

Athens, 22.12.2025

**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, the decision of its Board of Directors of 30.11.2023 that approved the Regulation for the implementation of the 2023 Program and the Beneficiaries in the context of the first cycle of the Program and the decision of its Board of Directors of 28.11.2024 that approved the Beneficiaries in the context of the second cycle of the Program, announces that a total of 281,846 regarding the first cycle and 89,180 regarding the second cycle, common, registered shares of the Bank with voting rights (Common Equity Tier 1 instruments) were distributed through over-the-counter transactions.

The Shares awarded to the Beneficiaries are subject to all terms and conditions set out in the approved Regulation for implementation of the 2023 Program (including deferral, retention, etc.).

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, 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 10,951,023 of its own shares, which correspond to 1.20% of its share capital.