

**THIRD SUPPLEMENT DATED 11 NOVEMBER 2022 TO THE BASE PROSPECTUS DATED 17 DECEMBER 2021**



**NATIONAL BANK OF GREECE S.A.**

(incorporated with limited liability in the Hellenic Republic)

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

This third supplement (the **Third Supplement**) to the Base Prospectus dated 17 December 2021, as previously supplemented by the First Supplement dated 21 January 2022 and by the Second Supplement dated 23 September 2022 (the **Base Prospectus**), which comprises a base prospectus for the purposes of Regulation (EU) 2017/1129 (the **Prospectus Regulation**), constitutes a supplement to the prospectus for the purposes of article 23(1) 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 Third Supplement. This Third Supplement is supplemental to and should be read in conjunction with the Base Prospectus.

The Bank accepts responsibility for the information contained in this Third 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 Third Supplement is in accordance with the facts and contains no omission likely to affect its import.

**Purpose of the Third Supplement**

The purpose of this Third Supplement is to (i) incorporate by reference the unaudited NBG Group Interim Financial Statements for the period ended 30 September 2022 and (ii) update the “*General Information - No significant or material change*” section of the Base Prospectus.

## DOCUMENTS INCORPORATED BY REFERENCE

The information set out below supplements the section of the Base Prospectus headed “*Documents Incorporated by Reference*” on pages 68 to 69 of the Base Prospectus.

Information included in the following document which has previously been published shall, by virtue of this Third Supplement, be incorporated by reference in, and form part of, the Base Prospectus as set out in the relevant cross-reference lists below:

- a) the unaudited NBG Group Interim Financial Statements for the period ended 30 September 2022 (the **September 2022 Interim Financial Statements**), available at <https://www.nbg.gr/-/jssmedia/Files/Group/enhmerwsh-ependutwn/Financial-statements-annual-interim/Financial-Report-30-09-2022-EN.pdf?rev=3c4cce3ac7f74ba7916e8e0292cec571>.

Copies of documents incorporated by reference in the Base Prospectus (including by virtue of this Third Supplement) can be obtained from the registered office of the Issuer and from the specified offices of the Paying Agents for the time being in London and Luxembourg. Any non-incorporated parts of a document referred to herein are either deemed not relevant for an investor or are otherwise covered elsewhere in the Base Prospectus, as supplemented.

Unless specifically incorporated by reference into this Third Supplement, information contained on the Issuer's website does not form part of this Third Supplement.

### CROSS-REFERENCE LIST RELATING TO THE SEPTEMBER 2022 INTERIM FINANCIAL STATEMENTS

<b>Information Incorporated</b>	<b>30 September 2022</b>
Statement of Financial Position	p. 3
Income Statement – 9-month period	p. 4
Statement of Comprehensive Income – 9-month period	p. 5
Income Statement – 3-month period	p. 6
Statement of Comprehensive Income – 3-month period	p. 7
Statement of Changes in Equity - Group	p. 8
Cash Flow Statement	p. 9
Notes to the Financial Statements	pp. 10 - 39

## GENERAL INFORMATION

The paragraph “*No significant or material change*” on page 275 of the Base Prospectus shall be deleted in its entirety and replaced with the following:

“Save for the impact of the prolonged war in Ukraine, the persistent energy challenges and the inflation pressures, which remain a source of concern for the Bank and the Group (as further described in the section of the Board of Directors Report headed “*Economic and Financial Review - key developments in the Macroeconomic and Financial environment - Global Economy & Financial Environment*” of the 2021 Annual Financial Report and in the section of the Board of Directors Report headed “*Key Highlights - Ukraine crisis*” and *Economic and Financial Review - Global Economy & Financial Environment*” of the June 2022 Interim Financial Statements), there has been no material adverse change in the prospects of the Bank or the Group since 31 December 2021. There has been no significant change in the financial performance or position of the Bank or the Group since 30 September 2022.”

For so long as the Programme remains in effect or any Notes shall be outstanding, copies of this Third Supplement and the documents incorporated by reference in the Base Prospectus by virtue of this Third Supplement will be available for inspection (i) from <https://www.nbg.gr/en/the-group/investor-relations/dept-investors/globalmediumtermnoteprogramme>, and (ii) on the website of the Luxembourg Stock Exchange ([www.bourse.lu](http://www.bourse.lu)).

To the extent that there is any inconsistency between (a) any statement in this Third Supplement or any statement incorporated by reference into the Base Prospectus by this Third Supplement and (b) any other statement in, or incorporated by reference in the Base Prospectus, the statements in (a) above will prevail.

Save as disclosed in this Third Supplement, there has been no other significant new factor, material mistake or material inaccuracy relating to information included in the Base Prospectus since the publication of the Base Prospectus.