



National Bank of Greece S.A.

FINANCIAL DATA AND INFORMATION FOR THE PERIOD FROM 1 JANUARY 2010 TO 30 SEPTEMBER 2010
(Published in accordance with rule 4/507/28.04.2009 of the Capital Market Commission)
(amounts in thousand EUR)

Company Information table with columns for details and values. Includes Headquarters, Register Numbers, Supervising Prefecture, Date of approval, Certified Public Accountant, Audit Firm, and Website.

Statement of Financial Position

Statement of Financial Position table. Columns: Group (30.9.2010, 31.12.2009), Bank (30.9.2010, 31.12.2009). Rows: ASSETS (Cash and balances, Derivative financial instruments, Loans and advances, etc.) and LIABILITIES (Due to banks, Derivative financial instruments, Debt securities, etc.).

Statement of Financial Position table (continued). Rows: SHAREHOLDERS' EQUITY (Share capital, Share premium account, Less: treasury shares, Reserves and retained earnings, Equity attributable to NBG shareholders) and Total equity and liabilities.

Statement of Financial Position table (continued). Rows: Total equity and liabilities (123.516.923, 113.394.183, 99.452.665, 91.220.464).

Statement of Changes in Equity

Statement of Changes in Equity table. Columns: Group (From 1.1 to 30.9.2010, 30.9.2009), Bank (From 1.1 to 30.9.2010, 30.9.2009). Rows: Balance at beginning of period, Changes during the period, Total comprehensive income/(expense), net of tax, Share capital increase, Dividends declared, Net change in treasury shares, Other changes, Balance at end of period.

Notes

1) The principal accounting policies that have been adopted are in accordance with the requirements of International Financial Reporting Standards ("IFRS") and are the same with those applied in the 2009 financial statements. The Bank has adopted the amendments in IFRS 3 "Business Combinations" and International Accounting Standard ("IAS") 27 "Consolidated and Separate Financial Statements", IAS 39 "Financial Instruments: Recognition and Measurement", IFRS 2 "Share-based Payment", IFRS 5 "Non-current Assets Held for Sale and Discontinued Operations". Details are included in Note 2 of the financial statements as at 30 September 2010.

The financial data and information listed below, derive from the financial statements and aim to a general information about the financial position and results of National Bank of Greece and NBG Group. We therefore recommend the reader, prior to making any investment decision or other transaction concerning the Bank, to visit the Bank's web site (www.nbg.gr), where the set of financial statements is posted, as well as the auditor's review report when necessary.

The Board of Directors

The Board of Directors table. Columns: Name, Position. Includes Vassilios T. Rapanos (Chairman), Apostolos S. Tamvakakis, Anthimos C. Thomopoulos*, Alexandros G. Tourkoulis*, Leonidas T. Theoklitos*, Ioannis C. Giannidis, Ioannis P. Panagopoulos, Avraam J. Triantafyllidis**, H. E. the Metropolitan of Ioannina Theoklitos, Stefanos C. Vavalidis, Georgios P. Zanias, Vassilios K. Konstantakopoulos, Alexandra T. Papalexopoulou - Benopoulou, Petros K. Sabatacakis, Maria Fragista**, Alexandros N. Makridis (Greek State representative).

*On 26 November 2010, the extraordinary general meeting of the Bank's shareholders elected three additional executive members of the Board of Directors, Mr A. Thomopoulos, Mr A. Tourkoulis and Mr L. Theoklitos, who were subsequently elected as Deputy Chief Executive Officers by the same date Board of Directors meeting.
**On 18 March 2010, Mr Avraam J. Triantafyllidis was elected as a member of the Board following the resignation of Mr Alexandros G. Stavrou. His election was ratified by the annual general meeting of the Bank's shareholders, on 21 May 2010. On 23 November 2010, Ms Maria Fragista was elected as a member of the Board following the resignation of Ms Maria S. Sklaventou.

Statement of Comprehensive Income

Statement of Comprehensive Income table. Columns: Group (From 1.1 to 30.9.2010, 30.9.2009), Bank (From 1.1 to 30.9.2010, 30.9.2009). Rows: Interest and similar income, Net interest income, Fee and commission income, Net fee and commission income, Earned premia net of reinsurance, Net claims incurred, Earned premia net of claims and commissions.

Statement of Comprehensive Income table (continued). Rows: Net trading income/(loss) and results from investment securities, Net other expense, Total income, Personnel expenses, General, administrative and other operating expenses, Depreciation, amortisation & impairment on fixed assets & intangibles, Amortisation of intangible assets recognised on business combinations, Finance charge on put options of non-controlling interests, Credit provisions and other impairment charges, Share of profit of associates, Profit/(loss) before tax.

Statement of Comprehensive Income table (continued). Rows: Tax expense, Profit/(loss) for the period, net of tax (A), Attributable to: Non-controlling interests, NBG equity shareholders, Other comprehensive income/(expense), net of tax (B), Total comprehensive income/(expense), net of tax (A+B).

Statement of Comprehensive Income table (continued). Rows: Attributable to: Non-controlling interests, NBG equity shareholders.

Earnings/(losses) per share (Euro) - Basic and Diluted:

Earnings/(losses) per share table. Rows: Excluding gains on redemption of preferred securities, Including gains on redemption of preferred securities.

Statement of Cash Flows

Statement of Cash Flows table. Columns: Group (From 1.1 to 30.9.2010, 30.9.2009), Bank (From 1.1 to 30.9.2010, 30.9.2009). Rows: Net cash flows from / (used in): Operating activities, Investing activities, Financing activities, Net increase / (decrease) in cash and cash equivalents in the period, Effect of foreign exchange rate changes on cash and cash equivalents, Total cash flows from / (used in) the period, Cash and cash equivalents at beginning of period, Cash and cash equivalents at end of period.

(b) On 18 March 2010, the Bank issued the 4th series of covered bonds of €1.5 billion, with a maturity of eight years (with additional ten years extension option) which are secured by residential mortgage loans. The bonds pay interest quarterly at a rate of ECB's refinancing rate plus a margin of 190 bps. The issue forms part of the existing Bank's €10 billion covered bonds program.

THE CHAIRMAN OF THE BOARD OF DIRECTORS

THE CHIEF EXECUTIVE OFFICER

THE DEPUTY CHIEF EXECUTIVE OFFICER

THE DEPUTY CHIEF FINANCIAL OFFICER

VASSILIOS T. RAPANOS

APOSTOLOS S. TAMVAKAKIS

ANTHIMOS C. THOMOPOULOS

IOANNIS P. KYRIAKOPOULOS