

## EIGHTY NINTH YEAR BALANCE SHEET AS AT 31 DECEMBER 2016

ASSETS	31.12.2016	31.12.2015	LIABILITIES	31.12.2016	31.12.2015
Gold and gold receivables	5,261,753,291	4,655,876,333	Banknotes in circulation	29,929,190,200	28,792,125,675
2. Claims on non-euro area residents denominated in foreign currency	2,578,715,907	2,046,275,257	Liabilities to euro area credit institutions related to		
			monetary policy operations denominated in euro	907,409,514	1,387,143,530
2.1 Receivables from the International Monetary Fund (IMF) 2.2 Balances with banks and security investments,	737,322,397	635,957,699	2.1 Current accounts (covering the minimum reserve system)	876,909,514	1,258,943,530
external loans and other external assets	1,841,393,510	1,410,317,558	2.2 Deposit facility 2.3 Fixed-term deposits	0	0
3. Claims on euro area residents denominated in foreign currency	204,874,084	613,387,274	2.4 Fine-tuning reverse operations	0	0
3.1 General government	16,419,464	306,522,843	2.5 Deposits related to margin calls	30,500,000	128,200,000
3.2 Other claims	188,454,620	306,864,431	Other liabilities to euro area credit institutions     denominated in euro	0	0
4. Claims on non-euro area residents denominated in euro	23,659	23,881		-	
4.1 Balances with banks, security investments and loans	23,659	23,881	Liabilities to other euro area residents denominated in euro	9,527,107,565	5,085,184,765
4.2 Claims arising from the credit facility under ERM II	0	0	4.1 General government 4.2 Other liabilities	8,269,754,053 1,257,353,512	3,749,122,957 1,336,061,808
5. Lending to euro area credit institutions related to					
monetary policy operations denominated in euro	22,953,000,000	38,599,000,000	Liabilities to non-euro area residents denominated in euro	2,461,327,349	1,227,986,892
<ul><li>5.1 Main refinancing operations</li><li>5.2 Longer-term refinancing operations</li></ul>	15,430,000,000 7,500,000,000	26,570,000,000 12,000,000,000	6. Liabilities to euro area residents denominated in foreign currency	751,912,348	646,431,879
5.3 Fine-tuning reverse operations	0	0	7. Liabilities to non-euro area residents denominated in foreign currency	2,754	2,666
5.4 Structural reverse operations 5.5 Marginal lending facility	0 23,000,000	0 29,000,000	7.1 Deposits and other liabilities	2,754	2,666
5.6 Credits related to margin calls	0	0	7.2 Liabilities arising from the credit facility under ERM II	0	0
6. Other claims on euro area credit institutions denominated in euro	43,665,037,526	68,914,635,432	8. Counterpart of special drawing rights allocated by the IMF	0	0
7. Securities of euro area residents denominated in euro	57,197,297,804	39,764,480,573	9. Intra-Eurosystem liabilities	85,571,386,262	113,977,496,400
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<ul><li>7.1 Securities held for monetary policy purposes</li><li>7.2 Other securities of euro area residents denominated in euro</li></ul>	42,484,409,198 14,712,888,606	20,711,295,716 19,053,184,857	9.1 Liabilities related to promissory notes backing the issuance of ECB debt certificates	0	0
General government long-term debt denominated in euro	6,353,182,528	4,843,627,573	Net liabilities related to the allocation of euro     banknotes within the Eurosystem	13,314,137,100	19,590,587,680
			9.3 Net liabilities arising from balances of TARGET2 accounts	72,257,249,162	94,386,908,720
9. Intra-Eurosystem claims	1,854,318,415	1,781,727,954	9.4 Other liabilities within the Eurosystem (net)	0	0
<ul> <li>9.1 Participating interest in the ECB</li> <li>9.2 Claims equivalent to the transfer of foreign</li> </ul>	564,765,496	564,765,496	10. Items in course of settlement	1,004,753	955,123
reserves to the ECB	1,178,260,606	1,178,260,606	11. Other liabilities	1,226,620,075	1,310,063,399
9.3 Net claims related to the allocation of euro banknotes within the Eurosystem	0	0	11.1 Off-balance-sheet instruments revaluation differences	21,829	17,549,614
9.4 Net claims arising from balances of TARGET2 accounts 9.5 Other claims within the Eurosystem (net)	0 111,292,313	0 38,701,852	<ul><li>11.2 Accruals and income collected in advance</li><li>11.3 Sundry</li></ul>	26,548,519 1,200,049,727	16,430,532 1,276,083,253
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10. Items in course of settlement	0	0	12. Provisions	7,477,308,544	7,198,507,643
11. Other assets	2,316,135,103	2,294,067,038	13. Revaluation accounts	3,715,573,000	3,071,705,530
11.1 Coins of euro area	59,834,993	58,024,469	14. Capital and reserves	815,495,953	815,497,813
<ul><li>11.2 Tangible and intangible fixed assets</li><li>11.3 Other financial assets</li></ul>	792,236,542 95,176,220	801,561,779 93,405,313	14.1 Capital	111,243,362	111,243,362
<ul> <li>11.4 Off-balance-sheet instruments revaluation differences</li> <li>11.5 Accruals and prepaid expenses</li> </ul>	45,122 779,083,565	82,318 743,311,071	14.2 Ordinary reserve 14.3 Extraordinary reserve	111,243,362 84,500,000	111,243,362 84,500,000
11.6 Sundry	589,758,661	597,682,088	14.4 Special reserve from the revaluation of land		
			and buildings 14.5 Other special reserves	507,247,856 1,261,373	507,247,856 1,263,233
			TOTAL LIABILITIES		·
TOTAL ASSETS	142 384 338 317	163 513 101 315			163 513 101 315
TOTAL ASSETS	142,384,338,317	163,513,101,315		142,384,338,317	163,513,101,315
			NOTES:		
TOTAL ASSETS  OFF-BALANCE-SHEET ITEMS	<u>142,384,338,317</u> 31.12.2016	163,513,101,315 31.12.2015	NOTES: 1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up in	in accordance with the accounting princip	
OFF-BALANCE-SHEET ITEMS  1. Greek government securities relating to the management of the "Common capital"	31.12.2016	31.12.2015	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine	in accordance with the accounting princip inks (ESCB). oz, compared with €973.225 as at 31 De	oles and rules established by ecember 2015.
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  2. Greek government securities and other debt securities relating to the management	<b>31.12.2016</b> 29,303,705,275	<b>31.12.2015</b> 27,038,705,275	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up in the European Central Bank (ECB) and applying to all members of the European System of Central Bact.  2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine.  3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign.  4. Securities (other than those held-to-maturity, non-marketable securities and securities held for monets.)	in accordance with the accounting princip inks (ESCB), oz, compared with €973.225 as at 31 De exchange reference rates of the ECB as any policy purposes) are valued at the ma	poles and rules established by scember 2015. at 30 December 2016. riket prices of 30 December
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  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	<b>31.12.2016</b> 29,303,705,275 4,413,187,120	<b>31.12.2015</b> 27,038,705,275 4,754,026,481	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up in the European Central Bank (ECB) and applying to all members of the European System of Central Bact. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claimsflabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities held for monet 2016. Marketable securities classified as held-to-maturity, non-marketable securities and securities and securities.	in accordance with the accounting princip inks (ESCB). oz, compared with 6973.225 as at 31 De exchange reference rates of the ECB as ary policy purposes) are valued at the ma id for monetary policy purposes are valu	poles and rules established by scember 2015. at 30 December 2016. riket prices of 30 December
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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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  1. Net interest income  1.1 Interest income	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921,059 197,746,163,761 2 0 1 6 1,493,189,116 1,512,703,581	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up in the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: e1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities held for monets 2016. Marketable securities classified as held-to-maturity, non-marketable securities and securities he to impairment. An impairment test was performed at the end of 2016 and no impairment losses were 5. "Other off-balance-sheet items' include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable.	in accordance with the accounting princip inks (ESCB). oz. compared with €973.225 as at 31 De exchange reference rates of the ECB as any policy purposes) are valued at the ms ld for monetary policy purposes are value incurred. Illocations, as well as the promissory no e of the promissory note was SDR 10.11 or with the respective items of the year 20 or with the respective items of the year 20	ples and rules established by exember 2015. at 30 December 2016. arrket prices of 30 December ed at amortised cost subject te issued by the Hellenic ollilion, equivalent to €12.9 billion.
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  1. Net interest income	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921.059 197,746,163,761 2 0 1 6 1,493,189,116	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  (in euro)	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up in the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: e1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities held for monets 2016. Marketable securities classified as held-to-maturity, non-marketable securities and securities he to impairment. An impairment test was performed at the end of 2016 and no impairment losses were 5. "Other off-balance-sheet items' include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable.	in accordance with the accounting princip inks (ESCB). oz. compared with €973.225 as at 31 De exchange reference rates of the ECB as any policy purposes) are valued at the ms ld for monetary policy purposes are value incurred. Illocations, as well as the promissory no e of the promissory note was SDR 10.11 e with the respective items of the year 20	poles and rules established by exember 2015. at 30 December 2016. arket prices of 30 December eled at amortised cost subject te issued by the Hellenic polition, equivalent to €12.9 billion.
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  1. Net interest income  1.1 Interest income  1.2 Interest expense  2. Net result of financial operations, write-downs	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921,059 197,746,163,761 2 0 1 6 1,493,189,116 1,512,703,581 -19,514,465	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  (in euro)  1,725,725,824 1,784,257,403 -58,531,579	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up in the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities and securities had securities and of 2016 and no impairment. An impairment test was performed at the end of 2016 and no impairment losses were 5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable.    DISTRIBUTION OF PRO (Article 71 of the Statute)	in accordance with the accounting princip inks (ESCB). oz. compared with €973.225 as at 31 De exchange reference rates of the ECB as any policy purposes) are valued at the ms lid for monetary policy purposes are valuincurred. Illocations, as well as the promissory no e of the promissory note was SDR 10.11 with the respective items of the year 20	poles and rules established by scember 2015. at 30 December 2016. arket prices of 30 December sed at amortised cost subject te issued by the Hellenic pillion, equivalent to €12.9 billion. 16.
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  1. Net interest income  1.1 Interest income  1.2 Interest expense  2. Net result of financial operations, write-downs and risk provisions	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921,059 197,746,163,761 2 0 1 6 1,493,189,116 1,512,703,581	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up in the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: e1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities held for monets 2016. Marketable securities classified as held-to-maturity, non-marketable securities and securities he to impairment. An impairment test was performed at the end of 2016 and no impairment losses were 5. "Other off-balance-sheet items' include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable.	in accordance with the accounting princip inks (ESCB), oz. compared with 6973.225 as at 31 December 2012. Oz	poles and rules established by exember 2015. at 30 December 2016. arket prices of 30 December ed at amortised cost subject te issued by the Hellenic pillion, equivalent to €12.9 billion. 16.
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921,059 197,746,163,761 2 0 1 6 1,493,189,116 1,512,703,581 -19,514,465 17,841,266	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  (in euro)  1,725,725,824 1,784,257,403 -58,531,579  22,840,471	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up in the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities and securities had securities and of 2016 and no impairment. An impairment test was performed at the end of 2016 and no impairment losses were 5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable.    DISTRIBUTION OF PRO (Article 71 of the Statute)	in accordance with the accounting princip inks (ESCB). oz. compared with €973.225 as at 31 De exchange reference rates of the ECB as any policy purposes) are valued at the ms lid for monetary policy purposes are valuincurred. Illocations, as well as the promissory no e of the promissory note was SDR 10.11 with the respective items of the year 20	poles and rules established by scember 2015. at 30 December 2016. arket prices of 30 December sed at amortised cost subject te issued by the Hellenic pillion, equivalent to €12.9 billion. 16.
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  1. Net interest income  1.1 Interest income  1.2 Interest expense  2. Net result of financial operations, write-downs and fisk provisions  2.1 Realised gains arising from financial operations	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921,059 197,746,163,761 2 0 1 6 1,493,189,116 1,512,703,581 -19,514,465 17,841,266 17,841,266	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities and securities and securities and of 2016 and no impairment losses were 5. "Other off-balance-sheet items* include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable DISTRIBUTION OF PRO (Article 71 of the Statute)  Dividend to be distributed: €0.47712 per share for 19,864,886 shares	in accordance with the accounting princip inks (ESCB). oz. compared with €973.225 as at 31 Devexchange reference rates of the ECB as any policy purposes) are valued at the ms ld for monetary policy purposes are value incurred. Illocations, as well as the promissory note of the promissory note was SDR 10.11 with the respective items of the year 20  DEFIT  2 0 1 6 9,477,934 3,871,269 1,079,000,000	poles and rules established by scember 2015. at 30 December 2016. arket prices of 30 December ete at amortised cost subject the issued by the Hellenic polition, equivalent to €12.9 billion.  16.  2 0 1 5 9,477,934 3,871,269 1,149,500,000
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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 foreign exchange rate, interest rate, credit and gold price risks  3. Net income from fees and commissions	29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921,059 197,746,163,761  2 0 1 6 1,493,189,116 1,512,703,581 -19,514,465 17,841,266 17,841,266 -32,995,688	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471 -5,209,328	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities held for monets 2016. Marketable securities classified as held-to-maturity, non-marketable securities and securities he to impairment. An impairment test was performed at the end of 2016 and no impairment losses were 5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable Distributed: €0.47712 per share for 19,864,886 shares  Dividend to be distributed: €0.47712 per share for 19,864,886 shares  Tax on dividends (tax rate 29%, Articles 47 and 58, Law 4172/2013, as currently in force)	in accordance with the accounting princip inks (ESCB), oz. compared with 6973.225 as at 31 December 2012. Oz	poles and rules established by exember 2015. at 30 December 2016. arket prices of 30 December ed at amortised cost subject te issued by the Hellenic pillion, equivalent to €12.9 billion. 16.  2 0 1 5  9,477,934 3,871,269
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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 foreign exchange rate, interest rate, credit and gold price risks  3. Net income from fees and commissions  3.1 Fees and commissions income	31.12.2016  29,303,705,275  4,413,187,120 28,265,134,198  103,386,216,109 32,377,921,059 197,746,163,761  2 0 1 6  1,493,189,116 1,512,703,581 -19,514,465  17,841,266 17,841,266 17,841,266 32,995,688 32,995,688 83,151,340 84,141,587	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471 22,840,471 -5,209,328 5,209,328 89,837,658 90,793,604	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities held for monets 2016. Marketable securities classified as held-to-maturity, non-marketable securities and securities he to impairment. An impairment test was performed at the end of 2016 and no impairment losses were 5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable Distributed: €0.47712 per share for 19,864,886 shares  Dividend to be distributed: €0.47712 per share for 19,864,886 shares  Tax on dividends (tax rate 29%, Articles 47 and 58, Law 4172/2013, as currently in force)	in accordance with the accounting princip inks (ESCB). oz. compared with €973.225 as at 31 Devexchange reference rates of the ECB as any policy purposes) are valued at the ms ld for monetary policy purposes are value incurred. Illocations, as well as the promissory note of the promissory note was SDR 10.11 with the respective items of the year 20  DEFIT  2 0 1 6 9,477,934 3,871,269 1,079,000,000	poles and rules established by scember 2015. at 30 December 2016. arket prices of 30 December ete at amortised cost subject the issued by the Hellenic polition, equivalent to €12.9 billion.  16.  2 0 1 5 9,477,934 3,871,269 1,149,500,000
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 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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions 5. Other off-balance-sheet items TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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 3.1 Transfer from provisions for foreign exchange rate, interest rate, credit and gold price risks  3. Net income from fees and commissions 3.1 Fees and commissions expense	31.12.2016  29,303,705,275  4,413,187,120 28,265,134,198  103,386,216,109 32,377,921,059 197,746,163,761  2 0 1 6  1,493,189,116 1,512,703,581 -19,514,465  17,841,266 -32,995,688 32,995,688 33,151,340 84,141,587 -990,247	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471 -5,209,328 5,209,328 89,837,658 90,793,604 -955,946	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up in the European Central Bank (ECB) and applying to all members of the European System of Central Ba.  2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine.  3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign.  4. Securities (other than those held-to-maturity, non-marketable securities and securities had securities and securities to impairment. An impairment test was performed at the end of 2016 and no impairment losses were.  5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value.  6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable.  Dividend to be distributed: €0.47712 per share for 19,864,886 shares.  Tax on dividends (tax rate 29%, Articles 47 and 58, Law 4172/2013, as currently in force).  To the Government.	in accordance with the accounting princip inks (ESCB). oz. compared with €973.225 as at 31 Devexchange reference rates of the ECB as any policy purposes) are valued at the ms ld for monetary policy purposes are value incurred. Illocations, as well as the promissory note of the promissory note was SDR 10.11 with the respective items of the year 20  DEFIT  2 0 1 6 9,477,934 3,871,269 1,079,000,000	poles and rules established by scember 2015. at 30 December 2016. arket prices of 30 December ete at amortised cost subject the issued by the Hellenic polition, equivalent to €12.9 billion.  16.  2 0 1 5 9,477,934 3,871,269 1,149,500,000
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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 foreign exchange rate, interest rate, credit and gold price risks  3. Net income from fees and commissions  3.1 Fees and commissions income	31.12.2016  29,303,705,275  4,413,187,120 28,265,134,198  103,386,216,109 32,377,921,059 197,746,163,761  2 0 1 6  1,493,189,116 1,512,703,581 -19,514,465  17,841,266 17,841,266 17,841,266 32,995,688 32,995,688 83,151,340 84,141,587	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471 22,840,471 -5,209,328 5,209,328 89,837,658 90,793,604	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities held for monets 2016. Marketable securities classified as held-to-maturity, non-marketable securities and securities he to impairment. An impairment test was performed at the end of 2016 and no impairment losses were 5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the year 2015 have been reclassified to be comparable of the year 2015 have been reclassified to be comparable of the year 2015 have been reclassified to be comparable of the year 2015 have been reclassified to be comparable of the year 2015 have been reclassified to be comparable of the year 2015 have been reclassified to be comparable of the year 2015 have been reclassified to be comparable of the year 2015 have been reclassified to be comparable of the year 2015 have been reclassified to be comparable of the year 2015 have been reclassified to be comparable of the year 2015 have been year 2015 have been year 2015 have 2015 have 2015 h	in accordance with the accounting princip inks (ESCB). oz. compared with €973.225 as at 31 Devexchange reference rates of the ECB as any policy purposes) are valued at the ms ld for monetary policy purposes are value incurred. Illocations, as well as the promissory note of the promissory note was SDR 10.11 with the respective items of the year 20  DEFIT  2 0 1 6 9,477,934 3,871,269 1,079,000,000	poles and rules established by scember 2015. at 30 December 2016. arket prices of 30 December ete at amortised cost subject the issued by the Hellenic polition, equivalent to €12.9 billion.  16.  2 0 1 5 9,477,934 3,871,269 1,149,500,000
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 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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions 5. Other off-balance-sheet items TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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 3.1 Transfer from provisions for foreign exchange rate, interest rate, credit and gold price risks  3. Net income from fees and commissions 3.1 Fees and commissions expense	31.12.2016  29,303,705,275  4,413,187,120 28,265,134,198  103,386,216,109 32,377,921,059 197,746,163,761  2 0 1 6  1,493,189,116 1,512,703,581 -19,514,465  17,841,266 -32,995,688 32,995,688 33,151,340 84,141,587 -990,247	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471 22,840,471 -5,209,328 5,209,328 89,837,658 90,793,604 -955,946	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities held for monets 2016. Marketable securities classified as held-to-maturity, non-marketable securities and securities he to impairment. An impairment test was performed at the end of 2016 and no impairment losses were 5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and year 2016 and year 2016 and year 2013 and year 2013 and year 2013 and year 2013 and year 2014 and year 2015 and year 201	in accordance with the accounting princip inks (ESCB). oz. compared with €973.225 as at 31 Devexchange reference rates of the ECB as any policy purposes) are valued at the ms ld for monetary policy purposes are value incurred. Illocations, as well as the promissory note of the promissory note was SDR 10.11 with the respective items of the year 20  DEFIT  2 0 1 6 9,477,934 3,871,269 1,079,000,000	poles and rules established by scember 2015. at 30 December 2016. arket prices of 30 December ete at amortised cost subject the issued by the Hellenic polition, equivalent to €12.9 billion.  16.  2 0 1 5 9,477,934 3,871,269 1,149,500,000
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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 foreign exchange rate, interest rate, credit and gold price risks  3. Net income from fees and commissions 3.1 Fees and commissions income 3.2 Fees and commissions expense  4. Income from equity shares and participating interests	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921,059 197,746,163,761  2 0 1 6 1,493,189,116 1,512,703,581 -19,514,465 17,841,266 -32,995,688 32,995,688 83,151,340 84,141,587 -990,247 38,863,345	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471 -5,209,328 5,209,328 89,837,658 90,793,604 -955,946 31,565,454	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities and securities and securities and securities and of 2016 and no impairment losses were 5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 5. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 5. Dividend to be distributed: €0.47712 per share for 19,864,886 shares 6. Tax on dividends (tax rate 29%, Articles 47 and 58, Law 4172/2013, as currently in force) 7. To the Government 7. To the Government 8. Note: The gross dividend for financial year 2016 amounts to €0.6720 per share.  Dividend to be distributed (€0.47712 per share) is subject to withholding tax at a rate of 15% in accordance with Law 4172/2013, Article 64 paragraph 1,	in accordance with the accounting princip inks (ESCB). oz. compared with €973.225 as at 31 Devexchange reference rates of the ECB as any policy purposes) are valued at the ms ld for monetary policy purposes are value incurred. Illocations, as well as the promissory note of the promissory note was SDR 10.11 with the respective items of the year 20  DEFIT  2 0 1 6 9,477,934 3,871,269 1,079,000,000	poles and rules established by scember 2015. at 30 December 2016. arket prices of 30 December ete at amortised cost subject the issued by the Hellenic polition, equivalent to €12.9 billion.  16.  2 0 1 5 9,477,934 3,871,269 1,149,500,000
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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 foreign exchange rate, interest rate, credit and gold price 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	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,366,216,109 32,377,921,059 197,746,163,761  2 0 1 6 1,493,189,116 1,512,703,581 -19,514,465 17,841,266 17,841,266 17,841,266 17,841,266 32,995,688 83,151,340 84,141,587 -990,247 38,863,345 82,785,679 12,660,688	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471 22,840,471 -5,209,328 89,837,658 90,793,604 -955,946 31,565,454 15,265,637 12,261,807	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those hed-to-maturity, non-marketable securities and securities had for monets 2016. Marketable securities classified as held-to-maturity, non-marketable securities and securities had to impairment. An impairment test was performed at the end of 2016 and no impairment losses were 5. 'Other off-balance-sheet items' include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the profit and loss account for the year 2015 have been reclassified to be comparable of the year 2016 have been reclassified to be comparable of the year 2015 have been reclassified to be distributed (€0.47712 per share) is subject to withholding tax at a rate of 15% in accordance with Law 4172/2013, Article 64 paragraph 1, as currently in force.	in accordance with the accounting princip inks (ESCB). oz. compared with €973.225 as at 31 Devexchange reference rates of the ECB as any policy purposes) are valued at the ms ld for monetary policy purposes are value incurred. Illocations, as well as the promissory note of the promissory note was SDR 10.11 with the respective items of the year 20  DEFIT  2 0 1 6 9,477,934 3,871,269 1,079,000,000	poles and rules established by scember 2015. at 30 December 2016. arket prices of 30 December ete at amortised cost subject the issued by the Hellenic polition, equivalent to €12.9 billion.  16.  2 0 1 5 9,477,934 3,871,269 1,149,500,000
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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 foreign exchange rate, interest rate, credit and gold price risks  3. Net income from fees and commissions 3.1 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	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921,059 197,746,163,761  2 0 1 6 1,493,189,116 1,512,703,581 -19,514,465 17,841,266 17,841,266 17,841,266 18,41,266 18,41,266 18,41,266 18,41,266 18,41,266 18,41,266 18,41,266 18,41,266 18,41,266 18,41,266 18,41,41,587 19,90,247 38,863,345 82,785,679 12,660,688 1,728,491,434	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471 -5,209,328 5,209,328 89,837,658 90,793,604 -955,946 31,565,454 15,265,637 12,261,807 1,897,496,851	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities and securities and securities and securities and of 2016 and no impairment losses were 5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 5. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 5. Dividend to be distributed: €0.47712 per share for 19,864,886 shares 6. Tax on dividends (tax rate 29%, Articles 47 and 58, Law 4172/2013, as currently in force) 7. To the Government 7. To the Government 8. Note: The gross dividend for financial year 2016 amounts to €0.6720 per share.  Dividend to be distributed (€0.47712 per share) is subject to withholding tax at a rate of 15% in accordance with Law 4172/2013, Article 64 paragraph 1,	in accordance with the accounting princip inks (ESCB). oz. compared with €973.225 as at 31 Devexchange reference rates of the ECB as any policy purposes) are valued at the ms ld for monetary policy purposes are value incurred. Illocations, as well as the promissory note of the promissory note was SDR 10.11 with the respective items of the year 20  DEFIT  2 0 1 6 9,477,934 3,871,269 1,079,000,000	poles and rules established by scember 2015. at 30 December 2016. arket prices of 30 December ete at amortised cost subject the issued by the Hellenic polition, equivalent to €12.9 billion.  16.  2 0 1 5 9,477,934 3,871,269 1,149,500,000
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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 foreign exchange rate, interest rate, credit and gold price risks  3. Net income from fees and commissions 3.1 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  Total net income	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921,059 197,746,163,761  2 0 1 6 1,493,189,116 1,512,703,581 -19,514,465 17,841,266 -32,995,688 32,995,688 33,151,340 84,141,587 -990,247 38,863,345 82,785,679 12,660,688 1,728,491,434 -258,636,323	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471 -5,209,328 5,209,328 89,837,658 90,793,604 -955,946 31,565,454 15,265,637 12,261,807  1,897,496,851 -256,662,684	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities and securities represent the tolerance of 2016 and no impairment losses were 5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 5. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 5. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 7. The Government 8. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 7. The Government 8. Certain items of the gross dividends (tax rate 29%, Articles 47 and 58, Law 4172/2013, as currently in force) 8. To the Government 8. Note: The gross dividend for financial year 2016 amounts to €0.6720 per share.  Dividend to be distributed (€0.47712 per share) is subject to withholding tax at a rate of 15% in accordance with Law 4172/2013, Article 64 paragraph 1, as currently in force.	in accordance with the accounting princip inks (ESCB). oz, compared with €973.225 as at 31 Dexexchange reference rates of the ECB as any policy purposes) are valued at the mald for monetary policy purposes are valuincurred. Illocations, as well as the promissory note of the promissory note was SDR 10.11 with the respective items of the year 20 or the promissory note was \$100.00 or \$1.00	poles and rules established by exember 2015.  arket prices of 30 December et at 30 December 2016.  arket prices of 30 December et at amortised cost subject the issued by the Hellenic oillion, equivalent to €12.9 billion.  16.  2 0 1 5  (In euro)  9,477,934  3,871,269  1,149,500,000  1,162,849,203
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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 foreign exchange rate, interest rate, credit and gold price risks  3. Net income from fees and commissions 3.1 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	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921,059 197,746,163,761  2 0 1 6 1,493,189,116 1,512,703,581 -19,514,465 17,841,266 17,841,266 17,841,266 18,41,266 18,41,266 18,41,266 18,41,266 18,41,266 18,41,266 18,41,266 18,41,266 18,41,266 18,41,266 18,41,41,587 19,90,247 38,863,345 82,785,679 12,660,688 1,728,491,434	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471 -5,209,328 5,209,328 89,837,658 90,793,604 -955,946 31,565,454 15,265,637 12,261,807 1,897,496,851	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities and securities represent the tolerance of 2016 and no impairment losses were 5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 5. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 5. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 7. The Government 8. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 7. The Government 8. Certain items of the gross dividends (tax rate 29%, Articles 47 and 58, Law 4172/2013, as currently in force) 8. To the Government 8. Note: The gross dividend for financial year 2016 amounts to €0.6720 per share.  Dividend to be distributed (€0.47712 per share) is subject to withholding tax at a rate of 15% in accordance with Law 4172/2013, Article 64 paragraph 1, as currently in force.	in accordance with the accounting princip inks (ESCB). oz. compared with €973.225 as at 31 Devexchange reference rates of the ECB as any policy purposes) are valued at the ms ld for monetary policy purposes are value incurred. Illocations, as well as the promissory note of the promissory note was SDR 10.11 with the respective items of the year 20  DEFIT  2 0 1 6 9,477,934 3,871,269 1,079,000,000	poles and rules established by exember 2015.  arket prices of 30 December et at 30 December 2016.  arket prices of 30 December et at amortised cost subject the issued by the Hellenic oillion, equivalent to €12.9 billion.  16.  2 0 1 5  (In euro)  9,477,934  3,871,269  1,149,500,000  1,162,849,203
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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 foreign exchange rate, interest rate, credit and gold price risks  3. Net income from fees and commissions 3.1 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  Total net income	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921,059 197,746,163,761  2 0 1 6 1,493,189,116 1,512,703,581 -19,514,465 17,841,266 -32,995,688 32,995,688 33,151,340 84,141,587 -990,247 38,863,345 82,785,679 12,660,688 1,728,491,434 -258,636,323	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471 -5,209,328 5,209,328 89,837,658 90,793,604 -955,946 31,565,454 15,265,637 12,261,807  1,897,496,851 -256,662,684	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities and securities represent the tolerance of 2016 and no impairment losses were 5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 5. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 5. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 7. The Government 8. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 7. The Government 8. Certain items of the gross dividends (tax rate 29%, Articles 47 and 58, Law 4172/2013, as currently in force) 8. To the Government 8. Note: The gross dividend for financial year 2016 amounts to €0.6720 per share.  Dividend to be distributed (€0.47712 per share) is subject to withholding tax at a rate of 15% in accordance with Law 4172/2013, Article 64 paragraph 1, as currently in force.	in accordance with the accounting princip inks (ESCB). oz, compared with €973.225 as at 31 Dexexchange reference rates of the ECB as any policy purposes) are valued at the mald for monetary policy purposes are valuincurred. Illocations, as well as the promissory note of the promissory note was SDR 10.11 with the respective items of the year 20 or the promissory note was \$100.00 or \$1.00	poles and rules established by exember 2015.  arket prices of 30 December et at 30 December 2016.  arket prices of 30 December et at amortised cost subject the issued by the Hellenic oillion, equivalent to €12.9 billion.  16.  2 0 1 5  (In euro)  9,477,934  3,871,269  1,149,500,000  1,162,849,203
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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 foreign exchange rate, interest rate, credit and gold price risks  3. Net income from fees and commissions 3.1 Fees and commissions income 3.2 Fees and commissions sincome 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  Total net income  7. Staff costs and pension benefit expenses  8. Other administrative expenses	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921,059 197,746,163,761  2 0 1 6 1,493,189,116 1,512,703,581 -19,514,465  17,841,266 -32,995,688 32,995,688 33,151,340 84,141,587 -990,247 38,863,345 82,785,679 12,660,688 1,728,491,434 -258,636,323 -49,173,789	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471 -5,209,328 5,209,328 89,837,658 90,793,604 -955,946 31,565,454 15,265,637 12,261,807  1,897,496,851 -256,662,684 -49,798,073	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities and securities represent the tolerance of 2016 and no impairment losses were 5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 5. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 5. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 7. The Government 8. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 7. The Government 8. Certain items of the gross dividends (tax rate 29%, Articles 47 and 58, Law 4172/2013, as currently in force) 8. To the Government 8. Note: The gross dividend for financial year 2016 amounts to €0.6720 per share.  Dividend to be distributed (€0.47712 per share) is subject to withholding tax at a rate of 15% in accordance with Law 4172/2013, Article 64 paragraph 1, as currently in force.	in accordance with the accounting princip inks (ESCB). oz, compared with €973.225 as at 31 Dexexchange reference rates of the ECB as any policy purposes) are valued at the mald for monetary policy purposes are valuincurred. Illocations, as well as the promissory note of the promissory note was SDR 10.11 with the respective items of the year 20 or the promissory note was \$100.00 or \$1.00	poles and rules established by exember 2015.  arket prices of 30 December et at 30 December 2016.  arket prices of 30 December et at amortised cost subject the issued by the Hellenic oillion, equivalent to €12.9 billion.  16.  2 0 1 5  (In euro)  9,477,934  3,871,269  1,149,500,000  1,162,849,203
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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 foreign exchange rate, interest rate, credit and gold price 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  7. Staff costs and pension benefit expenses  8. Other administrative expenses  9. Depreciation of tangible and intangible fixed assets  10. Consultancy fees for the auditing of the banking system	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921,059 197,746,163,761  2 0 1 6 1,493,189,116 1,512,703,581 -19,514,465 17,841,266 17,841,266 17,841,266 1841,266	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471 22,840,471 -5,209,328 89,837,658 90,793,604 -955,946 31,565,454 15,265,637 12,261,807  1,897,496,851 -256,662,684 -49,798,073 -13,378,128 -6,326,531	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities and securities and securities represent the tolerance of 2016 and no impairment losses were 5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR a Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the value 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 5. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 5. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 7. The Government 8. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable 7. The Government 8. Certain items of the gross dividends (tax rate 29%, Articles 47 and 58, Law 4172/2013, as currently in force) 8. To the Government 8. Note: The gross dividend for financial year 2016 amounts to €0.6720 per share.  Dividend to be distributed (€0.47712 per share) is subject to withholding tax at a rate of 15% in accordance with Law 4172/2013, Article 64 paragraph 1, as currently in force.	in accordance with the accounting princip inks (ESCB). oz, compared with €973.225 as at 31 Dexexchange reference rates of the ECB as any policy purposes) are valued at the mald for monetary policy purposes are valuincurred. Illocations, as well as the promissory note of the promissory note was SDR 10.11 with the respective items of the year 20 or the promissory note was \$100.00 or \$1.00	poles and rules established by excember 2015.  arket prices of 30 December et at 30 December 2016.  arket prices of 30 December et at amortised cost subject the issued by the Hellenic collilon, equivalent to €12.9 billion.  2 0 1 5  9,477,934  3,871,269  1,149,500,000  1,162,849,203
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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 foreign exchange rate, interest rate, credit and gold price risks  3. Net income from fees and commissions 3.1 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	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921,059 197,746,163,761  2 0 1 6 1,493,189,116 1,512,703,581 -19,514,465  17,841,266 17,841,266 -32,995,688 32,995,688 32,995,688 83,151,340 84,141,587 -990,247 38,863,345 82,785,679 12,660,688 1,728,491,434 -258,636,323 -49,173,789 -14,948,548	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471 -5,209,328 5,209,328 5,209,328 89,837,658 90,793,604 -955,946 31,565,454 15,265,637 12,261,807  1,897,496,851 -256,662,684 -49,798,073 -13,378,128 -6,326,531 -408,482,232	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities held for monetz 2016. Marketable securities classified as held-to-maturity, non-marketable securities held for monetz 2016. Marketable securities classified as held-to-maturity, non-marketable securities held for monetz 2016. Marketable securities classified as held-to-maturity, non-marketable securities and securities here to impairment. An impairment lessewer:  5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR as Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the automatic securities and sail 1.12.2016 the subtact of the profit and loss account for the year 2015 have been reclassified to be comparable 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable Dividend to be distributed: €0.47712 per share for 19,864,886 shares  Tax on dividends (tax rate 29%, Articles 47 and 58, Law 4172/2013, as currently in force)  To the Government  Note: The gross dividend for financial year 2016 amounts to €0.6720 per share. Dividend to be distributed (€0.47712 per share) is subject to withholding tax at arte of 15% in accordance with Law 4172/2013, Article 64 paragraph 1, as currently in force.  Althens, 20 January 2017	in accordance with the accounting princip inks (ESCB). oz, compared with €973.225 as at 31 Dexexchange reference rates of the ECB as any policy purposes) are valued at the me lid for monetary policy purposes are valuincurred. Illocations, as well as the promissory note of the promissory note was SDR 10.11 with the respective items of the year 20 or the promissory note was SDR 10.11 and the promissory note was SDR 10.11 and SDR 10.11	poles and rules established by excember 2015.  arket prices of 30 December et at 30 December 2016.  arket prices of 30 December et at amortised cost subject the issued by the Hellenic collilon, equivalent to €12.9 billion.  2 0 1 5  9,477,934  3,871,269  1,149,500,000  1,162,849,203
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions  5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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 foreign exchange rate, interest rate, credit and gold price 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  7. Staff costs and pension benefit expenses  8. Other administrative expenses  9. Depreciation of tangible and intangible fixed assets  10. Consultancy fees for the auditing of the banking system	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921,059 197,746,163,761  2 0 1 6 1,493,189,116 1,512,703,581 -19,514,465 17,841,266 17,841,266 17,841,266 1841,266	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471 22,840,471 -5,209,328 89,837,658 90,793,604 -955,946 31,565,454 15,265,637 12,261,807  1,897,496,851 -256,662,684 -49,798,073 -13,378,128 -6,326,531	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities held for monetz 2016. Marketable securities classified as held-to-maturity, non-marketable securities held for monetz 2016. Marketable securities classified as held-to-maturity, non-marketable securities held for monetz 2016. Marketable securities classified as held-to-maturity, non-marketable securities and securities here to impairment. An impairment lessewer:  5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR as Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the automatic securities and sail 1.12.2016 the subtact of the profit and loss account for the year 2015 have been reclassified to be comparable 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable Dividend to be distributed: €0.47712 per share for 19,864,886 shares  Tax on dividends (tax rate 29%, Articles 47 and 58, Law 4172/2013, as currently in force)  To the Government  Note: The gross dividend for financial year 2016 amounts to €0.6720 per share. Dividend to be distributed (€0.47712 per share) is subject to withholding tax at arte of 15% in accordance with Law 4172/2013, Article 64 paragraph 1, as currently in force.  Althens, 20 January 2017	in accordance with the accounting princip inks (ESCB). oz, compared with €973.225 as at 31 Dexexchange reference rates of the ECB as any policy purposes) are valued at the me lid for monetary policy purposes are valuincurred. Illocations, as well as the promissory note of the promissory note was SDR 10.11 with the respective items of the year 20 or the promissory note was SDR 10.11 and the promissory note was SDR 10.11 and SDR 10.11	poles and rules established by excember 2015.  arket prices of 30 December et at 30 December 2016.  arket prices of 30 December et at amortised cost subject the issued by the Hellenic collilon, equivalent to €12.9 billion.  2 0 1 5  9,477,934  3,871,269  1,149,500,000  1,162,849,203
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  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. Assets accepted by the Bank of Greece as eligible collateral for emergency liquidity assistance to credit institutions 5. Other off-balance-sheet items  TOTAL OFF-BALANCE-SHEET ITEMS  PROFIT AND LOSS ACCOUNT FOR THE YEAR 2016  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 foreign exhange rate, interest rate, credit and gold price risks  3. Net income from fees and commissions 3.1 Fees and commissions income 3.2 Fees and commissions seyense  4. Income from equity shares and participating interests  5. Net result of pooling of monetary income  7. Staff costs and pension benefit expenses  8. Other administrative expenses  9. Depreciation of tangible and intangible fixed assets  10. Consultancy fees for the auditing of the banking system  11. Provisions	31.12.2016 29,303,705,275 4,413,187,120 28,265,134,198 103,386,216,109 32,377,921,059 197,746,163,761  2 0 1 6 1,493,189,116 1,512,703,581 -19,514,465  17,841,266 -32,995,688 32,995,688 33,151,340 84,141,587 -990,247 38,863,345 82,785,679 12,660,688 1,728,491,434 -258,636,323 -49,173,789 -14,948,548 -8,939,681 -304,443,890	31.12.2015  27,038,705,275  4,754,026,481 40,054,565,610  149,097,004,268 21,873,166,477 242,817,468,111  2 0 1 5  1,725,725,824 1,784,257,403 -58,531,579  22,840,471 22,840,471 -5,209,328 5,209,328 5,209,328 89,837,658 90,793,604 -955,946 31,565,454 15,265,637 12,261,807  1,897,496,851 -256,662,684 -49,798,073 -13,378,128 -6,326,531 -408,482,232	NOTES:  1. Under Article 54A of the Bank's Statute, the financial statements of the Bank of Greece are drawn up the European Central Bank (ECB) and applying to all members of the European System of Central Ba 2. Gold has been valued at the price provided by the ECB as at 30 December 2016: €1,098.446 per fine 3. Claims/liabilities denominated in foreign currency have been converted to euro using the euro foreign 4. Securities (other than those held-to-maturity, non-marketable securities held for monetz 2016. Marketable securities classified as held-to-maturity, non-marketable securities held for monetz 2016. Marketable securities classified as held-to-maturity, non-marketable securities held for monetz 2016. Marketable securities classified as held-to-maturity, non-marketable securities and securities here to impairment. An impairment lessewer:  5. "Other off-balance-sheet items" include the liability of the Hellenic Republic to the IMF from the SDR as Republic in favour of the IMF for the outstanding part of the loans received. As at 31.12.2016 the automatic securities and sail 1.12.2016 the subtact of the profit and loss account for the year 2015 have been reclassified to be comparable 6. Certain items of the profit and loss account for the year 2015 have been reclassified to be comparable Dividend to be distributed: €0.47712 per share for 19,864,886 shares  Tax on dividends (tax rate 29%, Articles 47 and 58, Law 4172/2013, as currently in force)  To the Government  Note: The gross dividend for financial year 2016 amounts to €0.6720 per share. Dividend to be distributed (€0.47712 per share) is subject to withholding tax at arte of 15% in accordance with Law 4172/2013, Article 64 paragraph 1, as currently in force.  Althens, 20 January 2017	in accordance with the accounting princip inks (ESCB). oz, compared with €973.225 as at 31 Dexexchange reference rates of the ECB as any policy purposes) are valued at the me lid for monetary policy purposes are valuincurred. Illocations, as well as the promissory note of the promissory note was SDR 10.11 with the respective items of the year 20 or the promissory note was SDR 10.11 and the promissory note was SDR 10.11 and SDR 10.11	poles and rules established by excember 2015.  arket prices of 30 December et at 30 December 2016.  arket prices of 30 December et at amortised cost subject the issued by the Hellenic collilon, equivalent to €12.9 billion.  2 0 1 5  9,477,934  3,871,269  1,149,500,000  1,162,849,203

(Translated from the original in Greek)

To the Shareholders of BANK OF GREECE A.E.

## Report on the Financial Statements

We have audited the accompanying financial statements of the BANK OF GREECE A.E. (the "Bank") which comprise the balance sheet as of 31 December 2016 and the statement of income, the appropriation account for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements: Management is responsible for the preparation and fair presentation of these financial statements in accordance with the accounting principles prescribed by the Earn Air Incompanies of the EUR address of the EUR address of the EUR address of the EUR address of the European Central Bank (ECB) as adopted by the Bank in Airclae 54A of its Statute and the Greek accounting principles, where the Guideline of the ECB does not provide specific direction, as well as, for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

Auditor's Responsibility: Our responsibility to the express an opinion on these financial statements bear on an address of the expression of the financial statements and perform the audit to obtain reasonable assurance whether the financial statements are from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The entity repearation and fair presentation of the financial statements in order to design and pull procedures when the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting

Athens, 20 January 2017 KPMG Certified Auditors A.E. AM SOEL 114

Harry Sirounis Certified Auditor Accountant AM SOEL 19071

Ioannis Achilas Certified Auditor Accountant AM SOEL 12831