



2020 EU-wide Transparency Exercise

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

2020 EU-wide Transparency Exercise

Key Metrics

National Bank of Greece, S.A.

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	5,351	5,322	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,247	4,181	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	5,351	5,322	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,247	4,181	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	5,695	5,668	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,591	4,528	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	36,758	35,962	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	36,308	35,392	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.56%	14.80%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.70%	11.81%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.56%	14.80%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.70%	11.81%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.49%	15.76%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.65%	12.79%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	62,500	67,112	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.56%	7.93%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2020 EU-wide Transparency Exercise

Leverage ratio

National Bank of Greece, S.A.

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,351	5,322	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,247	4,181	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	62,500	67,112	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	62,035	66,542	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.6%	7.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.9%	6.3%	C 47.00 (r330,c010)	

2020 EU-wide Transparency Exercise

Capital

National Bank of Greece, S.A.

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	5,695	5,668	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,351	5,322	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	16,610	16,609	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-17,404	-17,323	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-222	-185	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	5,837	5,837	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	15	15	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	10	10	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-7	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-213	-236	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1	-1	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-36	-75	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-46	-133	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-287	-314	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-13	-16	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	1,104	1,141	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,104	1,141	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,351	5,322	C 01.00 (r015,c010)	Article 25 of CRR
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	344	346	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	394	396	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	-50	-50	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	36,758	35,962	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	450	570	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.56%	14.80%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.56%	14.80%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.49%	15.76%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,247	4,181	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.70%	11.81%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,104	1,141	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	450	570	C 05.01 (r440,c040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

2020 EU-wide Transparency Exercise

Overview of Risk exposure amounts

National Bank of Greece, S.A.

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	32,214	31,466	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	32,214	31,466	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	287	224	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	111	112	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,537	1,551	C 02.00 (R520, c010)
Of which the standardised approach	503	508	C 02.00 (R530, c010)
Of which IMA	1,034	1,043	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	2,609	2,609	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,609	2,609	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	36,758	35,962	

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

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

2020 EU-wide Transparency Exercise

P&L

National Bank of Greece, S.A.

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	331	659
Of which debt securities income	49	101
Of which loans and advances income	280	556
Interest expenses	53	109
(Of which deposits expenses)	32	61
(Of which debt securities issued expenses)	15	31
(Expenses on share capital repayable on demand)	0	0
Dividend income	1	1
Net Fee and commission income	65	123
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	813	839
Gains or (-) losses on financial assets and liabilities held for trading, net	-36	8
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-3	-2
Gains or (-) losses from hedge accounting, net	24	-27
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	-23	-33
TOTAL OPERATING INCOME, NET	1,118	1,460
(Administrative expenses)	186	360
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0
(Depreciation)	38	75
Modification gains or (-) losses, net	-5	-12
(Provisions or (-) reversal of provisions)	90	83
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0
(Commitments and guarantees given)	0	0
(Other provisions)	90	83
Of which pending legal issues and tax litigation ¹	0	0
Of which restructuring ¹	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	499	574
(Financial assets at fair value through other comprehensive income)	-2	1
(Financial assets at amortised cost)	502	573
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-6	1
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	306	355
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	302	347
Profit or (-) loss after tax from discontinued operations	2	14
PROFIT OR (-) LOSS FOR THE YEAR	304	361
Of which attributable to owners of the parent	303	360

⁽¹⁾ Information available only as of end of the year

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

2020 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

National Bank of Greece, S.A.

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
	Level 1		Level 2	Level 3			Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		5,833				6,919				IAS 1.54 (i)
Financial assets held for trading		5,748	326	5,413	9	6,177	315	5,856	7	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		185	37	14	134	163	19	14	130	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		1,976	607	1,338	32	2,807	777	1,999	31	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		41,511				44,154				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		41	0	41	0	31	0	31	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		11,040				11,042				
TOTAL ASSETS		66,333				71,293				IAS 1.9(a), IG 6

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	1,906	0	0	-5	0	0	2,734	0	0	-8	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	7,901	1,305	0	-26	-64	0	10,665	1,414	0	-31	-63	0	Annex V. Part 1.31, 44(b)
	Loans and advances	22,898	4,756	10,699	-201	-361	-5,396	22,505	5,170	10,357	-216	-370	-5,278	Annex V. Part 1.32, 44(a)

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

National Bank of Greece, S.A.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	2,970	3,047	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	338	349	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	54,987	59,955	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	346	447	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	443	447	IAS 37.10; IAS 1.54(l)
Tax liabilities	14	16	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,357	1,105	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	720	596	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	61,176	65,961	IAS 1.9(b);IG 6
TOTAL EQUITY	5,158	5,332	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	66,333	71,293	IAS 1.IG6

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

National Bank of Greece, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		3,316	3,494	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	Annex V.Part 1.31
Deposits	Central banks	3,400	10,500	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	5,056	3,352	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,818	2,727	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,860	2,347	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,161	1,104	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	236	286	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	67	95	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,051	6,347	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,516	4,882	ECB/2013/33 Annex 2.Part 2.9.1
	Households	34,044	34,794	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	24,173	25,121	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,376	1,384	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	428	Annex V.Part 1.37
Other financial liabilities		1,303	1,294	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		58,642	63,797	



2020 EU-wide Transparency Exercise

Market Risk
National Bank of Greece, S.A.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020												
(min EUR)																								
Traded Debt Instruments	268	243	22	9	59	21							23	8	60	20								
Of which: General risk	0	0	22	9	59	21							23	8	60	20								
Of which: Specific risk	49	51	0	0	0	0							0	0	0	0								
Equities	45	52	3	1	6	2							4	1	6	2								
Of which: General risk	1	1	3	1	6	2							4	1	6	2								
Of which: Specific risk	20	29	0	0	0	0							0	0	0	0								
Foreign exchange risk	191	212	2	1	5	2							2	1	4	3								
Commodities risk	0	0	1	0	1	0							1	0	1	0								
Total	503	508	23	9	60	21	0	0	0	0	0	1,034	24	8	60	20	0	0	0	0	0	0	1,043	

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR, which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mn EUR, %)									
Consolidated data	Central governments or central banks	22,851	23,566	5,303		27,978	28,653	5,191	
	Regional governments or local authorities	23	19	4		22	19	4	
	Public sector entities	755	612	214		790	654	257	
	Multilateral Development Banks	11	64	0		11	69	0	
	International Organisations	56	56	0		57	57	0	
	Institutions	6,684	4,388	451		4,669	3,892	416	
	Corporates	17,695	10,871	11,004		19,085	10,875	10,413	
	of which: SME	7,283	4,426	4,351		7,493	4,274	3,566	
	Retail	6,287	3,197	2,219		6,101	3,010	2,086	
	of which: SME	2,101	1,004	574		2,046	960	549	
	Secured by mortgages on immovable property	9,504	9,447	3,498		9,582	9,523	3,438	
	of which: SME	3,440	3,383	1,209		3,440	3,382	1,117	
	Exposures in default	11,672	5,685	5,814	5,710	11,466	5,195	5,291	6,002
	Items associated with particularly high risk	294	131	197		290	114	171	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	535	535	1,230		550	550	1,258		
Other exposures	3,296	3,296	2,568		3,759	3,759	3,166		
Standardised Total ²	79,664	61,867	32,501	6,650	84,358	66,370	31,690	7,008	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
GREECE	Central governments or central banks	19,093	19,808	4,856		21,581	22,256	4,762	
	Regional governments or local authorities	23	19	4		22	18	4	
	Public sector entities	751	608	211		787	652	254	
	Multilateral Development Banks	0	53	0		0	58	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	355	147	77		330	133	113	
	Corporates	15,208	8,676	8,818		16,478	8,713	8,308	
	of which: SME	6,824	4,086	4,027		6,984	3,956	3,313	
	Retail	5,490	2,642	1,807		5,353	2,449	1,669	
	of which: SME	1,997	979	560		1,998	935	534	
	Secured by mortgages on immovable property	9,016	8,965	3,314		9,092	9,040	3,262	
	of which: SME	3,246	3,197	1,133		3,247	3,196	1,050	
	Exposures in default	11,045	5,422	5,527	5,350	10,835	4,966	5,042	5,606
	Items associated with particularly high risk	80	31	46		79	26	38	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	492	492	1,186		502	502	1,210		
Other exposures	3,159	3,159	2,478		3,626	3,626	3,087		
Standardised Total ²				6,142				6,464	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
Other Countries	Central governments or central banks	1,422	1,422	81		3,934	3,933	69	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	4	3	3		3	2	2	
	Multilateral Development Banks	11	11	0		11	11	0	
	International Organisations	56	56	0		57	57	0	
	Institutions	2,250	1,154	243		895	864	195	
	Corporates	873	814	819		930	846	847	
	of which: SME	89	69	67		37	28	23	
	Retail	14	13	10		11	11	8	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	27	27	13		25	25	10	
	of which: SME	25	25	12		22	22	9	
	Exposures in default	137	72	78	65	144	54	57	91
	Items associated with particularly high risk	55	14	21		55	11	17	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	22	22	22		23	23	23		
Other exposures	44	44	36		40	40	33		
Standardised Total ²				121				137	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,737	2,886	90		3,243	2,723	77	
	Corporates	86	86	86		100	100	98	
	of which: SME	6	6	6		16	16	13	
	Retail	1	1	1		2	1	1	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	25	25	10		24	24	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	17	6	6	10	17	5	6	11
	Items associated with particularly high risk	1	1	2		1	1	2	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	13	13	13		15	15	15		
Other exposures	6	6	5		7	7	7		
Standardised Total ²				11				11	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	Central governments or central banks	365	365	365		358	358	358	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	204	169	159		277	173	143	
	of which: SME	164	131	121		234	137	107	
	Retail	730	521	387		684	530	394	
	of which: SME	81	17	10		26	18	10	
	Secured by mortgages on immovable property	367	380	142		393	386	138	
	of which: SME	150	143	56		154	147	52	
	Exposures in default	102	53	53	49	116	62	62	53
	Items associated with particularly high risk	16	15	23		16	15	23	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Other exposures	63	63	40		59	59	31		
Standardised Total ²				67				74	

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

²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
CYPRUS	Central governments or central banks	247	247	2		308	308	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	0	0		1	0	0	
	Corporates	447	282	278		522	298	272	
	of which: SME	199	134	130		221	136	110	
	Retail	51	20	14		50	20	13	
	of which: SME	23	7	4		20	7	4	
	Secured by mortgages on immovable property	49	49	19		47	47	18	
	of which: SME	18	18	7		17	17	6	
	Exposures in default	307	110	128	193	303	89	106	208
	Items associated with particularly high risk	142	71	106		138	61	91	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Other exposures	24	24	9		27	27	9		
Standardised Total ²				266				288	

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

²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
Country of Counterpart 6	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
Country of Counterpart 7	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

National Bank of Greece, S.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach

National Bank of Greece, S.A.

		IRB Approach											
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
(mln EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
IRB Total ²													

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

National Bank of Greece, S.A.

As of 30/06/2020

(min EUR)															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal	Provisions	
[0 - 3M [Africa	10	10	10	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		38	38	38	0	0	1	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		48	48	47	0	0	1	0	0	0	0	0	0	1	
[0 - 3M [Others														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
National Bank of Greece, S.A.

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									6,365	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	11,135	0	0	0	95	0	0	0	14,837	0	0	0	0	101	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	10,842	0	0	0	94	0	0	0	14,541	0	0	0	0	100	0	0	0	
Credit institutions	127	0	0	0	0	0	0	0	127	0	0	0	0	0	0	0	0	
Other financial corporations	2	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	
Non-financial corporations	164	0	0	0	1	0	0	0	166	0	0	0	0	2	0	0	0	
Loans and advances (including at amortised cost and fair value)	43,673	579	10,816	9,824	562	5,443	4,814	4,814	38,200	374	10,471	9,675	10,357	586	5,325	5,278	4,758	
Central banks	4,950	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	437	0	37	34	6	22	14	458	127	39	35	39	8	21	21	17		
Credit institutions	3,754	0	0	0	0	0	0	3,349	0	1	0	1	0	1	1	0		
Other financial corporations	169	0	34	22	15	22	11	182	39	34	22	34	18	22	22	11		
Non-financial corporations	17,382	236	3,799	3,472	257	2,422	1,096	17,433	77	3,664	3,427	3,550	297	2,395	2,348	1,050		
of which: small and medium-sized enterprises at amortised cost	6,155	102	2,195	1,998	174	1,368	723	6,090	48	2,137	1,939	2,137	199	1,374	1,374	672		
of which: Loans collateralised by commercial immovable property at amortised cost	1,651	42	271	177	17	139	113	1,856	26	300	187	300	20	148	148	82		
Households	16,981	343	6,946	6,296	284	2,977	3,693	16,779	131	6,734	6,191	6,734	263	2,887	2,887	3,681		
of which: Loans collateralised by residential immovable property at amortised cost	14,187	294	6,234	5,689	170	2,461	3,672	14,079	110	6,050	5,604	6,050	166	2,358	2,358	3,624		
of which: Credit for consumption at amortised cost	2,794	49	712	606	114	516	21	2,700	21	684	588	684	97	529	529	57		
DEBT INSTRUMENTS other than HFT	54,808	579	10,816	9,824	657	5,443	4,814	59,402	374	10,471	9,675	10,357	687	5,325	5,278	4,758		
OFF-BALANCE SHEET EXPOSURES	9,205		214	135	8	47	0	10,065		195	160	195	9	49	49	0		

¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2020 EU-wide Transparency Exercise

Forborne exposures

National Bank of Greece, S.A.

	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	7,253	4,669	2,177	1,980	4,468		7,164	4,480	2,064	1,871	4,559	2,456
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	51	23	12	9	17		50	23	12	9	16	14
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	19	18	11	10	8		19	19	11	11	8	8
Non-financial corporations	2,055	1,500	892	829	1,004		2,014	1,479	880	820	992	556
of which: small and medium-sized enterprises at amortised cost	953	720	388	345	494		930	700	375	331	482	
Households	5,128	3,127	1,262	1,131	3,438		5,081	2,959	1,162	1,032	3,543	1,879
DEBT INSTRUMENTS other than HFT	7,253	4,669	2,177	1,980	4,468		7,164	4,480	2,064	1,871	4,559	
Loan commitments given	0	0	0	0	0		0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice								2,228				
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria								3,000				

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

⁽²⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
National Bank of Greece, S.A.

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	270	74	270	38	0	270	74	74	270	39	0	
B Mining and quarrying	909	396	909	333	0	866	394	391	866	334	0	
C Manufacturing	2,610	720	2,610	444	22	2,626	692	656	2,626	439	21	
D Electricity, gas, steam and air conditioning supply	2,259	12	2,259	28	0	2,203	10	10	2,203	31	0	
E Water supply	0	0	0	0	0	0	0	0	0	0	0	
F Construction	1,015	217	1,015	163	0	988	216	200	988	165	0	
G Wholesale and retail trade	3,600	1,203	3,600	853	3	3,620	1,180	1,048	3,620	857	3	
H Transport and storage	2,617	256	2,617	147	20	2,659	225	223	2,659	132	21	
I Accommodation and food service activities	1,365	267	1,365	183	0	1,376	266	242	1,376	201	0	
J Information and communication	138	32	138	4	0	121	9	2	121	2	0	
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	
L Real estate activities	1,182	164	1,182	94	0	1,177	160	158	1,177	93	0	
M Professional, scientific and technical activities	302	138	302	93	0	303	132	128	303	93	0	
N Administrative and support service activities	6	1	6	0	0	6	1	0	6	0	0	
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	
P Education	0	0	0	0	0	0	0	0	0	0	0	
Q Human health services and social work activities	145	46	145	35	0	144	46	45	144	35	0	
R Arts, entertainment and recreation	3	0	3	0	0	49	0	0	49	0	0	
S Other services	960	273	788	214	1	1,023	260	250	855	223	1	
Loans and advances	17,382	3,799	17,210	2,632	47	17,433	3,664	3,427	17,265	2,645	47	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2020 EU-wide Transparency Exercise
Collateral valuation - loans and advances
National Bank of Greece, S.A.

(mln EUR)	As of 30/06/2020				
	Loans and advances				
	Performing	Non-performing		Unlikely to pay that are not past due or past due <= 90 days	
of which past due > 30days <= 90 days					
Gross carrying amount	38,200	27,729	374	10,471	3,187
Of which secured	29,713	20,600	225	9,114	2,841
Of which secured with immovable property	15,935	9,584	136	6,351	1,771
Of which instruments with LTV higher than 60% and lower or equal to 80%	0	0		0	0
Of which instruments with LTV higher than 80% and lower or equal to 100%	0	0		0	0
Of which instruments with LTV higher than 100%	0	0		0	0
Accumulated impairment for secured assets	4,601	396	28	4,205	1,020
Collateral					
Of which value capped at the value of exposure	17,760	13,093	156	4,667	1,684
Of which immovable property	14,517	10,147	140	4,370	1,568
Of which value above the cap	17,219	12,121	126	5,098	1,746
Of which immovable property	13,233	8,782	121	4,450	1,499
Financial guarantees received	1,064	972	3	92	51
Accumulated partial write-off	-307	-4	0	-303	-156

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

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
National Bank of Greece, S.A.

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing				Non-performing			Performing				Non-performing			
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days		Inflows to non-performing exposures
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	159,365	4,933														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		3,811	3,192	489	968	619	588	593	298	94	36	71	204	191	194	20
of which: Households		1,925	1,530	421	713	395	393	394	147	39	23	31	108	107	107	1
of which: Collateralised by residential immovable property		1,442	1,066	393	626	377	376	376	119	24	17	22	95	95	95	0
of which: Non-financial corporations		1,855	1,650	68	254	205	177	180	144	55	13	40	89	77	80	19
of which: Small and Medium-sized Enterprises		778	584	63	234	194	175	177	133	48	13	39	85	76	78	17
of which: Collateralised by commercial immovable property		86	72	3	13	14	13	13	5	1	0	1	3	3	3	0

¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.