NATIONAL BANK OF GREECE

Athens, 12 November 2026

Announcement on distribution of amount to the Bank's Shareholders

"National Bank of Greece S.A." ("the Bank"), following the Bank's Board of Directors session dated 21 October 2026, announces the disposal of an interim dividend to shareholders for the financial year 2026, according to the details described below.

Specifically, a total amount of €230,000,000 (gross amount) or €0.2546686567 per share (gross amount) shall be distributed to the Bank's shareholders.

The distributable amount to be paid per share is increased by the amount corresponding to the treasury shares held by the Bank and is finally formed in the gross amount of €0.2605543814 per share.

From the above gross amount, a corresponding tax of 5% shall be withheld in accordance with Article 64 of Law 4172/2013, as in force and, therefore, the net amount that the beneficiaries will receive will amount to €0.2475266623 per share (with the exception or variation of the withholding rate for shareholders who are subject to special provisions, such as those of Articles 46, 48 and 63 of Law 4172/2013).

Ex-Dividend date will be **Monday, 16 November 2026**, and thus from that date on, the shares of the Bank will be traded on Euronext Athens without the right to receive an amount from the above distribution.

Beneficiaries are the Bank's shareholders registered in the electronic records of the Dematerialized Securities System (D.S.S.) managed by Euronext Securities Athens on **Tuesday, 17 November 2026** (record date).

Friday, 20 November 2026 is set as the date on which the payment of the above amount shall commence.

The payment of the above amount will be effected through the designated paying bank "National Bank of Greece S.A.", as follows:

1. Through the Participants of the beneficiaries in the D.S.S. (Banks and Brokerage/Securities Companies), according to the provisions of the ATHEXCSD Rulebook and its relevant decisions.

2. Especially in cases of the payment of the above amount to the legal heirs of deceased beneficiaries whose securities are kept in the Special Account of their Share in the D.S.S., managed by Euronext Securities Athens, the payment will be effected following completion of the legalization of the heirs.

Amounts – as above - not collected within 5 years are time-barred in favour of the Greek State.

It is noted that the above distribution is subject to the approval of the European Central Bank (ECB).

For any further information, shareholders may contact the Bank's Subdivision for Shareholder Register, General Meetings and Corporate Announcements by email at GIANNOPOULOS.NIK@NBG.GR or by calling at +30 2103343460, +30 2103343419, +30 2103343422 and +30 2103343411.