

FOURTH SUPPLEMENT DATED 15 SEPTEMBER 2023 TO THE BASE PROSPECTUS DATED 16 DECEMBER 2022



NATIONAL BANK OF GREECE S.A.

(incorporated with limited liability in the Hellenic Republic)

€5,000,000,000 Global Medium Term Note Programme

This Fourth Supplement (the **Fourth Supplement**) to the Base Prospectus dated 16 December 2022, as amended by the First Supplement dated 22 March 2023, the Second Supplement dated 22 June 2023 and the Third Supplement dated 1 September 2023 (the **Base Prospectus**) which comprises a base prospectus for the purposes of Regulation (EU) 2017/1129 (the **Prospectus Regulation**), constitutes a supplement to the base prospectus for the purposes of Article 23 of the Prospectus Regulation and is prepared in connection with the €5,000,000,000 Global Medium Term Note Programme (the **Programme**) of National Bank of Greece S.A. (the **Bank** or the **Issuer**). Terms defined in the Base Prospectus have the same meaning when used in this Fourth Supplement. This Fourth Supplement is supplemental to and should be read in conjunction with the Base Prospectus.

The Bank accepts responsibility for the information contained in this Fourth Supplement. To the best of the knowledge of the Bank (having taken all reasonable care to ensure that such is the case), the information contained in this Fourth Supplement is in accordance with the facts and contains no omission likely to affect its import.

Purpose of the Fourth Supplement

The purpose of this Fourth Supplement is to update the “*Regulation and Supervision of Banks in Greece*” section of the Base Prospectus.

REGULATION AND SUPERVISION OF BANKS IN GREECE

The section headed “*Regulation and Supervision of Banks in Greece*” on page 241 to 274 of the Base Prospectus shall be updated as follows:

- (a) on page 259 of the Base Prospectus, in the sub-section headed “Disposal of Shares” the following final paragraph shall be added:

“In the above context, the Bank believes that upon commencement and completion of the relevant processes set by the HFSF Law and the HFSF internal organisational rules and depending on market conditions, a disposal of part or all of the HFSF’s stake in the Bank could take place in the near future.”