

NATIONAL BANK OF GREECE S.A.

Athens, May 16th, 2022

Reply to Letter-inquiry of the Hellenic Capital Market Commission

Following relevant inquiry of the Hellenic Capital Market Commission and with the purpose of the provision of proper information to investors, National Bank of Greece S.A. expressly denies as untrue today's electronic press article concerning the Bank's merger with the Bank of Cyprus, the entry of a strategic investor in the scheme and the decrease of the percentage of the current shareholders' participation in the Bank.