



# 2025 EU-wide Stress Test

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

## 2025 EU-wide Stress Test: Summary

National Bank of Greece S.A.

| RowNum | (mIn EUR, %)  | 1             | 2                | 3                 | 4             | 5             | 6                | 7             | 8             |
|--------|---|---------------|------------------|-------------------|---------------|---------------|------------------|---------------|---------------|
|        |   | Actual        | Restatement CRR3 | Baseline Scenario |               |               | Adverse Scenario |               |               |
|        |   | 31/12/2024    | 31/12/2024       | 31/12/2025        | 31/12/2026    | 31/12/2027    | 31/12/2025       | 31/12/2026    | 31/12/2027    |
| 1      | Net interest income   | 2,356         |                  | 2,270             | 2,234         | 2,181         | 1,899            | 1,974         | 1,985         |
| 2      | Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 164           |                  | 0                 | 0             | 0             | -73              | 12            | 12            |
| 3      | Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss                      | -122          |                  | -125              | -152          | -141          | -982             | -411          | -385          |
| 4      | <b>Profit or (-) loss for the year</b>  | <b>1,161</b>  |                  | <b>1,071</b>      | <b>1,007</b>  | <b>953</b>    | <b>58</b>        | <b>490</b>    | <b>532</b>    |
| 5      | Coverage ratio: non-performing exposure (%)   | 57.63%        |                  | 52.59%            | 48.88%        | 46.08%        | 54.07%           | 51.31%        | 49.61%        |
| 6      | Common Equity Tier 1 capital  | 6,842         | 6,842            | 7,364             | 7,874         | 8,358         | 6,505            | 6,772         | 7,062         |
| 7      | Total Risk exposure amount (all transitional adjustments included)  | 37,368        | 37,818           | 37,943            | 38,046        | 38,213        | 39,181           | 40,059        | 40,414        |
| 8      | <b>Common Equity Tier 1 ratio, %</b>  | <b>18.31%</b> | <b>18.09%</b>    | <b>19.41%</b>     | <b>20.70%</b> | <b>21.87%</b> | <b>16.60%</b>    | <b>16.91%</b> | <b>17.47%</b> |
| 9      | <b>Fully loaded Common Equity Tier 1 ratio, %</b>   | <b>18.31%</b> | <b>17.27%</b>    | <b>18.53%</b>     | <b>19.79%</b> | <b>20.94%</b> | <b>15.87%</b>    | <b>16.20%</b> | <b>16.77%</b> |
| 10     | Tier 1 capital  | 6,842         | 6,842            | 7,364             | 7,874         | 8,358         | 6,505            | 6,772         | 7,062         |
| 11     | Total leverage ratio exposures  | 75,473        |                  | 75,473            | 75,473        | 75,473        | 75,473           | 75,473        | 75,473        |
| 12     | <b>Leverage ratio, %</b>  | <b>9.07%</b>  | <b>9.07%</b>     | <b>9.76%</b>      | <b>10.43%</b> | <b>11.07%</b> | <b>8.62%</b>     | <b>8.97%</b>  | <b>9.36%</b>  |
| 13     | <b>Fully loaded leverage ratio, %</b>   | <b>9.07%</b>  | <b>9.07%</b>     | <b>9.76%</b>      | <b>10.43%</b> | <b>11.07%</b> | <b>8.62%</b>     | <b>8.97%</b>  | <b>9.36%</b>  |

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

|    |                                   |                          |
|----|-----------------------------------|--------------------------|
| 14 | IFRS 9 transitional arrangements? | Yes (static and dynamic) |
|----|-----------------------------------|--------------------------|

| RowNum |   | (mM EUR, %) | Restated<br>31/12/2024* |           |               |           |                       |           |               |           |                  |                  |                  |  |  |  |                                   |
|--------|---|-------------|-------------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
|        |   |             | 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 |                  |                  |                  |  |  |  |                                   |
| 1      | Central banks                                   | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 2      | Central governments                             | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 3      | Regional governments or local authorities       | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 4      | Public sector entities                          | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 5      | Institutions                                    | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 6      | Corporates                                      | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 7      | Corporates - Of Which: Specialised Lending      | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 8      | Corporates - Of Which: SME general corporates   | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 9      | Corporates - Of Which: Purchased receivables    | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 10     | Retail  | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 11     | Retail - Secured by residential estate property | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 12     | Retail - Qualifying Revolving                   | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 13     | Retail - Purchased receivables                  | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 14     | Retail - Other Retail                           | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 15     | Retail - Other Retail - Of Which: SME           | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 16     | Retail - Other Retail - Of Which: non-SME       | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 17     | Collective investments undertakings (CIU)       | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 18     | Equity  | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 19     | Securitisation                                  | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 20     | Other non-credit obligation assets              | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 21     | TOTAL   | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |

\* Restated 31/12/2024.

| RowNum |   | (mM EUR, %) | Restated<br>31/12/2024* |           |               |           |                       |           |               |           |                  |                  |                  |  |  |  |                                   |
|--------|---|-------------|-------------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
|        |   |             | 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 |                  |                  |                  |  |  |  |                                   |
| 22     | Central banks                                   | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 23     | Central governments                             | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 24     | Regional governments or local authorities       | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 25     | Public sector entities                          | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 26     | Institutions                                    | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 27     | Corporates                                      | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 28     | Corporates - Of Which: Specialised Lending      | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 29     | Corporates - Of Which: SME general corporates   | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 30     | Corporates - Of Which: Purchased receivables    | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 31     | Retail  | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 32     | Retail - Secured by residential estate property | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 33     | Retail - Qualifying Revolving                   | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 34     | Retail - Purchased receivables                  | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 35     | Retail - Other Retail                           | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 36     | Retail - Other Retail - Of Which: SME           | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 37     | Retail - Other Retail - Of Which: non-SME       | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 38     | Collective investments undertakings (CIU)       | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 39     | Equity  | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 40     | Securitisation                                  | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 41     | Other non-credit obligation assets              | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |
| 42     | TOTAL   | 0           | 0                       | 0         | 0             | 0         | 0                     | 0         | 0             | 0         | 0                | 0                | 0                | 0  | 0  |  |                                   |

\* Restated 31/12/2024.

2025 EU-wide Stress Test: Credit risk IRB  
National Bank of Greece S.A.

| RowNum |   | Baseline Scenario |                  |                  |                                   |                  |                  |                  |                                   |                  |                  |                  |                                   |                  |                  |                  |                                   |
|--------|---|-------------------|------------------|------------------|-----------------------------------|------------------|------------------|------------------|-----------------------------------|------------------|------------------|------------------|-----------------------------------|------------------|------------------|------------------|-----------------------------------|
|        |   | 31/12/2025        |                  |                  |                                   | 31/12/2026       |                  |                  |                                   | 31/12/2027       |                  |                  |                                   |                  |                  |                  |                                   |
|        |   | Stage 1 exposure  | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 1 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 2 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 1 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 2 exposure |
| 1      | Central banks                                   | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 2      | Central governments                             | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 3      | Regional governments or local authorities       | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 4      | Public sector entities                          | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 5      | Institutions                                    | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 6      | Corporates                                      | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 7      | Corporates - Of Which: Specialised Lending      | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 8      | Corporates - Of Which: SME general corporates   | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 9      | Corporates - Of Which: Purchased receivables    | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 10     | Retail  | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 11     | Retail - Secured by residential estate property | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 12     | Retail - Qualifying Revolving                   | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 13     | Retail - Purchased receivables                  | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 14     | Retail - Other Retail                           | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 15     | Retail - Other Retail - Of Which: SME           | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 16     | Retail - Other Retail - Of Which: non-SME       | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 17     | Collective investments undertakings (CIU)       | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 18     | Equity  | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 19     | Securitisation                                  | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 20     | Other non credit obligation assets              | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 21     | TOTAL   | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |

| RowNum |   | Baseline Scenario |                  |                  |                                   |                  |                  |                  |                                   |                  |                  |                  |                                   |                  |                  |                  |                                   |
|--------|---|-------------------|------------------|------------------|-----------------------------------|------------------|------------------|------------------|-----------------------------------|------------------|------------------|------------------|-----------------------------------|------------------|------------------|------------------|-----------------------------------|
|        |   | 31/12/2025        |                  |                  |                                   | 31/12/2026       |                  |                  |                                   | 31/12/2027       |                  |                  |                                   |                  |                  |                  |                                   |
|        |   | Stage 1 exposure  | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 1 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 2 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 1 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Coverage Ratio - Stage 2 exposure |
| 22     | Central banks                                   | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 23     | Central governments                             | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 24     | Regional governments or local authorities       | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 25     | Public sector entities                          | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 26     | Institutions                                    | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 27     | Corporates                                      | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 28     | Corporates - Of Which: Specialised Lending      | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 29     | Corporates - Of Which: SME general corporates   | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 30     | Corporates - Of Which: Purchased receivables    | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 31     | Retail  | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 32     | Retail - Secured by residential estate property | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 33     | Retail - Qualifying Revolving                   | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 34     | Retail - Purchased receivables                  | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 35     | Retail - Other Retail                           | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 36     | Retail - Other Retail - Of Which: SME           | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 37     | Retail - Other Retail - Of Which: non-SME       | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 38     | Collective investments undertakings (CIU)       | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 39     | Equity  | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 40     | Securitisation                                  | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 41     | Other non credit obligation assets              | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |
| 42     | TOTAL   | 0                 | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 | 0                | 0                | 0                | 0                                 |

2025 EU-wide Stress Test: Credit risk IRB  
National Bank of Greece S.A.

| Row/Num |   | Adverse Scenario |                  |                  |  |  |  |                                   |                  |                  |                  |  |  |  |                                   |                  |                  |                  |  |  |  |                                   |
|---------|---|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
|         |   | 31/12/2025       |                  |                  |  |  |  |                                   | 31/12/2026       |                  |                  |  |  |  |                                   | 31/12/2027       |                  |                  |  |  |  |                                   |
|         |   | 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 |
| 1       | Central banks                                   | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 2       | Central governments                             | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 3       | Regional governments or local authorities       | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 4       | Public sector entities                          | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 5       | Institutions                                    | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 6       | Corporates                                      | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 7       | 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                                 |
| 8       | Corporates - Of Which: SME general corporates   | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 9       | Corporates - Of Which: Purchased receivables    | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 10      | Retail  | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 11      | Retail - Secured by residential estate property | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 12      | Retail - Qualifying Revolving                   | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 13      | Retail - Purchased receivables                  | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 14      | Retail - Other Retail                           | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 15      | 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                                 |
| 16      | 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                                 |
| 17      | Collective investments undertakings (CAU)       | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 18      | Equity  | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 19      | Securitisation                                  | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 20      | 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                                 |
| 21      | TOTAL   | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |

| Row/Num |   | Adverse Scenario |                  |                  |  |  |  |                                   |                  |                  |                  |  |  |  |                                   |                  |                  |                  |  |  |  |                                   |
|---------|---|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
|         |   | 31/12/2025       |                  |                  |  |  |  |                                   | 31/12/2026       |                  |                  |  |  |  |                                   | 31/12/2027       |                  |                  |  |  |  |                                   |
|         |   | 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 |
| 22      | Central banks                                   | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 23      | Central governments                             | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 24      | Regional governments or local authorities       | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 25      | Public sector entities                          | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 26      | Institutions                                    | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 27      | Corporates                                      | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 28      | 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                                 |
| 29      | Corporates - Of Which: SME general corporates   | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 30      | Corporates - Of Which: Purchased receivables    | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 31      | Retail  | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 32      | Retail - Secured by residential estate property | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 33      | Retail - Qualifying Revolving                   | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 34      | Retail - Purchased receivables                  | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 35      | Retail - Other Retail                           | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 36      | 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                                 |
| 37      | 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                                 |
| 38      | Collective investments undertakings (CAU)       | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 39      | Equity  | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 40      | Securitisation                                  | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |
| 41      | 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                                 |
| 42      | TOTAL   | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0  | 0                                 |

\* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRRL.

2025 EU-wide Stress Test: Credit risk STA  
National Bank of Greece S.A.

| RowNum |  | Restated        |               |                       |     |                  |                  |                  |  |  |  |                                   |
|--------|--|-----------------|---------------|-----------------------|-----|------------------|------------------|------------------|--|--|--|-----------------------------------|
|        |  | 31/12/2024*     |               |                       |     |                  |                  |                  |  |  |  |                                   |
|        |  | 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 |
|        | Non-defaulted  | Defaulted       | Non-defaulted | Defaulted             |     |                  |                  |                  |  |  |  |                                   |
| 1      | Central banks  | 4,452           | 0             | 309                   | 0   | 4,422            | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 2      | Central governments  | 24,475          | 0             | 4,866                 | 0   | 19,642           | 1,370            | 0                | 1  | 0  | 0  | 0.00%                             |
| 3      | Regional governments or local authorities                                | 2               | 0             | 0                     | 0   | 1                | 2                | 0                | 0  | 0  | 0  | 0.00%                             |
| 4      | Public sector entities   | 1,431           | 0             | 244                   | 0   | 1,360            | 75               | 0                | 0  | 0  | 0  | 20.67%                            |
| 5      | Multilateral Development Banks   | 794             | 0             | 0                     | 0   | 794              | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 6      | International Organisations  | 331             | 0             | 0                     | 0   | 331              | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 7      | Institutions   | 2,933           | 0             | 881                   | 0   | 2,259            | 0                | 0                | 0  | 0  | 1  | 71.96%                            |
| 8      | Corporates   | 20,027          | 123           | 15,111                | 135 | 18,341           | 360              | 395              | 142                                      | 30                                       | 275                                      | 69.83%                            |
| 9      | of which: Other - SME  | 3,466           | 67            | 2,819                 | 68  | 3,178            | 213              | 258              | 40                                       | 16                                       | 193                                      | 74.00%                            |
| 10     | of which: Specialised lending  | 766             | 85            | 5,304                 | 15  | 2,221            | 30               | 227              | 43                                       | 1  | 7  | 30.03%                            |
| 11     | Retail   | 2,713           | 80            | 1,964                 | 83  | 2,625            | 285              | 290              | 50                                       | 47                                       | 212                                      | 73.10%                            |
| 12     | of which: SME  | 824             | 39            | 472                   | 39  | 837              | 57               | 109              | 18                                       | 12                                       | 68                                       | 62.34%                            |
| 13     | Secured by mortgages on immovable property and ADC exposures             | 10,911          | 424           | 5,208                 | 636 | 9,344            | 1,703            | 1,300            | 50                                       | 103                                      | 655                                      | 50.68%                            |
| 14     | of which: Residential immovable property                                 | 6,505           | 368           | 1,980                 | 368 | 5,525            | 1,009            | 628              | 13                                       | 45                                       | 260                                      | 41.30%                            |
| 15     | of which: Commercial immovable property                                  | 4,287           | 263           | 3,053                 | 265 | 3,773            | 655              | 665              | 36                                       | 56                                       | 395                                      | 59.88%                            |
| 16     | of which: Land acquisition, development and construction exposures (ADC) | 120             | 2             | 175                   | 2   | 85               | 39               | 6                | 1  | 1  | 4  | 61.85%                            |
| 17     | Subordinated debt exposures  | 183             | 0             | 278                   | 0   | 183              | 0                | 0                | 13                                       | 0  | 0  | 0.00%                             |
| 18     | Covered bonds  | 0               | 0             | 0                     | 0   | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 19     | Claims on institutions and corporates with a ST credit assessment        | 0               | 0             | 0                     | 0   | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 20     | Collective investments undertakings (CIU)                                | 0               | 0             | 0                     | 0   | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 21     | Equity   | 197             | 5             | 249                   | 5   | 192              | 0                | 5                | 0  | 0  | 0  | 0.00%                             |
| 22     | Securitisation   | 0               | 0             | 0                     | 0   | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 23     | Other exposures  | 3,179           | 0             | 2,205                 | 0   | 3,179            | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 24     | TOTAL  | 71,226          | 842           | 30,838                | 859 | 62,249           | 3,164            | 1,991            | 256                                      | 178                                      | 1,147                                    | 57.63%                            |

| RowNum |  | Restated        |               |                       |     |                  |                  |                  |  |  |  |                                   |
|--------|--|-----------------|---------------|-----------------------|-----|------------------|------------------|------------------|--|--|--|-----------------------------------|
|        |  | 31/12/2024*     |               |                       |     |                  |                  |                  |  |  |  |                                   |
|        |  | 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 |
|        | Non-defaulted  | Defaulted       | Non-defaulted | Defaulted             |     |                  |                  |                  |  |  |  |                                   |
| 25     | Central banks  | 4,076           | 0             | 0                     | 0   | 4,076            | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 26     | Central governments  | 24,948          | 0             | 4,769                 | 0   | 12,780           | 1,370            | 0                | 1  | 0  | 0  | 0.00%                             |
| 27     | Regional governments or local authorities                                | 2               | 0             | 0                     | 0   | 1                | 2                | 0                | 0  | 0  | 0  | 0.00%                             |
| 28     | Public sector entities   | 418             | 0             | 244                   | 0   | 347              | 75               | 0                | 0  | 0  | 0  | 20.67%                            |
| 29     | Multilateral Development Banks   | 591             | 0             | 0                     | 0   | 591              | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 30     | International Organisations  | 0               | 0             | 0                     | 0   | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 31     | Institutions   | 632             | 0             | 297                   | 0   | 532              | 0                | 1                | 0  | 0  | 1  | 75.11%                            |
| 32     | Corporates   | 25,189          | 121           | 19,043                | 139 | 13,951           | 210              | 387              | 130                                      | 28                                       | 265                                      | 69.60%                            |
| 33     | of which: Other - SME  | 1,803           | 66            | 2,264                 | 67  | 2,558            | 185              | 251              | 36                                       | 15                                       | 186                                      | 73.80%                            |
| 34     | of which: Specialised lending  | 4,578           | 11            | 3,188                 | 15  | 4,596            | 9                | 22               | 40                                       | 0  | 7  | 30.03%                            |
| 35     | Retail   | 2,148           | 72            | 1,442                 | 74  | 2,067            | 191              | 297              | 40                                       | 43                                       | 189                                      | 73.53%                            |
| 36     | of which: SME  | 788             | 39            | 452                   | 39  | 803              | 49               | 105              | 17                                       | 12                                       | 63                                       | 61.61%                            |
| 37     | Secured by mortgages on immovable property and ADC exposures             | 9,995           | 621           | 4,723                 | 623 | 8,589            | 1,565            | 1,264            | 44                                       | 95                                       | 636                                      | 50.29%                            |
| 38     | of which: Residential immovable property                                 | 5,592           | 364           | 1,776                 | 364 | 5,055            | 964              | 638              | 17                                       | 44                                       | 254                                      | 41.01%                            |
| 39     | of which: Commercial immovable property                                  | 3,025           | 256           | 2,627                 | 258 | 3,479            | 677              | 646              | 32                                       | 51                                       | 382                                      | 59.18%                            |
| 40     | of which: Land acquisition, development and construction exposures (ADC) | 78              | 0             | 118                   | 0   | 55               | 25               | 0                | 0  | 0  | 0  | 0.00%                             |
| 41     | Subordinated debt exposures  | 25              | 0             | 37                    | 0   | 22               | 0                | 0                | 13                                       | 0  | 0  | 0.00%                             |
| 42     | Covered bonds  | 0               | 0             | 0                     | 0   | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 43     | Claims on institutions and corporates with a ST credit assessment        | 0               | 0             | 0                     | 0   | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 44     | Collective investments undertakings (CIU)                                | 0               | 0             | 0                     | 0   | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 45     | Equity   | 140             | 5             | 196                   | 5   | 140              | 0                | 5                | 0  | 0  | 0  | 0.00%                             |
| 46     | Securitisation   | 0               | 0             | 0                     | 0   | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 47     | Other exposures  | 3,053           | 0             | 2,118                 | 0   | 3,053            | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 48     | TOTAL  | 51,207          | 819           | 24,769                | 835 | 46,129           | 3,513            | 1,914            | 229                                      | 165                                      | 1,095                                    | 57.21%                            |

2025 EU-wide Stress Test: Credit risk STA  
National Bank of Greece S.A.

| Row/Num |   | Baseline Scenario |                  |                  |  |  |  |                                   |                  |                  |                  |  |  |  |                                   |                  |                  |                  |  |  |  |                                   |
|---------|---|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
|         |   | 31/12/2025        |                  |                  |  |  |  |                                   | 31/12/2026       |                  |                  |  |  |  |                                   | 31/12/2027       |                  |                  |  |  |  |                                   |
|         |   | 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 |
| 1       | (in EUR %)  | 4,420             | 1                | 1                | 1  | 0  | 1  | 40.00%                            | 4,417            | 1                | 1                | 1  | 0  | 1  | 40.00%                            | 4,414            | 4                | 4                | 1  | 0  | 2  | 40.00%                            |
| 2       | Central governments   | 15,502            | 1,372            | 18               | 22                                       | 91                                       | 23                                       | 40.00%                            | 15,511           | 1,374            | 127              | 25                                       | 84                                       | 47                                       | 40.00%                            | 15,459           | 1,376            | 177              | 22                                       | 26                                       | 71                                       | 40.00%                            |
| 3       | Regional governments or local authorities                                 | 1                 | 1                | 1                | 0  | 0  | 1  | 45.72%                            | 1                | 1                | 0                | 0  | 0  | 1  | 45.28%                            | 1                | 1                | 0                | 0  | 1  | 1  | 45.08%                            |
| 4       | Public sector entities  | 1,391             | 39               | 4                | 0  | 0  | 1  | 23.31%                            | 1,400            | 28               | 7                | 0  | 0  | 2  | 22.45%                            | 1,402            | 23               | 9                | 0  | 0  | 2  | 21.96%                            |
| 5       | Multilateral Development Banks  | 796               | 0                | 0                | 0  | 0  | 0  | 40.00%                            | 793              | 0                | 0                | 0  | 0  | 0  | 40.00%                            | 793              | 1                | 1                | 0  | 0  | 0  | 40.00%                            |
| 6       | International Organisations   | 25                | 0                | 0                | 0  | 0  | 0  | 40.00%                            | 25               | 0                | 0                | 0  | 0  | 0  | 40.00%                            | 25               | 0                | 0                | 0  | 0  | 0  | 40.00%                            |
| 7       | Institutions  | 2,080             | 22               | 3                | 3  | 4  | 4  | 45.05%                            | 2,066            | 29               | 15               | 2  | 6  | 4  | 42.28%                            | 2,058            | 31               | 21               | 2  | 0  | 6  | 41.07%                            |
| 8       | Corporates  | 17,277            | 363              | 499              | 31                                       | 271                                      | 326                                      | 65.46%                            | 17,386           | 1,156            | 596              | 30                                       | 13                                       | 366                                      | 61.39%                            | 17,093           | 1,298            | 698              | 29                                       | 31                                       | 407                                      | 58.41%                            |
| 9       | of which: Other - SME   | 3,062             | 239              | 298              | 10                                       | 13                                       | 207                                      | 69.43%                            | 2,979            | 337              | 333              | 10                                       | 13                                       | 221                                      | 66.36%                            | 2,921            | 359              | 369              | 10                                       | 12                                       | 235                                      | 63.80%                            |
| 10      | of which: Specialised lending   | 2,541             | 181              | 51               | 9  | 2  | 17                                       | 32.52%                            | 2,427            | 266              | 48               | 9  | 4  | 27                                       | 33.37%                            | 2,359            | 305              | 499              | 8  | 3  | 57                                       | 31.90%                            |
| 11      | Retail  | 2,451             | 285              | 384              | 31                                       | 52                                       | 279                                      | 70.34%                            | 2,373            | 307              | 471              | 27                                       | 53                                       | 324                                      | 68.71%                            | 2,287            | 312              | 551              | 26                                       | 51                                       | 373                                      | 67.55%                            |
| 12      | of which: SME   | 747               | 110              | 146              | 10                                       | 19                                       | 89                                       | 58.87%                            | 684              | 138              | 182              | 9  | 24                                       | 103                                      | 57.01%                            | 640              | 148              | 218              | 8  | 25                                       | 120                                      | 55.81%                            |
| 13      | Secured by mortgages on immovable property and ADC exposures              | 8,967             | 1,853            | 1,563            | 12                                       | 109                                      | 701                                      | 44.77%                            | 8,823            | 1,929            | 1,855            | 12                                       | 109                                      | 1,041                                    | 40.48%                            | 8,807            | 1,962            | 2,148            | 11                                       | 95                                       | 786                                      | 37.11%                            |
| 14      | of which: Residential immovable property                                  | 5,285             | 1,077            | 803              | 5  | 50                                       | 279                                      | 34.80%                            | 5,000            | 1,121            | 982              | 5  | 47                                       | 299                                      | 30.49%                            | 4,880            | 1,150            | 1,172            | 5  | 47                                       | 300                                      | 27.31%                            |
| 15      | of which: Commercial immovable property                                   | 3,592             | 747              | 754              | 6  | 57                                       | 417                                      | 55.26%                            | 3,469            | 783              | 842              | 6  | 55                                       | 438                                      | 52.01%                            | 3,372            | 790              | 933              | 6  | 48                                       | 499                                      | 49.29%                            |
| 16      | of which: Land, acquisition, development and construction exposures (ADC) | 91                | 31               | 9                | 1  | 2  | 5  | 53.13%                            | 94               | 25               | 12               | 1  | 1  | 6  | 48.92%                            | 95               | 22               | 14               | 1  | 1  | 4  | 46.18%                            |
| 17      | Subordinated debt exposures   | 182               | 0                | 0                | 0  | 0  | 0  | 40.00%                            | 182              | 0                | 0                | 0  | 0  | 0  | 40.00%                            | 182              | 0                | 0                | 0  | 0  | 0  | 40.00%                            |
| 18      | Covered bonds   | 0                 | 0                | 0                | 0  | 0  | 0  | 0.00%                             | 0                | 0                | 0                | 0  | 0  | 0.00%                                    | 0                                 | 0                | 0                | 0                | 0  | 0  | 0.00%                                    |                                   |
| 19      | 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%                                    |                                   |
| 20      | 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%                                    |                                   |
| 21      | Equity  | 197               | 0                | 5                | 0  | 0  | 2  | 40.00%                            | 192              | 0                | 5                | 0  | 2  | 40.00%                                   | 192                               | 0                | 5                | 0                | 0  | 0  | 2  | 40.00%                            |
| 22      | Securitisation  | 1                 | 1                | 1                | 1  | 1  | 1  | 100.00%                           | 1                | 1                | 1                | 1  | 1  | 100.00%                                  | 1                                 | 1                | 1                | 1                | 1  | 1  | 100.00%                                  |                                   |
| 23      | Other exposures   | 3,179             | 0                | 0                | 0  | 0  | 0  | 0.00%                             | 3,179            | 0                | 0                | 0  | 0  | 0.00%                                    | 3,179                             | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 24      | TOTAL   | 61,020            | 4,438            | 2,528            | 99                                       | 279                                      | 1,328                                    | 52.59%                            | 60,108           | 4,826            | 3,051            | 94                                       | 279                                      | 1,491                                    | 48.88%                            | 59,393           | 5,066            | 3,583            | 92                                       | 256                                      | 1,652                                    | 46.08%                            |

| Row/Num |   | Baseline Scenario |                  |                  |  |  |  |                                   |                  |                  |                  |  |  |  |                                   |                  |                  |                  |  |  |  |                                   |
|---------|---|-------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|
|         |   | 31/12/2025        |                  |                  |  |  |  |                                   | 31/12/2026       |                  |                  |  |  |  |                                   | 31/12/2027       |                  |                  |  |  |  |                                   |
|         |   | 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 |
| 25      | (in EUR %)  | 4,074             | 1                | 1                | 0  | 0  | 0  | 40.00%                            | 4,071            | 2                | 2                | 0  | 0  | 1  | 40.00%                            | 4,069            | 4                | 4                | 0  | 0  | 1  | 40.00%                            |
| 26      | Central governments   | 22,744            | 1,370            | 37               | 13                                       | 91                                       | 25                                       | 40.00%                            | 22,707           | 1,370            | 74               | 13                                       | 84                                       | 29                                       | 40.00%                            | 22,671           | 1,369            | 139              | 13                                       | 28                                       | 44                                       | 40.00%                            |
| 27      | Regional governments or local authorities                                 | 1                 | 1                | 1                | 0  | 0  | 1  | 45.72%                            | 1                | 1                | 0                | 0  | 0  | 1  | 45.28%                            | 1                | 1                | 0                | 0  | 1  | 1  | 45.08%                            |
| 28      | Public sector entities  | 379               | 39               | 4                | 0  | 0  | 1  | 22.98%                            | 388              | 27               | 7                | 0  | 0  | 1  | 21.98%                            | 391              | 22               | 9                | 0  | 0  | 2  | 21.38%                            |
| 29      | Multilateral Development Banks  | 591               | 0                | 0                | 0  | 0  | 0  | 40.00%                            | 590              | 0                | 0                | 0  | 0  | 0  | 40.00%                            | 590              | 1                | 1                | 0  | 0  | 0  | 40.00%                            |
| 30      | International Organisations   | 0                 | 0                | 0                | 0  | 0  | 0  | 0.00%                             | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                             | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 31      | Institutions  | 525               | 4                | 4                | 1  | 0  | 2  | 41.39%                            | 522              | 5                | 6                | 1  | 0  | 2  | 35.82%                            | 518              | 5                | 9                | 1  | 0  | 3  | 33.56%                            |
| 32      | Corporates  | 13,479            | 666              | 476              | 25                                       | 24                                       | 313                                      | 66.61%                            | 13,176           | 906              | 547              | 24                                       | 29                                       | 345                                      | 63.08%                            | 12,893           | 1,007            | 629              | 24                                       | 28                                       | 379                                      | 60.28%                            |
| 33      | of which: Other - SME   | 2,451             | 243              | 293              | 7  | 11                                       | 197                                      | 70.14%                            | 2,427            | 224              | 307              | 7  | 11                                       | 207                                      | 67.60%                            | 2,388            | 286              | 333              | 10                                       | 218                                      | 10                                       | 65.31%                            |
| 34      | of which: Specialised lending   | 4,492             | 92               | 44               | 8  | 2  | 15                                       | 33.99%                            | 4,422            | 139              | 66               | 8  | 3  | 23                                       | 35.33%                            | 4,379            | 159              | 89               | 8  | 3  | 32                                       | 36.01%                            |
| 35      | Retail  | 3,939             | 238              | 338              | 28                                       | 47                                       | 243                                      | 71.21%                            | 3,843            | 263              | 413              | 24                                       | 48                                       | 289                                      | 69.82%                            | 3,764            | 267              | 484              | 23                                       | 407                                      | 33                                       | 66.78%                            |
| 36      | of which: SME   | 720               | 97               | 143              | 10                                       | 18                                       | 82                                       | 58.12%                            | 659              | 124              | 174              | 8  | 24                                       | 289                                      | 56.64%                            | 616              | 134              | 207              | 8  | 24                                       | 115                                      | 55.54%                            |
| 37      | Secured by mortgages on immovable property and ADC exposures              | 8,210             | 1,694            | 1,533            | 10                                       | 100                                      | 673                                      | 44.39%                            | 7,989            | 1,758            | 1,772            | 10                                       | 96                                       | 710                                      | 40.96%                            | 7,590            | 1,787            | 2,041            | 9  | 89                                       | 748                                      | 36.65%                            |
| 38      | of which: Residential immovable property                                  | 4,820             | 1,020            | 789              | 5  | 48                                       | 272                                      | 34.69%                            | 4,601            | 1,059            | 967              | 5  | 48                                       | 481                                      | 30.20%                            | 4,385            | 1,097            | 1,155            | 5  | 45                                       | 313                                      | 27.05%                            |
| 39      | of which: Commercial immovable property                                   | 3,329             | 647              | 725              | 5  | 51                                       | 400                                      | 55.18%                            | 3,225            | 671              | 804              | 5  | 49                                       | 472                                      | 51.97%                            | 3,141            | 672              | 884              | 4  | 44                                       | 435                                      | 49.25%                            |
| 40      | of which: Land, acquisition, development and construction exposures (ADC) | 60                | 19               | 3                | 1  | 1  | 1  | 13.90%                            | 63               | 16               | 1                | 0  | 1  | 0  | 13.90%                            | 64               | 14               | 2                | 0  | 0  | 0  | 13.42%                            |
| 41      | Subordinated debt exposures   | 22                | 0                | 0                | 0  | 0  | 0  | 40.00%                            | 22               | 0                | 0                | 0  | 0  | 0  | 40.00%                            | 22               | 0                | 0                | 0  | 0  | 0  | 40.00%                            |
| 42      | Covered bonds   | 0                 | 0                | 0                | 0  | 0  | 0  | 0.00%                             | 0                | 0                | 0                | 0  | 0  | 0.00%                                    | 0                                 | 0                | 0                | 0                | 0  | 0  | 0.00%                                    |                                   |
| 43      | 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%                                    |                                   |
| 44      | 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%                                    |                                   |
| 45      | Equity  | 140               | 0                | 5                | 0  | 0  | 2  | 40.00%                            | 140              | 0                | 5                | 0  | 2  | 40.00%                                   | 140                               | 0                | 5                | 0                | 0  | 0  | 2  | 40.00%                            |
| 46      | Securitisation  | 1                 | 1                | 1                | 1  | 1  | 1  | 100.00%                           | 1                | 1                | 1                | 1  | 1  | 100.00%                                  | 1                                 | 1                | 1                | 1                | 1  | 1  | 100.00%                                  |                                   |
| 47      | Other exposures   | 3,053             | 0                | 0                | 0  | 0  | 0  | 0.00%                             | 3,053            | 0                | 0                | 0  | 0  | 0.00%                                    | 3,053                             | 0                | 0                | 0                | 0  | 0  | 0  | 0.00%                             |
| 48      | TOTAL   | 45,148            | 4,032            | 2,375            | 77                                       | 262                                      | 1,246                                    | 52.48%                            | 44,400           | 4,328            | 2,828            | 73                                       | 257                                      | 1,340                                    | 48.81%                            | 43,800           | 4,463            | 3,292            | 71                                       | 243                                      | 1,513                                    | 45.96%                            |

2025 EU-wide Stress Test: Credit risk STA  
National Bank of Greece S.A.

| RowNum     |  | Adverse Scenario |                  |                  |  |  |  |                                   |                  |                  |                  |  |  |  |                                   |                  |                  |                  |  |  |  |
|------------|--|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|
|            |  | 31/12/2025       |                  |                  |  |  |  |                                   | 31/12/2026       |                  |                  |  |  |  |                                   | 31/12/2027       |                  |                  |  |  |  |
|            |  | 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 |
| (in EUR %) |  |                  |                  |                  |  |  |  |                                   |                  |                  |                  |  |  |  |                                   |                  |                  |                  |  |  |  |
| 1          | Central banks  | 4,420            | 1                | 1                | 0  | 0  | 40.00%                                   | 4,417                             | 3                | 3                | 1                | 0  | 1  | 40.00%                                   | 4,414                             | 4                | 4                | 1                | 0  | 2  | 40.00%                                   |
| 2          | Central governments  | 18,548           | 1,360            | 94               | 41                                       | 150                                      | 40.00%                                   | 18,438                            | 1,367            | 206              | 44               | 130                                      | 62                                       | 40.00%                                   | 18,325                            | 1,365            | 322              | 40               | 112                                      | 129                                      | 40.00%                                   |
| 3          | Regional governments or local authorities                                | 1                | 1                | 1                | 0  | 0  | 49.47%                                   | 1                                 | 0                | 1                | 0                | 0  | 1  | 49.47%                                   | 1                                 | 1                | 0                | 0                | 1  | 0  | 49.04%                                   |
| 4          | Public sector entities   | 1,373            | 53               | 8                | 1  | 2  | 26.99%                                   | 1,377                             | 45               | 13               | 1                | 3  | 25.67%                                   | 1,382                                    | 35                                | 17               | 1                | 1                | 4  | 24.81%                                   |  |
| 5          | Multilateral Development Banks   | 794              | 0                | 0                | 0  | 0  | 40.00%                                   | 793                               | 0                | 0                | 0                | 0  | 40.00%                                   | 793                                      | 1                                 | 1                | 0                | 0                | 0  | 0  | 40.00%                                   |
| 6          | International Organisations  | 25               | 0                | 0                | 0  | 0  | 40.00%                                   | 25                                | 0                | 0                | 0                | 0  | 40.00%                                   | 25                                       | 0                                 | 0                | 0                | 0                | 0  | 0  | 40.00%                                   |
| 7          | Institutions   | 2,027            | 37               | 16               | 5  | 1  | 46.24%                                   | 2,028                             | 45               | 27               | 4                | 13                                       | 53                                       | 46.36%                                   | 2,033                             | 40               | 37               | 4                | 1  | 17                                       | 45.83%                                   |
| 8          | Corporates   | 11,374           | 1,040            | 675              | 97                                       | 70                                       | 63.62%                                   | 11,305                            | 1,045            | 930              | 81               | 77                                       | 57                                       | 59.27%                                   | 11,279                            | 1,035            | 64               | 1,180            | 70                                       | 64                                       | 57.97%                                   |
| 9          | of which: Other - SME  | 2,588            | 322              | 369              | 32                                       | 27                                       | 66.67%                                   | 2,798                             | 390              | 461              | 27               | 24                                       | 289                                      | 62.82%                                   | 2,684                             | 421              | 543              | 23               | 22                                       | 329                                      | 60.46%                                   |
| 10         | of which: Specialised Lending  | 2,436            | 243              | 361              | 24                                       | 24                                       | 55                                       | 2,431                             | 369              | 161              | 22               | 22                                       | 67                                       | 38.20%                                   | 2,109                             | 438              | 255              | 19               | 7  | 86                                       | 35.17%                                   |
| 11         | Retail   | 2,405            | 306              | 437              | 84                                       | 93                                       | 74.27%                                   | 2,177                             | 342              | 631              | 70               | 90                                       | 461                                      | 75.96%                                   | 1,599                             | 345              | 807              | 77               | 77                                       | 581                                      | 37.02%                                   |
| 12         | of which: SME  | 710              | 119              | 173              | 28                                       | 30                                       | 65.79%                                   | 607                               | 148              | 250              | 22               | 36                                       | 157                                      | 62.75%                                   | 533                               | 153              | 317              | 17               | 29                                       | 184                                      | 61.29%                                   |
| 13         | Secured by mortgages on immovable property and ADC exposures             | 6,674            | 1,066            | 1,723            | 52                                       | 365                                      | 46.23%                                   | 7,090                             | 2,113            | 2,809            | 42               | 373                                      | 696                                      | 42.95%                                   | 7,491                             | 2,278            | 2,634            | 35               | 412                                      | 1,069                                    | 40.82%                                   |
| 14         | of which: Residential immovable property                                 | 5,166            | 1,159            | 838              | 16                                       | 126                                      | 36.00%                                   | 4,788                             | 1,188            | 1,087            | 13               | 139                                      | 351                                      | 32.94%                                   | 4,508                             | 1,329            | 1,325            | 11               | 144                                      | 398                                      | 30.05%                                   |
| 15         | of which: Commercial immovable property                                  | 1,427            | 792              | 875              | 35                                       | 234                                      | 55.79%                                   | 3,122                             | 892              | 1,679            | 29               | 230                                      | 376                                      | 53.42%                                   | 2,986                             | 917              | 1,270            | 23               | 271                                      | 671                                      | 51.82%                                   |
| 16         | of which: Land acquisition, development and construction exposures (ADC) | 84               | 35               | 12               | 1  | 5  | 61.55%                                   | 79                                | 34               | 18               | 1                | 4  | 16                                       | 56.38%                                   | 72                                | 31               | 22               | 1                | 1  | 2  | 54.43%                                   |
| 17         | Subordinated debt exposures  | 182              | 0                | 0                | 0  | 0  | 40.00%                                   | 182                               | 0                | 0                | 0                | 0  | 0  | 40.00%                                   | 182                               | 0                | 0                | 0                | 0  | 0  | 40.00%                                   |
| 18         | Covered bonds  | 0                | 0                | 0                | 0  | 0  | 0.00%                                    | 0                                 | 0                | 0                | 0                | 0  | 0.00%                                    | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0.00%                                    |
| 19         | Claims on institutions and corporates with a ST credit assessment        | 0                | 0                | 0                | 0  | 0  | 0.00%                                    | 0                                 | 0                | 0                | 0                | 0  | 0.00%                                    | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0.00%                                    |
| 20         | Collective investments undertakings (CIU)                                | 0                | 0                | 0                | 0  | 0  | 0.00%                                    | 0                                 | 0                | 0                | 0                | 0  | 0.00%                                    | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0.00%                                    |
| 21         | Equity   | 192              | 0                | 5                | 0  | 2  | 40.00%                                   | 192                               | 0                | 5                | 0                | 2  | 40.00%                                   | 192                                      | 0                                 | 5                | 0                | 0                | 0  | 2  | 40.00%                                   |
| 22         | Securitisation   | 1                | 1                | 1                | 0  | 0  | 40.00%                                   | 1                                 | 1                | 1                | 0                | 0  | 0  | 40.00%                                   | 1                                 | 1                | 1                | 0                | 0  | 0  | 40.00%                                   |
| 23         | Other exposures  | 3,179            | 0                | 0                | 0  | 0  | 0.00%                                    | 3,179                             | 0                | 0                | 0                | 0  | 0.00%                                    | 3,179                                    | 0                                 | 0                | 0                | 0                | 0  | 0  | 0.00%                                    |
| 24         | TOTAL  | 65,221           | 4,794            | 2,963            | 281                                      | 681                                      | 54.07%                                   | 58,215                            | 5,460            | 8,006            | 344              | 675                                      | 2,057                                    | 51.31%                                   | 57,294                            | 5,698            | 4,902            | 207              | 676                                      | 2,474                                    | 49.61%                                   |

| RowNum     |   | Adverse Scenario |                  |                  |  |  |  |                                   |                  |                  |                  |  |  |  |                                   |                  |                  |                  |  |  |  |
|------------|---|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|-----------------------------------|------------------|------------------|------------------|--|--|--|
|            |   | 31/12/2025       |                  |                  |  |  |  |                                   | 31/12/2026       |                  |                  |  |  |  |                                   | 31/12/2027       |                  |                  |  |  |  |
|            |   | 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 |
| (in EUR %) |   |                  |                  |                  |  |  |  |                                   |                  |                  |                  |  |  |  |                                   |                  |                  |                  |  |  |  |
| 25         | Central banks   | 4,074            | 1                | 1                | 0  | 0  | 40.00%                                   | 4,071                             | 2                | 2                | 0                | 0  | 1  | 40.00%                                   | 4,069                             | 4                | 4                | 0                | 0  | 1  | 40.00%                                   |
| 26         | Central governments   | 22,718           | 1,367            | 65               | 27                                       | 150                                      | 40.00%                                   | 22,648                            | 1,363            | 189              | 26               | 131                                      | 56                                       | 40.00%                                   | 22,535                            | 1,359            | 236              | 25               | 112                                      | 86                                       | 40.00%                                   |
| 27         | Regional governments or local authorities                         | 1                | 1                | 1                | 0  | 0  | 49.47%                                   | 1                                 | 0                | 1                | 0                | 0  | 1  | 49.47%                                   | 1                                 | 1                | 0                | 0                | 1  | 0  | 49.04%                                   |
| 28         | Public sector entities  | 361              | 53               | 8                | 1  | 2  | 26.84%                                   | 365                               | 44               | 12               | 1                | 1  | 3  | 25.44%                                   | 370                               | 34               | 17               | 1                | 1  | 4  | 24.52%                                   |
| 29         | Multilateral Development Banks                                    | 593              | 0                | 0                | 0  | 0  | 40.00%                                   | 590                               | 0                | 0                | 0                | 0  | 0  | 40.00%                                   | 590                               | 1                | 1                | 0                | 0  | 0  | 40.00%                                   |
| 30         | International Organisations                                       | 0                | 0                | 0                | 0  | 0  | 0.00%                                    | 0                                 | 0                | 0                | 0                | 0  | 0  | 0.00%                                    | 0                                 | 0                | 0                | 0                | 0  | 0  | 0.00%                                    |
| 31         | Institutions  | 518              | 8                | 7                | 1  | 0  | 37.78%                                   | 514                               | 8                | 11               | 1                | 0  | 4  | 35.85%                                   | 512                               | 7                | 14               | 1                | 0  | 5  | 34.93%                                   |
| 32         | Corporates  | 23,159           | 414              | 612              | 76                                       | 59                                       | 65.30%                                   | 22,700                            | 1,105            | 829              | 64               | 64                                       | 505                                      | 61.35%                                   | 22,402                            | 1,219            | 1,007            | 56               | 58                                       | 597                                      | 56.27%                                   |
| 33         | of which: Other - SME   | 2,927            | 268              | 342              | 23                                       | 22                                       | 67.30%                                   | 2,282                             | 314              | 412              | 20               | 19                                       | 263                                      | 63.78%                                   | 2,199                             | 314              | 425              | 17               | 18                                       | 292                                      | 61.44%                                   |
| 34         | of which: Specialised Lending                                     | 4,429            | 126              | 73               | 19                                       | 3  | 40.30%                                   | 4,320                             | 190              | 118              | 16               | 5  | 49                                       | 41.84%                                   | 4,255                             | 215              | 157              | 5                | 5  | 67                                       | 42.53%                                   |
| 35         | Retail  | 1,878            | 256              | 342              | 75                                       | 82                                       | 74.91%                                   | 1,677                             | 287              | 561              | 62               | 83                                       | 407                                      | 73.90%                                   | 1,523                             | 291              | 703              | 50               | 69                                       | 513                                      | 31.09%                                   |
| 36         | of which: SME   | 7,848            | 1,808            | 1,663            | 44                                       | 339                                      | 45.52%                                   | 7,139                             | 2,012            | 2,088            | 38               | 350                                      | 879                                      | 42.13%                                   | 6,853                             | 2,072            | 2,493            | 31               | 400                                      | 995                                      | 39.92%                                   |
| 37         | Secured by mortgages on immovable property and ADC exposures      | 4,768            | 1,107            | 824              | 15                                       | 123                                      | 35.72%                                   | 4,843                             | 1,227            | 1,667            | 12               | 130                                      | 342                                      | 32.08%                                   | 4,671                             | 1,365            | 1,304            | 10               | 141                                      | 386                                      | 28.81%                                   |
| 38         | of which: Residential immovable property                          | 3,187            | 679              | 836              | 29                                       | 214                                      | 55.23%                                   | 2,923                             | 763              | 1,056            | 25               | 213                                      | 516                                      | 52.77%                                   | 2,729                             | 785              | 1,187            | 20               | 258                                      | 606                                      | 51.08%                                   |
| 39         | of which: Commercial immovable property                           | 1,581            | 428              | 0                | 0  | 0  | 22.50%                                   | 1,920                             | 464              | 611              | 0                | 0  | 0  | 22.41%                                   | 1,948                             | 587              | 117              | 0                | 1  | 1  | 22.35%                                   |
| 40         | Subordinated debt exposures                                       | 227              | 0                | 0                | 0  | 0  | 40.00%                                   | 227                               | 0                | 0                | 0                | 0  | 0  | 40.00%                                   | 227                               | 0                | 0                | 0                | 0  | 0  | 40.00%                                   |
| 41         | Covered bonds   | 0                | 0                | 0                | 0  | 0  | 0.00%                                    | 0                                 | 0                | 0                | 0                | 0  | 0.00%                                    | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0.00%                                    |
| 42         | Claims on institutions and corporates with a ST credit assessment | 0                | 0                | 0                | 0  | 0  | 0.00%                                    | 0                                 | 0                | 0                | 0                | 0  | 0.00%                                    | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0.00%                                    |
| 43         | Collective investments undertakings (CIU)                         | 0                | 0                | 0                | 0  | 0  | 0.00%                                    | 0                                 | 0                | 0                | 0                | 0  | 0.00%                                    | 0  | 0                                 | 0                | 0                | 0                | 0  | 0  | 0.00%                                    |
| 44         | Equity  | 140              | 0                | 5                | 0  | 2  | 40.00%                                   | 140                               | 0                | 5                | 0                | 0  | 2  | 40.00%                                   | 140                               | 0                | 5                | 0                | 0  | 2  | 40.00%                                   |
| 45         | Securitisation  | 1                | 1                | 1                | 0  | 0  | 40.00%                                   | 1                                 | 1                | 1                | 0                | 0  | 0  | 40.00%                                   | 1                                 | 1                | 1                | 0                | 0  | 0  | 40.00%                                   |
| 46         | Other exposures   | 3,052            | 0                | 0                | 0  | 0  | 0.00%                                    | 3,052                             | 0                | 0                | 0                | 0  | 0  | 0.00%                                    | 3,052                             | 0                | 0                | 0                | 0  | 0  | 0.00%                                    |
| 47         | TOTAL   | 44,500           | 4,308            | 2,748            | 227                                      | 632                                      | 53.82%                                   | 43,099                            | 4,823            | 3,633            | 194              | 629                                      | 1,858                                    | 51.14%                                   | 42,108                            | 4,987            | 4,460            | 164              | 641                                      | 2,205                                    | 49.44%                                   |

\* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CR8.

## 2025 EU-wide Stress Test: Securitisations

National Bank of Greece S.A.

| RowNum | m               | (mln EUR)   | 1          | 2                 | 3          | 4          | 5                | 6          | 7          |
|--------|-----------------|---|------------|-------------------|------------|------------|------------------|------------|------------|
|        |                 |   | Restated   | Baseline Scenario |            |            | Adverse Scenario |            |            |
|        |                 |   | 31/12/2024 | 31/12/2025        | 31/12/2026 | 31/12/2027 | 31/12/2025       | 31/12/2026 | 31/12/2027 |
| 1      | Exposure values | SEC-IRBA  | 0          |                   |            |            |                  |            |            |
| 2      |                 | SEC-SA  | 0          |                   |            |            |                  |            |            |
| 3      |                 | SEC-ERBA  | 0          |                   |            |            |                  |            |            |
| 4      |                 | SEC-IAA   | 0          |                   |            |            |                  |            |            |
| 5      |                 | Total   | 0          |                   |            |            |                  |            |            |
| 6      | REA             | SEC-IRBA  | 0          | 0                 | 0          | 0          | 0                | 0          | 0          |
| 7      |                 | SEC-SA  | 0          | 0                 | 0          | 0          | 0                | 0          | 0          |
| 8      |                 | SEC-ERBA  | 0          | 0                 | 0          | 0          | 0                | 0          | 0          |
| 9      |                 | SEC-IAA   | 0          | 0                 | 0          | 0          | 0                | 0          | 0          |
| 10     |                 | Additional risk exposure amounts                      | 0          | 0                 | 0          | 0          | 0                | 0          | 0          |
| 11     | Total           | 0   | 0          | 0                 | 0          | 0          | 0                | 0          |            |
| 12     | Impairments     | Total banking book others than assessed at fair value |            | 0                 | 0          | 0          | 0                | 0          | 0          |

## 2025 EU-wide Stress Test: Risk exposure amounts

National Bank of Greece S.A.

| RowNum | m   | (mln EUR) | 1             | 2                | 3                 | 4             | 5             | 6                | 7             | 8             |
|--------|---|-----------|---------------|------------------|-------------------|---------------|---------------|------------------|---------------|---------------|
|        |   |           | Actual        | Restatement CRR3 | Baseline scenario |               |               | Adverse scenario |               |               |
|        |   |           | 31/12/2024    | 31/12/2024       | 31/12/2025        | 31/12/2026    | 31/12/2027    | 31/12/2025       | 31/12/2026    | 31/12/2027    |
| 1      | Risk exposure amount for credit risk  |           | 31,239        | 31,908           | 32,033            | 32,136        | 32,303        | 32,401           | 33,278        | 33,634        |
| 2      | Risk exposure amount for securitisations and re-securitisations                         |           | 0             | 0                | 0                 | 0             | 0             | 0                | 0             | 0             |
| 3      | Risk exposure amount other credit risk  |           | 31,239        | 31,908           | 32,033            | 32,136        | 32,303        | 32,401           | 33,278        | 33,634        |
| 4      | Risk exposure amount for market risk  |           | 1,846         | 1,915            | 1,915             | 1,915         | 1,915         | 2,402            | 2,402         | 2,402         |
| 5      | Risk exposure amount for operational risk   |           | 4,283         | 3,995            | 3,995             | 3,995         | 3,995         | 3,995            | 3,995         | 3,995         |
| 6      | Other risk exposure amounts   |           | 0             | 0                | 0                 | 0             | 0             | 383              | 383           | 383           |
| 7      | <b>Total Risk exposure amount before Output floor</b>                                   |           | <b>37,368</b> | <b>37,818</b>    | <b>37,943</b>     | <b>38,046</b> | <b>38,213</b> | <b>39,181</b>    | <b>40,059</b> | <b>40,414</b> |
| 8      | <b>Unfloored Total Risk exposure amount (transitional)</b>                              |           |               | <b>37,818</b>    | <b>37,943</b>     | <b>38,046</b> | <b>38,213</b> | <b>39,181</b>    | <b>40,059</b> | <b>40,414</b> |
| 9      | <b>Unfloored Total Risk exposure amount (fully loaded)</b>                              |           |               | <b>39,620</b>    | <b>39,742</b>     | <b>39,798</b> | <b>39,918</b> | <b>40,978</b>    | <b>41,806</b> | <b>42,113</b> |
| 10     | Standardised Risk exposure amount for credit risk exposures                             |           |               | 31,908           | 32,033            | 32,136        | 32,303        | 32,401           | 33,278        | 33,634        |
| 11     | Standardised Risk exposure amount for market risk exposures                             |           |               | 2,908            | 2,908             | 2,908         | 2,908         | 2,908            | 2,908         | 2,908         |
| 12     | Standardised Risk exposure amount for operational risk                                  |           |               | 3,995            | 3,995             | 3,995         | 3,995         | 3,995            | 3,995         | 3,995         |
| 13     | Other Standardised risk exposure amounts  |           |               | 0                | 0                 | 0             | 0             | 383              | 383           | 383           |
| 14     | <b>Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)</b> |           |               | <b>38,811</b>    | <b>38,936</b>     | <b>39,039</b> | <b>39,206</b> | <b>39,688</b>    | <b>40,565</b> | <b>40,920</b> |
| 15     | <b>Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)</b> |           |               | <b>40,613</b>    | <b>40,735</b>     | <b>40,791</b> | <b>40,911</b> | <b>41,484</b>    | <b>42,313</b> | <b>42,620</b> |
| 16     | <b>TOTAL RISK EXPOSURE AMOUNT (transitional)</b>  |           | <b>37,368</b> | <b>37,818</b>    | <b>37,943</b>     | <b>38,046</b> | <b>38,213</b> | <b>39,181</b>    | <b>40,059</b> | <b>40,414</b> |
| 17     | <b>TOTAL RISK EXPOSURE AMOUNT (fully loaded)</b>  |           | <b>37,368</b> | <b>39,620</b>    | <b>39,742</b>     | <b>39,798</b> | <b>39,918</b> | <b>40,978</b>    | <b>41,806</b> | <b>42,113</b> |

2025 EU-wide Stress Test: Capital  
National Bank of Greece S.A.

| Row/sum | A          | OWN FUNDS   | 1                           | 2          | 3                | 4                 | 5     | 6     | 7                | 8     | 9     |
|---------|------------|---|-----------------------------|------------|------------------|-------------------|-------|-------|------------------|-------|-------|
|         |            |   | IFRS 9 first implementation | Actual     | Restatement CRR3 | Baseline Scenario |       |       | Adverse Scenario |       |       |
|         |            |   | 01/01/2018                  | 31/12/2024 | 31/12/2024       | 2025              | 2026  | 2027  | 2025             | 2026  | 2027  |
| 1       |            |   |                             | 7,923      | 7,923            | 8,445             | 8,955 | 9,439 | 7,586            | 7,853 | 8,142 |
| 2       | A.1        | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)  |                             | 6,842      | 6,842            | 7,364             | 7,874 | 8,358 | 6,505            | 6,772 | 7,062 |
| 3       | A.1.1      | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)  |                             | 4,435      |                  | 4,435             | 4,435 | 4,435 | 4,435            | 4,435 | 4,435 |
| 4       | A.1.1.1    | of which: CET1 instruments subscribed by Government   |                             | 0          |                  | 0                 | 0     | 0     | 0                | 0     | 0     |
| 5       | A.1.2      | Retained earnings   |                             | 2,993      |                  | 3,527             | 4,029 | 4,504 | 3,021            | 3,264 | 3,529 |
| 6       | A.1.3      | Accumulated other comprehensive income  |                             | -429       |                  | -429              | -429  | -429  | -780             | -780  | -780  |
| 7       | A.1.3.1    | Arising from full revaluation, cash flow hedge and liquidity reserves   |                             | 0          |                  | 0                 | 0     | 0     | -351             | -351  | -351  |
| 8       | A.1.3.2    | OCI Impact of defined benefit pension plans (gain or (-) loss)  |                             | -177       |                  | -177              | -177  | -177  | -177             | -177  | -177  |
| 9       | A.1.3.3    | Other OCI contributions   |                             | -252       |                  | -252              | -252  | -252  | -252             | -252  | -252  |
| 10      | A.1.4      | Other Reserves  |                             | 829        |                  | 829               | 829   | 829   | 829              | 829   | 829   |
| 11      | A.1.5      | Funds for general banking risk  |                             | 15         |                  | 15                | 15    | 15    | 15               | 15    | 15    |
| 12      | A.1.6      | Minority interest given recognition in CET1 Capital   |                             | 15         | 15               | 15                | 15    | 15    | 15               | 15    | 15    |
| 13      | A.1.7      | Adjustments to CET1 due to prudential filters   |                             | -36        | -36              | -36               | -36   | -36   | -43              | -43   | -43   |
| 14      | A.1.7.1    | (-) Value adjustments due to the requirements for prudent valuation (AVA)   |                             | -12        | -12              | -12               | -12   | -12   | -18              | -18   | -18   |
| 15      | A.1.7.2    | Cash flow hedge reserve   |                             | -3         |                  | -3                | -3    | -3    | -3               | -3    | -3    |
| 16      | A.1.7.3    | Other adjustments   |                             | -21        |                  | -21               | -21   | -21   | -21              | -21   | -21   |
| 17      | A.1.8      | (-) Intangible assets (including Goodwill)  |                             | -599       |                  | -599              | -599  | -470  | -599             | -599  | -470  |
| 18      | A.1.8.1    | of which: Goodwill (-)  |                             | -145       |                  | -145              | -145  | -145  | -145             | -145  | -145  |
| 19      | A.1.8.2    | of which: Software assets (-)   |                             | -453       |                  | -454              | -413  | -325  | -454             | -413  | -325  |
| 20      | A.1.8.3    | of which: Other intangible assets (-)   |                             | 0          |                  | 0                 | 0     | 0     | 0                | 0     | 0     |
| 21      | A.1.9      | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTIs   |                             | -2         | -2               | -2                | -2    | -2    | -2               | -2    | -2    |
| 22      | A.1.10     | (-) IFRS shortfall of credit risk adjustments to expected losses  |                             | 0          | 0                | 0                 | 0     | 0     | 0                | 0     | 0     |
| 23      | A.1.11     | (-) Defined benefit pension fund assets   |                             | 0          |                  | 0                 | 0     | 0     | 0                | 0     | 0     |
| 24      | A.1.12     | (-) Reciprocal cross holdings in CET1 Capital   |                             | 0          |                  | 0                 | 0     | 0     | 0                | 0     | 0     |
| 25      | A.1.13     | (-) Excess deduction from AT1 items over AT1 Capital  |                             | 0          |                  | 0                 | 0     | 0     | 0                | 0     | 0     |
| 26      | 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     |
| 27      | A.1.14.1   | of which: from securitisation positions (-)   |                             | 0          |                  | 0                 | 0     | 0     | 0                | 0     | 0     |
| 28      | 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     |
| 29      | A.1.16     | (-) Deductible DTAs that rely on future profitability and arise from temporary differences  |                             | 0          | 0                | 0                 | 0     | 0     | 0                | 0     | 0     |
| 30      | A.1.17     | (-) CET1 instruments of financial sector entities where the institution has a significant investment  |                             | 0          |                  | 0                 | 0     | 0     | 0                | 0     | 0     |
| 31      | A.1.18     | (-) Amount exceeding the 17.65% threshold   |                             | 0          |                  | 0                 | 0     | 0     | 0                | 0     | 0     |
| 32      | A.1.18A    | (-) Insufficient coverage for non-performing exposures  |                             | 0          | 0                | -12               | -43   | -124  | -7               | -23   | -88   |
| 33      | A.1.18B    | (-) Minimum value commitment shortfalls   |                             | 0          |                  | 0                 | 0     | 0     | 0                | 0     | 0     |
| 34      | A.1.18C    | (-) Other foreseeable tax charges   |                             | 0          |                  | 0                 | 0     | 0     | 0                | 0     | 0     |
| 35      | A.1.19     | (-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013   |                             | -350       |                  | -350              | -350  | -350  | -350             | -350  | -350  |
| 36      | A.1.20     | CET1 capital elements or deductions - other   |                             | -29        |                  | -29               | -29   | -29   | -29              | -29   | -29   |
| 37      | A.1.21     | Amount subject to IFRS 9 transitional arrangements  |                             | -1,272     |                  |                   |       |       |                  |       |       |
| 38      | 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                       |            |                  |                   |       |       |                  |       |       |
| 39      | 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")                                   |                             | 0          |                  |                   |       |       |                  |       |       |
| 40      | A.1.21.3   | Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")   |                             | 0          |                  |                   |       |       |                  |       |       |
| 41      | 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")  |                             | 0          |                  |                   |       |       |                  |       |       |
| 42      | A.1.21.4.1 | Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")   |                             | 0          |                  |                   |       |       |                  |       |       |
| 43      | A.1.22     | Transitional adjustments  |                             | 0          | 0                | 0                 | 0     | 0     | 0                | 0     | 0     |
| 44      | A.1.22.1   | Adjustments due to IFRS 9 transitional arrangements   |                             | 0          |                  |                   |       |       |                  |       |       |
| 45      | A.1.22.1.1 | From the increased IFRS 9 ECL provisions net of EL  |                             | 0          |                  |                   |       |       |                  |       |       |
| 46      | A.1.22.1.2 | From the amount of DTAs that is deducted from CET1 capital  |                             | 0          |                  |                   |       |       |                  |       |       |
| 47      | A.1.22.2   | Other transitional adjustments to CET1 Capital  |                             | 0          | 0                | 0                 | 0     | 0     | 0                | 0     | 0     |
| 48      | 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     | 0     |
| 49      | 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     | 0     |
| 50      | A.1.22.2.3 | of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income   |                             | 0          | 0                | 0                 |       |       | 0                |       |       |

2025 EU-wide Stress Test: Capital  
National Bank of Greece S.A.

| Row Number | Column 1 | Column 2  | Column 3 | Columns 4-9                 |            |                  |                   |        |        |                  |        |       |  |
|------------|----------|---|----------|-----------------------------|------------|------------------|-------------------|--------|--------|------------------|--------|-------|--|
|            |          |   |          | IFRS 9 first implementation | Actual     | Restatement CRR3 | Baseline Scenario |        |        | Adverse Scenario |        |       |  |
|            |          |   |          | 01/01/2018                  | 31/12/2024 | 31/12/2024       | 2025              | 2026   | 2027   | 2025             | 2026   | 2027  |  |
| 51         | A.2      | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)  | 0        | 0                           | 0          | 0                | 0                 | 0      | 0      | 0                | 0      | 0     |  |
| 52         | A.2.1    | Additional Tier 1 Capital instruments   | 0        | 0                           | 0          | 0                | 0                 | 0      | 0      | 0                | 0      | 0     |  |
| 53         | A.2.2    | (-) Excess deduction from T2 items over T2 capital  | 0        | 0                           | 0          | 0                | 0                 | 0      | 0      | 0                | 0      | 0     |  |
| 54         | A.2.3    | Other Additional Tier 1 Capital components and deductions   | 0        | 0                           | 0          | 0                | 0                 | 0      | 0      | 0                | 0      | 0     |  |
| 55         | A.2.4    | Additional Tier 1 transitional adjustments  | 0        | 0                           | 0          | 0                | 0                 | 0      | 0      | 0                | 0      | 0     |  |
| 56         | A.2.4.1  | of which: adjustments due to IFRS 9 transitional arrangements   | 0        | 0                           | 0          | 0                | 0                 | 0      | 0      | 0                | 0      | 0     |  |
| 57         | A.3      | TIER 1 CAPITAL (net of deductions and after transitional adjustments)   | 6,842    | 6,842                       | 7,364      | 7,874            | 8,358             | 6,505  | 6,772  | 7,062            |        |       |  |
| 58         | A.4      | TIER 2 CAPITAL (net of deductions and after transitional adjustments)   | 1,081    | 1,081                       | 1,081      | 1,081            | 1,081             | 1,081  | 1,081  | 1,081            | 1,081  | 1,081 |  |
| 59         | A.4.1    | Tier 2 Capital instruments  | 1,081    | 1,081                       | 1,081      | 1,081            | 1,081             | 1,081  | 1,081  | 1,081            | 1,081  | 1,081 |  |
| 60         | A.4.2    | Other Tier 2 Capital components and deductions  | 0        | 0                           | 0          | 0                | 0                 | 0      | 0      | 0                | 0      | 0     |  |
| 61         | A.4.3    | Tier 2 transitional adjustments   | 0        | 0                           | 0          | 0                | 0                 | 0      | 0      | 0                | 0      | 0     |  |
| 62         | A.4.3.1  | of which: adjustments due to IFRS 9 transitional arrangements   | 0        | 0                           | 0          | 0                | 0                 | 0      | 0      | 0                | 0      | 0     |  |
| 63         | B.3      | TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)   |          |                             | 37,818     | 37,943           | 38,046            | 38,213 | 39,181 | 40,059           | 40,414 |       |  |
| 64         | B.4      | TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)   |          |                             | 39,620     | 39,742           | 39,798            | 39,918 | 40,978 | 41,806           | 42,113 |       |  |
| 65         | B.7      | STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)   |          |                             | 38,811     | 38,936           | 39,039            | 39,206 | 39,688 | 40,565           | 40,920 |       |  |
| 66         | B.8      | STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)   |          |                             | 40,613     | 40,735           | 40,791            | 40,911 | 41,484 | 42,313           | 42,620 |       |  |
| 67         | B.12     | TOTAL RISK EXPOSURE AMOUNT (transitional)   |          | 37,368                      | 37,818     | 37,943           | 38,046            | 38,213 | 39,181 | 40,059           | 40,414 |       |  |
| 68         | B.13     | TOTAL RISK EXPOSURE AMOUNT (fully loaded)   |          | 37,368                      | 39,620     | 39,742           | 39,798            | 39,918 | 40,978 | 41,806           | 42,113 |       |  |
| 69         | C.1      | Common Equity Tier 1 Capital ratio (transitional)   |          | 18.31%                      | 18.09%     | 19.41%           | 20.70%            | 21.87% | 16.60% | 16.91%           | 17.47% |       |  |
| 70         | C.2      | Tier 1 Capital ratio (transitional)   |          | 18.31%                      | 18.09%     | 19.41%           | 20.70%            | 21.87% | 16.60% | 16.91%           | 17.47% |       |  |
| 71         | C.3      | Total Capital ratio (transitional)  |          | 21.20%                      | 20.95%     | 22.26%           | 23.54%            | 24.70% | 19.36% | 19.60%           | 20.15% |       |  |
| 72         | D.1      | COMMON EQUITY TIER 1 CAPITAL (fully loaded)   |          | 6,842                       | 6,842      | 7,364            | 7,874             | 8,358  | 6,505  | 6,772            | 7,062  |       |  |
| 73         | D.2      | TIER 1 CAPITAL (fully loaded)   |          | 6,842                       | 6,842      | 7,364            | 7,874             | 8,358  | 6,505  | 6,772            | 7,062  |       |  |
| 74         | D.3      | TOTAL CAPITAL (fully loaded)  |          | 7,923                       | 7,923      | 8,445            | 8,955             | 9,439  | 7,586  | 7,853            | 8,142  |       |  |
| 75         | E.1      | Common Equity Tier 1 Capital ratio (fully loaded)   |          | 18.31%                      | 17.27%     | 18.53%           | 19.79%            | 20.94% | 15.87% | 16.20%           | 16.77% |       |  |
| 76         | E.2      | Tier 1 Capital ratio (fully loaded)   |          | 18.31%                      | 17.27%     | 18.53%           | 19.79%            | 20.94% | 15.87% | 16.20%           | 16.77% |       |  |
| 77         | E.3      | Total Capital ratio (fully loaded)  |          | 21.20%                      | 20.00%     | 21.25%           | 22.50%            | 23.64% | 18.51% | 18.78%           | 19.33% |       |  |
| 78         | H.1      | Total leverage ratio exposures (transitional)   |          | 75,473                      |            | 75,473           | 75,473            | 75,473 | 75,473 | 75,473           | 75,473 |       |  |
| 79         | H.2      | Total leverage ratio exposures (fully loaded)   |          | 75,473                      |            | 75,473           | 75,473            | 75,473 | 75,473 | 75,473           | 75,473 |       |  |
| 80         | H.3      | Leverage ratio (transitional)   |          | 9.07%                       | 9.07%      | 9.70%            | 10.43%            | 11.07% | 8.62%  | 8.97%            | 9.36%  |       |  |
| 81         | H.4      | Leverage ratio (fully loaded)   |          | 9.07%                       | 9.07%      | 9.70%            | 10.43%            | 11.07% | 8.62%  | 8.97%            | 9.36%  |       |  |
| 82         | P.1      | Capital conservation buffer   |          | 2.50%                       |            | 2.50%            | 2.50%             | 2.50%  | 2.50%  | 2.50%            | 2.50%  |       |  |
| 83         | P.2      | Countercyclical capital buffer  |          | 0.00%                       |            | 0.32%            | 0.32%             | 0.32%  | 0.32%  | 0.32%            | 0.32%  |       |  |
| 84         | P.3      | D-SII buffer  |          | 1.00%                       |            | 1.00%            | 1.00%             | 1.00%  | 1.00%  | 1.00%            | 1.00%  |       |  |
| 85         | P.4      | G-SII buffer  |          | 0.00%                       |            | 0.00%            | 0.00%             | 0.00%  | 0.00%  | 0.00%            | 0.00%  |       |  |
| 86         | 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%  |       |  |
| 87         | P.6      | Combined buffer   |          | 3.59%                       |            | 3.82%            | 3.82%             | 3.82%  | 3.82%  | 3.82%            | 3.82%  |       |  |
| 88         | R.1      | Pillar 2 capital requirement  |          | 2.75%                       | 2.75%      | 2.75%            | 2.75%             | 2.75%  | 2.75%  | 2.75%            | 2.75%  |       |  |
| 89         | R.1.1    | of which: CET1  |          | 1.55%                       | 1.55%      | 1.55%            | 1.55%             | 1.55%  | 1.55%  | 1.55%            | 1.55%  |       |  |
| 90         | R.1.2    | of which: AT1   |          | 0.52%                       | 0.52%      | 0.52%            | 0.52%             | 0.52%  | 0.52%  | 0.52%            | 0.52%  |       |  |
| 91         | R.2      | Total STREP capital requirement (applicable requirements to be met at all times - including adverse scenario - according to EBA/GL/2018/03) |          | 10.75%                      | 10.75%     | 10.75%           | 10.75%            | 10.75% | 10.75% | 10.75%           | 10.75% |       |  |
| 92         | R.2.1    | of which: CET1  |          | 6.05%                       | 6.05%      | 6.05%            | 6.05%             | 6.05%  | 6.05%  | 6.05%            | 6.05%  |       |  |
| 93         | R.3      | Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)                                |          | 14.34%                      | 14.34%     | 14.57%           | 14.57%            | 14.57% | 14.57% | 14.57%           | 14.57% |       |  |
| 94         | R.3.1    | of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)                                       |          | 9.64%                       | 9.64%      | 9.87%            | 9.87%             | 9.87%  | 9.87%  | 9.87%            | 9.87%  |       |  |
| 95         | R.4      | Leverage Ratio pillar 2 requirement   |          | 0.00%                       | 0.00%      | 0.00%            | 0.00%             | 0.00%  | 0.00%  | 0.00%            | 0.00%  |       |  |
| 96         | S        | Shortages   |          | 2.02%                       | 2.02%      | 2.02%            | 2.02%             | 2.02%  | 2.02%  | 2.02%            | 2.02%  |       |  |

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

## 2025 EU-wide Stress Test: P&L

National Bank of Greece S.A.

| RowNum |  | (mln EUR)  |                   |            |            |                  |            |        |
|--------|--|------------|-------------------|------------|------------|------------------|------------|--------|
|        |  | 1          | 2                 | 3          | 4          | 5                | 6          | 7      |
|        |  | Actual     | Baseline scenario |            |            | Adverse scenario |            |        |
|        | 31/12/2024   | 31/12/2025 | 31/12/2026        | 31/12/2027 | 31/12/2025 | 31/12/2026       | 31/12/2027 |        |
| 1      | Net interest income  | 2,356      | 2,270             | 2,234      | 2,181      | 1,899            | 1,974      | 1,985  |
| 2      | Interest income  | 3,052      | 2,566             | 2,434      | 2,428      | 3,025            | 2,945      | 2,875  |
| 3      | Interest expense   | -696       | -353              | -257       | -304       | -1,183           | -1,028     | -947   |
| 4      | Dividend income  | 3          | 3                 | 3          | 3          | 2                | 2          | 2      |
| 5      | Net fee and commission income  | 427        | 419               | 401        | 385        | 329              | 315        | 314    |
| 6      | Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities  | 164        | 0                 | 0          | 0          | -73              | 12         | 12     |
| 7      | 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 |            |                   |            |            | -20              |            |        |
| 8      | Other operating income not listed above, net   | -61        | -7                | -7         | -7         | 107              | -7         | -7     |
| 9      | Total operating income, net  | 2,890      | 2,685             | 2,631      | 2,563      | 2,244            | 2,295      | 2,305  |
| 10     | Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss   | -122       | -125              | -152       | -141       | -982             | -411       | -385   |
| 11     | Other income and expenses not listed above, net  | -1,250     | -1,031            | -1,042     | -1,060     | -1,178           | -1,184     | -1,160 |
| 12     | Profit or (-) loss before tax from continuing operations   | 1,518      | 1,530             | 1,438      | 1,361      | 83               | 700        | 761    |
| 13     | Tax expenses or (-) income related to profit or loss from continuing operations  | -356       | -459              | -431       | -408       | -25              | -210       | -228   |
| 14     | Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)   | 0          |                   |            |            |                  |            |        |
| 15     | Profit or (-) loss for the year  | 1,161      | 1,071             | 1,007      | 953        | 58               | 490        | 532    |
| 16     | Amount of dividends paid and minority interests after MDA-related adjustments  | 582        | 537               | 505        | 478        | 31               | 247        | 268    |
| 17     | Attributable to owners of the parent net of estimated dividends  | 579        | 534               | 502        | 475        | 28               | 244        | 265    |
| 18     | Memo row: Impact of one-off adjustments  |            | 167               | 167        | 167        | 167              | 167        | 167    |
| 19     | Total post-tax MDA-related adjustment  |            | 0                 | 0          | 0          | 0                | 0          | 0      |
| 20     | Total assets   | 75,328     |                   |            |            |                  |            |        |

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

# 2025 EU-wide Stress Test: Major capital measures and realised losses

National Bank of Greece S.A.

|               |  | (mln EUR) | 1                                     |
|---------------|--|-----------|---------------------------------------|
| <b>RowNum</b> | <b>Issuance of CET 1 Instruments 01 January to 31 March 2025</b> |           | <b>Impact on Common Equity Tier 1</b> |
| 1             | Raising of capital instruments eligible as CET1 capital (+)      |           | 0                                     |
| 2             | Repayment of CET1 capital, buybacks (-)                          |           | 0                                     |
| 3             | Conversion to CET1 of hybrid instruments (+)                     |           | 0                                     |

| <b>RowNum</b> | <b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025</b>   | <b>Impact on Additional Tier 1 and Tier 2</b> |
|---------------|---|---|
| 4             | 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   |
| 5             | 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   |

| <b>RowNum</b> | <b>Realised losses 01 January to 31 March 2025</b>      |   |
|---------------|---|---|
| 6             | Realised fines/litigation costs (net of provisions) (-) | 0 |
| 7             | Other material losses and provisions (-)                | 0 |