

Athens, 12 June 2026

National Bank of Greece S.A.: Commencement of the 2026 Share Buyback Program

National Bank of Greece S.A. (the **Bank**) announces the commencement of the implementation of the first tranche (**Tranche I**) of a share buyback program (the **2026 Share Buyback Program**).¹

Tranche I will be executed pursuant to the approvals granted by the Annual General Meeting of Shareholders held on 30 April 2026 (the **AGM**), in accordance with the provisions of Article 49 of Greek Law 4548/2018, and the decision of the Bank's Board of Directors following the authorizations granted to it by the AGM, the approval of the Hellenic Corporation of Assets and Participations (HCAP) and the approval of the Single Supervisory Mechanism (SSM) of the European Central Bank (ECB).

Tranche I will be executed in two consecutive parts led by Goldman Sachs Bank Europe SE (**Goldman Sachs**) and Morgan Stanley Europe SE (**Morgan Stanley**), respectively, who will act independently of each other and the Bank to make trading decisions concerning timing and pricing under the following terms:

Purpose: The purpose of Tranche I is to enhance the return of the Bank's shares to its shareholders and to enhance the "Earnings per share" and "Dividend per share" ratios and subsequently cancel the shares purchased.

Maximum pecuniary amount: Shares with an aggregate value of up to a total of €531,911,400.

¹ *Tranche I refers to (i) the program cost of €231,911,400 to enhance the return of the Bank's shares to its shareholders and to enhance the "Earnings per share" and "Dividend per share" ratios; the Bank intends to cancel the acquired shares, as envisaged in Agenda Item 6 of the AGM; and (ii) the program cost of €300,000,000 to enhance the return of the Bank's shares to its shareholders and to enhance the "Earnings per share" and "Dividend per share" ratios; the Bank intends to cancel the acquired shares, as envisaged in Agenda Item 7 of the AGM.*

Shares cap: The maximum number of shares to be acquired under Tranche I is 91,471,515 shares less any treasury shares held at the date of this announcement, based on the limitations provided by Company Law 4548/2018.

Duration of execution: Tranche I may continue to 8 June 2027, and is subject to customary termination provisions which may be exercised by the Bank, Goldman Sachs or Morgan Stanley, as applicable.

Execution procedures: Share buybacks will be carried out on Euronext Athens in accordance with the applicable legal and regulatory framework, and in any case within the framework of the directives and recommendations issued by the Greek and European supervisory authorities.

The transactions completed will be disclosed to the market and the Bank will duly announce any subsequent change to the execution of the 2026 Share Buyback Program, in accordance with applicable legislation.

The implementation of the second tranche of the 2026 Share Buyback Program will commence following receipt of the requisite regulatory approvals.²

This announcement is issued in accordance with the Euronext Athens Regulation, Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014 and the Commission Delegated Regulation (EU) 2016/1052 of 8 March 2016, each as amended and in force.

² It is noted that the implementation of the program cost of up to €20,000,000 for the free distribution of shares of the Bank to executives and/or staff of the Bank and its affiliated companies within the meaning of article 32 of Greek Law 4308/2014, as envisaged in Agenda Item 6 of the AGM, will commence following receipt of the requisite regulatory approvals.