Athens, 16/04/2025

NATIONAL BANK

OF GREECE

ANNOUNCEMENT ON THE DISTRIBUTION OF SHARES (STOCK AWARDS)

OF NATIONAL BANK OF GREECE S.A.

National Bank of Greece S.A. ("the Bank"), following the decision of its Shareholders' Annual General

Meeting of 28.07.2023 which established a Program for the distribution of shares (Stock Awards)

("the 2023 Program") to Senior Management executives or/and staff of the Bank or/and its affiliated

companies in the context of article 32 of Law 4308/2014 and the decision of its Board of Directors of

30.11.2023 that approved the Regulation for the implementation of the 2023 Program, announces

that the Board of Directors, in its meeting of 28.03.2025, approved 25 Beneficiaries in the context of

the third cycle of the Program to whom 795,838 Shares shall be awarded.

The Shares awarded to the Beneficiaries are subject to all terms and conditions set out in the existing

Regulation for implementation of the 2023 Program (including deferral, retention, etc.)

In view of the above, it is announced that in the context of the third cycle, a total of 318,343 common,

registered shares of the Bank with voting rights (Common Equity Tier 1 instruments) were distributed

through over-the-counter transactions.

The distribution of Shares was carried out through the offering of own shares purchased by the Bank

in the context of a share buyback program pursuant to the relevant decision of its Shareholders'

Annual General Meeting of 28.07.2023, as amended by its Shareholders' Annual General Meeting of

25.07.2024 and following the renewal of a respective approval by the Single Supervisory Mechanism

of the European Central Bank (SSM), which was granted on 03.09.2024, and is valid for a period of 1

year, i.e. until 02.09.2025. The aforementioned own shares were purchased in the period from

11.12.2023 up to and including 26.06.2024, according to detailed information included in previous

relevant announcements of the Bank.

The Shares awarded to the Beneficiaries are subject to a mandatory twelve-month (12) retention

period, in accordance with the applicable legal provisions, as each time in force.

Following the above distribution, the Bank holds directly 2,424,764 of its own shares, which

correspond to 0.2651% of its share capital.