



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

National Bank of Greece S.A.

| | Actual | Baseline Scenario | | | Adverse Scenario | | | |
|---|---------------|-------------------|---------------|---------------|------------------|---------------|---------------|------------|
| | | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| (mln EUR, %) | | | | | | | | |
| 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) |
|-----------------------------------|--------------------------|

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

| | | Actual 31/12/2022* | | | | | | | | | | | | | | |
|------------------------------------|--|-----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | 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 |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| (min EUR, %) | | | | | | | | | | | | | | | | |
| National Bank of Greece S.A. | Central banks | 0 | 0 | 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 | 0 | 0 |
| | Institutions | 0 | 0 | 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 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 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 | 0 | 0 |
| | Retail | 0 | 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 | 0 |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 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 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 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 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

| | | Actual 31/12/2022* | | | | | | | | | | | | | | |
|------------------------------------|--|-----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | 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 |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| (min EUR, %) | | | | | | | | | | | | | | | | |
| GREECE | Central banks | 0 | 0 | 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 | 0 | 0 |
| | Institutions | 0 | 0 | 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 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 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 | 0 | 0 |
| | Retail | 0 | 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 | 0 |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 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 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 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 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 0 | 0 | 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

National Bank of Greece S.A.

| | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | 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 |
| (in EUR, %) | | | | | | | | | | | | | | | | | | | | | |
| National Bank of Greece S.A. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|--|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | 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 |
| (in EUR, %) | | | | | | | | | | | | | | | | | | | | | |
| GREECE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 Meth

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

| | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|--|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | 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 |
| (in EUR, %) | | | | | | | | | | | | | | | | | | | | | |
| National Bank of Greece S.A. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|--|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
| | 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 |
| (in EUR, %) | | | | | | | | | | | | | | | | | | | | | |
| GREECE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 Meth

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

| | | Actual | | | | | | | | | | |
|------------------------------|---|-----------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|----------------------------------|
| | | 31/12/2022* | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 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 |
| (mB EUR, %) | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| National Bank of Greece S.A. | Central banks | 11,521 | 0 | 0 | 0 | 11,521 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Central governments | 21,826 | 0 | 5,215 | 4 | 15,811 | 1,392 | 0 | 0 | 1 | 0 | 0.00% |
| | Regional governments or local authorities | 12 | 0 | 2 | 0 | 12 | 0 | 0 | 0 | 0 | 0 | 100.00% |
| | Public sector entities | 1,638 | 0 | 726 | 6 | 1,453 | 2 | 16 | 0 | 0 | 16 | 92.25% |
| | Multilateral Development Banks | 856 | 0 | 0 | 0 | 856 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | International Organisations | 58 | 0 | 0 | 0 | 58 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Institutions | 2,910 | 1 | 252 | 1 | 2,257 | 0 | 4 | 0 | 0 | 0 | 4.250% |
| | Corporate | 14,410 | 214 | 13,299 | 245 | 13,292 | 612 | 748 | 114 | 48 | 48 | 28.20% |
| | of which: SME | 10,672 | 123 | 11,221 | 166 | 10,680 | 388 | 555 | 51 | 21 | 21 | 26.60% |
| | Retail | 3,738 | 191 | 2,078 | 84 | 2,093 | 224 | 193 | 63 | 27 | 27 | 40.21% |
| | of which: SME | 222 | 83 | 415 | 26 | 217 | 26 | 28 | 19 | 6 | 6 | 26.25% |
| | Secured by mortgages on immovable property | 9,962 | 853 | 4,026 | 88 | 7,253 | 1,775 | 1,619 | 19 | 175 | 175 | 49.00% |
| | of which: SME | 3,847 | 400 | 1,247 | 412 | 2,439 | 1,273 | 805 | 20 | 108 | 108 | 59.83% |
| | Items associated with particularly high risk | 961 | 0 | 812 | 13 | 72 | 0 | 13 | 0 | 0 | 0 | 42.23% |
| | Covered bonds | 0 | 0 | 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 | 0 | 0.00% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Securitisation | 113 | 0 | 104 | 5 | 113 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Items | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Other exposures | 1,641 | 0 | 2,562 | 0 | 1,146 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Manufactured Total | 71,159 | 1,217 | 29,595 | 1,271 | 62,068 | 5,728 | 2,963 | 231 | 296 | 1,791 | 60.44% | |

| | | Actual | | | | | | | | | | |
|--------------------|---|-----------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|----------------------------------|
| | | 31/12/2022* | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 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 |
| (mB EUR, %) | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| GREECE | Central banks | 11,521 | 0 | 0 | 0 | 11,521 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Central governments | 16,126 | 0 | 5,339 | 4 | 12,293 | 1,335 | 0 | 0 | 0 | 0 | 0.00% |
| | Regional governments or local authorities | 12 | 0 | 2 | 0 | 12 | 0 | 0 | 0 | 0 | 0 | 100.00% |
| | Public sector entities | 1,422 | 0 | 726 | 6 | 1,422 | 2 | 16 | 0 | 0 | 16 | 92.25% |
| | Multilateral Development Banks | 756 | 0 | 0 | 0 | 756 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Institutions | 270 | 1 | 320 | 1 | 269 | 0 | 5 | 0 | 0 | 0 | 23.00% |
| | Corporate | 11,328 | 163 | 10,354 | 220 | 10,288 | 491 | 511 | 120 | 43 | 43 | 28.36% |
| | of which: SME | 7,955 | 123 | 7,869 | 138 | 7,665 | 315 | 303 | 52 | 35 | 35 | 26.25% |
| | Retail | 3,281 | 120 | 1,213 | 132 | 1,620 | 442 | 510 | 36 | 48 | 48 | 24.72% |
| | of which: SME | 895 | 61 | 351 | 62 | 563 | 295 | 275 | 18 | 41 | 41 | 22.21% |
| | Secured by mortgages on immovable property | 9,361 | 803 | 1,848 | 804 | 6,642 | 2,962 | 1,981 | 13 | 169 | 169 | 49.40% |
| | of which: SME | 3,131 | 361 | 1,224 | 380 | 2,336 | 1,090 | 725 | 20 | 103 | 103 | 31.26% |
| | Items associated with particularly high risk | 0 | 0 | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Covered bonds | 0 | 0 | 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 | 0 | 0.00% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Securitisation | 51 | 0 | 103 | 1 | 51 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Items | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Other exposures | 1,007 | 0 | 2,562 | 0 | 1,007 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Manufactured Total | 57,939 | 1,220 | 24,264 | 1,175 | 51,268 | 5,238 | 2,797 | 211 | 280 | 1,483 | 61.68% | |

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

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

| | | Public guarantees - Actual | | | | | | | | | | |
|------------------------------|---|----------------------------|------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|--|--|--|----------------------------------|
| | | 31/12/2022 | | | | | | | | | | |
| (000 EUR, %) | Exposure value | 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 2 exposure |
| National Bank of Greece S.A. | | | | | | | | | | | | |
| | Capital funds | | | | | | | | | | | |
| | Capital assessments | | | | | | | | | | | |
| | Capital assessments or local authorities | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | |
| | Multi-level Development Banks | | | | | | | | | | | |
| | International Organizations | | | | | | | | | | | |
| | Insstitutions | | | | | | | | | | | |
| | Corporates | 720 | 120 | 541 | 510 | 130 | 101 | 11 | 11 | 0 | 0 | 1 |
| | Insurance Co | 420 | 70 | 170 | 160 | 80 | 60 | 11 | 11 | 0 | 0 | 1 |
| | Retail | 87 | 4 | 20 | 21 | 50 | 40 | 11 | 11 | 0 | 0 | 1 |
| | Insurance Co | 70 | 0 | 20 | 21 | 50 | 40 | 11 | 11 | 0 | 0 | 1 |
| | Secured by mortgages on immovable assets | 1 | 0 | 0 | 0 | 10 | 10 | 0 | 0 | 0 | 0 | 0 |
| | Insurance Co | 0 | 0 | 0 | 0 | 10 | 10 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | | | | | | | | | | | |
| | Capital funds | | | | | | | | | | | |
| | Claims on institutions and corporates with a RT credit assessment | | | | | | | | | | | |
| | Capital assessments (CRS) | | | | | | | | | | | |
| | State | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | |
| | Other | | | | | | | | | | | |
| | Grand Total | 857 | 170 | 600 | 541 | 180 | 141 | 11 | 11 | 0 | 0 | 1 |

| | | Public guarantees - Actual | | | | | | | | | | |
|--------------|---|----------------------------|------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|--|--|--|----------------------------------|
| | | 31/12/2022 | | | | | | | | | | |
| (000 EUR, %) | Exposure value | 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 2 exposure |
| GREECE | | | | | | | | | | | | |
| | Capital funds | | | | | | | | | | | |
| | Capital assessments | | | | | | | | | | | |
| | Capital assessments or local authorities | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | |
| | Multi-level Development Banks | | | | | | | | | | | |
| | International Organizations | | | | | | | | | | | |
| | Insstitutions | | | | | | | | | | | |
| | Corporates | 720 | 120 | 541 | 510 | 130 | 101 | 11 | 11 | 0 | 0 | 1 |
| | Insurance Co | 420 | 70 | 170 | 160 | 80 | 60 | 11 | 11 | 0 | 0 | 1 |
| | Retail | 87 | 4 | 20 | 21 | 50 | 40 | 11 | 11 | 0 | 0 | 1 |
| | Insurance Co | 70 | 0 | 20 | 21 | 50 | 40 | 11 | 11 | 0 | 0 | 1 |
| | Secured by mortgages on immovable assets | 1 | 0 | 0 | 0 | 10 | 10 | 0 | 0 | 0 | 0 | 0 |
| | Insurance Co | 0 | 0 | 0 | 0 | 10 | 10 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | | | | | | | | | | | |
| | Capital funds | | | | | | | | | | | |
| | Claims on institutions and corporates with a RT credit assessment | | | | | | | | | | | |
| | Capital assessments (CRS) | | | | | | | | | | | |
| | State | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | |
| | Other | | | | | | | | | | | |
| | Grand Total | 857 | 170 | 600 | 541 | 180 | 141 | 11 | 11 | 0 | 0 | 1 |

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

| | Public guarantee - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--------------------------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|--|--|--|-----------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|--|--|--|-----------------------------------|-----|-----|-----|----|----|----|---|---|----|--------|--|
| | 31/12/2023 | | | | | | | | 31/12/2024 | | | | | | | | 31/12/2025 | | | | | | | | | | | | | | |
| | 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 for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | | | | | | | | | |
| Capital banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities - Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Residential | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial | 600 | 511 | 89 | 77 | 82 | 71 | 1 | 1 | 4 | 26.31% | 668 | 511 | 77 | 80 | 45 | 31 | 1 | 1 | 4 | 29.24% | 804 | 526 | 70 | 95 | 51 | 40 | 2 | 2 | 10 | 18.90% | |
| Retail | 30 | 26 | 41 | 31 | 11 | 4 | 1 | 1 | 1 | 11.69% | 32 | 24 | 36 | 28 | 18 | 13 | 1 | 1 | 1 | 11.41% | 34 | 24 | 31 | 23 | 24 | 17 | 6 | 1 | 3 | 11.07% | |
| IT - credit line | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Secured for mortgages on immovable assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IT - credit line | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with counterparty risk risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| State | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised total | 700 | 569 | 100 | 108 | 93 | 75 | 2 | 2 | 4 | 17.30% | 712 | 569 | 114 | 86 | 63 | 42 | 2 | 2 | 5 | 16.98% | 709 | 562 | 102 | 73 | 73 | 33 | 2 | 2 | 11 | 16.55% | |

| | Public guarantee - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--------------------------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|--|--|--|-----------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|--|--|--|-----------------------------------|-----|-----|-----|----|----|----|---|---|----|--------|--|
| | 31/12/2023 | | | | | | | | 31/12/2024 | | | | | | | | 31/12/2025 | | | | | | | | | | | | | | |
| | 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 for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | | | | | | | | | | | |
| Capital banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities - Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Residential | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial | 600 | 511 | 89 | 77 | 82 | 71 | 1 | 1 | 4 | 26.31% | 668 | 511 | 77 | 80 | 45 | 31 | 1 | 1 | 4 | 29.24% | 804 | 526 | 70 | 95 | 51 | 40 | 2 | 2 | 10 | 18.90% | |
| Retail | 30 | 26 | 41 | 31 | 11 | 4 | 1 | 1 | 1 | 11.69% | 32 | 24 | 36 | 28 | 18 | 13 | 1 | 1 | 1 | 11.41% | 34 | 24 | 31 | 23 | 24 | 17 | 6 | 1 | 3 | 11.07% | |
| IT - credit line | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | |
| Secured for mortgages on immovable assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IT - credit line | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with counterparty risk risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| State | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised total | 700 | 569 | 100 | 108 | 93 | 75 | 2 | 2 | 4 | 17.30% | 712 | 569 | 114 | 86 | 63 | 42 | 2 | 2 | 5 | 16.98% | 709 | 562 | 102 | 73 | 73 | 33 | 2 | 2 | 11 | 16.55% | |

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

| 2023 EU-wide Stress Test: Credit risk COVID-19 STA National Bank of Greece S.A. | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|-----|--------------------------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|--|--|--|-----------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|------------------|--|--|--|-----------------------------------|-----|-----|----|----|---|---|-------|-------|--|--|--|--|--|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | | | | | | | | | | | | | |
| | | 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 2 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 | 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Non-Financial counterparties | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organizations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Residential | 626 | 627 | 131 | 87 | 89 | 36 | 2 | 3 | 12 | 24.3% | 662 | 677 | 123 | 96 | 66 | 49 | 2 | 4 | 16 | 24.3% | 861 | 876 | 168 | 83 | 79 | 95 | 2 | 3 | 19 | 24.1% | | | | | |
| Commercial | 36 | 28 | 62 | 35 | 14 | 1 | 1 | 2 | 2 | 16.7% | 18 | 14 | 35 | 27 | 16 | 28 | 1 | 2 | 1 | 16.1% | 11 | 8 | 22 | 47 | 31 | 8 | 1 | 2 | 14.9% | | | | | | |
| Total | 662 | 655 | 193 | 122 | 103 | 37 | 3 | 5 | 14 | 20.9% | 680 | 691 | 158 | 123 | 82 | 77 | 3 | 6 | 17 | 20.5% | 872 | 884 | 190 | 120 | 83 | 83 | 3 | 5 | 20 | 20.3% | | | | | |
| Secured for mortgage on tenable assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total eligible | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered Assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions (notwithstanding ST) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| State | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised total | 677 | 677 | 208 | 138 | 119 | 38 | 3 | 5 | 14 | 20.9% | 691 | 701 | 163 | 123 | 82 | 77 | 3 | 6 | 17 | 20.5% | 884 | 896 | 193 | 120 | 83 | 83 | 3 | 5 | 20 | 20.3% | | | | | |

| 2023 EU-wide Stress Test: Credit risk COVID-19 STA GREECE | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|-----|--------------------------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|--|--|--|-----------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|------------------|---------------------------------------|------------------|--|--|--|-----------------------------------|-----|-----|----|----|---|---|-------|-------|--|--|--|--|--|--|
| | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | | | | | | | | | | | | | | |
| | | 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 2 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 | 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Non-Financial counterparties | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| International Organizations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Residential | 626 | 627 | 131 | 87 | 89 | 36 | 2 | 3 | 12 | 24.3% | 662 | 677 | 123 | 96 | 66 | 49 | 2 | 4 | 16 | 24.3% | 861 | 876 | 168 | 83 | 79 | 95 | 2 | 3 | 19 | 24.1% | | | | | | |
| Commercial | 36 | 28 | 62 | 35 | 14 | 1 | 1 | 2 | 2 | 16.7% | 18 | 14 | 35 | 27 | 16 | 28 | 1 | 2 | 1 | 16.1% | 11 | 8 | 22 | 47 | 31 | 8 | 1 | 2 | 14.9% | | | | | | | |
| Total | 662 | 655 | 193 | 122 | 103 | 37 | 3 | 5 | 14 | 20.9% | 680 | 691 | 158 | 123 | 82 | 77 | 3 | 6 | 17 | 20.5% | 872 | 884 | 190 | 120 | 83 | 83 | 3 | 5 | 20 | 20.3% | | | | | | |
| Secured for mortgage on tenable assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total eligible | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Covered Assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Claims on institutions (notwithstanding ST) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| State | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standardised total | 677 | 677 | 208 | 138 | 119 | 38 | 3 | 5 | 14 | 20.9% | 691 | 701 | 163 | 123 | 82 | 77 | 3 | 6 | 17 | 20.5% | 884 | 896 | 193 | 120 | 83 | 83 | 3 | 5 | 20 | 20.3% | | | | | | |



2023 EU-wide Stress Test: Securitisations

National Bank of Greece S.A.

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

2023 EU-wide Stress Test: Risk exposure amounts

National Bank of Greece S.A.

| | Actual | Baseline scenario | | | Adverse scenario | | |
|---|---------------|-------------------|---------------|---------------|------------------|---------------|---------------|
| | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| (mln EUR) | | | | | | | |
| 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 |

2023 EU-wide Stress Test: Capital

National Bank of Greece S.A.

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|----------------|---|--|-----------------------------|--------------|-------------------|--------------|--------------|------------------|--------------|--------------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | | | (min EUR, %) | | | | | | | |
| 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 |

2023 EU-wide Stress Test: Capital

National Bank of Greece S.A.

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | | |
|-----------|------------|---|-----------------------------|------------|-------------------|--------|--------|------------------|--------|--------|--------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 | |
| | | | (min EUR, %) | | | | | | | | |
| OWN FUNDS | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1250% risk weight | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.14.1 | of which: from securitisation positions (-) | | 0 | 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 | 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 |
| | 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 |

2023 EU-wide Stress Test: Capital

National Bank of Greece S.A.

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---|------------|---|-----------------------------|---------------|-------------------|---------------|---------------|------------------|---------------|---------------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | | | (min EUR, %) | | | | | | | |
| | 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 |
| TOTAL RISK EXPOSURE AMOUNT | B | TOTAL RISK EXPOSURE AMOUNT | | 36,204 | 36,509 | 36,806 | 37,068 | 36,438 | 36,438 | 36,438 |
| | 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 |
| CAPITAL RATIOS (%) Transitional period | C.1 | Common Equity Tier 1 Capital ratio | | 16.82% | 17.65% | 19.75% | 21.60% | 13.73% | 13.83% | 14.48% |
| | 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% |
| Fully loaded CAPITAL | D.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | | 5,736 | 6,444 | 7,270 | 8,008 | 4,784 | 4,944 | 5,276 |
| | 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 |

2023 EU-wide Stress Test: Capital

National Bank of Greece S.A.

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|--|-------|--|-----------------------------|------------|-------------------|--------|--------|------------------|--------|--------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | | | (min EUR, %) | | | | | | | |
| CAPITAL RATIOS (%) Fully loaded | E.1 | Common Equity Tier 1 Capital ratio | | 15.84% | 17.65% | 19.75% | 21.60% | 13.13% | 13.57% | 14.48% |
| | 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% |
| Leverage ratios (%) | 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 |
| | 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% |
| Transitional combined buffer requirements (%) | 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% |
| | P.3 | O-SII buffer | | 0.75% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% |
| | 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% |
| Pillar 2 (%) | 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% |
| | 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% |
| Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations | S.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17 | | 5,736 | | | | | | |
| | 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 |
| | S.3 | TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17 | | 36,204 | | | | | | |
| | 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% |

2023 EU-wide Stress Test: P&L

National Bank of Greece S.A.

| | Actual | Baseline scenario | | | Adverse scenario | | |
|--|--------------|-------------------|--------------|------------|------------------|------------|------------|
| | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| (min EUR) | | | | | | | |
| 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

National Bank of Greece S.A.

(mln 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 |
| Conversion to CET1 of hybrid instruments (+) | 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 |