NATIONAL BANK OF GREECE

No consideration of adverse impacts of insurance advice on sustainability factors – 2026

Financial adviser

NBG, in its capacity as an insurance intermediary under Law 4583/2018 providing insurance advice for the distribution of IBIPs (insurance-based investment products) and therefore in its capacity as financial adviser under Regulation (EU) 2019/2088 -SFDR, does not currently consider any potential adverse impacts of insurance advice on sustainability factors, due to lack of availability of information and data.

With sustainable development at the heart of its strategy and value system, NBG is constantly expanding the integration of sustainability factors into every aspect of its business model. Closely following developments, the Bank reviews its current policies and procedures in order to respond in the best possible way to the constantly evolving regulatory requirements, market developments, and needs of its customers and stakeholders. When sufficient and comprehensive information becomes available, the Bank will reassess the possibility of considering the principal adverse impacts on the insurance advice it provides. Subsequently, if deemed necessary, it will update the above framework, appropriately adapting the practices/policies applied in the field of insurance advice provision. This position is reviewed at each annual update of this statement.