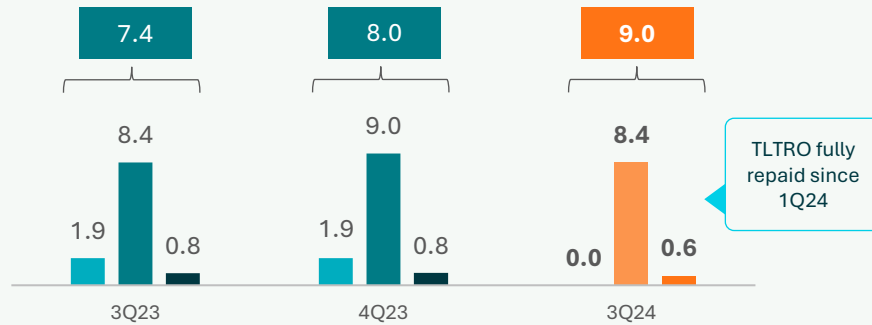


Strong net cash position supports NII and NIM

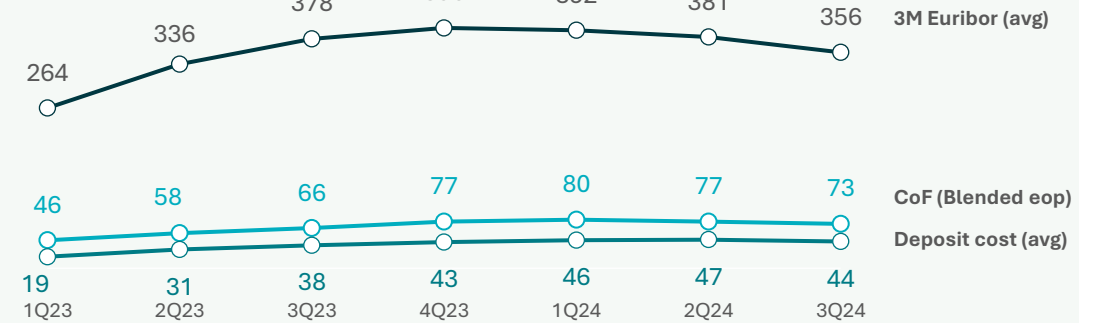
Cash & reserves, Net Interbank (€ b)

NBG is a **net lender** in the interbank market

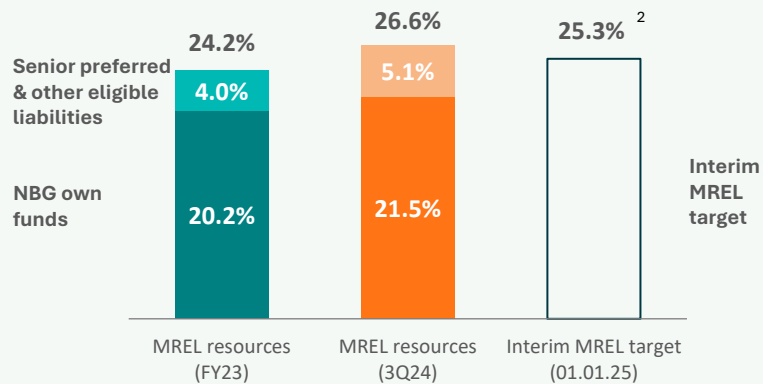
- TLTRO
- Cash & reserves
- Net Interbank lending



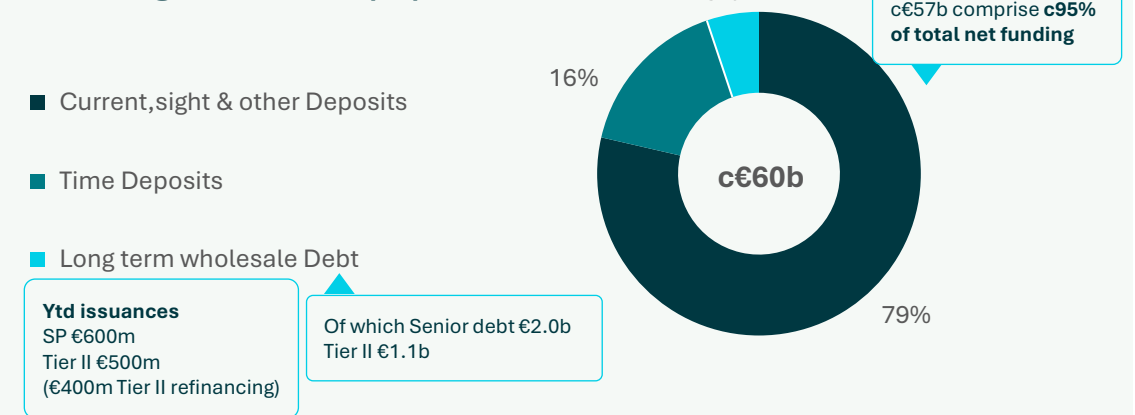
NBG Funding Cost (bps)



MREL targets and resources¹ | % RWAs



Funding structure (%)



¹ Including period PAT and payout | ² Including CBR at 3.6%