



2016 EU-wide Transparency Exercise

Bank Name	Piraeus Bank SA
LEI Code	M6AD1Y1KW32H8THQ6F76
Country Code	GR

2016 EU-wide Transparency Exercise

Capital

Piraeus Bank SA

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	9,449	9,193	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,449	9,193	C 01.00 (r020,d10)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	17,734	17,735	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	-7,841	-7,898	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	-151	-219	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	165	178	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	8	7	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	0	-4	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-275	-269	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 34(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	-784	-790	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-19	-19	C 01.00 (r430,d10)	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,d10)	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,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 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,d10)	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	0	0	C 01.00 (r490,d10)	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	0	0	C 01.00 (r500,d10)	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	0	0	C 01.00 (r510,d10)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-	
	A.1.21	Transitional adjustments	613	472	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,d10)	Articles 483(1) to (3), and 484 to 487 of CRR	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	63	51	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	550	421	C 01.00 (r520,d10)	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,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d10) + C 01.00 (r670,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)			
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)			
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,449	9,193	C 01.00 (r015,d10)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)			
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	54,036	53,262	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.49%	17.26%	CA3 (1)	-	
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.49%	17.26%	CA3 (3)	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.49%	17.26%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,837	8,721	[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))]	-	
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.35%	16.37%	[D.1]/[B-B.1]	-	

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2016 EU-wide Transparency Exercise

Risk exposure amounts

Piraeus Bank SA

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	50,274	49,552
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	50,274	49,552
Risk exposure amount for position, foreign exchange and commodities (Market risk)	321	274
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	19	13
Risk exposure amount for operational risk	3,422	3,422
Other risk exposure amounts	0	0
Total Risk Exposure Amount	54,036	53,262

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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Piraeus Bank SA

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	2,967	1,356
Of which debt securities income	168	68
Of which loans and advances income	2,681	1,238
Interest expenses	1,090	394
(Of which deposits expenses)	828	274
(Of which debt securities issued expenses)	24	0
(Expenses on share capital repayable on demand)	0	0
Dividend income	8	6
Net Fee and commission income	306	153
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	30	104
Gains or (-) losses on financial assets and liabilities held for trading, net	63	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	8	14
Net other operating income /(expenses)	101	32
TOTAL OPERATING INCOME, NET	2,394	1,270
(Administrative expenses)	1,361	591
(Depreciation)	112	55
(Provisions or (-) reversal of provisions)	36	4
(Commitments and guarantees given)	16	0
(Other provisions)	21	4
Of which pending legal issues and tax litigation ¹	6	-
Of which restructuring ¹	110	-
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	3,564	578
(Loans and receivables)	3,487	560
(Held to maturity investments, AFS assets and financial assets measured at cost)	77	18
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	228	17
(of which Goodwill)	45	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-13	-24
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-10	-1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-2,930	1
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-1,861	-17
Profit or (-) loss after tax from discontinued operations	-35	-23
PROFIT OR (-) LOSS FOR THE YEAR	-1,896	-40
Of which attributable to owners of the parent	-1,893	-40

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Piraeus Bank SA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(m EUR, %)									
Consolidated data	Central governments or central banks	9,808	10,840	4,857		9,026	10,026	4,895	
	Regional governments or local authorities	184	178	37		171	166	34	
	Public sector entities	34	28	36		25	20	26	
	Multilateral Development Banks	71	71	0		66	66	0	
	International Organisations	16,979	16,979	0		15,479	15,479	0	
	Institutions	3,915	2,232	321		7,028	2,278	322	
	Corporates	10,910	8,894	8,714		10,985	8,849	8,711	
	of which: SME	2,497	2,061	2,136		2,300	1,803	1,879	
	Retail	6,016	3,718	2,463		5,465	3,441	2,265	
	of which: SME	2,890	1,824	1,942		2,703	1,767	1,010	
	Secured by mortgages on immovable property	18,911	18,149	8,533		18,693	17,845	8,481	
	of which: SME	7,330	6,974	3,553		7,095	6,739	3,417	
	Exposures in default	36,571	18,572	19,833	17,081	36,144	18,297	19,547	16,927
	Items associated with particularly high risk	24	24	37		24	24	37	
	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)	122	122	105		87	87	80		
Equity	641	641	683		503	503	518		
Securitisation	0	0	0		0	0	0		
Other exposures	6,263	6,263	4,654		6,229	6,229	4,638		
Standardised Total²	110,449	86,712	80,274	17,676	109,925	83,309	49,552	17,530	

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).

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GREECE	Central governments or central banks	8,567	9,541	4,552		7,758	8,695	4,633	
	Regional governments or local authorities	178	175	37		166	163	34	
	Public sector entities	21	17	25		15	11	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	119	154	33		149	200	42	
	Corporates	8,195	6,500	6,214		8,510	6,685	6,544	
	of which: SME	1,895	1,600	1,669		1,708	1,347	1,421	
	Retail	5,249	3,190	2,103		4,746	2,941	1,925	
	of which: SME	2,527	1,625	929		2,370	1,573	899	
	Secured by mortgages on immovable property	17,279	16,574	7,719		17,181	16,383	7,715	
	of which: SME	6,475	6,160	3,102		6,293	5,970	2,976	
	Exposures in default	30,436	15,861	16,829	13,864	30,057	15,626	16,532	13,706
	Items associated with particularly high risk	24	24	37		24	24	37	
	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)	122	122	105		87	87	80		
Equity	591	591	632		472	472	487		
Securitisation									
Other exposures	5,924	5,924	4,415		5,892	5,892	4,393		
Standardised Total²	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388	

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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
LUXEMBOURG	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	71	71	0		66	66	0	
	International Organisations	16,979	16,979	0		15,479	15,479	0	
	Institutions	157	157	0		146	146	0	
	Corporates	7	6	6		8	6	6	
	of which: SME	7	6	6		8	6	6	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	167	38	38	118	171	43	43	118
	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		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²	120	120	120	120	120	120	120	120	

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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
Other Countries	Central governments or central banks	102	102	44		94	94	35	
	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	403	390	56		369	357	70	
	Corporates	1,973	1,888	1,901		1,633	1,556	1,565	
	of which: SME	125	111	125		73	59	69	
	Retail	42	14	8		21	8	5	
	of which: SME	42	14	8		21	8	5	
	Secured by mortgages on immovable property	162	160	89		133	130	70	
	of which: SME	69	68	32		55	54	26	
	Exposures in default	2,556	1,027	1,147	1,424	2,783	1,215	1,421	1,479
	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		
Securitisation									
Other exposures	9	9	7		8	8	6		
Standardised Total²	1,443	1,443	1,443	1,443	1,443	1,443	1,443	1,443	

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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Piraeus Bank SA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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, %)									
ROMANIA	Central governments or central banks	314	314	0		326	326	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	11	9	9		8	7	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	15	4		45	15	4	
	Corporates	176	141	136		160	122	119	
	of which: SME	158	126	122		158	121	118	
	Retail	352	279	199		348	261	185	
	of which: SME	104	57	33		117	51	35	
	Secured by mortgages on immovable property	537	512	287		514	491	282	
	of which: SME	310	293	172		320	304	184	
	Exposures in default	1,215	568	631	644	1,157	514	560	641
	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	11	11	11		10	10	10		
Securitisation									
Other exposures									
Standardised Total ²	108	108	66	666	105	105	64	663	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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	213	277	0		299	361	0	
	Regional governments or local authorities	6	3	1		5	3	1	
	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	2	2	1		2	1	0	
	Corporates	345	175	175		463	289	288	
	of which: SME	121	56	57		166	101	100	
	Retail	97	64	40		87	56	36	
	of which: SME	44	40	23		39	35	20	
	Secured by mortgages on immovable property	259	253	122		223	215	103	
	of which: SME	66	64	31		46	44	21	
	Exposures in default	1,069	392	441	602	1,034	394	442	562
	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	10	10	10		12	12	12		
Securitisation									
Other exposures									
Standardised Total ²	54	54	45	608	56	56	45	573	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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, %)									
UNITED KINGDOM	Central governments or central banks	11	11	0		10	10	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	1,805	1,102	151		3,608	1,075	113	
	Corporates	41	40	40		43	43	42	
	of which: SME	41	40	40		42	42	41	
	Retail	8	4	2		1	1	1	
	of which: SME	7	3	2		1	1	0	
	Secured by mortgages on immovable property	51	51	20		48	48	19	
	of which: SME	5	5	2		5	5	2	
	Exposures in default	47	22	24	23	46	22	25	23
	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		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	25	0	0	0	24	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Piraeus Bank SA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach Piraeus Bank SA

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		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				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments	0		0		0		0		0		0	
	Institutions	0		0		0		0		0		0	
	Corporates	0		0		0		0		0		0	
	Corporates - Of Which: Specialised Lending	0		0		0		0		0		0	
	Corporates - Of Which: SME	0		0		0		0		0		0	
	Retail	0		0		0		0		0		0	
	Retail - Secured on real estate property	0		0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: SME	0		0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: non-SME	0		0		0		0		0		0	
	Retail - Qualifying Revolving	0		0		0		0		0		0	
	Retail - Other Retail	0		0		0		0		0		0	
	Retail - Other Retail - Of Which: SME	0		0		0		0		0		0	
	Retail - Other Retail - Of Which: non-SME	0		0		0		0		0		0	
	Equity	0		0		0		0		0		0	
	Securitisation	0		0		0		0		0		0	
Other non credit-obligation assets	0		0		0		0		0		0		
IRB Total	0		0		0		0		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).

2016 EU-wide Transparency Exercise

Sovereign Exposure

Piraeus Bank SA

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	20,936.8	1,380.3	19,556.4	234.3	0.0	234.3	0.0	0.0	0.0	2,358.1	0.0	2,358.1	18,344.4	1,380.3	16,964.0	0.0	0.0	0.0
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	22.8	0.0	22.8															
Croatia	0.0	0.0	0.0															
Cyprus	0.1	0.0	0.1															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	0.0	0.0	0.0															
Germany	0.0	0.0	0.0															
Greece	3,446.7	1,373.9	2,072.8															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	16,964.0	0.0	16,964.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	311.1	6.0	305.1															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	0.0	0.0	0.0															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	105.4	0.0	105.4															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	86.6	0.5	86.1															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Mauritania, 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.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Sovereign Exposure

Piraeus Bank SA

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	18,416.1	412.0	18,004.1	254.3	0.0	254.3	0.0	0.0	0.0	2,275.9	0.0	2,275.9	15,885.9	412.0	15,473.9	0.0	0.0	0.0
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	32.4	0.0	32.4															
Croatia	0.0	0.0	0.0															
Cyprus	0.1	0.0	0.1															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	0.0	0.0	0.0															
Germany	0.0	0.0	0.0															
Greece	2,338.4	409.1	1,929.2															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	15,473.9	0.0	15,473.9															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	340.8	2.4	338.4															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	0.0	0.0	0.0															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	114.2	0.0	114.2															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	116.3	0.5	115.9															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Dillibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Piraeus Bank SA

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		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		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 ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		
				Of which: defaulted									Of which: defaulted	
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	19,372	0	29	29	0	24	0	17,796	0	40	40	0	29	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	19,322	0	0	0	0	0	0	17,750	0	0	0	0	0	0
Credit institutions	10	0	0	0	0	0	0	5	0	0	0	0	0	0
Other financial corporations	24	0	24	24	0	24	0	25	0	24	24	0	24	0
Non-financial corporations	16	0	6	6	0	0	0	16	0	16	16	0	5	0
Loans and advances (including at amortised cost and fair value)	70,089	2,115	36,496	35,652	481	16,998	17,143	69,478	1,641	36,450	35,294	452	16,861	17,194
Central banks	0	0	0	0	0	0	0	1,214	0	0	0	0	0	0
General governments	1,383	1	24	24	0	3	9	418	0	23	23	0	6	7
Credit institutions	2,018	0	0	0	0	0	0	2,055	0	0	0	0	0	0
Other financial corporations	2,710	3	2,294	2,288	1	1,412	487	2,678	4	2,275	2,134	2	1,356	501
Non-financial corporations	36,306	1,136	21,040	20,496	132	9,994	10,266	35,887	833	21,048	20,590	95	9,901	10,432
of which: small and medium-sized enterprises at amortised cost	22,281	620	14,992	14,578	69	7,088	7,409	21,818	411	15,018	14,603	80	7,091	7,402
Households	27,673	974	13,138	12,844	349	5,590	6,382	27,226	804	13,104	12,547	355	5,599	6,254
DEBT INSTRUMENTS other than HFT	89,462	2,115	36,525	35,681	481	17,022	17,143	87,274	1,641	36,490	35,334	452	16,890	17,194
OFF-BALANCE SHEET EXPOSURES	4,807		434	416	0	27	384	4,572		391	391	0	27	321

⁽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)

2016 EU-wide Transparency Exercise

Forborne exposures

Piraeus Bank SA

	As of 31/12/2015					As of 30/06/2016				
	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		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		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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	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)	13,975	10,545	3,654	3,515	9,101	14,789	11,176	3,766	3,590	9,571
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	2	2	0	0	2	13	6	2	2	9
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	893	889	307	307	283	854	832	263	262	284
Non-financial corporations	8,253	6,309	2,113	2,088	5,717	8,376	6,673	2,170	2,148	5,700
of which: small and medium-sized enterprises at amortised cost	5,390	4,228	1,341	1,326	3,853	5,377	4,346	1,378	1,359	3,778
Households	4,827	3,345	1,234	1,120	3,098	5,546	3,664	1,332	1,178	3,578
DEBT INSTRUMENTS other than HFT	13,975	10,545	3,654	3,515	9,101	14,789	11,176	3,766	3,590	9,571
Loan commitments given	43	25	0	0	0	43	20	0	0	31

⁽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□