

**Board of
Directors
Diversity
Report**

30.09.2025

1. EXECUTIVE SUMMARY – PURPOSE

The present Board of Directors Diversity Report has been prepared in accordance with article 3C of Greek Law 4706/2020, as lastly amended by Greek Law 5178/2025, transposing Directive (EU) 2022/2381 on improving the gender balance among directors of listed companies, as well as the Greek General Secretariat for Equality and Human Rights letter dated 08.09.2025 titled 'Implementation of balanced gender representation on the Board of Directors. Submission of a special report by companies in accordance with article 7 of Law 5178/2025'.

More specifically, as per the said article 3C, the Annual Board of Directors Diversity Report includes data on the implementation of the participation percentage of the underrepresented gender on the Board of Directors, with reference to the number of executive and non-executive members of the Board of Directors who are persons of the underrepresented gender, as well as measures implemented or to be taken to improve the balanced representation of genders on the Board of Directors, while in case the Board of Directors of the company includes three (3) or more executive members, the Diversity Report should also include information on compliance with the obligation of article 3A par. 4, namely to have at least one (1) executive member of the underrepresented gender.

With the aim to enhance transparency, stakeholder trust, demonstrate commitment to inclusive, effective and sustainable governance, the purpose of the present National Bank of Greece S.A. (NBG) Diversity Report is not only to comply with the aforementioned regulatory obligation to provide information on gender diversity on the Board, but it also provides some further information on the overall gender diversity across NBG, as well as other diversity aspects of the NBG Board composition, with a view to enabling a more comprehensive view on the Bank's corporate governance practices and demonstrating its ongoing commitment towards applying best practices.

It is important to note that with regard to gender representation on the Board, **the NBG Board of Directors composition is already in compliance with the new regulatory limits foreseen in Greek Law 5178/2025 (applicable as of 30.06.2026)**, i.e. at least four (4) women in a total of twelve (12) Board Members (representing 33.3%, as depicted in the Annex of Directive (EU) 2022/2381).

2. PRINCIPLES

The Bank follows the applicable legal and regulatory framework and best practices that ensure diversity at the Board of Directors level.

In this context, the Bank has established a diversity framework and policies which include provisions that set out the approach for the achievement of the desirable diversity of the Board members and ensure that the Board's composition is fully aligned with the respective legislative and regulatory requirements, such as the Board of Directors Diversity Policy, the Bank's Corporate Governance Code, the Board of Directors Suitability Assessment Policy and Procedure, the Board Nomination Policy, and the NBG Directors Remuneration Policy. Further, as per the NBG Group Code of Ethics which sets out the ethical moral principles and values, as well as the rules of conduct upheld by the Bank and Group, focus is placed on Diversity, Respect for Personality and Equality and through which the Bank aims, among others, to implement measures that ensure equal opportunities for all genders, including with regard to career perspectives and to improve the representation of the underrepresented gender in management positions.

Moreover, the Bank aims at engaging a broad set of qualities and competencies when recruiting members of the Board of Directors, with a view to achieving a variety of views and experiences and to facilitating sound decision making. Collectively, there is a set of professional backgrounds represented on the Board of Directors (banking, risk management, law, technology, ESG) and skills and expertise in place so as to contribute to the efficient operation of the Bank's supervisory body, aiming at collective suitability of the said, while the Board of Directors shall collectively have the skills to present its views and effectively discharge its duties and executive oversight competences.

3. DIVERSITY MEASURES IMPLEMENTED PRESERVING GENDER BALANCE ON THE BOARD OF DIRECTORS

The Bank gives great emphasis on ensuring diversity including in terms of gender representation, age, nationality and variety of educational backgrounds, experience and expertise. As regards the composition of the Board of Directors, which is in accordance with the Bank's Board of Directors Diversity Policy, the Corporate Governance and Nominations Committee (CGNC) during the process for the selection and appointment of Board members, as well as during the assessment (collectively and individually) of Board suitability and succession planning, takes into account the aforementioned diversity aspects. Further,

the CGNC reviews and assesses, the Board and Board Committees' composition also on the basis of the aforementioned diversity aspects and recommends to the Board any changes required in order to ensure that it reflects an appropriate range and balance of skills, experience and backgrounds.

4. BOARD OF DIRECTORS COMPOSITION/DIVERSITY (AS AT 30.09.2025)

The composition of the NBG Board of Directors is in compliance with the requirements foreseen in the legal and regulatory framework to which the Bank is subject.

More specifically, as also noted above, as far as gender representation on the Board is concerned, the NBG Board of Directors composition is already in compliance with the new regulatory limits foreseen in Greek Law 5178/2025 (applicable as of 30.06.2026), i.e. there are currently four (4) women in a total of twelve (12) Board Members (one Executive Member and three Independent Non-Executive Members, representing 33.3%, as depicted in the Annex of Directive (EU) 2022/2381).

In terms of age, the age of Board members varies and is in the range of 50 to 75.

The Board of Directors of the Bank has a multinational composition, including six different nationalities, with Greek, Dutch, French, British, Belgian and Romanian Board members, while there is a variety of educational backgrounds and work experience among the Board members, including indicatively educational background in Economics, Business Administration, certifications and prior experience in Accounting, Audit and Risk, extensive Banking and Financial Services experience, corporate governance and legal background, strategy development, transformation, retail and commercial prior experience as well as human resources, culture and digital banking / IT / data management.

The Board, through its Corporate Governance and Nominations Committee, monitors on an ongoing basis the Board's composition, with the aim to ensure that areas of knowledge and experience required in accordance with the Bank's business activities are covered, while at the same time also being aligned with the provisions of the applicable legal and regulatory framework that applies.

The below table presents information on gender representation in accordance with the instructions included in the Greek General Secretariat for Equality and Human Rights letter dated 08.09.2025 titled 'Implementation of balanced gender representation on the Board of Directors. Submission of a special report by companies in accordance with article 7 of Law

5178/2025', while further there are certain diversity metrics/statistics concerning NBG presented:

Gender representation data at the Board of Directors				
	Number of Board Members	Male Members	Female Members	Percentage of Members of the underrepresented gender
Members	12	8	4	33%
Executive Members	2	1	1	50%
Non-Executive Members	2	2		
Independent Non-Executive Members	8	5	3	38%
Reference to the latest Minutes regarding the constitution of the Board of Directors into a body		<i>25.07.2024 Board of Directors Meeting Minutes</i>		

NBG Board of Directors Diversity Statistics

Gender



■ Female 33% ■ Male 67%

Gender diversity above current minimum regulatory standards, while also being in alignment with the new regulatory limits of Law 5178/2025

Nationality



■ Greek (6 Members)
■ Non-Greek (6 Members)

Multinational composition, including six different nationalities

Age



■ 50-59 ■ 60-69 ■ 70+

Diversified Board in terms of age

Board Tenure



■ < 5 years
17%
■ > 5 years
83%

Good split of newer members and more tenured members

Board Composition
Independence/NEDs



■ Independent Non
Executive 66%
■ Non Executive 17%
■ Executive 17%

High levels of independence on the Board and its Committees

5. DIVERSITY METRICS AT EXECUTIVE LEVEL

Further, at executive level, indicative statistics are presented below for year 2024.

Women by position at NBG	2024
Percentage of women in total management ¹	46%
Percentage of women in senior management (within two levels of executive management) ²	33%
Percentage of women in junior management ³	50%

¹Total managerial positions refer to senior, middle and junior managerial positions.

²Senior management positions refer to the General and Assistant General Managers, Senior Managers and Managers.

³Junior management positions refer to Head of Subdivisions of Head Office.

6. CONCLUSION

In any case, NBG follows the provisions of the legal and regulatory framework as these are each time in force, including with regard to preserving diversity and gender representation on the Board of Directors and is committed to constantly placing its focus on optimum corporate governance standards and adherence to the principles guiding the Board of Directors Diversity Report.

ANNEX

PART A': Company Information	
Company Name:	National Bank of Greece S.A.
GEMI (General Commercial Registry) Number:	237901000
Tax Identification Number (TIN):	094014201
Sector of Activity:	Financial/Banking Institution
Number of Employees (on a solo basis as at 31/12/2024):	6,296
Annual Turnover (on a solo basis as at 31/12/2024):	2,756 (mil. €)
Annual Balance Sheet Total (on a solo basis as at 31/12/2024):	72,092 (mil. €)

PART B': Gender representation data at the Board of Directors				
	Number of Board Members	Male Members	Female Members	Percentage of Members of the underrepresented gender
Members	12	8	4	33%
Executive Members	2	1	1	50%
Non-Executive Members	2	2		
Independent Non-Executive Members	8	5	3	38%
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