PRESS RELEASE

NBG Group: Q2.19 results highlights

- **Group PAT from continuing operations increases to €253m in H1.19 (€48m in H1.18)**
  - H1.19 NII up by 6% yoy to €598m, driven by securities interest income following the replacement of the Greek State IRS with GGBs in mid-February 2019; Q2.19 NII increases for a 2nd straight quarter, by €19m qoq to €309m (+6% qoq). NBG loan disbursements towards Greek corporates accelerate to €0.8bn in Q2.19 from €0.6bn in Q1.19
  - Trading and other income recovers to €151m in H1.19 against losses of €19m in H1.18, incorporating one off gains relating to the Greek State swap arrangement booked in Q1.19 (€59m) and Grand Hotel disposal in Q2.19 (€30m)
  - H1.19 OpEx 7% lower yoy to €408m, driven by both staff (-6% yoy) and non-staff cost reduction (-7% yoy); as a result, C:I ratio declined to 47% in H1.19 from 66% a year ago (C:CI ratio at 57% from 64% in H1.18)
  - Core PPI up for a 3rd quarter in a row to €165m (+14% qoq); H1.19 Core PPI at €310m (+26% yoy)
  - Loan impairments at €204m in H1.19 imply a CoR of 136bps, slightly up from the H1.18 underlying CoR of 132bps
  - H1.19 PAT from discontinued operations benefits from the capital gain associated with the sale of Pangaea

- **NPE reduction of €2.5bn ytd bodes well for the delivery of our ambitious 2019 NPE target**
  - NPE sales of secured SBLs and small SMEs (Project Symbol) and unsecured retail, SBLs and small SMEs in Greece (Project Mirror) already agreed; both transactions for a combined c€1.8bn GBV are capital accretive
  - NPE reduction picks up in Q2.19 (-€1.4bn qoq), driven by Project Mirror (€1.0bn) and negative formation before write-offs (€0.4bn)
  - Remaining effort to attain the €4.3bn FY.19 NPE reduction target settles at €1.8bn; this will be achieved via the sale of a secured corporate and SBL portfolio, sales of shipping and Cypriot and Romanian loan portfolios and further restructurings and liquidations
  - NPE coverage of 56% combines with an NPE ratio of 37% in Greece, facilitating the ongoing shift towards closure actions (sales & liquidations) on a contained loss budget

- **Strong liquidity profile**
  - Domestic deposits reach €41.6bn (+6% yoy), as the country is moving closer to the full lift of capital controls; c60% of the pre-capital control outflows have already been recovered
  - LCR and NSFR at 171% and 113%, respectively, remain comfortably above regulatory requirements
  - Eurosystem funding (TLTRO) at €2.25bn; interbank exposure cut by €2.7bn ytd to €0.9bn, reflecting further funding cost optimization

- **CET1 ratio at 16.0%**
  - NBG successfully issued in July 2019 a €400m Tier II bond at a yield of 8.25% enhancing its capital structure, providing room for capital accretive allocation of its large liquidity pool and taking the first step towards facilitating future MREL requirement
  - Pro forma for the H1.19 PAT and the impact of agreed divestments, CET1 ratio stands at 16.0%, with Total Capital ratio at 17.0% (including the Tier II bond). Both ratios are comfortably above SREP capital requirements for 2019 and 2020, absorbing the Q2.19 switch to STD approach, on the back of strong H1.19 PAT and bond valuation gains (FVTOCI)
  - The upcoming divestment of Ethniki Insurance will enhance capital ratios further

Athens August 29, 2019

The Q2.19 results build on the positive trend of Q1.19, rewarding the Bank's persistent efforts to return to normalcy; to be a bank with strong profitability and a healthy balance sheet. Indeed in H1.19, core operating profitability increased by c21% yoy (+51% qoq in Q2.19), supported by an expansion of NII and Fees (5% yoy), including through the continued recovery of loan disbursements, but also reflecting cuts in operating expenses (7% yoy). Strong trading gains supported total income for a 2nd quarter in a row, resulting in operating profit of c€260m in H1.19 (> 100% yoy).

In addition, major steps were taken to strengthen the balance sheet. First, the second major NPE sale in 2019 has helped reduce NPEs by €2.5bn ytd. Moreover, it is very encouraging that restructurings have accelerated markedly, boding well for an acceleration in the organic reduction of NPEs. Second, the total capital ratio has been enhanced further, well above regulatory thresholds, following the Tier II bond issuance in July, to 17.0%. This will facilitate a faster than planned reduction in NPEs.

With the new management team already creating a strong performance track record, a Business Plan validated by the investor community and Greek macroeconomic conditions rapidly improving, all the pieces are in place for its efficient execution. Activity, as well as loan demand, will be provided a further boost from the envisaged acceleration of reforms by the new Government, thus facilitating the implementation of the Business Plan.

Athens, August 29, 2019

Paul Mylonas

Chief Executive Officer, NBG

Key Financial Data

P&L | Group

€ m	H1.19	H1.18	yoy	Q2.19	Q1.19	qoq
NII	598	566	+6%	309	290	+6%
Net fees & commissions	120	117	+3%	61	59	+4%
Core income	**718**	**683**	**+5%**	**370**	**349**	**+6%**
Trading & other income	151	(19)	n/m	51	100	-49%
Income	**869**	**664**	**+31%**	**421**	**448**	**-6%**
Operating expenses	(408)	(437)	-7%	(204)	(204)	0%
Core PPI	**310**	**246**	**+26%**	**165**	**145**	**+14%**
PPI	**461**	**227**	**>100%**	**217**	**245**	**-11%**
Loan impairments	(204)	(157)	+29%	(101)	(103)	-1%
Operating profit	**258**	**70**	**>100%**	**116**	**142**	**-19%**
Other impairments	3	(10)	n/m	11	(8)	n/m
PBT	261	60	>100%	126	135	-6%
Taxes	(8)	(12)	-31%	(5)	(4)	+34%
PAT (continuing operations)	**253**	**48**	**>100%**	**122**	**131**	**-7%**
PAT (discontinued operations)[1]	103	32	>100%	82	21	>100%
Minorities	(18)	(20)	-12%	(8)	(10)	-17%
VES & restructuring costs	(105)	(40)	>100%	(4)	(101)	-96%
PAT (reported)	**233**	**19**	**>100%**	**192**	**41**	**>100%**

[1] H1.19 PAT (discontinued operations) includes Ethniki Insurance period profit of €27m, a provision reversal of €25m on Banca Romaneasca (BROM) and the capital gain from the Pangaea disposal of €60m that more than offset an impairment loss on Egypt of €11m. H1.18 PAT (discontinued operations) includes the €39m profits of Ethniki Insurance, offsetting the €6m period loss of Pangaea

Balance Sheet[1] | Group

€ m	Q2.19	Q1.19	Q4.18	Q3.18	Q2.18	Q1.18
Total assets	**65 131**	**64 217**	**65 095**	**63 153**	**62 854**	**61 554**
Loans (Gross)	37 502	38 808	39 600	39 732	40 050	40 665
Provisions (Stock)	(7 564)	(8 751)	(9 466)	(9 921)	(10 088)	(10 408)
Net loans	**29 938**	**30 057**	**30 134**	**29 810**	**29 961**	**30 257**
Performing Loans	**23 808**	**23 707**	**23 400**	**22 962**	**23 071**	**23 229**
Securities	10 154	9 123	8 959	8 396	7 867	7 976
Deposits	42 943	42 500	43 027	41 322	40 552	39 672
Equity	**5 550**	**5 078**	**4 962**	**5 051**	**5 088**	**5 158**
Tangible Equity	5 390	4 933	4 812	4 911	4 957	5 033

[1] Group Balance Sheet in Q2.19 has been adjusted for planned divestments of Ethniki Insurance, Banca Romaneasca, NBG Cyprus and NBG Egypt that have been classified as non-current assets held for sale and liabilities associated with non-current assets held for sale. Group Balance Sheet in Q1.18-Q1.19 has been adjusted for planned divestments of Ethniki Insurance, Banca Romaneasca, NBG Cyprus, NBG Egypt and Pangaea that have been classified as non-current assets held for sale and liabilities associated with non-current assets held for sale

Key Ratios | Group

	H1.19	Q2.19	Q1.19	FY.18	H1.18	Q2.18
Liquidity						
L:D ratio	70%	70%	71%	70%	74%	74%
LCR	171%	171%	151%	144%	86%	86%
Profitability						
NIM (bps)	270	276	263	273	284	275
C:CI ratio	57%	55%	58%	65%	64%	67%
CoR (bps)[1]	136	135	136	113	132	140
Risk adjusted NIM[2]	134	141	127	160	152	135
Asset quality						
NPE ratio	36.5%	36.5%	38.9%	40.9%	42.4%	42.4%
NPE coverage ratio	56.0%	56.0%	58.6%	59.1%	60.1%	60.1%
Capital						
CET1 ratio[3]	16.0%	16.0%	15.7%	16.1%	16.2%	16.2%
RWAs (€bn)	37.4	37.4	35.1	35.0	36.1	36.1

[1] Q2/H1/FY.18 CoR excludes one-offs related to the NPL sales; reported CoR at 38bps in Q2.18, 104bps in H1.18 and 99bps in FY.18

[2] Risk adjusted NIM = NIM minus CoR

[3] H1/Q2.19 CET1 ratio is pro-forma for H1.19 PAT and the impact of agreed divestments of BROM, Egypt and Cyprus

P&L | Greece

€ m	H1.19	H1.18	yoy	Q2.19	Q1.19	qoq
NII	567	533	+6%	293	274	+7%
Net fees & commissions	113	111	+2%	58	56	+3%
Core income	**681**	**644**	**+6%**	**351**	**330**	**+6%**
Trading & other income	149	(22)	n/m	49	100	-51%
Income	**830**	**622**	**+33%**	**400**	**430**	**-7%**
Operating expenses	(388)	(416)	-7%	(194)	(194)	0%
Core PPI	**293**	**228**	**+28%**	**156**	**136**	**+15%**
PPI	**442**	**206**	**>100%**	**206**	**236**	**-13%**
Loan impairments	(200)	(156)	+29%	(100)	(100)	0%
Operating profit	**241**	**50**	**>100%**	**105**	**136**	**-23%**
Other impairments	4	(9)	n/m	11	(7)	n/m
PBT	245	41	>100%	116	129	-10%
Taxes	(6)	(7)	-19%	(4)	(2)	+71%
PAT (continuing operations)	**239**	**34**	**>100%**	**113**	**127**	**-11%**
PAT (discontinued operations)	85	33	>100%	84	1	>100%
Minorities	(17)	(19)	-12%	(8)	(9)	-18%
VES & restructuring costs	(105)	(40)	>100%	(4)	(101)	-96%
PAT (reported)	**203**	**8**	**>100%**	**186**	**18**	**>100%**

[1] H1.19 PAT (discontinued operations) includes Ethniki Insurance period profit of €27m and the capital gain from the Pangaea disposal of €60m. H1.18 (discontinued operations) PAT (discontinued operations) includes the €39m profits of Ethniki Insurance, offsetting the €6m period loss of Pangaea

P&L | SEE & Other

€ m	H1.19	H1.18	yoy	Q2.19	Q1.19	qoq
NII	31	32	-3%	16	16	0%
Net fees & commissions	7	6	+3%	4	3	+13%
Core income	**38**	**39**	**-2%**	**19**	**19**	**+2%**
Trading & other income	2	3	-42%	2	(0)	n/m
Income	**40**	**42**	**-5%**	**21**	**18**	**+16%**
Operating expenses	(20)	(21)	-4%	(10)	(10)	+4%
Core PPI	**18**	**18**	**0%**	**9**	**9**	**0%**
PPI	**20**	**21**	**-7%**	**11**	**9**	**+29%**
Loan impairments	(3)	(2)	+88%	(1)	(3)	-72%
Operating profit	**17**	**19**	**-15%**	**10**	**6**	**+70%**
Other impairments	(0)	(1)	-50%	(0)	(0)	100%
PBT	16	19	-14%	10	6	+70%
Taxes	(3)	(5)	-49%	(1)	(1)	-21%
PAT (continuing operations)	**14**	**14**	**-1%**	**9**	**5**	**+98%**
PAT (discontinued operations)[1]	17	(1)	n/m	(2)	20	n/m
Minorities	(1)	(1)	-17%	(1)	(1)	0%
PAT (reported)	**30**	**11**	**>100%**	**7**	**24**	**-72%**

[1] H1.19 PAT (discontinued operations) incorporates the impairment loss on Egypt (€11m), which is more than offset by the provision reversal of €25m on BROM

Asset Quality

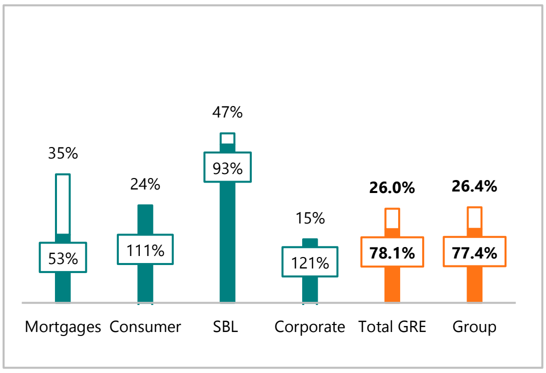
NPE reduction gathered pace in Q2.19, with the stock of NPEs down by €1.4bn qoq (-€1.1bn in Q1.19), mainly driven by the NPE disposal of unsecured retail, SBLs and small SMEs in Greece of c€1.0bn gross book value (GBV), as well as negative organic NPE formation of €0.4bn.

With NPEs reduced already by €2.5bn ytd, the remaining effort to attain the NPE reduction target of €4.3bn in FY.19 stands at €1.8bn. This will be achieved through the sale of a secured corporate and SBL portfolio, sales of shipping and Cypriot and Romanian loan portfolios, as well as further restructurings and liquidations.

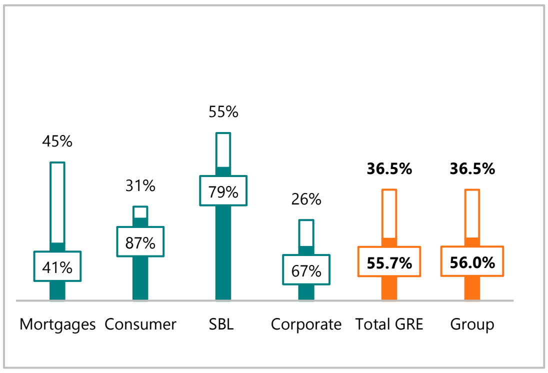
As a result, the **NPE ratio** in Greece decreased to 36.5% in Q2.19 from 39.0% in Q1.19, with **NPE coverage** at 55.7%, facilitating the ongoing shift towards closure actions (sales & liquidations) on a contained loss budget.

In SE Europe & other countries (SEE & Other)[1], NPE ratio and coverage stand at 35.8% and 62.5%, respectively.

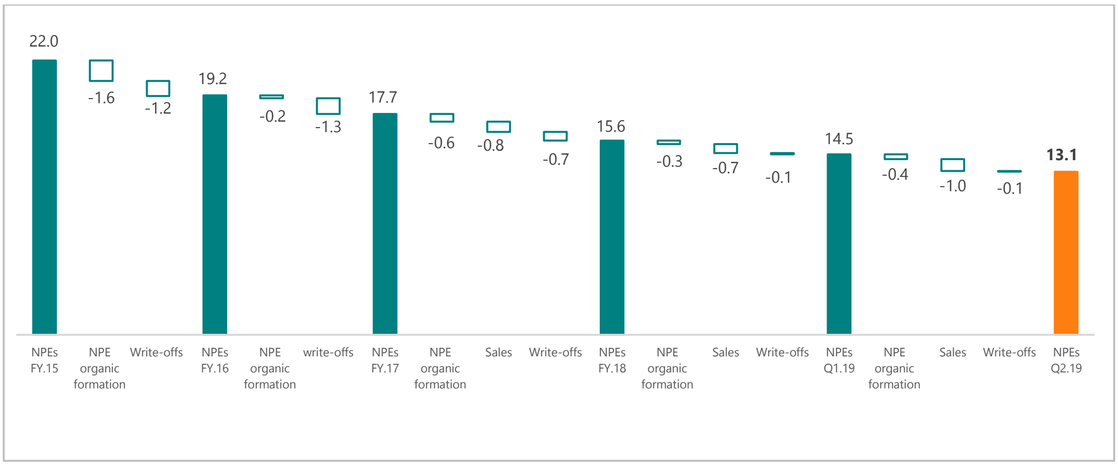
90dpd ratios and coverage



NPE ratios and coverage



Domestic NPE stock movement



[1]SEE & Other include the Group's business in North Macedonia (Stopanska Banka), Malta (NBG Malta) and Cyprus (CAC Coral)

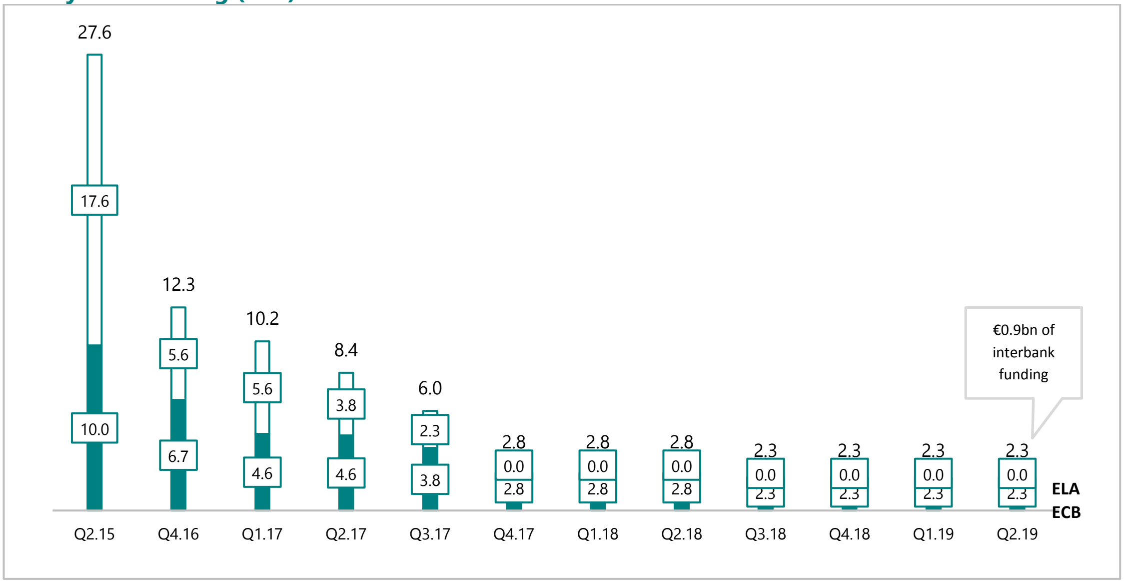
Liquidity

Following a seasonally weak Q1.19, **Group deposits** rebounded by 1.0% qoq to €42.9bn in Q2.19, reflecting mainly domestic market developments. Deposits in Greece amounted to €41.6bn on quarterly inflows of €0.4bn, in line with market trends. In SEE & Other[1], deposits remained broadly stable qoq at €1.3bn. On an annual basis, Group deposits grew by 5.9% yoy, driven by domestic deposit inflows of €2.3bn.

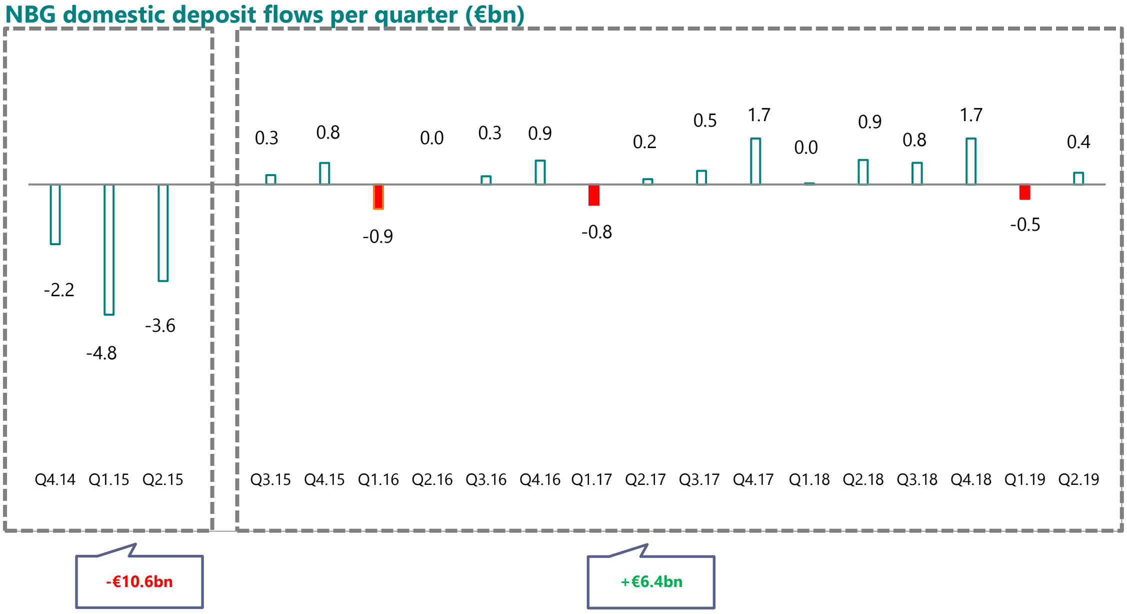
As a result, NBG's Q2.19 **L:D ratio** settled at 69% in Greece (70% in Q1.19) and 70% at the Group level.

Eurosystem funding remains at just €2.25bn, comprising of TLTRO funding from the ECB, with the Bank enjoying a large liquidity buffer. Interbank exposure was reduced by €2.7bn ytd, reflecting further funding cost optimization, with **LCR** and **NSFR** kept at 171% and 113%, respectively.

Eurosystem funding (€bn)



NBG domestic deposit flows per quarter (€bn)



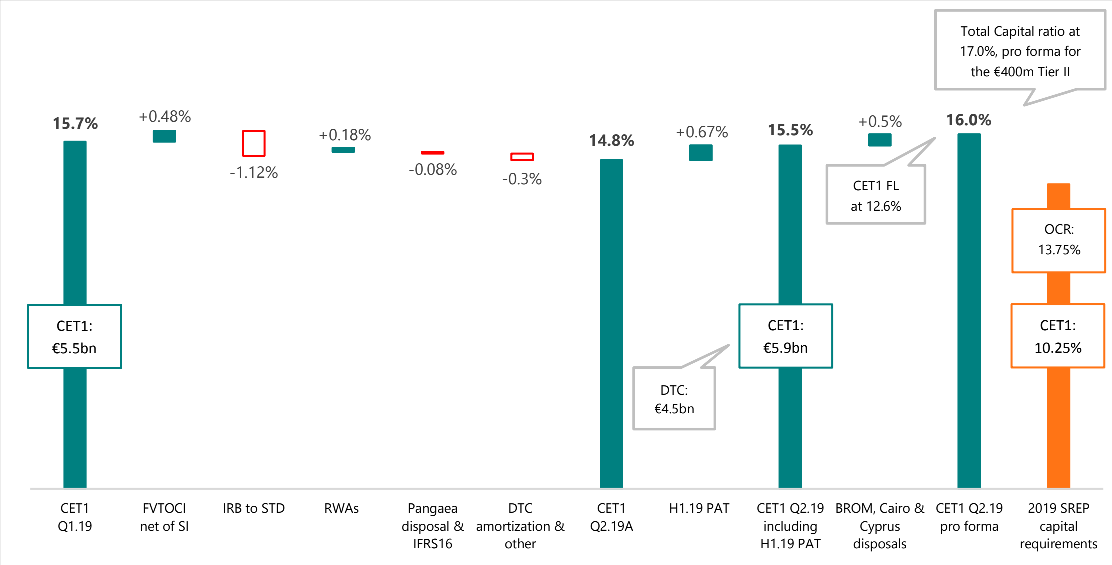
[1] SEE & Other include the Group's business in North Macedonia (Stopanska Banka)), Malta (NBG Malta) and Cyprus (CAC Coral)

Capital

NBG successfully tapped the markets in July 2019 with a 10-year **Tier II subordinated bond** of €400m at a yield of 8.25%, enhancing the capital structure of the Group through the introduction of supplementary non-dilutive capital and providing room for capital accretive allocation of the Bank's large liquidity pool. It is also a first step in NBG's MREL strategy, opening the door to eventual senior bond issuance.

Pro forma for the H1.19 PAT and the impact of agreed divestments, **CET1 ratio** stands at 16.0% with **Total Capital ratio** at 17.0% including the Tier II bond. Both ratios are comfortably above SREP capital requirements for 2019 and 2020, absorbing the Q2.19 switch from the internal ratings-based (IRB) to the standardized (STD) approach, on the back of strong H1.19 PAT and bond valuation gains (FVTOCI). The upcoming divestment of Ethniki Insurance will enhance capital ratios further.

Q2.19 CET1 ratio movement



Profitability

Greece:

Operating profit grew by almost 5x to €241m in H1.19 vs €50m in H1.18, driven by strong NII, cost cutting and solid non-core income aided by one-off gains. The Bank reported **PAT from continuing operations** of €239m from €34m in H1.18, excluding VES costs (€94m in H1.19 & €40m in H1.18) and restructuring charges (€11m in H1.19).

In Q2.19, PAT (continuing operations) amounted to €113m from €127m the previous quarter, excluding VES costs (€94m in Q1.19) and restructuring charges (€7m in Q1.19 & €4m in Q2.19).

NII gained further momentum in Q2.19, increasing for a second consecutive quarter to €293m (+6.8% qoq) reflecting strong interest income from securities, following the replacement of the Greek State IRS with newly issued GGBs in mid-February (c€0.1bn p.a.). As a result, **NIM** increased by 13bps qoq to 275bps. In H1.19, NII was up by 6.3% yoy to €567m.

Net fee and commission income amounted to €58m in Q2.19 (+3.2% qoq), reflecting stronger retail banking fees, driven by digital channels, card fees and bancassurance. On an annual basis, net fee and commission income increased by 2.4% yoy to €113m in H1.19.

Including one off gains relating to the Greek State swap arrangement booked in Q1.19 (€59m) and Grand Hotel disposal in Q2.19 (€30m), **trading and other income** amounts to €49m in Q2.19 from €100m in the previous quarter. In H1.19, trading and other income recovered to €149m against losses of €22m in H1.18, providing support to profitability.

Operating expenses dropped by 6.8% yoy to €388m in H1.19. Personnel expenses decreased by 6.3% yoy to €251m in the first half, reflecting successful VESs completion concerning c1,150 FTEs since mid-2018, as well as the reduction of physical network by 83 branches over the same period. Following rigorous cost containment, non-staff costs dropped by 7.7% yoy in H1.19, incorporating the impact from the introduction of IFRS16.

Loan impairments remained flat qoq at €100m in Q2.19 (CoR of 140bps), bringing H1.19 loan impairments at €200m (CoR at 140bps).

SEE & Other:[1]

In SEE & Other[1], **PAT (continuing operations)** reached €9m in Q2.19 (€5m in Q1.19) on lower costs and stronger trading and other income.

On an annual basis, the Group reported PAT from continued operations of €14m in H1.19, flat yoy.

[1]SEE & Other include the Group's business in North Macedonia (Stopanska Banka), Malta (NBG Malta) and Cyprus (CAC Coral)

Definition of financial data, ratios used and alternative performance measures

The Q2.19 Financial Results Press Release contains financial information and measures as derived from the Group's and the Bank's financial statements for the period ended 30 June 2019 and for the year ended 31 December 2018, which have been prepared in accordance with International Financial Reporting Standards ("IFRS"), as endorsed by the EU. Additionally, it contains financial data which is compiled as a normal part of our financial reporting and management information systems. For instance, financial items are categorized as foreign or domestic on the basis of the jurisdiction of organization of the individual Group entity whose separate financial statements record such items.

Moreover, it contains references to certain measures which are not defined under IFRS, including "pre-provision income" ("PPI"), "net interest margin" and others, as defined above. These measures are non-IFRS financial measures. A non-IFRS financial measure is a measure that measures historical or future financial performance, financial position or cash flows but which excludes or includes amounts that would not be so adjusted in the most comparable IFRS measure. The Group believes that the non-IFRS financial measures it presents allow a more meaningful analysis of the Group's financial condition and results of operations. However, the non-IFRS financial measures presented are not a substitute for IFRS measures.

Name	Abbreviation	Definition
Balance Sheet	B/S	Statement of financial position
Common Equity Tier 1 Ratio	CET1 ratio	CET1 capital as defined by Regulation No 575/2013, with the application of the regulatory transitional arrangements for IFRS 9 impact over RWAs
Common Equity Tier 1 Ratio Fully Loaded	CET1 FL ratio	CET1 capital as defined by Regulation No 575/2013, without the application of the regulatory transitional arrangements for IFRS 9 impact over RWAs
Core Deposits	--	Consist of current, sight and other deposits, as well as savings accounts, and exclude repos and time deposits
Core Income	CI	Net Interest Income ("NII") + Net fee and commission income
Core Operating Result / Core Operating Profit / (Loss)	--	Core income less operating expenses and loan impairments
Core Pre-Provision Income	Core PPI	Core Income less operating expenses, before loan impairments
Cost of Risk / Provisioning Rate	CoR	Loan impairments of the period annualized over average net loans
Cost-to-Core Income Ratio	C:CI ratio	Operating expenses over core income
Cost-to-Income Ratio	C:I ratio	Operating expenses over total income
Deposits	--	Due to customers
Depreciation	--	Depreciation and amortisation on investment property, property & equipment and software & other intangible assets.
Equity / Book Value	BV	Equity attributable to NBG shareholders
Fees / Net Fees	--	Net fee and commission income
Funding cost / Cost of funding	--	The blended cost of deposits, ECB refinancing, repo transactions, as well as covered bond and securitization transactions
General and administrative expenses	G&As	General, administrative and other operating expenses
Gross Book Value	GBV	Gross loans
Gross Loans	--	Loans and advances to customers before ECL allowance for impairment on loans and advances to customers
Interest earning assets	--	Interest earning assets include all assets with interest earning potentials and includes cash and balances with central banks, due from banks, financial assets at fair value through profit or loss (excluding Equity securities and mutual funds units), loans and advances to customers and investment securities (excluding equity securities and mutual funds units)
Liquidity Coverage Ratio	LCR	The LCR refers to the liquidity buffer of High Quality Liquid Assets (HQLAs) that a Financial Institution holds, in order to withstand net liquidity outflows over a 30 calendar-day stressed period
Loan Impairments	--	Impairment charge for Expected Credit Loss (ECL)
Loans-to-Deposits Ratio	L:D ratio	Net loans over total deposits (due to customers), period end
Net Interest Margin	NIM	Net interest income over average interest earning assets. Net Interest Margin equals net interest income divided by the average of interest earning assets (the average of interest earning assets at the end of the current year and the end of the previous year and all quarter ends in between (5 periods) for the year end)
Net Stable Funding Ratio	NSFR	The NSFR refers to the portion of liabilities and capital expected to be sustainable over the time horizon considered by the NSFR over the amount of stable funding that must be allocated to the various assets, based on their liquidity characteristics and residual maturities
Net Loans	--	Loans and advances to customers
Non-Performing Exposures	NPEs	Non-performing exposures are defined according to EBA ITS technical standards on Forbearance and Non-Performing Exposures as exposures that satisfy either or both of the following criteria: (a) material exposures which are more than 90 days past due, (b) the debtor is assessed as unlikely to pay its credit obligations in full without realization of collateral, regardless of the existence of any past due amount or of the number of days past due
Non-Performing Exposures Coverage Ratio	NPE coverage	Stock of provisions over non-performing exposures excluding loans mandatorily classified as FVTPL, period end
Non-Performing Exposures Organic Formation	NPE organic formation	NPE balance change, excluding sales and write-offs
Non-Performing Exposures Ratio	NPE ratio	Non-performing exposures over gross loans, period end
Non-Performing Loans	NPLs	Loans and advances to customers in arrears for 90 days or more
Non-Staff Costs / Expenses	--	G&As + Depreciation
90 Days Past Due Coverage Ratio	90dpd coverage	Stock of provisions over gross loans in arrears for 90 days or more excluding loans mandatorily classified as FVTPL, period end
90 Days Past Due Formation	90dpd formation	Net increase / (decrease) of gross loans in arrears for 90 days or more, before write-offs and after restructurings
90 Days Past Due Ratio	90dpd / NPL ratio	Gross loans that are in arrears for 90 days or more over gross loans, period end
Operating Expenses / Operating Costs / Total Costs	OpEx	Personnel expenses + G&As + Depreciation, excluding restructuring and VES cost. For 2018, operating expenses exclude the VES cost of €66m and restructuring cost of €12m. For H1.19, operating expenses exclude the VES cost of €94m and restructuring cost of €11m.
Operating Result / Operating Profit / (Loss)	--	Total income less operating expenses and loan impairments
Other Impairments	--	Impairment charge for securities + Other provisions and impairment charges
Profit / Loss) for the Period ("PAT") from Continuing Operations	PAT from Continuing Operations	Profit for the period from continuing operations, excluding restructuring and VES cost. For 2018, operating expenses exclude the VES cost of €66m and restructuring cost of €12m. For H1.19, operating expenses exclude the VES cost of €94m and restructuring cost of €11m.
Performing Loans / Exposures	PEs	Gross loans less NPEs
Pre-Provision Income	PPI	Total income less operating expenses, before loan impairments
Profit and Loss	P&L	Income statement
Provisions (Stock)	--	ECL allowance for impairment on loans and advances to customers
Staff Costs	--	Refers to personnel expenses
Risk Adjusted NIM	--	NIM minus CoR
Risk Weighted Assets	RWAs	Assets and off-balance-sheet exposures, weighted according to risk factors based on Regulation (EU) No 575/2013
Tangible Equity / Book Value	TBV	Common equity less goodwill, software and other intangible assets
Taxes	--	Tax benefit / (expenses)
Total Capital Ratio	--	Total capital as defined by Regulation No 575/2013, with the application of the regulatory transitional arrangements for IFRS 9 impact over RWAs
Trading and Other Income / Non-Core Income	--	Net trading income / (loss) and results from investment securities ["trading income/(loss)"]+ Net other income / (expense) ["other income / (expense)"]

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