



National Bank of Greece S.A.

FINANCIAL DATA AND INFORMATION FOR THE PERIOD FROM 1 JANUARY 2009 TO 30 JUNE 2009
(Published in accordance with rule 4/507/28.04.2009 of the Capital Market Commission)
(amounts in thousand EUR)

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.

Company Information
Headquarters: 86, Aiolou Str., 102 32 Athens
Register Numbers of S.A.: 6062/06/8/86/01
Supervising Prefecture: Athens Prefecture
Date of approval of Financial Statements by BoD: 28 August 2009
Certified Public Accountant - Auditor: Nicolaos C. Sofianos (RN ICPA (GR) 12231)
Audit Firm: Deloitte, Hadjipavlou Sofianos & Cambanis S.A.
Auditors's review report: Unqualified opinion / emphasis of matter
Issue date of Auditor's review report: 28 August 2009
Website: www.nbg.gr

The Board of Directors
Efstratios (Takis) - Georgios A. Arapoglou
Ioannis G. Pechlivanidis
Alexandros G. Stavrou
Ioannis P. Panagopoulos
Ioannis C. Yiannidis
George Z. Lanaras
Stefanos G. Pantzopoulos
H.E. the Metropolitan of Ioannina Theoklitos
Stefanos C. Vavalidis
Dimitrios A. Daskalopoulos
Nikolaos D. Efthymiou
Constantinos D. Pilarinos
Drakoulis K. Fountoukakos - Kyriakakos
Theodoros I. Abatzoglou
Alexandros N. Makridis
Executive Member - Chairman of the BoD & Chief Executive Officer
Executive Member - Vice Chairman & Deputy Chief Executive Officer
Non-Executive Member
Non-Executive Member
Non-Executive Member
Non-Executive Member
Non-Executive Member
Independent Non-Executive Member
Independent Non-Executive Member
Independent Non-Executive Member
Independent Non-Executive Member
Independent Non-Executive Member
Independent Non-Executive Member
Greek State representative

Statement of Financial Position

Statement of Financial Position table with columns for Group and Bank, and rows for ASSETS, LIABILITIES, and SHAREHOLDERS' EQUITY.

Note: On 26 February 2009, Mr Theodoros I. Abatzoglou was elected as a member of the Board following the resignation of Mr George I. Mergos. On 26 February 2009, Mr Alexandros N. Makridis was elected as a member of the Board as representative of the Greek State following the provisions of Law 3723/2008. On 29 July 2009, Mr Panagiotis C. Drosos resigned from BoD member and on 28 August 2009, Mr Dimitrios Tzanininis was elected by the BoD. On 27 August 2009, Mr Achilleas D. Mylonopoulos resigned from BoD member and on 28 August 2009, Mr Alexandros G. Stavrou was elected by the BoD.

Statement of Comprehensive Income

Statement of Comprehensive Income table with columns for Group and Bank, and rows for Interest & similar income, Net interest income, Fee and commission income, Net fee and commission income, etc.

Statement of Changes in Equity

Statement of Changes in Equity table with columns for Group and Bank, and rows for Balance at beginning of period, Changes during the period, and Balance at end of period.

Statement of Cash Flows

Statement of Cash Flows table with columns for Group and Bank, and rows for Net cash flows from / (used in): Operating activities, Investing activities, Financing activities, etc.

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 2008 financial statements, except for the new accounting policy regarding transfers of debt securities from the loans and receivables category to the available for sale category.
2) Standard (IAS 1) "Presentation of Financial Statements" and International Financial Reporting Standard (IFRS 8) "Operating Segments". Details are included in Note 2 of the financial statements as at 30 June 2009.
3) Cases under litigation or in arbitration as well as pending cases before the Courts or Arbitration Courts are not expected to have a material impact on the financial position or operations of the Group.
4) The number of Group and Bank employees as at 30 June 2009 was 36,976 and 13,721 respectively (30 June 2008: 35,636 and 13,891 respectively).
5) Related party transactions and balances as defined in IAS 24 are analyzed as follows: Amounts due from and owed to as well as income from and expenses to and off-balance sheet items with associated companies of the Group, as at 30 June 2009, amounted to €38 million, €12 million, €1.6 million, €1.8 million and €5.2 million respectively.
6) Acquisitions, disposals & other capital transactions:
a) On 24 February 2009, Finansbank sold its subsidiary Finans Malta Holdings Ltd to NBG International Holdings B.V. (a wholly owned subsidiary of the Bank), for the amount of €185 million.
b) Since March 2009, the Bank consolidates Titlos Plc, a Special Purpose Entity established in UK, for the purposes of Greek State loans securitization, in which the Bank has a beneficial interest.
c) On 19 May 2009, the Bank established Ethniki Factors S.A., a wholly owned subsidiary company.
d) On 8 June 2009, Finansbank established Finans Faktoring Hizmetleri A.S., a wholly owned subsidiary company.
e) On 30 June 2009, NBG Luxembourg Holding S.A. and NBG Luxfinance Holding S.A. were merged, through the absorption of the second by the first. The new company was renamed to NBG Asset Management Luxembourg S.A.
7) Included in Note 17 of the financial statements as at 30 June 2009, are the group companies consolidated, their country of residence, the direct or indirect participation of the Bank in their share capital and the consolidation method applied for each such company.
8) Other comprehensive income: In the current period, ended 30 June 2009 is comprised of €159 million relating to the measurement at fair value of available for sale investments, €8 million relating to currency translation differences and €(47) million relating to net investment hedge.
9) As at 30 June 2009 the Group and the Bank held 503 thousand treasury shares, with acquisition cost of €11.3 million.
10) Other events:
a) The Extraordinary General Meeting of the Bank's Shareholders held on 22 January 2009, approved the issue of 70,000,000 Redeemable Preference Shares at a par value of €5 each with the cancellation of the pre-emptive rights of the existing shareholders in favour of the Greek State, in accordance with the Law 3723/2008.
b) On 2 June 2009, the annual Ordinary General Meeting of the Bank's Shareholders, approved the following:
1) The payment of the interim dividend in the amount of €32.7 million (USD 42.2 million) to the holders of non-cumulative non-voting redeemable preference shares for the financial year ended December 31, 2008, which was authorized for payment by the Board of Directors on November 17, 2008.
2) The distribution of dividends to the holders of our non-cumulative non-voting redeemable preference shares of €42.2 million (USD 56.25 million), pursuant to the terms of our non-cumulative non-voting redeemable preference shares.
3) No dividends were declared to the ordinary shares, following the participation of the Bank in the support plan.
c) Following the Board of Director's resolution on 18 June 2009, the Bank, in July 2009, increased its ordinary share capital by offering 110,367,615 new ordinary shares of nominal value of €5.00 each and subscription price of €11.30 each through a rights issue.
d) On 22 June 2009, the Bank announced a voluntary tender offer for the acquisition of any and all of the five series of the preferred securities issued by its subsidiary National Bank of Greece Funding Limited and having the benefit of a subordinated guarantee by the Bank.
e) On 31 July 2009, the Bank and TOMI SA of ELLAKTOR Group entered into a private agreement to acquire joint control of AKTOR FM, through the acquisition by the Bank of a minority interest in AKTOR FM.
11) Certain amounts as at 30 June 2008 were reclassified in order to render them comparable to the respective amounts of 30 June 2009.
12) The matter of emphasis in the auditor's report, refers to the inclusion in the equity of the preference shares issued by the Bank pursuant to Law 3723/2008 relating to "the enhancement of the liquidity of the economy in order to address the effects of the global financial crisis", which depends on probable changes in the law governing the terms of issue of these preference shares.

Athens, 28 August 2009
THE CHAIRMAN OF THE BOARD OF DIRECTORS AND CHIEF EXECUTIVE OFFICER
THE VICE CHAIRMAN OF THE BOARD OF DIRECTORS AND DEPUTY CHIEF EXECUTIVE OFFICER
THE CHIEF FINANCIAL AND CHIEF OPERATING OFFICER
THE DEPUTY CHIEF FINANCIAL OFFICER