	_	_		
	Rutal - Other Rutal - Of Which: SME																											1	-		

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

WWW.															Nationa	l Bank of Gr	eece S.A.														
																Public guaranteer	s - Adverse Scenar	rio													
						31/1	2/2023									31/1	12/2024									31/1	2/2025				
	(min B)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		BITTERSTILL		anned in		AIIIZZIII						announc		anson		amount						anionis		miloziik		annount.				
	Central governments																														
	Institutions																														
	Corporates		0		0 0					0					0 0										0 0				0	0	
	Correctes - Of White-Socialised Lendon																														
	Corporates - Of Which: SME																														
	Retail		0	_	0 0			0	0	0				-	0 0							-			0 0	-		_	0	0	
National Bank of	Retail - Secured on real estate property - Of Which:	COURT TO SERVICE STATE OF THE		1					<u> </u>		<u> </u>				1					1	1	1	<u> </u>					1			
	Rutal - Secured on real estate property - Of Which:			1					+	+	+			-	+					+	+	1	+					1		-	
Greece S.A.	Retail - Ovalifying Bounlying	ren-		1					+	+	+			-	+					+	+	1	+					1		-	
	Retail - Other Retail	_		1					+	+	+			-	+					+	+	1	+					1		-	
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets IRB TOTAL																														
						31/1	2/2023										s - Adverse Scenar 12/2024	nio .								31/1	2/2025				
	(min B.	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		BITTERSTILL		annadin.		AIIIZZIII						announc		anson		amount						anionis		miloziik		annount.				
	Central governments																														
	Institutions																														
	Corporates		0		0 0					0					0 0										0 0) (0	0	
	Corporates - Of Which: Sospielised Lending																														
	Corporates - Of Which: SME																														
	Retail		0)	0 0	0				0) -				0 0		0								0 0) (0	0 -	
	Retail - Secured on real estate property																														
GREECE	Rotall - Secured on real estate property - Of Which:							-						1											-		1				
GKEECE	Rotall - Secured on real estate property - Of Which:	non-	0	1	0 0			9 9		0	1			-	0 0) (0 0		4) 1	0	0	
	Retail - Qualifying Revolving						1					1							1								1				
	Retail - Other Retail						1					1							1								1				
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														
	Equity Securitization																														
	Equity																														

EBA SUPERING SALVENCE

2023 EU-wide Stress Test: Credit risk COVID-19 STA National Bank of Greece S.A.

							Public guara	ntees - Actual					
							31/1	/2022					
	(min EUR, 16)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector antities												
	Multilateral Development Banks												
	International Grosnisations												
	Institutions												
	Corporates	770	130	643	510	130	101	14	- 11	- 6		1	2
	Autor Of	470	72	375	297	95	74	- 13		- 4	- 4	1	
National Bank of	Retail	53		28	21	50	43	- 1		0	- 1		
	Makety Off	53	9	28	21	56	43	- 1			- 1		
Greece S.A.	Carunal by mortoanas on immovable organity	1			0	0							
	of which: non-SME		0			0	0						
	Stems associated with particularly high risk											_	
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Faulty												_
	Securitisation												_
	Other exposures Standardised Total	853	139	685	543	186	Public quara	17. riteen - Actual	В		7	1	
	Other exposures	853	139	95	543	186	Public guara	ntees - Actual	13	٠	7	3	,
	Other exposures	853	139	685		186	Public guara 31/12				,	3	21
	Other ecocurs Standardised Total	Exposure values	Risk exposure	Stage 1 exposure	Stage 1 exposure, of which guarantoed	Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which guaranteed	ntees - Actual	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rati Stage 3 exposure
	Other exposures		Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Public guara 31/12 Stage 2 exposure, of which	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which	Stock of provisions for	provisions for	provisions for	Stage 3
	Other Accessors Standard rest Total (mh.EM, n) (mh.EM, n)		Risk exposure	Stage 1	Stage 1 exposure, of which guarantoed	Stage 2	Public guara 31/12 Stage 2 exposure, of which guaranteed	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Other senses Streetwister State Sense State Sta		Risk exposure	Stage 1	Stage 1 exposure, of which guarantoed	Stage 2	Public guara 31/12 Stage 2 exposure, of which guaranteed	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Other seminores Standardinal Virial (min LLE, %) Francis broke.		Risk exposure	Stage 1	Stage 1 exposure, of which guarantoed	Stage 2	Public guara 31/12 Stage 2 exposure, of which guaranteed	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Other community Standard State Standard State (plastic, t) Former house Control receives Control		Risk exposure	Stage 1	Stage 1 exposure, of which guarantoed	Stage 2	Public guara 31/12 Stage 2 exposure, of which guaranteed	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Other consumer Standard Stand Total January Standard Stand (Sale State Standard St		Risk exposure	Stage 1	Stage 1 exposure, of which guarantoed	Stage 2	Public guara 31/12 Stage 2 exposure, of which guaranteed	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Other Insurance Studies And Value Francis Insurance Control Security Cont		Risk exposure	Stage 1	Stage 1 exposure, of which guarantoed	Stage 2	Public guara 31/12 Stage 2 exposure, of which guaranteed	ntees - Actual 1/2022 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	One causes Market deal Sale Parties have	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed emount	Stage 2 екромите	Public guara 32/12 Stage 2 exposure, of which guaranteed amount	Princes - Actual 2/2022 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Other Immers Statistics And Table Particular And Table Particula	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposers, of which guaranteed assumed	Stage 2 exposure	Public guara 31/11 Stage 2 exposure, of which guaranteed account	ntees - Actual 1/2022 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Other Immens Statistics and Volume Framer Immens Framer I	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Public guara 31/11 Stage 2 exposure, of which guaranteed amount 101 101 74	otees - Actual 1/2022 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
CORECT	One causes Market Seld Seld Seld Seld Seld Seld Seld Seld	Exposure values 770 470 833	Risk exposure amounts	Stage 1 exposure 643 275 236	Stage 1 exposure, of while guaranteed emotion)	Stage 2 exposure	Public guara 31/11 Stage 2 exposure, of which guaranteed exposure) 101 74 45	ntees - Actual 1/2022 Stage 3 exposure 34 11	Stage 3 expease, of which guaranteed wassers in the stage of the stage	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	One canada Santa Carlo C	Exposure values 770 470 83	Risk exposure amounts	Stage 1 exposure 643 375 28	Stage 1 exposure, of which guaranteed seconds	Stage 2 exposure 130 95 56	Public guara 31/11 Stage 2 exposure, of white guaranteed surround 101 74 43	ottees - Actual 1/2022 Stage 3 exposure 24 31 3 3	Stage 3 exposure, of which guaranteed annuals	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	Other Seasons Recited Seasons From Seasons Contract Contract	Exposure values 770 470 83 83	Risk exposure amounts 130 72 9 9	52age 1 exposure 643 275 28 26	Stage 1 exposure, of which guaranteed ensured	Stage 2 exposure 1130 95 56 56	Public guara 31/12 Stage 2 exposure, of which guaranteed exposure 101 74 43	Stage 3 exposure	Stage 3 sepsions, of which government and another stage of the sepsion of the sep	Stock of provisions for Stage I exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	Other Institute (Market State	Exposure values 770 470 83	Risk exposure amounts	Stage 1 exposure 643 375 28	Stage 1 exposure, of which guaranteed seconds	Stage 2 exposure 1130 95 56 56	Public guara 31/11 Stage 2 exposure, of white guaranteed surround 101 74 43	ntees - Actual //2022 Stage 3 exposure 24 31 3 3	Stage 3 sepsions, of which government and another stage of the sepsion of the sep	Stock of provisions for Stage I exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	One causes Resident Seal Particular Se	Exposure values 770 470 83 83	Risk exposure amounts 130 72 9 9	52age 1 exposure 643 275 28 26	Stage 1 exposure, of which guaranteed ensured	Stage 2 exposure 1130 95 56 56	Public guara 31/12 Stage 2 exposure, of which guaranteed exposure 101 74 43	Stage 3 exposure	Stage 3 sepsions, of which government and another stage of the sepsion of the sep	Stock of provisions for Stage I exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	Other Institute (Market State	Exposure values 770 470 83 83	Risk exposure amounts 130 72 9 9	52age 1 exposure 643 275 28 26	Stage 1 exposure, of which guaranteed ensured	Stage 2 exposure 1130 95 56 56	Public guara 31/12 Stage 2 exposure, of which guaranteed exposure 101 74 43	Stage 3 exposure	Stage 3 sepsions, of which government and another stage of the sepsion of the sep	Stock of provisions for Stage I exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	One causes Resident Seal Particular Se	Exposure values 770 470 83 83	Risk exposure amounts 130 72 9 9	52age 1 exposure 643 275 28 26	Stage 1 exposure, of which guaranteed ensured	Stage 2 exposure 1130 95 56 56	Public guara 31/12 Stage 2 exposure, of which guaranteed exposure 101 74 43	Stage 3 exposure	Stage 3 sepsions, of which government and another stages of the septiment of the sep	Stock of provisions for Stage I exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	Other Institute of the Control of th	Exposure values 770 470 83 83	Risk exposure amounts 130 72 9 9	52age 1 exposure 643 275 28 26	Stage 1 exposure, of which guaranteed ensured	Stage 2 exposure 1130 95 56 56	Public guara 31/12 Stage 2 exposure, of which guaranteed exposure 101 74 43	Stage 3 exposure	Stage 3 sepsions, of which government and another stages of the septiment of the sep	Stock of provisions for Stage I exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	Other Seasons Particular	Exposure values 770 470 83 83	Risk exposure amounts 130 72 9 9	52age 1 exposure 643 275 28 26	Stage 1 exposure, of which guaranteed ensured	Stage 2 exposure 1130 95 56 56	Public guara 31/12 Stage 2 exposure, of which guaranteed exposure 101 74 43	Stage 3 exposure	Stage 3 sepsions, of which government and another stage of the sepsion of the sep	Stock of provisions for Stage I exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	One common (and to the common (a	Exposure values 770 470 83 83	Risk exposure amounts 130 72 9 9	52age 1 exposure 643 275 28 26	Stage 1 exposure, of which guaranteed ensured	Stage 2 exposure 1130 95 56 56	Public guara 31/12 Stage 2 exposure, of which guaranteed exposure 101 74 43	Stage 3 exposure	Stage 3 sepsions, of which government and another stage of the sepsion of the sep	Stock of provisions for Stage I exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	Other Institute of the Control of th	Exposure values 770 470 83 83	Risk exposure amounts 130 72 9 9	52age 1 exposure 643 275 28 26	Stage 1 exposure, of which guaranteed ensured	Stage 2 exposure 1130 95 56 56	Public guara 31/12 Stage 2 exposure, of which guaranteed exposure 101 74 43	Stage 3 exposure	Stage 3 sepsions, of which government and another stages of the stages o	Stock of provisions for Stage I exposure	provisions for Stage 2 exposure 55 4 1 1 0 0	provisions for Stage 3 exposure	22 22 23 15
GREECE	One common (and to the common (a	Exposure values 770 470 83 83	Risk exposure amounts 130 72 9 9	52age 1 exposure 643 275 28 26	Stage 1 exposure, of which guaranteed ensured	Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which guaranteed exposure 101 74 43	Stage 3 exposure	Stage 3 explosure, of garanteed exercises 11 11 12 2 2 2 0 0	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 55 4 1 1 0 0	provisions for Stage 3 exposure	Stage 3 exposure 22 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2

2023 EU-wide Stress Test: Credit risk COVID-19 STA National Bank of Greece S.A.

																ublic guarantees -	- Baseline Scenari	•													
						31/1	2/2023									31/12	/2024									31/1	2/2025				
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
	(min EUR, %)	exposure	guaranteed	42424	guaranteed		guaranteed	exposure	exposure	exposure	exposure	шрони	guaranteed	Exposure	guaranteed	enponent.	guaranteed	exposure	exposure	exposure	exposure	enpositive.	guaranteed	Exposure	guaranteed	44,041.14	guaranteed	exposure			exposure
	Central banks Central governments			-																											
	Regional governments or local authorities																											1			
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions Corporates	659				_			_		20.01%										10 77%	667	PM.	_		-					18.86%
	Corporates of which: SEF	659	523	-	89 77	29	21		- 3		20.01%	668	531	- 77	60	-02	31	2	- 2		19,23%	663	526		55	53	- 4		2 2	30	18.85%
National Bank of	Retail	· ·	26		. 0	11			- 1	- 1	11 89%	17	25	16.	76	18	17		1	2	11 41%	17	25	1	24	24	1	7	0 1	- 1	11.23%
	of which: SME																	ĺ													
Greece S.A.	Served by mortoenes on immovable respecty	0	0		0	0	0		0	0	12.09%	0	0	0	0	0	0	0	0	0	11.85%	0	0		0	0			0 0	0	11.92%
	of which: non-SME																														
	Terms associated with particularly high risk Covered bonds		-	-	+			-																				-			
	Covered bonds Claims on institutions and corporates with a ST credit assessment		1	-				 																			-	+	_		
	Collective investments undertakings (CIU)																														
	Coulty																														
	Securitisation																														
	Other excourses Standardized Total																														
	***************************************	/00	501	U 16	109	40	30	1	4	7	17,79%	714	266	114	85	60	- 6		3	10	16,88%	709	562	10	2 79	78		si .	2 2		16,54%
·		//4	1 20	11 28	109	40	33	11	4	7	17.79%	714	366	114		tublic guarantees -	- Baseline Scenari	2		10	16,89%	709	562	10	21 79	75	2		2 2	13	16.54%
		A.	201	п 18	109	31/1:	2/2023	11 .	4	7	17,79%	714	506	114		rublic guarantees -		•		10	15.55%	709	952	10	il 79	31/1	2/2025		2 2	15	16.54%
			Stage 1		Stage 2	31/1:	Stage 3	Street of	Specked	2 Savk of	17.70%	714	Stage 1	114	Stage 2		/2024 Stage 3		Sport of	Short of	16.59%	700	562 Stage 1	10	70 Stage 2	31/1	Stage 3	Shork of	2 2	Shark of	16.54%
		Stage 1	exposure, of	Stage 2	exposure, of	31/1: Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	17,70%	714 Stage 1	exposure, of	114 Stage 2	Stage 2 exposure, of		/2024 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	700 Stage 1	exposure, of	Stage 2	exposure, of	31/1 Stage 3	Stage 3 exposure, of	Stock of provisions for	r provisions for	Stock of provisions for	16.54%
		Stage 1 exposure		Stage 2 exposure	Stage 2 exposure, of which guaranteed		Stage 3	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure		Stage 2 exposure	Stage 2	31/12	/2024 Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure		Stage 2 exposure			Stage 3	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	16.50%. Coverage Ratio - Stage 3 exposure
	Control June in		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for	provisions for	provisions for	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for	provisions for	provisions for	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo	r provisions for Stage 2	provisions for Stage 3	Stage 3
	(min DLR, %)		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
	Favord basels. (de EUS, %)		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
	Former basine Former		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
	Product States. Catch of conversations. Catch of conversations of real archivillation Residently conversation of real archivillation. Residently Conversations of Residently Residently Conversations on		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
	Control banks (pint DS, %) Control banks (pint DS, %) Control DS, %) Control DS, %) Control DS, % Contro		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
	Control house. Control commands. Control control control Control control Control control Co	ехроните	exposure, of which guaranteed exmont	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage J exposure	exposure	exposure, of which guaranteed amount		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed annount		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Power having Code SEE, No. Code SE		exposure, of which guaranteed exmont	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed amount		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed annount		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
	Control house. Control commands. Control control control Control control Control control Co	ехроните	exposure, of which guaranteed exmont	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage J exposure	exposure	exposure, of which guaranteed amount		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	emposere	exposure, of which guaranteed annount		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
GREECE	Primari hantes (refs Ed., %) Charles (construction)	ехроните	exposure, of which guaranteed exmont	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 20.01% 11.05%	exposure	exposure, of which guaranteed amount		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 19.276 11.41%	653 32	exposure, of which guaranteed annount		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 18.59%
GREECE	Parametrismine (min Dir. %) Marine I marine Marine Marine I marine Mar	ехроните	exposure, of which guaranteed exmont	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	653 32	exposure, of which guaranteed annount		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
GREECE	(on DA, %) Could development C	ехроните	exposure, of which guaranteed exmont	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 20.01% 11.05%	exposure	exposure, of which guaranteed amount		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 19.276 11.41%	653 32	exposure, of which guaranteed annount		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 18.59%
GREECE	Primate brane Chief of community or for an admirate Chief of community or for admirates Chief of community Chief	ехроните	exposure, of which guaranteed exmont	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 20.01% 11.05%	exposure	exposure, of which guaranteed amount		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 19.276 11.41%	653 32	exposure, of which guaranteed annount		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 18.59%
GREECE	Control Marks (refs Ed. N.) Control Marks (refs Ed. N.) Control Marks Control Marks Control Marks Control Marks Control Marks Control Con	ехроните	exposure, of which guaranteed exmont	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 20.01% 11.05%	exposure	exposure, of which guaranteed amount		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 19.276 11.41%	653 32	exposure, of which guaranteed annount		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 18.59%
GREECE	Control with the Control of Contr	ехроните	exposure, of which guaranteed exmont	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 20.01% 11.05%	exposure	exposure, of which guaranteed amount		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 19.276 11.41%	653 32	exposure, of which guaranteed annount		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 18.59%
GREECE	Parallel Service (del D.M. N) (del D.M. N)	ехроните	exposure, of which guaranteed exmont	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 20.01% 11.05%	exposure	exposure, of which guaranteed amount		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 19.276 11.41%	653 32	exposure, of which guaranteed annount		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 18.59%
GREECE	Control with the Control of Contr	ехроните	exposure, of which guaranteed exmont	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 20.01% 11.05%	exposure	exposure, of which guaranteed amount		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 19.276 11.41%	653 32	exposure, of which guaranteed annount		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 18.59%
GREECE	Control Contro	ехроните	exposure, of which guaranteed exmont	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 20.01% 11.05%	exposure	exposure, of which guaranteed amount		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 19.27% 11.47%	603 32	exposure, of which guaranteed annount		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 10.50% 11.22%
GREECE	Control Control (only Edit Control Control Control Control Control Cont	ехроните	exposure, of which guaranteed armount 223	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 20.01% 11.05%	exposure	exposure, of which guaranteed amount		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 19.276 11.41%	603 32	exposure, of which guaranteed annount		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 18.59%

2023 EU-wide Stress Test: Credit risk COVID-19 STA National Bank of Greece S.A.

																Public guarantees	- Adverse Scenari	b													
						31/12	2/2023									31/1	2/2024									31/1	12/2025				
	(min EUR. 1%	Stage 1 exposure	Stege 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions fo Stage 1 exposure	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Regional governments or local authorities		1	1															1								1		1		
	Public sector entities Multilateral Development Banks		-	-						-									-	-									+		
	International Organisations																														
	Institutions																														
	Corporates	626	497	7 11	12 87	49	35		3	12	24,44%	600	477	123	95	64	45			16	24,23%	603	479	10	6 83	71	s :	8	2 3	29	24.11%
	of whole 'QS'																														
National Bank of	Retail	31	24		42 33	13	9	1		2	14,78%	18	14	35	27	Я	24				14,17%	- 11	5	2	9 22	- 40	7 :	4	0 1	7	14,10%
	of which: SHE																														
Greece S.A.	Ceremad by mortosmes on immousble rennesty		0	1	0 0	0	0				15.54%		0			0			1		15.34%	0	0		0 0		0	0	0 0	0	15.87%
	of which: non-GME																														
	Items associated with particularly high risk Covered bonds		-	-						-									-	-									+		
	Covered bonds Claims on institutions and corporates with a ST credit assessment		1	-	+			-		-									-	-					+		+				
	Collective investments undertakings (CIU)																														
	Courty																														
	Securitization																														
	Other exposures																														
	Standardized Total	671	532	2 15	55 120	8	46	3	5		22,45%	631	501	159	123	95	73	,		20	20.81%	626	495	13	7 106	120	6 1	o o	2 4	25	20.38%
			Stage 1	1	Stage 2	31/12	2/2023 Stage 3									31/12	2/2024										12/2025				
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions fo Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %)	exposure	which		exposure, of which	Stage 3 exposure	exposure, of which	provisions for	provisions for	provisions for		Stage 1 exposure	exposure, of which		exposure, of which		exposure, of which	provisions for	provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo	provisions for Stage 2	provisions for	Stage 3
	Central hanks Central governments	exposure	which		exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central governments Regional governments or local authorities	exposure	which		exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central governments Resional governments or local authorities Dublic warter antities	exposure	which		exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Fached hands Control governments Rapional covernments or local authorities Rabional covernments or local authorities Rabional covernments Rabional Covernments Rabional Covernments Rabional Rab	exposure	which		exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control towas Cardial Convenients Socient Convenients Socient Convenients Socient Convenients Socient Convenients Multitateral Development Service International Convenients	exposure	which		exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Fanish d hories Cardini dovernments Resignal convernments Resignal convernments or local authorities Residual convernments or local authorities Residual convernments Residual convernments Residual convernments Satematica	exposure	which guaranteed arrount	езровин	exposure, of which guaranteed second	епроиле	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed annount		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	stage 1	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Control socie Control covernments Senioral covernments Senioral covernments or local authorities Senioral covernments Multitational Seventments Senioral sev	exposure	which guaranteed arrount	езровин	exposure, of which guaranteed second	епроиле	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed annount		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure	stage 1	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Contest basis Catival sourcements Recland overconnects Recland overconnects or Seed authorities Recland overconnects are seed authorities Reclaimed Development Seals Reclaimed Development Seals Reclaimed Development Reclaimed	exposure	which guaranteed erroont	езровин	exposure, of which guaranteed second	епроиле	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed annount		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure	stepostre	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
GREECE	Formal summer Gazini community Gazini community Gazini community Gazini community Gazini	exposure	which guaranteed erroont	езровин	exposure, of which guaranteed second	епроиле	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed annount		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure	stepostre	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
GREECE	Format income Carind conversation or lead understites Extension Conversation or lead understites Extension Conversation or lead understites Extension Conversation or Conversation Conversa	exposure	which guaranteed erroont	езровин	exposure, of which guaranteed second	епроиле	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed annount		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 24.11% 14.10%
GREECE	Formal summer Gazini community Gazini community Gazini community Gazini community Gazini	exposure	which guaranteed erroont	езровин	exposure, of which guaranteed second	епроиле	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 24.49%	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed annount		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure 24.27%	Stage 1 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
GREECE	Femonic Annual Control	exposure	which guaranteed erroont	езровин	exposure, of which guaranteed second	епроиле	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 24.49%	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed annount		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure 24.27%	Stage 1 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 24.11% 14.10%
GREECE	Journal volume Control conversation by lead authorities Section of conversation by lead authorities Section of conversation of conversation Section of	exposure	which guaranteed erroont	езровин	exposure, of which guaranteed second	епроиле	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 24.49%	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed annount		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure 24.27%	Stage 1 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 24.11% 14.10%
GREECE	Journal on the Control of State of Stat	exposure	which guaranteed erroont	езровин	exposure, of which guaranteed second	епроиле	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 24.49%	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed annount		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure 24.27%	Stage 1 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 24.11% 14.10%
GREECE	Control of the Contro	exposure	which guaranteed erroont	езровин	exposure, of which guaranteed second	епроиле	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 24.49%	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed annount		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure 24.27%	Stage 1 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 24.11% 14.10%
GREECE	Joseph Control	exposure	which guaranteed erroont	езровин	exposure, of which guaranteed second	епроиле	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 24.49%	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed annount		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure 24.27%	Stage 1 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 24.11% 14.10%
GREECE	Control of control of the control of	exposure	which guaranteed erroont	езровин	exposure, of which guaranteed second	епроиле	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 24.49%	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed annount		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure 24.27%	Stage 1 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 24.11% 14.10%
GREECE	Joseph Control	exposure	which guaranteed areasteed 24	езровин	exposure, of which guaranteed second	епроиле	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 24.49%	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed annount		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure 24.27%	Stage 1 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions fo Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 24.11% 14.10%



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	0						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	0						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	0	0	0	0	0	0	0
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario			Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	30,945	31,090	31,199	31,319	30,945	30,945	30,945
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	30,945	31,090	31,199	31,319	30,945	30,945	30,945
Risk exposure amount for market risk	2,081	2,081	2,081	2,081	2,315	2,315	2,315
Risk exposure amount for operational risk	3,178	3,178	3,178	3,178	3,178	3,178	3,178
Other risk exposure amounts	0	161	349	490	0	0	0
Total risk exposure amount	36,204	36,509	36,806	37,068	36,438	36,438	36,438
Total Risk exposure amount (transitional)	36,384	36,509	36,806	37,068	36,602	36,510	36,438
Total Risk exposure amount (fully loaded)	36,204	36,509	36,806	37,068	36,438	36,438	36,438



		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		6,518	6,843	7,669	8,407	5,424	5,449	5,675
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		6,119	6,444	7,270	8,008	5,025	5,049	5,276
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		4,457	4,457	4,457	4,457	4,457	4,457	4,457
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		1,553	2,214	2,974	3,650	1,207	1,297	1,489
A.1.3	Accumulated other comprehensive income		-485	-485	-485	-485	-709	-709	-709
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	-272	-272	-272
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-155	-155	-155	-155	-107	-107	-107
A.1.3.3	Other OCI contributions		-330	-330	-330	-330	-330	-330	-330
A.1.4	Other Reserves		912	912	912	912	912	912	912
A.1.5	Funds for general banking risk		15	15	15	15	15	15	15
A.1.6	Minority interest given recognition in CET1 capital		12	12	12	12	12	12	12
A.1.7	Adjustments to CET1 due to prudential filters		-72	-72	-72	-72	-89	-89	-89
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-11	-11	-11	-11	-28	-28	-28
A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
A.1.7.3	Other adjustments		-61	-61	-61	-61	-61	-61	-61
A.1.8	(-) Intangible assets (including Goodwill)		-434	-439	-421	-374	-439	-421	-374
A.1.8.1	of which: Goodwill (-)		-145	-145	-145	-145	-145	-145	-145
A.1.8.2	of which: Software assets (-)		-132	-145	-134	-95	-145	-134	-95
A.1.8.3	of which: Other intangible assets (-)		-156	-149	-141	-134	-149	-141	-134
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-4	-4	-4	-4	-151	-95	-4
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario				Adverse Scenario	
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (·)		0	0	0	0	0	0	0
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-196	-132	-57	0	-395	-381	-351
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		0	-13	-40	-80	-12	-32	-61
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		-23	-23	-23	-23	-23	-23	-23
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-1,490	-1,470	-1,470	-1,470	-1,798	-1,757	-1,470
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		198	198	198	198	198	198	198
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		20	0	0	0	468	410	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	140	123	0
	A.1.22	Transitional adjustments		382	0	0	0	241	105	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		382	0	0	0	241	105	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		382	0	0	0	164	72	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	77	34	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		6,119	6,444	7,270	8,008	5,025	5,049	5,276
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		399	399	399	399	399	399	399
	A.4.1	Tier 2 Capital instruments		399	399	399	399	399	399	399
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		36,204	36,509	36,806	37,068	36,438	36,438	36,438
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		180	0	0	0	164	72	0
	C.1	Common Equity Tier 1 Capital ratio		16.82%	17.65%	19.75%	21.60%	13.73%	13.83%	14.48%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.82%	17.65%	19.75%	21.60%	13.73%	13.83%	14.48%
	C.3	Total Capital ratio		17.91%	18.74%	20.84%	22.68%	14.82%	14.92%	15.58%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		5,736	6,444	7,270	8,008	4,784	4,944	5,276
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		5,736	6,444	7,270	8,008	4,784	4,944	5,276
	D.3	TOTAL CAPITAL (fully loaded)		6,135	6,843	7,669	8,407	5,183	5,343	5,675



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		15.84%	17.65%	19.75%	21.60%	13.13%	13.57%	14.48%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		15.84%	17.65%	19.75%	21.60%	13.13%	13.57%	14.48%
	E.3	Total Capital ratio		16.95%	18.74%	20.84%	22.68%	14.23%	14.66%	15.58%
	H.1	Total leverage ratio exposures (transitional)		78,804	78,804	78804	78804	78804	78804	78804
	H.2	Total leverage ratio exposures (fully loaded)		78,623	78,623	78623	78623	78623	78623	78623
Leverage ratios (%)	H.3	Leverage ratio (transitional)		7.76%	8.18%	9.22%	10.16%	6.38%	6.41%	6.70%
	H.4	Leverage ratio (fully loaded)		7.30%	8.20%	9.25%	10.19%	6.09%	6.29%	6.71%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
Transitional combined	P.3	O-SII buffer		0.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.28%	3.53%	3.53%	3.53%	3.53%	3.53%	3.53%
	R.1	Pillar 2 capital requirement		3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
	R.1.1	of which: CET1		1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%
	R.1.2	of which: AT1		0.56%	0.56%	0.56%	0.56%	0.56%	0.56%	0.56%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
	R.2.1	of which: CET1		6.19%	6.19%	6.19%	6.19%	6.19%	6.19%	6.19%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.28%	14.53%	14.53%	14.53%	14.53%	14.53%	14.53%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.47%	9.72%	9.72%	9.72%	9.72%	9.72%	9.72%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		5,736						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			6,444	7,270	8,008	4,784	4,944	5,276
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		36,204						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			36,509	36,806	37,068	36,438	36,438	36,438
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		15.84%	17.65%	19.75%	21.60%	13.13%	13.57%	14.48%



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario				Adverse scenario		
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Net interest income	1,369	2,069	2,245	2,110	1,371	1,362	1,354	
Interest income	1,521	4,057	3,961	3,570	4,997	4,942	4,335	
Interest expense	-152	-1,987	-1,716	-1,461	-3,079	-2,657	-2,249	
Dividend income	3	3	3	3	2	2	2	
Net fee and commission income	347	347	347	347	242	242	242	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	296	98	98	98	-76	13	13	
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-21			
Other operating income not listed above, net	108	-23	-23	-23	56	-24	-24	
Total operating income, net	2,124	2,495	2,670	2,535	1,575	1,594	1,586	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-220	-148	-179	-212	-981	-417	-229	
Other income and expenses not listed above, net	-749	-994	-939	-941	-1,086	-989	-963	
Profit or (-) loss before tax from continuing operations	1,155	1,352	1,553	1,382	-493	188	395	
Tax expenses or (-) income related to profit or loss from continuing operations	-263	-406	-466	-415	148	-56	-118	
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	230							
Profit or (-) loss for the year	1,122	946	1,087	968	-345	132	276	
Amount of dividends paid and minority interests after MDA-related adjustments	2	285	327	292	2	41	84	
Attributable to owners of the parent net of estimated dividends	1,120	661	760	676	-347	91	192	
Memo row: Impact of one-off adjustments		101	101	101	101	101	101	
Total post-tax MDA-related adjustment		0	0	0	0	0	0	
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		0	0	0	0	0	0	



2023 EU-wide Stress Test: Major capital measures and realised losses

	(min EUR)	
Issuance of CET 1 Instruments 01 January to 31 March 2023		Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)		0
Repayment of CET1 capital, buybacks (-)		0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	-0.03
Other material losses and provisions (-)	0