

Certified Public Accountants:

Auditing Company: Type of Auditor's Report: Date of auditors report issue: Website:

NET PROFIT FOR THE YEAR

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Unmodified opinion
2 March 2023
www.bankofgreece.gr

BALANCE SHEET AS AT 31 DECEMBER 2022 NINETY FIFTH YEAR (in euro)

			(in euro)		
ASSETS	31.12.2022	31.12.2021	LIABILITIES	31.12.2022	31.12.2021
Gold and gold receivables	8,315,986,789	7,828,166,312	Banknotes in circulation	35,771,610,915	35,142,503,430
Claims on non-euro area residents denominated in foreign currency	5,173,082,228	6,868,711,471	Liabilities to euro area credit institutions related to		
2.1 Receivables from the International Monetary Fund (IMF)	1,728,659,968	3,597,379,314	monetary policy operations denominated in euro	43,694,914,508	49,119,566,410
Balances with banks and security investments, external loans and other external assets	3,444,422,260	3,271,332,157	Current accounts (covering the minimum reserve system) Deposit facility	2,507,194,960 41,187,719,548	49,119,566,410 0
Claims on euro area residents denominated in foreign currency	482,908,368	425,143,903	2.3 Fixed-term deposits 2.4 Fine-tuning reverse operations	0	0
3.1 General government	23,944,221	22,735,845	2.5 Deposits related to margin calls	0	0
3.2 Other claims	458,964,147	402,408,058	Other liabilities to euro area credit institutions denominated in euro	0	8,992,726
4. Claims on non-euro area residents denominated in euro	22,784	22,856	Liabilities to other euro area residents denominated in euro	25,057,106,363	27,235,028,591
4.1 Balances with banks, security investments and loans 4.2 Claims arising from the credit facility under ERM II	22,784	22,856 0	Liabilities to other euro area residents denominated in euro 4.1 General government	23,800,806,836	26,139,126,808
,	Ü	O	4.1 General government 4.2 Other liabilities	1,256,299,527	1,095,901,783
Lending to euro area credit institutions related to monetary policy operations denominated in euro	35,423,400,000	50,843,400,000	5. Liabilities to non-euro area residents denominated in euro	3,076,522,869	2,452,690,164
5.1 Main refinancing operations 5.2 Longer-term refinancing operations	0 35,423,400,000	0 50,843,400,000	6. Liabilities to euro area residents denominated in foreign currency	1,756,096,807	3,626,240,543
5.3 Fine-tuning reverse operations 5.4 Structural reverse operations	0 0	0	7. Liabilities to non-euro area residents denominated in foreign currency	2,715	2,557
5.5 Marginal lending facility	0	0	7.1 Deposits and other liabilities 7.2 Liabilities arising from the credit facility under ERM II	2,715 0	2,557 0
Credits related to margin calls Other claims on euro area credit institutions denominated in euro	1,486,496	1,936,171	7.2 Liabilities arising from the credit facility under ERM II	0	Ü
	, ,		8. Intra-Eurosystem liabilities	112,440,835,732	104,172,293,204
7. Securities of euro area residents denominated in euro	160,420,762,541	147,957,532,914	8.1 Liabilities related to promissory notes backing		
 7.1 Securities held for monetary policy purposes 7.2 Other securities of euro area residents denominated in euro 	148,154,939,009 12,265,823,532	137,826,696,663 10,130,836,251	the issuance of ECB debt certificates 8.2 Net liabilities related to the allocation of euro	0	0
8. General government long-term debt denominated in euro	3,478,819,849	3,922,306,370	banknotes within the Eurosystem 8.3 Net liabilities arising from balances of TARGET2 accounts	0 112,440,835,732	0 104,172,293,204
9. Intra-Eurosystem claims	22,287,438,863	17,131,009,436	8.4 Other liabilities within the Eurosystem (net)	0	0
9.1 Participating interest in the ECB	503,561,541	488,470,721	9. Items in course of settlement	13,199,947	869,572
 Claims equivalent to the transfer of foreign reserves to the ECB 	997,925,769	997,925,769	10. Other liabilities	1,392,845,189	1,303,171,891
 9.3 Net claims related to the allocation of euro banknotes within the Eurosystem 	20,073,139,395	15,389,256,095	 10.1 Off-balance-sheet instruments revaluation differences 10.2 Accruals and income collected in advance 	163,611 856,846,888	0 633,120,410
 9.4 Net claims arising from balances of TARGET2 accounts 9.5 Other claims within the Eurosystem (net) 	0 712,812,158	0 255,356,851	10.3 Sundry	535,834,690	670,051,481
10. Items in course of settlement	0	0	11. Provisions	4,465,767,289	4,838,094,545
11. Other assets	2,880,765,658	2,648,570,653	12. Revaluation accounts	7,336,388,673	6,310,667,444
11.1 Coins of euro area	46,813,436	53,453,963	13. Capital and reserves	3,459,382,569	3,416,679,009
11.2 Tangible and intangible fixed assets11.3 Other financial assets	570,170,655 115,818,250	577,335,736 111,672,679	13.1 Capital 13.2 Ordinary reserve	111,243,362 111,243,362	111,243,362 111,243,362
 Off-balance-sheet instruments revaluation differences Accruals and prepaid expenses 	45,202 1,595,246,747	21,820 1,339,054,674	13.3 Extraordinary reserve13.4 Special reserve for financial risks	490,531,600 2,744,771,262	447,831,600 2,744,771,262
11.6 Sundry	552,671,368	567,031,781	13.5 Other special reserves	1,592,983	1,589,423
TOTAL ASSETS	238,464,673,576	237,626,800,086	TOTAL LIABILITIES	238,464,673,576	237,626,800,086
OFF-BALANCE-SHEET ITEMS	31.12.2022	31.12.2021	NOTES:		
OFF-BALANCE-SHEET ITEMS 1. Greek government securities relating to the management of the "Common capital of legal entities in public law and social security funds" according to Law 2469/97	31.12.2022 62,827,172,348	31.12.2021 53,003,474,348	NOTES: 1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up in accordance with the accounting princip as established by the European Central Bank (ECB) by Guideline (EU) 2016/2249 of 3.11.2016 (ECB2016/34) and its subsequent amendmen		
Greek government securities relating to the management of the "Common capital			Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up in accordance with the accounting princip	its. These principles are based on generally accepted a k's liabilities in respect of post-employment benefits at	accounting principles (GAAP), tailored re accounted for in accordance with
Greek government securities relating to the management of the "Common capital of legal entities in public law and social security funds" according to Law 2469/97 Greek government securities and other debt securities relating to the management	62,827,172,348	53,003,474,348	Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up in accordance with the accounting princip as established by the European Central Bank (ECB) by Guideline (EU) 2016/2246 of 3.11.2016 (ECB/2016/34) and its subsequent amendment to best suit the needs and reflect the special status of the national central banks (NCBs) of the Europystem. It should also be noted that the Bank.	its. These principles are based on generally accepted in is illustrated in respect of post-employment benefits at amended. Any issues that are not covered by the aton with the Bank's Statute, Law 4548/2018 "Reform of t	accounting principles (GAAP), tailored re accounted for in accordance with rementioned principles and ECB
Greek government securities relating to the management of the "Common capital of legal entities in public law and social security funds" according to Law 2469/97 Greek government securities and other debt securities relating to the management and custody of assets of public entities, social security funds and private agents Assets eligible as collateral for Eurosystem monetary policy operations and intraday credit	62,827,172,348 5,886,169,738 50,863,532,362	53,003,474,348 5,059,466,870 60,727,960,751	1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up in accordance with the accounting princip as established by the European Central Bank (ECB) by Guideline (EU) 2016/2246 of 3.11.2016 (ECB/2016/34) and its subsequent amendment to best suit the needs and reflect the special status of the national central banks (NCBs) of the Europystem. It should also be noted that the Ban Decision (EU) 2016/2247 of the European Central Bank (ED2/2016/35) as guidelines or are governed by non-mandatory provisions are to be treated either in accordance with the ECB recommendations or in accordance.	ts. These principles are based on generally accepted ik's liabilisties in respect of post-employment benefits a armended. Any issues that are not covered by the alon e with the Bank's Statute, Law 4548/2018 "Reform of to sions of the Statute.	accounting principles (GAAP), tailored re accounted for in accordance with rementioned principles and ECB
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1. Greek government securities relating to the management of the "Common capital of legal entities in public law and social security funds" according to Law 2469/97 2. Greek government securities and other debt securities relating to the management and custody of assets of public entities, social security funds and private agents 3. Assets eligible as collateral for Eurosystem monetary policy operations and intraday credit 4. Other off-balance-sheet items TOTAL OFF-BALANCE-SHEET ITEMS PROFIT AND LOSS ACCOUNT FOR THE YEAR 2022 1. Net interest income 1.1 Interest income 1.2 Interest expense 2. Net result of financial operations, write-downs and risk provisions 2.1 Realised gains arising from financial operations 2.2 Write-downs on financial assets and positions 2.3 Transfer from provisions for financial risks 3. Net income from fees and commissions 3.1 Fees and commissions income 3.2 Fees and commissions income 3.2 Fees and commissions expense 4. Income from equity shares and participating interests 5. Net result of pooling of monetary income 6. Other income Total net income 7. Staff costs and pension benefit expenses 8. Other administrative expenses 9. Depreciation of tangible and intangible fixed assets	62,827,172,348 5,886,169,738 50,863,532,362 12,610,228,014 132,187,102,462 2,290,875 1,106,018,380 -1,103,727,505 76,385,714 76,385,714 76,385,714 -54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,242,254 54,2	\$ 53,003,474,348 5,059,466,870 60,727,960,761 12,339,508,154 131,130,410,123 2021 131,130,410,123 435,917,185 883,886,131 -447,968,946 172,464,662 172,464,662 172,464,662 172,464,662 172,28,738 7,228,738 128,221,252 135,802,303 -7,581,051 10,837,011 247,506,533 16,096,575 1,011,043,218 -290,474,304 -62,261,079 -8,670,784	1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up in accordance with the accounting princip as established by the European Central Bank (ECB) by Guideline (EU) 2016/2240 of 3.11.2016 (ECB2016/34) and its subsequent amendment to best suit the needs and reflect the special status of the national central banks (NCBs) of the European Central Bank of 3.11.2016 on the amunal accounts of the European Central Bank of 3.11.2016 on the amunal accounts of the European Central Bank of 3.11.2016 on the amunal accounts of the European Central Bank of 3.11.2016 on the amunal accounts of the European Central Bank of 3.12.2012 e1.100.000 and accounts of the European Central Bank of 3.12.2012 e1.100.000 provisions, to the extent that they do not contraven the provisions are to be treated either in accordance with the ECB recommendations or in accordance Law 4308/2014 *Circle Accounting Standards, reference principle of 3.12.2012 e1.100.000 provisions in the ECB recommendations or in accordance Law 4308/2014 *Circle Accounting Standards, reference principle accounts and the provisions and the provisions are accounted with the ECB recommendations or in accordance Law 4308/2014 *Circle Accounts accounts in December 1.2009 *Circle Accounts accounts accounts accounts account account account account account accounts account accounts account accounts account account account accounts account account account accounts account a	tis. These principles are based on generally accepted in its liabilities in respect of post-employment benefits a memoridad. Any sussess that are not covered by the alon with the Bank's Statute, Law 4548/2018 "Reform of sizes of the Statute. 1021. 1021. 103.12.2022. 104 the mid-market prices of 30.12.2022. Marketable ariment. 105.1. 106.1. 107.1. 108.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 109.1. 1	accounting principles (GAAP), talored reaccounting principles (GAAP), talored reaccounting the control of the c

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THIS REPORT HAS BEEN TRANSLATED FROM THE ORIGINAL VERSION IN GREEK

INDEPENDENT AUDITOR'S REPORT

To the Shareholders of the Bank of Greece

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of the Bank of Greece (the Bank), which comprise the balance sheet as at 31 December 2022, the profit and loss account and the statement of profit distribution for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as at 31 December 2022 and its financial performance for the year then ended in accordance with the accounting principles and methods established by the European Central Bank (ECB), under the "Guideline (EU) 2016/2249 of 3.11.2016 (ECB/2016/34)" as amended and currently in force, as adopted by the Bank in Article 54A of its Statute. For matters that may not be covered by the aforementioned ECB rules or whose application is not mandatory but recommended, either the ECB recommendations or the provisions of the Bank's Articles of Association in conjunction with Law 4548/2018 "Sociétés anonymes Law reform" and Law 4308/2014 "Greek Accounting Standards, relevant arrangements and other provisions" shall be followed, as appropriate, to the extent that they do not contradict with the provisions of the Articles of Association.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) as these have been incorporated into Greek legislation. Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We have been independent of the Bank during the whole period of our appointment in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) as incorporated into Greek legislation and the ethical requirements in Greece relevant to the audit of the financial statements and we have fulfilled our ethical requirements in accordance with the applicable legislation and the above-mentioned Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matter

A key audit matter is this matter that, in our professional judgement, was of most significance in our audit of the financial statements of the current period. This matter and the relevant risks of material misstatement was addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on this matter.

In this context, we describe below how our audit addressed the issue below.

We have fulfilled the responsibilities described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report, including those related to the key audit matter. Accordingly, our audit included performing procedures designed to address the risks of material misstatement of the financial statements. The results of our auditing procedures, including the procedures performed on the matter below, provide a basis for our opinion on the accompanying financial statements.

Key audit matter	How our audit addressed the key audit matter
Provision against financial risks	
The Bank recognises, measures and monitors the financial risks arising from its assets such as euro-denominated securities issued	Based on the audit risk assessment and following a risk-based approach we assessed the financial risks measurement process.
by euro area residents and euro-denominated loans not related to monetary policy operations.	Our audit procedures include, among others, the following:
In addition, financial risks include risks arising from the exercise of the monetary policy of the Eurosystem which are measured by the European Central Bank.	Understanding of the process of the financial risks and methodology used by the Bank to recognise, measure and monitor the accounting estimates of provisions and



Following a decision of the Bank's Risk Management Committee, which took into account the measurement of financial risks based on the VaR (Value at Risk) method, a provision for financial risks has been established, which amounted to EUR 1,622 million as at 31 December 2022.

The measurement process for financial risks (including credit risk and market risk) is complex, involves methodological assumptions and has a significant impact on the Bank's results. We therefore considered it to be a key audit matter.

The Bank's management has provided information on the provision against financial risks in the section IV. Note 11 "Provisions", paragraph "c. Provisions against Financial and Operational Risks" of the financial statements.

- verify the approvals of the amount of the provision by the relevant level of authority within the Bank of Greece.
- Assessment of the design and implementation of the internal controls related to the measurement of financial risks (credit risk and market risk).
- With the participation of EY specialists, we reviewed the methodology and the relevant assumptions used by the Bank for the measurement of provisions and performed independent recalculations on a sample basis.
- Examination of the accuracy and completeness of the Bank's assets used to measure the provisions.
- Assessment of the completeness and the accuracy of the disclosures in the financial statements related to this key audit matter.

Other matter

The financial statements of the Bank for the prior financial year ended 31 December 2021 were audited by other Chartered Accountants, who issued an audit report with an unqualified opinion on 1 March 2022.

Other information

Management is responsible for the other information. The other information is included in the General Council's Report, referred to in the "Report on Other Legal and Regulatory Requirements".

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed on the other information that we obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the accounting principles and methods established by the European Central Bank (ECB), under the "Guideline (EU) 2016/2249 of 3.11.2016 (ECB/2016/34)" as amended and currently in force, as adopted by the Bank in Article 54A of its Statute.

For matters that may not be covered by the aforementioned ECB rules or whose application is not mandatory but recommended, either the ECB recommendations or the provisions of the Bank's Articles of Association in conjunction with Law 4548/2018 " Sociétés anonymes Law reform " and Law 4308/2014 "Greek Accounting Standards, relevant arrangements, and other provisions" shall be followed, as appropriate, to the extent that they do not contradict with the provisions of the Articles of Association, where these have been implemented by the Bank, and for such internal controls as Management determines are necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, Management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting.

The Audit Committee (article 44 of Law 4449/2017) of the Bank is responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements



Our objectives are to obtain reasonable assurance about whether the financial statements, as a whole, are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but it is not a guarantee that an audit conducted in accordance with ISAs, as these have been incorporated into Greek legislation, will always detect a material misstatement, when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users made on the basis of these financial statements.

As part of an audit in accordance with ISAs, as these have been incorporated into Greek legislation, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit, in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.
- Conclude on the appropriateness of Management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements present fairly the underlying transactions and events.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and we communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those of most significance in the audit of the financial statements for the current period and are, therefore, the key audit matters.

Report on Other Legal and Regulatory Requirements

1. General Council's Report

Taking into consideration that Management is responsible for the preparation of the General Council's Report for the financial year 2022, which also includes the Corporate Governance Statement, according to the provisions of paragraph 5 of article 2 of Law 4336/2015 (part B), we note the following:

a) The General Council's Report includes the Corporate Governance Statement, which provides the

information required by article 152 of Law 4548/2018.

b) In our opinion, the General Council's Report for the financial year 2022 has been prepared in

accordance with the applicable legal requirements of articles 150-151 and

paragraph 1 (subparagraphs c' and d') of article 152 of Law 4548/2018 and its content is consistent

with the accompanying financial statements for the year ended 31 December 2022.

c) Based on the knowledge we obtained during our audit of the Bank of Greece and its environment, we have not identified any material inconsistencies in the General Council's Report.



2. Additional Report to the Audit Committee

Our audit opinion on the accompanying financial statements is consistent with the additional report to the Bank's Audit Committee referred to in Article 11 of European Union (EU) Regulation 537/2014.

3. Non-audit Services

We have not provided to the Bank any prohibited non-audit services referred to in Article 5 of European Union (EU) Regulation 537/2014.

4. Appointment

We were appointed statutory auditors for the first time by the General Assembly of the Bank of Greece on 07 April 2022.

2 March 2023

The Certified Auditor Accountant

Kostas Stathopoulos

SOEL R.N. 42201

Ernst & Young (Hellas) Certified Auditors Accountants S.A.

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The Certified Auditor Accountant

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Company SOEL R.N. 107



The present constitutes an informal translation in English of the original Report prepared by ERNST & YOUNG (HELLAS) Certified Auditors-Accountants SA ("EY") in Greek language.

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