

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



2018 EU-wide Transparency Exercise Capital

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	6,347	5,872	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	6,333	5,872	C 01.00 (r020,c010)	Article 50 of CRR
		transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	,,,,,	-,-		
	A.1.1	instruments)	16,609	16,608	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	-15,582	-17,144	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-167	-196	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	5,820	5,785	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 (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	127	126	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-250	-32	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-132	-140	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 CCR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-3	-3	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	-14	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	-45	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 (s) (i) and 89 to 91 of CRS; Articles 36(1) point (s) (ii), 243(1) point (s), 244(1) point (s) and 379(1) of CRS; Articles 36(1) point s) (ii) and 379(1) of CRS; Articles 36(1) point s) (iv) and 153(6) of CRS; and Articles 36(1) point s) (iv) and 153(6) of CRS; and Articles 36(1) point s) (iv) and 153(6) of CRS;
	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	0	0	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 	-185	-347	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
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	-71	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	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	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	140	1,239	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 (+/-)	18	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	122	1,239	C 01.00 (r520,c010)	Anticles 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 (7720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	45	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	-45	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)	6,333	5,840	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14	32	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	33	32	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) - C 10.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	-19	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	37,334	36,054	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	450	C 05.01 (r010;c040)	
6187711 847714	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.96%	16.20%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.96%	16.20%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.00%	16.29%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,238	4,601	[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 loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.71%	12.92%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		1,239	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		450	C 05.01 (r440,c040)	
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⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable 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 ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,333	5,840	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	6,238	4,601	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	62,079	63,568	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	62,052	63,568	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	10.2%	9.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.1%	7.2%	C 47.00 (r330,c010)	



Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(mln EUR)		
Risk exposure amounts for credit risk	30,690	30,156
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	30,690	30,156
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,553	2,804
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	110	113
Risk exposure amount for operational risk	2,981	2,981
Other risk exposure amounts	0	0
Total Risk Exposure Amount	37,334	36,054

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



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National Bank of Greece, S.A.

	As of 31/12/2017	As of 30/06/2018
(min EUR)	10 21 22, 23,	***************************************
Interest income	1,810	687
Of which debt securities income	158	52
Of which loans and advances income	1,642	633
Interest expenses	255	123
(Of which deposits expenses)	229	102
(Of which debt securities issued expenses)	20	18
(Expenses on share capital repayable on demand)	0	0
Dividend income	3	1
Net Fee and commission income	240	121
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	41	31
Gains or (-) losses on financial assets and liabilities held for trading, net	-176	52
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-14	-53
Gains or (-) losses from hedge accounting, net	19	-3
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	-53	-19
TOTAL OPERATING INCOME, NET	1,616	695
(Administrative expenses)	851	424
(Depreciation)	93	45
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	5	2
(Commitments and guarantees given)	0	0
(Other provisions)	5	2
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	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)	792	133
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	133
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	13	72
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	3	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	-136	19
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-163	1
Profit or (-) loss after tax from discontinued operations	-248	37
PROFIT OR (-) LOSS FOR THE YEAR	-411	39
Of which attributable to owners of the parent	-442	19

(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."



Market Risk National Bank of Greece, S.A.

TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP									National L	Jank Oi V	Ji eece, 3.	٦.											
Var (Memorandum item) Var		SA					IM										IM						
Var (Memorandum Item) STRESSED Var (Memorandum Item) STRESSED Var (Memorandum Item) ALL PRICE RISSS CAPITAL CHARGE FOR CTP		As of 31/12/2017	As of 30/06/2018				As of 31/1	12/2017									As of 30/06	/2018					
TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP				VaR (Memoran	ndum item)	STRESSED VaR ((Memorandum item)	AND MIGRAT	TION RISK						andum item)	STRESSED VaR (M	lemorandum item)	DEFAU MIGRAT	LT AND ION RISK				
Traded Ordet Fortners 247 297 64 22 149 54 47 12 111 27 27 27 27 27 28 28	(m) (UD)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS	PREVIOUS	FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	LATEST AVAILABLE	AVERAGE LAS	ST MEASURE	FLOOR	AVERAGE	LASI	EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS		FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	_E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Of which: General risk 13 1 1 64 22 149 54 47 12 111 27 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		247	297		22		54							47	12		27						
Enuities 120 86 11 3 26 8 Of which Specific risk 1 3 11 3 26 8 Of which Specific risk 85 63 0		13	1	64			54							47	12		27						
Of which: General risk 1 3 11 3 26 8 8 1 1 12 2 0 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Of which: Specific risk		50	0	0	0	0							0	0	0	0						
Of which Specific risk 85 63 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		120	86	11	3	26	8							3	1	12	2						
Forein exchange fisk 303 440 6 2 9 3 1 7 3 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1	3	11	3	26	8							3	1	12	2						
Commodities risk 2 0 0 0 1 0 1 0 0 0 0 0		85	63	0	0	0	0							0	0	0	0						
		303	440	6	2	9	3							3	1	7	3						
	Commodities risk	672	824	69	24	160	57			_	_	•	2.864	48	12	110	28						1,969



Credit Risk - Standardised Approach

National Bank of Greece, S.A.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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, %)								
	Central governments or central banks	16,440	17,608	5,662		16,780	17,834	5,590	1
	Regional governments or local authorities	20	18	4		16	14	3	
	Public sector entities	179	87	87		669	583	188	
	Multilateral Development Banks	130	130	0		0	0	0	
	International Organisations	1,208	1,208	0		199	199	0	
	Institutions	6.663	3.579	774		7.583	3.777	670	
	Corporates	1,362	1,120	1,086		1,127	848	819	
	of which: SME	724	534	501		746	498	467	
	Retail	5.796	3.512	2.596		5.767	3.331	2.463	
	of which: SME	285	217	125		285	201	116	
Consolidated data	Secured by mortgages on immovable property	1.246	1.241	477		1.209	1.205	465	
	of which: SME	257	252	103		260	256	107	
	Exposures in default	4.596	1.689	1.975	2.901	4.320	2.238	2.370	2.075
	Items associated with particularly high risk	194	137	206		186	126	189	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	6	6	6		0	0		
	Equity	759	759	1,736		598	598	1,351	
	Securitisation	0	0	0		0	0	0	
	Other exposures Standardised Total	3,035	3,035	2,307	3.054	3,028	3,028	2,312	2.429

(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)

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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
	(min EUR, %) Central governments or central banks	14,720	15,783	5,203		14,847	15.801	5.128	
	Regional governments or local authorities			5,203					
	Public sector entities	19 168	16 76	76		15 657	13 571	3 177	
	Multilateral Development Banks	100	76	/6		05/	0	1//	
	International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	620	639	184		243	159	93	
	Corporates	405	388	378		245	236	228	
	of which: SMF	132	126	116		138	129	120	
	Retail	4,529	2.566	1.898		4.490	2.379	1.761	
	of which: SME	186	149	86		182	130	74	
GREECE	Secured by mortgages on immovable property	366	365	154		329	329	140	
UNLLCL	of which: SME	18	18	7		16	16	6	
	Exposures in default	3,929	1.342	1,579	2,584	3,663	1.887	1.984	1.773
	Items associated with particularly high risk	3,323	1,5.2	0	2,501	3,003	1,007	0	1,773
	Covered bonds	0	o o	0		o o	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	6	6	6		0	0	0	
	Equity	731	731	1,707		567	567	1.320	
	Securitisation		1,32	2,					
	Other exposures	2,830	2,830	2,196		2,833	2,833	2,216	
	Standardised Total ²				2.668				2.029

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7° Total values deployments and provisions per country of counterparty exclusions the fore securities to exclusion exposure, additional valuation frequency. As of the control frequency and the cont

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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
	(min EUR, %) Central governments or central banks	968	968	152		1,201	1.201	139	
	Regional governments or local authorities	908	900	152		1,201	1,201	139	
	Public sector entities	11	11	11		11	11	11	
	Multilateral Development Banks	0	11	11		11	11	11	
	International Organisations	0		0		0	u o	0	
	Institutions	1.557	911	170		2,531	1.198	214	
	Corporates	218	200	193		173	1.196	119	
	of which: SME	97	80	73		89	41	36	
	Retail	169	168	123		163	163	118	
	of which: SME	19	19	11		24	24	14	
Other Countries	Secured by mortgages on immovable property	44	44	16		39	39	14	
Other Countries	of which: SME	17	17	6		13	13		
	Exposures in default	103	55	72	48	114	69	81	46
	Items associated with particularly high risk	3	3	4		4	4	6	10
	Covered bonds	0	0	0		'n	i i	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	ō	0		0	0	0	
	Equity	4	4	4		6	6	6	
	Securitisation								
	Other exposures	51	51	31		48	48	26	
	Standardised Total ²				50				51

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

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

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					Standardis	ed Approach							
			As of 31/12/2017 As of 30/06/2018										
	(min EUR. %)	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				
	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	4.416	1.957	405		4.737	2.348	343					
	Corporates	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Retail	1	1	1		1	1	1					
	of which: SME	0	0	0		0	0	0					
UNITED KINGDOM	Secured by mortgages on immovable property	1	1	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	14	9	11	6	15	7	7	7				
	Items associated with particularly high risk	2	2	3		2	2	3					
	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	19	19	19		22	22	22					
	Securitisation												
	Other exposures	5	5	4		5	5	5					
	Standardised Total ²				6				8				

<sup>6
(**</sup>Original exposure, unlike Exposure value, is reported before taking nice account any effect due to credit conversion factors or credit risk mitoation techniques (e.g., substitution effects).

**Total value advantments and convisions concurred or Countercount excludes those for securistation execuses, additional valuation advantments (VAVI) and ot diver own funds enductions related to the encourses, but includes owneral credit risk advantments.



Credit Risk - Standardised Approach

National Bank of Greece, S.A.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		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
	(min EUR, %)								
I	Central governments or central banks	307	307	307		321	321	321	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	U	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1			1	,	
	Corporates	234	146	135		234	130	122	
	of which: SME	193	110	99		200	102	94	
MACEDONIA, THE	Retail	625	480	358		644	494	369	
FORMER	of which: SME	19	12	7		19	12	7	
	Secured by mortgages on immovable property	349	346	130		355	351	132	
YUGOSLAV	of which: SME	155	151	60		155	151	61	
REPUBLIC OF	Exposures in default	122	43	43	79	117	60	61	57
	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 Securitisation	1	1	1		1	1	1	
	Securitisation Other exposures	46	46	28		43	43	24	
	Other exposures Standardised Total ²	46	46	28	84	43	43	24	74
	Standardised Total*				84				

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		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
	(min EUR, %)								
	Central governments or central banks	275	379	0		232	333	1	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	60	61			62	62	0	
	Corporates	132	102	13 100		118	91	16 87	
	of which: SME	97	75	73		110	83	79	
	Retail	423	276	202		418	273	200	
	of which: SME	45	30	17		41	27	16	
ROMANIA	Secured by mortgages on immovable property	446	446	162		447	447	165	
KONANIA	of which: SME	51	51	24		61	60	29	
	Exposures in default	180	98	112	81	160	77	83	82
	Items associated with particularly high risk	0	0	0	01	0	0	0	02
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	1 0	l 0		0	0	0	
	Collective investments undertakings (CIU)	0	1 0	0		0	0	0	
	Equity	1	1	1		0	0	0	
	Securitisation						_		
	Other exposures	74	74	33		70	70	28	
	Standardised Total ²				91				98

Organia exposure, unlike Exposure visible, is reported before taking into account any effect due to credit conversion factors or credit risk indipataments. (All positions effects).

"Organia exposure, unlike Exposure visible, is resported before taking into account any effect due to credit conversion factors or credit risk indipataments. (All positions effects).

"Organia exposure, unlike Exposure visible, is resported before taking into account any effect due to credit conversion factors or credit risk indipataments. (All positions effects).

"Organia exposure, unlike Exposure visible, is resported before taking into account any effect due to credit conversion factors or credit risk indipataments. (All positions effects).

"Organia exposure, unlike Exposure visible, is resported before taking into account any effect due to credit conversion factors or credit risk indipataments. (All positions effects).

"Organia exposure, unlike Exposure visible, is resported before taking into account any effect due to credit conversion factors or credit risk indipataments."

"Organia exposure, unlike Exposure visible, is responsible to the conversion factors or responsible to the

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR, %)	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
	Central governments or central banks	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	ō	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	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk 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		l i			Ü			
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			-	0				0

(II) 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 securistication encountry. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

" Total value adjustments and pro	visions per country of counterparty excludes those for securistisation exposures, additional valuation adia	stments (AVAs) and other own funds	reductions related to the exor	sures, but includes oeneral o	redit risk adiustments.				
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		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
	(min EUR, %)								
	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 International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0			0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	n n	0		0	0	0	
Country of	of which: SME	0	ō	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	Ţ.		Ů	0	Ü		Ů	0

¹⁰ Chainal exocurse. untile Exocurse value, is recorded before baking into account any effect due to credit conversion factors or gredit risk mitioation techniques (e.g. substitution effects).

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



Credit Risk - Standardised Approach

National Bank of Greece, S.A.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		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
	(min EUR, %)								
	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 Retail	0		0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of		0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property of which: SME	0		0		0	0	0	
Counterpart	Exposures in default	0		0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0		0	U	0	0		U
	Covered bonds	0		0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	"	
	Equity	0	0	0		0	0	l ,	
	Securitisation		,	0			0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			-	0			-	0

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

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		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
	(min EUR, %) Central governments or central banks	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	
	International Organisations	, i	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	o o	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	ō	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	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	0	0	0		0	0	0	
	Standardised Total ² revalue, is reported before taking into account any effect due to credit conversion factors or credit risk.				0				0

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	/2018	
	(min EUR. %)	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
	Central governments or central banks		0	٥		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	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	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	0	0	0		0	0	0	
	Standardised Total ²				0				

(II) 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 securistication encountry. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - IRB Approach National Bank of Greece, S.A.

							IRB Appro	ach					
				As of 31/12	2017					As of 30	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted ⁽²⁾	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	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	23.487	6.504	17.240	10.558	0	4.135	22.975	5.921	16.975	10.658	0	3.781
	Corporates - Of Which: Specialised Lending	3,331	297	2,961	2,301	0	294	3,387	188	3,010	2,426	0	201
	Corporates - Of Which: SME Retail	10.631	4.886	7.890	3.339	0	3.030	9.784	4.208	7.321	3.245	0	2.555
		16,584	6,120	16,019	3,215	0	3,136	15,793	5,809	15,304	3,078	0	3,796
	Retail - Secured on real estate property	14.229	4.897	14.215	3.054	0	2.119	13.715	4.784	13.703	2.926	0	2.856
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	1,480	833	1,469	344	0	568	1,449	797	1,440	349	0	670
Consolidated data	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	12,750	4,064	12,746	2,710	0	1,550	12,266	3,986	12,263	2,577	0	2,186
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0		0		0				0	0
	Retail - Other Retail - Of Which: SME	2.354 2.354	1.224 1.224	1.803 1.803	161 161	0	1.018 1.018	2.078	1.025	1.601 1.601	152 152	0	940 940
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME			1,803	161	0	1,018	2,078	1,025	1,601	152	0	940
	Equity	0	0	0	0	0	0	0					0
	Securitisation	10	0	0	0	U	_		0				0
	Other non credit-obligation assets	10		U	0		0	3		U	0		
	IRB Total				13,773						13.736		

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	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	21,246	5,881	15,067	9,015	0	3,595	20,746	5,441	14,828	9,024	0	3,400
	Corporates - Of Which: Specialised Lending	1.682	19	1.339	1.001	0	21	1.697	12	1.377	1.040	0	23
	Corporates - Of Which: SME	10.491	4.769	7.749	3.312	0	2.951	9.634	4.080	7.172	3.225	0	2.479
	Retail	16,584	6,120	16,019	3,215	0	3,136	15,793	5,809	15,304	3,078	0	3,796
	Retail - Secured on real estate property	14.229	4.897	14.215	3.054	0	2.119	13.715	4.784	13.703	2.926	0	2.856
	Retail - Secured on real estate property - Of Which: SME	1,480	833	1,469	344	0	568	1,449	797	1,440	349	0	670
GREECE	Retail - Secured on real estate property - Of Which: non-	12,750	4,064	12,746	2,710	0	1,550	12,266	3,986	12,263	2,577	0	2,186
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2.354	1.224	1.803	161	0	1.018	2.078	1.025	1.601	152	0	940
	Retail - Other Retail - Of Which: SME	2,354	1,224	1,803	161	0	1,018	2,078	1,025	1,601	152	0	940
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corpor		811	220	804	537	0	212	793	216	744	442	0	185
		Corporates - Of Which: Specialised Lending	662	152	656	435	0	147	656	128	609	383	ō	122
		Corporates - Of Which: SME	20	8	20	19	0	8	20	11	20	13	0	9
	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
Other Countries		Retail - Secured on real estate property - Of Which: non-	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 Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME 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
	Equity	tisation	0	0	0	0	0	0	0	0	0	0	0	-
		non credit-obligation assets												
	other													

							IRB Approa	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	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	60	1	60	54	0	1	87	3	87	83	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	1	1	0	0	1	1	1	1	0	0	1
	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: SMI		0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: nor	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 Securitisation	0	0	0	0	0	0	. 0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach
National Bank of Greece, S.A.

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	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
	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
MACEDONIA, THE FORMER	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-	0	0	0	0	0	0	0	0	0	0	0	0
YUGOSLAV REPUBLIC OF	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central	banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		150	119	150	36	0	76	161	130	161	35	0	77
		Corporates - Of Which: Specialised Lending	31	0	31	36	0	0	31	0	31	35	0	1
	Corporates - Of Which: SME		85	85	85	0	0	52	94	94	94	0	0	54
	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
ROMANIA		Retail - Secured on real estate property - Of Which: non-	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
	Securiti													
		on credit-obligation assets												
	IRB Tot	al												

		ſ						IRB Approa	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		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
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-	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 Securitis		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	IRB Tota	1												

	IRB Total		
(1) Original exposure, unlike Exposure value, is reported be	fore taking into account any effect due to credit conversion factors or credit risk mitigation te	chniques (e.a. substitution effe	ects).

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Expo	osure¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		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
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-	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
	Securitis	ation												
	Other no	n credit-obligation assets												
	IRB Tota	1												



Credit Risk - IRB Approach National Bank of Greece, S.A.

							IRB Approa	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	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
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central	banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut	ions	0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		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
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-	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 Securiti:		0	0	0	0	0	0	0	0	0	0		_ 0
		sation on credit-obligation assets												
	IRB Tot													

							IRB Approa	ach					
				As of 31/12	/2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	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
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving 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	U	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Whith: Hori-SME Equity	0	0	0		0	0	0	0	0	0	"	0
	Securitisation				Ů	Ů		Ů			Ů		- i
	Other non credit-obligation assets												
	IRB Total												



Sovereign Exposure

National Bank of Greece, S.A.

(mln EUR)									As of 31,	/12/2017								
				Memo: breal	kdown by acco	ounting portfo	lio											
Country / Region	Financial as	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	11,493.2	6,294.2	5,199.0	1,723.9	0.0	1,723.9	0.0	0.0	0.0	641.5	0.0	641.5	8,500.2	6,294.2	2,206.0	627.7	0.0	627.7
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	124.0	0.9	123.1															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia Finland	0.0	0.0	0.0															
France	0.0	0.0	0.0															
Germany	0.0	0.0	0.0															
Greece	9,185.4	6,224.3	2,961.2															
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	1,391.7	0.0	1,391.7															
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 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 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	183.4	0.0	183.4															
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	608.7	69.1	539.7															
Note:																		

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information disclosed in this template is sourced from FINREP templates F 20 and F 04.

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, 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.

Reailans:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania. Bornia and Herezoovira. P.IX Macedonia. Morteneon. Serbia and Turker.
Middle East: Befarin, Dibloot, Brain, Dislora, Colombia, Costa Nata, Dominica, Other Common, Otario, San Advanced, Casta Nata, Dominica, Common, Otario, Sand Advanced, Estador, Gereada, Caustemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Penama, Paraguay, Peru, S. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Artigua And Barbuda, Anuba, Bahamas, Barbados, Oyman Islands, Cuba, Fronto-Cianum, Guadebuspe, Purturine, Furtiridad and Tobago, Uruguay, Venezuela, Artigua And Barbuda, Anuba, Bahamas, Barbados, Oyman Islands, Cuba, Fronto-Cianum, Guadebuspe, Purturine, Purturine, Furtiridad and Tobago, Uruguay, Venezuela, Artigua And Barbuda, Anuba, Bahamas, Barbados, Oyman Islands, Cuba, Fronto-Cianum, Guadebuspe, Purturine, Purturine, Furtiridad and Tobago, Uruguay, Venezuela, Artigua And Barbuda, Anuba, Bahamas, Barbados, Oyman Islands, Cuba, Fronto-Cianum, Guadebuspe, Purturine, Purturine, Purturine, Surine, San Casta San Cast

⁽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



		National Bank of Greece, S.A.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
[0 - 3M [Belgium													
15Y - 10Y 10Y - more 10Y - more 10 - 3M 1 3M - 1Y 1 1Y - 2Y 1 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Bulgaria													
TO - 3M	Cyprus	131 0 0 0 20 0 0 152	131 0 0 0 0 20 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	131 0 0 0 0 20 0 0 0 152	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total Tota	Czech Republic	134	152	J.	· ·		232	, and the second		3	U	3		v
Total Tota	Denmark													
Total Tota	Estonia													



		National Bank of Greece, S.A.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland													
[0 - 3M [France													
Total [0 - 3M f [3M - 1Y [Germany	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total	Croatia		J	,				J		Ü		,	Ü	Ü
[0 - 3M [Greece	423 586 15 32 314 271 1,726 3,368	420 578 14 13 313 264 1,695	410 550 0 0 0 0 0 960	0 0 0 0 0	0 18 0 0 191 166 252 628	10 10 14 13 122 98 1,443	0 0 0 0 0 666 4,205 4,871	0 0 0 0 0 3.000 8.700	0 14 11 9 55 5 0	0 71 71 71 455 71 0 741	5 3 0 3 0 0 32 43	0 0 0 0 0	101
Total [0 - 3M	Hungary	3,300	<i>3</i> ,490	200	, and the second	325	A,r 09	1/0/1	11,700	24	771	73	Ü	101
Total [0 - 3M [Ireland													



		National Bank of Greece, S.A.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Diek weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial accets	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Italy	0 0 20 75 75 128	0 0 20 75 75	0	0 0 0	0 0 0 0 0 24 104	0 0 20 75 50	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
[5Y - 10Y [10Y - more Total		21 318	128 21 318	24 21 44	0	104 0 128	0 0 145	0 0	0 0 0	0 0 0	0 0	0 0 0	0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia													
Total [0 - 3M	Lithuania													
Total	Luxembourg	14 4 15 17 29 136 215	14 4 15 17 29 136 215	14 4 15 17 29 136 37 253	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 177	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Malta	4,50	430	233			· ·	, and the second	· ·	v	v	V	Ü	· ·
Total 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Netherlands													
Total	Poland													



	_	National Bank of Greece, S.A.												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				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	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income	uniorasea cost							
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0 0	0	0 0	0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Portugal	0 0 27	0 0 27	0	0	0 0	0 0 27	0	0	0	0	0	0	
Total		21 48	21 48	0 0	0	21 21	0 27	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Romania													
[10Y - more														
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Slovakia													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [Slovenia													
[3M - 1Y [[1Y - 2Y [0 0	0	0	0	0	0	0 0	0 0	0 0 0	0 0	0 0 0	0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Spain	0 292 27	0 292 27	0	0	0 0 16	0 292 11	0	0	0	0	0	0	
Total		0 319	0 319	0	0	0 16	0 303	0	0	0	0	0	0	11
[0 - 3M [
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Sweden													
[10Y - more Total														
「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	United Kingdom													
15Y - 10Y I 110Y - more Total	-													



		National Bank of Greece, S.A.												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
「0-3M「 「3M-1Y「 [1Y-2Y[
[1Y - 2Y [Iceland													
12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total														
Total 0 - 3M 3M - 1Y														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Liechtenstein													
[5V - 10V [
Total Total Total Total Total Total Total Total														
1 2Y - 3Y I 13Y - 5Y I	Norway													
	1													
[31-201] [10Y - more Total [0 - 3M] [3M - 1Y] [1Y - 2Y]														
[2Y - 3Y [Australia													
[0 - 3M [
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Canada													
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Hong Kong													
[10Y - more Total														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Japan													
f10Y - more Total														



		National Bank of Greece, S.A.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [u.s.													
[0 - 3M [China													
Total [0 - 3M	Switzerland													
Total	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA	150 91 11 10 0 0 0 0	150 91 11 0 0 0 0	0 0 0 0 0	0 0 0 0 0	83 0 0 0 0 0 0 0	67 91 11 0 0 0 168	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	251
Total 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Middle East	51	251	0	U	83	105	Ü	0	J	U	J	U	251
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

	National Bank of Greece, S.A. As of 30/06/2018												
	Direct exposures												
(min FUR)			Off balance sheet										
,			Deductives with positive feir value			Off-balance sheet exposures							
	Total gross carrying amount of non- derivative financial assets									Risk weighted			
Country / Region		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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	KISK Weighted exposure amount
Africa	11 35 0 0 0 0 0 46	111 35 0 0 0 0 0 0	111 34 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1
Others	0 -84 45 40 0 0	0 -84 45 40 0 0	0 0 0 0 0 0	0 0 0 0 0	0 -18 0 18 0 0	0 -66 45 21 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	
•	Africa	Total gross carrying amount of non- derivative financial assets 11 35 Africa 0 0 46 0 -84	Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets assets (net of short positions) Africa Africa Others Others	Total gross carrying amount of non- derivative financial assets Total gross carrying amount of non- derivative financial assets Total carrying amount of non- non-derivative financial assets (net of short positions) of which: Financial assets held for trading Africa 11 1 11 11 11 11 11 11 11 11 11 11 11	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 designated at fair value through profit or loss Africa 11 11 11 11 11 11 11 11 11 11 11 11 11	Total gross carrying amount of non-derivative financial assets (and of short positions) Total for trading Total gross carrying amount of non-derivative financial assets (net of short positions) Total for trading Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amo	Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions)	Total gross carrying amount of non-derivative financial assets in held for trading Total for trading Total carrying amount of non-derivative financial assets in held for trading Africa Total gross carrying amount of non-derivative financial assets in held for trading of which: Financial assets of which: Financial assets of which: Financial assets at an amortised cost. Carrying amount through profit or loss Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair 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of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income Africa Others On balance sheet Derivatives with positive fair value Derivatives with positive fair value Derivatives with positive fair value Of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive 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assets at far value through purif or lass Of which: Financial assets at far value through purif or lass Africa Others On balance sheet Or which: Financial assets at far value through chere comprehensive accome comprehensive accome of which: Financial assets at far value through chere comprehensive accome com	Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets at far value through purifix of lass asset (as of lass) a	Total gross carrying amount of non-derivative financial assets (perivative with financial assets) Africal Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets) Africa Total gross carrying amount of non-derivative financial assets (perivative financial assets)

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 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 records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures of the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have the same institution.

(4) The exposures recorded noting the controls towards counterparts (offset the assets and the approximation of the controls towards counterparts (offset the assets and the approximation of the controls towards counterparts (after the native exposures to counterparts (offset then novereign) with full or partial government guarantees by central, regard and focal governments.

(5) Residual countries not exposure separately in the Transposure of the controls.

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEE one TEAL Ribbania, Bossia and Hercepoints, PR Mecadonia, Montenegro, Serbia and Turkey.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Swia. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Swia. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Known Republic, Catas Saud, Known Republic



Performing and non-performing exposures

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and		
		Of which performing but past due >30			On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³	CAPOSUI ES		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	3,685	0	0	0	0	0	0	6,722	0	0	0	96	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,475	0	0	0	0	0	0	6,472	0	0	0	95	0	0
Credit institutions	59	0	0	0	0	0	0	76	0	0	0	0	0	0
Other financial corporations	4	0	0	0	0	0	0	3	0	0	0	0	0	0
Non-financial corporations	147	0	0	0	0	0	0	170	0	0	0	1	0	0
Loans and advances(including at amortised cost and fair value)	51,165	430	18,599	16,508	287	9,952	7,305	46,336	425	17,084	14,374	702	9,489	6,635
Central banks	1,206	0	0	0	0	0	0	3,826	0	0	0	0	0	0
General governments	6,364	0	103	102	6	63	21	464	5	100	100	4	67	22
Credit institutions	1,736	0	0	0	0	0	0	1,972	0	0	0	0	0	0
Other financial corporations	299	0	138	137	2	100	5	288	1	147	134	18	114	12
Non-financial corporations	20,552	105	9,156	8,074	121	5,855	2,652	19,719	109	8,145	7,004	233	5,327	2,507
of which: small and medium-sized enterprises at amortised cost	9,416	71	5,617	4,992	78	3,463	1,673	8,766	89	4,894	4,300	141	3,210	1,447
Households	21,008	324	9,201	8,193	158	3,935	4,628	20,067	309	8,692	7,136	446	3,982	4,094
DEBT INSTRUMENTS other than HFT	54,850	430	18,599	16,508	287	9,952	7,305	53,058	425	17,084	14,374	798	9,489	6,635
OFF-BALANCE SHEET EXPOSURES	9,605		239	230	0	0	0	9,358		246	203	22	43	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 incurrred 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)

⁽¹⁾ 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 for 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 of fib-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

		As of 31/12/2017		As of 30/06/2018						
	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	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
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on 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
		-	U	U	-	U	U	0	_	U
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)	10,092	7,304	2,886	2,783	5,643	9,978	7,197	3,666	3,369	5,197
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	69	68	37	36	15	71	70	43	43	17
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	87	86	67	66	2	113	110	81	81	8
Non-financial corporations	3,758	3,372	1,729	1,697	1,643	3,639	3,217	1,746	1,685	1,600
of which: small and medium-sized enterprises at amortised cost	1,774	1,605	737	710	796	1,601	1,374	696	649	772
Households	6,179	3,778	1,052	984	3,983	6,156	3,800	1,795	1,560	3,572
DEBT INSTRUMENTS other than HFT	10,092	7,304	2,886	2,783	5,643	9,978	7,197	3,666	3,369	5,197
Loan commitments given	0	0	0	0	0	0	0	0	0	0

⁽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

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