

NBG Business Seeds Annual Report 2025



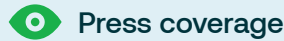
NBG invests in Innovation,
Fintech and Sustainability

NBG Business Seeds

16 years of activity



Financing



Press coverage



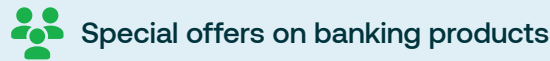
Mentoring



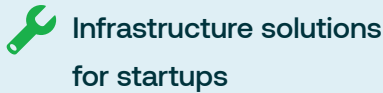
Hosting facilities for startups



Networking



Special offers on banking products



Infrastructure solutions
for startups

Financing

One of the most prominent private investors in VC funds in Greece



€740,000
in prizes



€5.5 mil.
in investments
and loans



Participating in many greek VC funds and thus fostering the local startup ecosystem



Annual Innovation & Technology Competition

16 editions

146 winning teams & companies

9,260 participants

€740,000 in prizes

5,416 submitted proposals

14 Universities

Workshops and Conferences

Athens

Innovation Greece 6.0

Fintech Athens 4.0

124 speakers

45 speakers

443 participants

465 participants

9 workshops

12 panels

21 panels

Thessaloniki

Innovation Northern Greece 6.0

Trade International Fair

52 speakers

2 workshops

225 participants

10 speakers

11 panels

4 panels

Crete

A.I. The day after

31 speakers 160 participants 9 panels

Ioannina

Innovation Ioannina 1.0

24 speakers 100 participants 5 panels

Mentoring

10 innovation events in **10** distinct sectors

Seeds Bootcamp 5.0:

33 teams – **7** seminars

Be Digital:

7 online events **Be digital**

A.I. Online Fintech Accelerator for SE Europe (Microsoft & NVIDIA):

5 workshops | one-to-one coaching | Networking

A.I. Workshop (Region of Central Macedonia & Microsoft)

Startup EcoSystems Collaboration Workshop (Embassy of Israel)

Initiatives & Collaborations

- Greek Fintech Hub: 4 years, 6 Fintech Bootcamps, 4 International Conferences, 26 Fintech Talks
- Elevate Greece
- Smart Attica European Digital Innovation Hub, as Lead in Investments
- Committee on Research and Technology of the Hellenic Parliament
- OK!Thess | Advisory Board
- Archimedes Center of the NKUA | Advisory Board
- Equifund Fund of Funds | Advisory Board
- Innovation Committee of SEV-Hellenic Federation of Enterprises
- Education, Innovation and Entrepreneurship Committee of the American-Hellenic Chamber of Commerce
- Startups Committee of the German-Hellenic Chamber
- Ennovation, the cross-university competition on innovation & entrepreneurship
- NKUA MSc in Financial Technology
- KPMG SIL Accelerator

Awards

Hellenic Innovation Forum & Awards 2021 | Startupper Awards 2025 |
Manager of the Year Awards 2025

Participation in events



UK-Greece Collaborative
Pathways British Embassy
Athens (21.1)



The Doers Summit
(12-13.2)



Beyond
(4-6.4)



TEDx University
of Crete
(5.4)



Entrepreneurship and Growth
American-Hellenic Chamber
of Commerce (28.4)



Panathenea
(7-9.5)



Athens Music Week
(8-9.5)



Reflect Festival
(15-16.5)



89th Thessaloniki
International Fair (6-13.09)



Inspire
(25-26.9)



Slush
(19-20.11)



TEDxDUTH
(5.12)

- **16 years** of activity
- **€5.5 million** in investments and significant partnerships
- **First year** of activities in Cyprus
- Activity of the **Greek Fintech Hub**
- Participation in **Smart Attica EDIH** as Lead in Investments

NBG Business Seeds is an integrated program designed to foster innovative and export-oriented entrepreneurship, with emphasis on **Fintech**, **ESG** (CleanTech/ClimaYetech), **RegTech** and the finance-related **IT/AI/GenAI/Crypto/blockchain** technologies. NBG Business Seeds includes actions that aim at financing, accelerating and showcasing innovative ideas and projects, training and mentoring, as well as providing infrastructures and networking.

The program is an activity of the **Business Innovation Development & Support Subdivision | Business Seeds** of NBG's Group Business Strategy Sector, Start-up Entrepreneurship and Collaborations.



Participating in Equifund and new Funds

NBG is one of the most important private investors in **VC funds** in Greece, supporting the domestic startup investment ecosystem, while NBG officers participate in several of the **advisory boards** of the funds.

NBG Business Seeds financing

In addition to VCs, in the 11 years that the investment pillar has been operating, **NBG Business Seeds** has authorized **participations in the share capital of eleven companies** to the sum of **€2.46 million**.

Lending to seven more companies amounted to **€3.1 million**. A further **€740,000** has been awarded to the **146 winning teams and companies** in the **Innovation & Technology Competitions**.



All loans are reported to be performing.



Special offerings for startups and innovative SMEs

Since 2018, NBG has offered special banking products adapted to the needs of innovative companies and a series of electronic services for the processing of their daily transactions. NBG is the only Greek bank that offers privileges and special pricing on products that meet the specific needs of these businesses.

In 2025, the offering was renewed for the sixth time. The new package offers significant facilities in products and services for daily transactions, such as a 50% discount on the fixed fee of the Business Elite sight account for 2 years and a reduced pricing on both incoming and outgoing remittances (domestic and international). In addition, significant discounts are provided on financing solutions and the issuance of letters of guarantee as well as discounts on the issuance of Prepaid Voucher Mastercard and Credit Business Mastercard. Last, the new package includes a privileged pricing on collection solutions from NBG PAY for transactions carried out through POS and e-commerce.

In 2025, 20 innovative businesses in total, fostered mainly by NBG Business Seeds, took advantage of such offering.

NBG Business Seeds collaborations

Executives of the program participate in the Advisory Board of OK!Thess and the Archimedes Center of the National and Kapodistrian University of Athens (NKUoA). We also participate in the Innovation Committee of SEV-Hellenic Federation of Enterprises and the Working Group for the development of scaleup community, in the Education, Innovation and Entrepreneurship Committee of the American-Hellenic Chamber, and in the Startups Committee of the German-Hellenic Chamber.

The collaboration of the program with faculty members from 14 universities for the evaluation of the 344 proposals of the 16th Innovation & Technology Competition continued for yet another year. These include the University of Athens (NKUoA), the National Technical University of Athens, the Athens University of Economics and Business (AUEB), the Aristotle University of Thessaloniki, the University of Piraeus, the University of Patras, the University of Crete, the University of Macedonia, the University of Peloponnese, the University of Thessaly, the Technical University of Crete, the Panteion University, the Athens Agricultural University and the University of Cyprus.

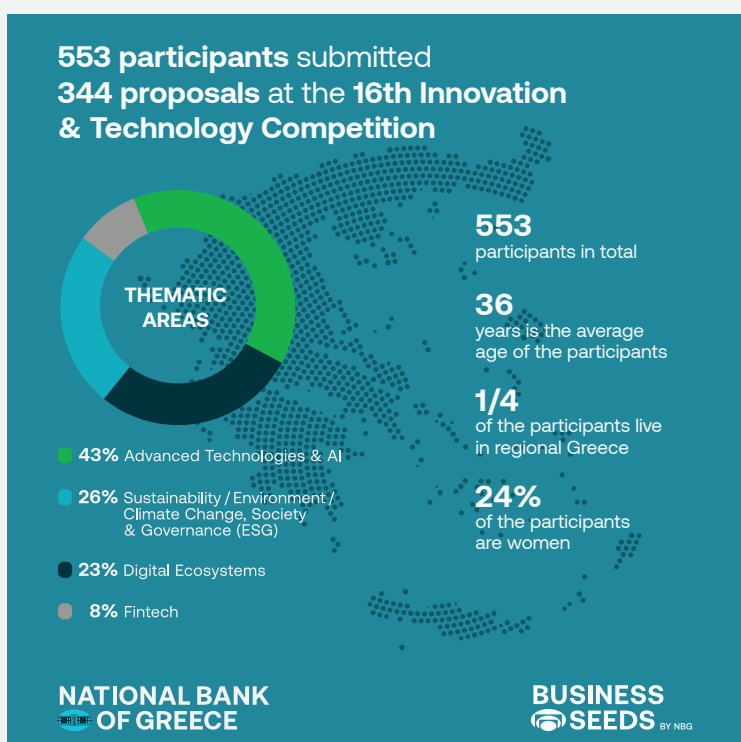
16th Innovation & Technology Competition

The 16th Competition included **553 people** submitting **344 proposals**. In the **sixteen years** it has been running, **9,260 people** have participated in the competition with a total of **5,416 proposals**. A particularly high percentage of the competition winners (**50%**) are still in operation, while **11%** have been funded by VCs.

As part of its social strategy and the emphasis on financial literacy, NBG has launched the initiative for the Empowerment of Households in their Financial Decisions, ENNOIA, in collaboration with Accenture, Mr. Michael Haliassos, Professor of Macroeconomics and Finance at Goethe University Frankfurt, and the non-profit Komvos organization.

The **Special Financial Literacy Awards ENNOIA**, which are part of the NBG Business Seeds program, are awarded to innovative ideas and businesses that aim at empowering households and their financial decisions. Up to five such prizes can be awarded, totalling up to €10,000, for the purpose of strengthening initiatives related to financial knowledge.

Last, the Special Awards PropTech, which are part of the NBG Business Seeds competition, rewarding innovative companies and solutions related to technology in the **real estate sector (PropTech)**, are given in collaboration with Uniko (joint venture of NBG with Qualco in the real estate sector). This award aims at encouraging innovation in the real estate sector through technology and offers a cash prize of €4,000.



Initiatives in Athens and regional Greece

Innovation Workshops and Conferences

928 participants attended this year's **Innovation Conferences** in Athens and other regions. A total of 5 conferences were organized in **Athens, Thessaloniki, Ioannina, Heraklion** and **Chania**. **231 speakers** from organizations, businesses, Universities and Research Centers participated in **46 panels** and **9 workshops**.

For yet another year, at the conference innovation in Greece was mapped out by answering some key questions, such as: How is innovation implemented in Greece today? Who can benefit? Which sectors of the economy are impacted? Which organizations support the effort of teams and companies to innovate? What financial tools are there? Is there any other help available?

Athens 2025

Our first event was the 6th Conference in Athens, entitled “**Innovation in Greece and the bodies that support it 6.0**” which was held on Wednesday 29 and Thursday 30 January 2025, at the premises of NCSR Demokritos. With **124 speakers, 21 panels, 9 workshops**, and **443 participants** the event came to a successful conclusion.

It was co-organized by NBG Business Seeds, NCSR Demokritos, the Archimedes Center of the National and Kapodistrian University of Athens, the Athens Center for Entrepreneurship and Innovation (ACEin) of the Athens University of Economics and Business, HDBI, the Hellenic American Chamber of Commerce, Bayer Hellas, Metavallon, Uni.Fund, and was supported by NBG Pay.



 **SMART ATTICA** European Digital Innovation Hub

INNOVATION GREECE 6.0

Η Καινοτομία στην Ελλάδα & οι φορείς που τη στηρίζουν

SOLD OUT

29-30.1.2025
ΕΚΕΦΕ Δημόκριτος

Crete 2025

We also organized the Crete Conference “**AI the Day After**”, which was held on Wednesday 19 in Heraklion, and on Thursday 20 March in Chania. **31 speakers** participated in **9 panels**, while **160 participants** attended. It was co-organized by NBG Business Seeds, Smart Attica EDIH, the Heraklion Chamber of Commerce and Industry, the Chania Chamber of Commerce and Industry, the Foundation for Research, the PRAXI Network of the Foundation for Research, the FORTH Science and Technology Park of Crete (STEP-C), the Bizrupt organization, the H2B HUB of the Heraklion Chamber of Commerce and Industry, the Hellenic American Chamber of Commerce, the Hellenic Development Investment Bank, Uni.Fund, Metavallon, under the auspices of the Prefecture of Crete.

In parallel with the conference, executives of NBG Business Seeds and partner Funds, Uni.Fund, Metavallon, L-Stone and Genesis Ventures, **visited the research laboratories** of the Hellenic Mediterranean University, the Technical University of Crete, and the Institute for Mediterranean Studies. More specifically, on Wednesday 19 March they visited in Chania the Department of Electronic Engineering of the Hellenic Mediterranean University and the PCCP Lab, IntelLigence, Display Lab, SenseLab, Indigo and Comeco laboratories of the Technical University of Crete. On Thursday 20 March they visited in Rethymno the Plasma Physics & Lasers laboratory of LAMET. Last, on Friday 21 March they visited in Heraklion the Control Systems and Robotics labs, NANO HMU, the Advanced Materials Group for Energy Storage/Saving, the Institute of Energy & Climate Change, and the Laboratory of Natural Resources Development & Agricultural Engineering of the Hellenic Mediterranean University, the Advanced Materials & Electrochemical Technology Lab (LAMET) of the Technical University of Crete, and the research labs Dendrites, Sceneopsis, Ultrafast Laser Micro- and Nano- processing group and IMBB of the Foundation of Research and Technology.



The poster features a glowing lightbulb on the right side, surrounded by a network of red and blue lines, symbolizing innovation and AI. The text is in white and blue on a dark blue background.

 **SMART ATTICA** European Digital Innovation Hub

INNOVATION CRETE 6.0 AI THE DAY AFTER

19.3.2025 // Επιμελητήριο Χανίων
20.3.2025 // Επιμελητήριο Ηρακλείου



Thessaloniki 2025

The 2-day conference “**Innovation Northern Greece 6.0: AI the day after**” was held on Wednesday 28 May at OK!Thess, and on Thursday 29 May 2025 at the Alexander Innovation Zone, with **52 speakers** participating in **11 panels**, and attended by **225 participants**. The conference was co-organized by NBG Business Seeds, OK!Thess, the Alexander Innovation Zone, the Prefecture of Central Macedonia, the Municipality of Thessaloniki, the Aristotle University of Thessaloniki, the University of Macedonia, CERTH, HDBI, Uni.Fund, Metallon, L-Stone Capital, Tecs Capital, and the American-Hellenic Chamber of Commerce.

In parallel with the conference, executives of NBG Business Seeds and partner funds, Uni.Fund, Metavallon, L-Stone Evercurious, Loggerhead, Investing for Purpose, TecsCapital and Genesis Ventures **visited the research laboratories** of the Center for Research & Technology Hellas, the Aristotle University of Thessaloniki, the American Farm School, the International Hellenic University, and the University of Macedonia.

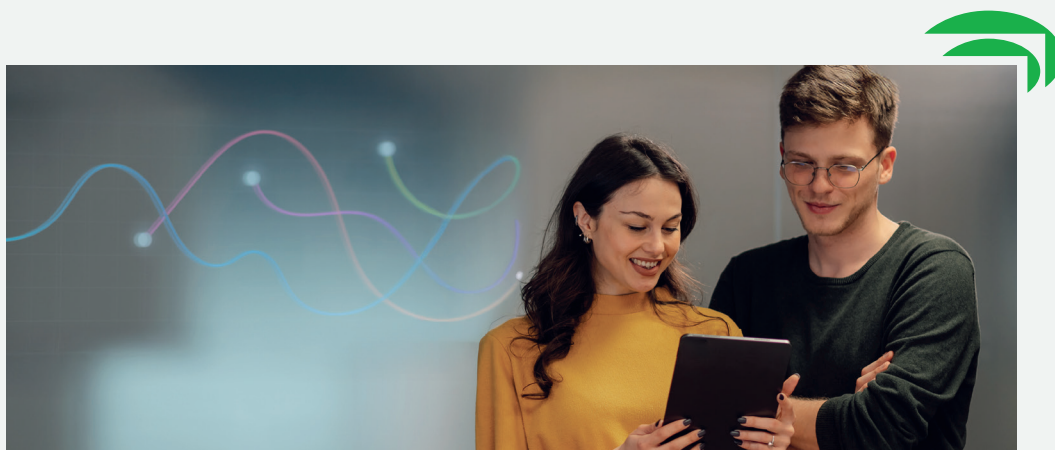
On Tuesday 27 May, they visited 5 research laboratories at CERTH. On Wednesday 28 May, the group toured the facilities of the International Hellenic University of Thessaloniki in Sindos, where they were introduced to the research outcomes of ten scientific teams. The day concluded with a visit to the American Farm School. On Thursday 29 May, they visited 5 research laboratories at the University of Macedonia. The tour concluded on Friday 30 May at the Center for Interdisciplinary Research and Innovation (CIRI) of the Aristotle University of Thessaloniki, featuring visits to laboratories and presentations of outcomes from 21 research teams.

Participation in the Thessaloniki International Fair

For yet another year, NBG Business Seeds took active part in the **89th Thessaloniki International Fair** with two events. On Saturday 6 September 2025, at the open stage of the AACCI, we held an event titled: **ESG 3.0, Challenges & Opportunities**. We focused on the following topics: Environment, Social Responsibility & Inclusion and Corporate Governance & Ethics.

The second event **Women and Leadership 4.0** was held on Saturday 13 September. The audience had the opportunity to watch the **10 speakers** in the **4 panels** discuss issues related to the position of women in leadership and innovative entrepreneurship and research.

The events were co-organized by NBG Business Seeds, the Athens Chamber of Commerce, the Alexander Innovation Zone, Bayer Hellas, the Hellenic American Chamber of Commerce, and the Hellenic Development Bank of Investments.



Ioannina 2025

Last, the conference “**Innovation in Epirus: AI the day after**”, which was held for the first time, was crowned with success. The event was held on Wednesday 12 November 2025, in the event hall of the Chamber of Ioannina, hosting **24 speakers** in **5 panels**, and attended by **100 participants**. The conference was co-organized under the auspices of the Prefecture of Epiurs and the Municipality of Ioannina, NBG Business Seeds program, the University of Ioannina, the PRAXI Network, the Chamber of Ioannina, Bayer Hellas, Uni.Fund, Metavallon, L-Stone Capital, and the Hellenic-American Chamber of Commerce.

During our stay in Ioannina and in parallel with the conference, executives of NBG Business Seeds together with executives of the partner funds: Uni.Fund, Metavallon, L-Stone, Evercurious, Investing for Purpose and Genesis Ventures and the representative of Bayer Hellas, **visited the research laboratories** of the University of Ioannina and the Biomedical Research Institute.

On Wednesday 12 November, they visited the Laboratories of Mechanics, Smart Sensors and Nondestructive Evaluation (MSS- NDE), Polymers Science & Engineering, Composite & Smart Materials (CSML), Zoology and Medical Genetics in Clinical Practice. On Thursday 13 November, they made more visits to the laboratories of Neurobiology, Biomedical Technology – Medical Technology and Intelligent Information Systems Unit, Cell Signaling and Transmembrane, Vascular Biology, VLSI Systems and Computer Architecture (VCAS) Computer Systems, Biotechnology, and three laboratories of the Section of Inorganic and Analytical Chemistry. Last, on Friday 14 November, they visited the laboratories of Distributed Management and Processing of Data, and Animal Health – Food Hygiene and Quality.



BEYOND 2025

For yet another year we were present at the event BEYOND, which for the first time was held at the Metropolitan Exhibition Center. On Saturday 5 April 2025, at Hall 4, we organized the event titled: “**AI in Research and Entrepreneurship: The Day After**”. On the same date we organized the event “**The innovation financiers: from financing the idea to holdings in mature startups**”, at the pavilion of the Prefecture of Central Macedonia.

In addition, on Friday 4 April, Dr. Spyros Arsenis, Head of NBG Business Innovation Development, was invited at the event “**Regional ecosystems: Innovation or Isolation**”, which was organized by Alexander Innovation Zone in collaboration with the Regional Unit of Digital Governance of the Prefecture of Central Macedonia. The event took place at the BEYOND center stage, showcasing critical questions about the future of regional innovation ecosystems, and highlighting the challenges and opportunities presented by innovation.

On Sunday 6 April, we participated in the event “**Data and actions of startups: discussion with the organizations**” organized by Elevate Greece at the event hall of the Ministry of Development.

Seeds Bootcamp 5.0 and themed workshops

The 5th NBG Seeds Bootcamp came to a successful conclusion. It lasted one and a half months and was co-organized with PwC Greece. In total, **33 teams** participated and attended a series of **7 seminars** presented by experienced PwC Greece senior professionals. The topics of the seminars covered current issues related to startup businesses.

More specifically, the participants attended the following seminars:

- **Business plan** for startups | Tips & tools
- **Applying GDPR** in a startup
- **Cybersecurity agile strategy** for startups
- **Legal Basics** for startups
- **Artificial Intelligence** in the startup world
- **Client Relations Management**
- **Search Engine Optimization (SEO)**

On Monday 7 April 2025, the final presentations took place for executives of partner organizations and companies such as Uni.Fund, L-Stone Capital, Metavallon, Evercurious, Bayer Hellas, ACCI, Archimedes Center of NKUoA, The People's Trust, and Genesis Ventures. Two winning teams were directly qualified for Phase B of the 16th Competition, and received Amazon Web Services' Credits.

As part of the 16th Competition, we organized **thematic events in ten distinct sectors**:

- **Cultural entrepreneurship** in collaboration with the Onassis Foundation and The People's Trust
- **Digital Technology** in collaboration with EIT Manufacturing, the Found.ation, partner of EIT Digital in Greece, Microsoft, as well as with NBG officers
- **Tourism** in collaboration with the CapsuleT of the Hellenic Chamber of Hotels
- **Social entrepreneurship** in collaboration with Higgs, Investing for Purpose, Stewards and the People's Trust
- **Health** in collaboration with the National Documentation Centre, IET Health and Bayer Hellas
- **Energy** in collaboration with KINNO, Motoroil, and the EIT Manufacturing
- **Fintech**, with the participation of NBG executives, MasterCard, university professors and market executives
- **Agro-food** in collaboration with EIT Food, the New Agriculture for a New Generation, Bayer, the Agricultural University, and the American Farm School
- **Manufacturing** in collaboration with EIT Manufacturing
- **ESG** in collaboration with Investing for Purpose, The People's Trust, Helidoni Foundation and Sporos Platform



ΕΘΝΙΚΗ ΤΡΑΠΕΖΑ | BUSINESS SEEDS BY NBG



17 ΝΟΕΜΒΡΙΟΥ 2025 | 15:00 - 17:00

ESG BUSINESS WORKSHOP

Συνάντηση **γνωριμίας, δικτύωσης** και **καθοδήγησης** για startups και ομάδες με προτάσεις στο χώρο του ESG

Online Meeting

ΣΑ SMART ATTICA | Εταιρεία για την Καινοτομία

Με τη χρηματοδότηση της Κυβερνητικής Ένταξης

ΕΣΠΑ 2021-2027



ΕΘΝΙΚΗ ΤΡΑΠΕΖΑ | BUSINESS SEEDS BY NBG



3 ΔΕΚΕΜΒΡΙΟΥ 2025 | 15:00 - 17:00

MANUFACTURING BUSINESS WORKSHOP

Συνάντηση **γνωριμίας, δικτύωσης** και **καθοδήγησης** για startups και ομάδες με προτάσεις στο χώρο του Manufacturing

Online Meeting

EIT Manufacturing

Co-funded by the European Union

Fourth year of the Greek Fintech Hub

NBG, together with six other key organizations, is collaborating to launch the **Greek Fintech Hub** (fintechhub.gr), an action that aims at financing and supporting Fintech in Greece and the developing economies of SE Europe. The initiative involves NBG together with Endeavor Greece, the Onassis Foundation, the Hellenic Chamber of Hotels, the National & Kapodistrian University of Athens, and the Athens University of Economics & Business. And together with these institutions, the European Crowd Dialog initiative.

Fintech Athens 4.0 "AI: Reshaping the Future"

With **465 participants**, **45 speakers**, and **12 panels**, "Fintech Athens 4.0", the fourth two-day international Greek Fintech Hub, came to a successful conclusion.

The opening ceremony took place on Thursday 30 October 2025 at the Great Hall of the National and Kapodistrian University of Athens (NKUoA) and continued on Friday 31 October at the Karatzas Building, one of the most emblematic NBG buildings. The conference ended on Friday afternoon with the speech of Mr. Petros Koumtsakos, Professor of Computing in Engineering and Sciences, Applied Mathematics, at Harvard University and Visiting Research Scientist at Google DeepMind, at the Melas Building.

The conference aimed at bringing together European and international bodies from the field of Fintech. At the conference, the contribution of AI to Fintech, the credit/financial and payment systems, the public and private sectors, education, tourism, and the creative industries were discussed. At the same time, the impact of AI on banking operations and its role to empower startups was highlighted.



NBG's participation in setting up a European Digital Innovation Hub

NBG and the NBG Business Seeds program participated for the third year in the **European Digital Innovation Hub "Smart Attica"**, leading the **Investment Support action**.

In the EU project's joint venture **16 other organizations** participate: the Dimokritos Research Center, the Athens University of Economics & Business (AUEB), the National Technical University of Athens, the National & Kapodistrian University of Athens (NKUoA), the Athena Research & Innovation Center, the National Documentation Centre, the Foundation, the CapsuleT of the Hellenic Chamber of Hotels, the Onassis Foundation, GRNET - National Infrastructures for Research and Technology, the Uni.Fund SEV-Hellenic Federation of Enterprises, the Hellenic Corporation of Assets and Participations, the Athens Development & Destination Management Agency, and the Regional Development Fund of Attica.

The Hub's goal is to support the **digital transformation of small and medium-sized enterprises, public bodies and organizations**, through the provision of targeted R&D services, with an emphasis on artificial intelligence technologies, high-performance computing, and cybersecurity. Special focus is placed on **sectors such as supply chain, energy-environment and culture-tourism**.

Key events co-organized with international bodies

Microsoft - AI Online Fintech Accelerator for SE Europe

In the context of our strategy to boost innovation and tech development in the financial sector, we have successfully participated in the **AI Online Fintech Accelerator for SE Europe program**, which was jointly organized by Microsoft and NVIDIA.

The program was held online for 2 months, from mid-January to end-March 2025. It focused **on supporting the most innovative proposals from SE Europe in the Fintech sector**, with an emphasis on the use of AI and solutions for the Financial Services. The program was addressed to startups and scale-ups and contributed in highlighting technologies that have the potential to transform the financial industry, enhance the digital ecosystem, and create a significant financial footprint in the region. Our cooperation with leading tech partners has confirmed our commitment to actively support innovation and digital transformation.

The participating companies benefited significantly from a number of targeted activities, such as:

- **Five specialized workshops**, that were conducted exclusively by Microsoft executive officers, on product strategy, go-to-market approaches, financing, and other critical development issues.
- **One-to-one coaching** by Microsoft and NVIDIA officers, that covered both business and tech challenges, adapted to the needs of each team.
- **Meetings** with Microsoft and NVIDIA executive officers, as well as cooperating bodies and their partners, through which all the participating companies gained access to critical resources to accelerate their development
- **Connection with financial companies of the region**, expanding opportunities for strategic partnerships and commercial applications of their solutions.

In the context of the successful conclusion of the AI Online Fintech Accelerator for SE Europe program, which was jointly organized by Microsoft and NVIDIA with the participation of NBG executives, on Wednesday 7 May, we hosted **the final Demo Day** at NBG's Karatzas Amphitheater. During the event, the participating startups presented the solutions they developed before Microsoft, NVIDIA, and NBG executives, as well as other major financial organizations of SE Europe, successfully signalling the completion of the accelerator.

AI & Funding 2.0

The **workshop** focusing on building and funding **AI smart apps**, which we co-organized for a second time along with the Prefecture of Central Macedonia and Microsoft, was concluded with great success. The event was held on Thursday 23 October 2025 at the packed meeting room of the Regional Council of Central Macedonia, in Thessaloniki, where the participants had the opportunity to watch the use of **Coding with GitHub Copilot: AI-Powered Development for Startup Builders**, by Microsoft executives.

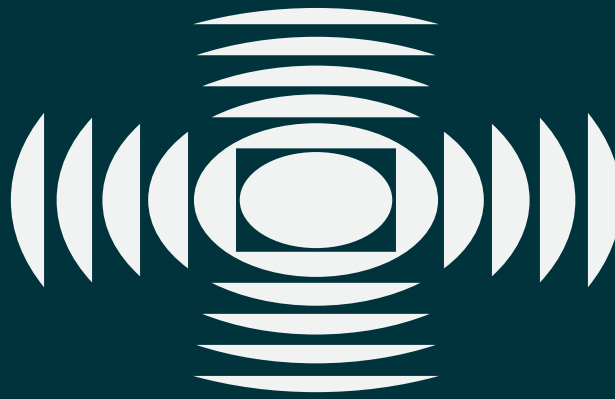
Slush 2025

NBG, as a strategic partner of Endeavor Greece, co-organized for the second year the Greek delegation that participated in the Slush 2025 conference. The conference was held on Wednesday 19 and Thursday 20 November 2025, in Helsinki. **Slush is one of the most influential international scenes for startups and cutting-edge technology companies.** The Greek delegation included Greek entrepreneurs, investors, academics, and policymakers, who aimed at showcasing our country as more outward-looking, more interconnected, and more ambitious than ever before.

Dr. Spyros Arsenis, Head of NBG Business Innovation Development, participated in the Greek delegation together with other NBG officers, and presented the outcomes of the NBG Business Seeds program, which for many years has been acting as a catalyst for the development and extroversion of innovative businesses in Greece and Cyprus. He also highlighted the key pillars of the program, that include mentoring, training, financing, and connection with investors and markets.

Kick-off Event του EIT Community Hub Greece

In the context of supporting and strengthening our country's participation in the European innovation, on Wednesday 22 October 2025 we hosted the official launch event of the EIT Community Hub Greece at the NBG Karatzas Auditorium. **The EIT Community Hub Greece** serves as a gateway between Greek innovation actors and the broader European innovation landscape shaped by the EIT. It is the national access point to the EIT's Knowledge and Innovation Communities (KICs). The Hub empowers startups, SMEs, researchers, universities and other bodies, by providing direct pathways to specialized knowledge, funding tools, and cross-border collaborations.



Key events co-organized with local bodies

We hosted the regular meetup of the Hellenic Association of Innovative Application Companies of Greece (SEKEE) members

With a view to networking the innovation ecosystem, on Wednesday 5 February 2025, we hosted **the regular meetup of members of the Hellenic Association of Innovative Application Companies of Greece (SEKEE)** in NBG's event building, at Pireos 74. At the event, members of the SEKEE had the chance to discuss and exchange views on the developments in their field. Representatives of the NBG Business Seeds program and NBG informed the attendees about the discount package of products and services for start-ups and innovative businesses, the financial products and the Liquidity Financing Programs provided by NBG, and the modern and innovative solutions developed and offered by the Innovation and Digital Partnerships Unit.

Hellenic-American Chamber of Commerce (Amcham)

On the occasion of the 10th anniversary of the **Entrepreneurship Toolkit**, on Monday 28 April 2025, at the Melas Building, we hosted the event "**Entrepreneurship and Growth: The Future Perspective**". The event was organized together with the American-Hellenic Chamber of Commerce and ended up with the awarding of the sponsors, writers, and Universities that helped support and promote the Toolkit.

Distinguished academics, businessmen, and in addition Ms. Niki Kerameus, Minister of Labour and Social Insurance and Mr. Stavros Kalafatis, Deputy Minister of Development responsible for Research and Innovation, attended the event.

Panathenea 2025

National Bank of Greece as Founding Partner and NBG Business Seeds successfully completed their presence in Panathenea 2025, which was held for the first time in Athens, from Wednesday 7 May through to Friday 9 May 2025. Throughout the duration of the event, NBG Business Seeds ran a booth at the Athens Conservatory, where representatives provided information about initiatives supporting the Greek ecosystem. The festival was a vibrant forum for meeting and exchanging views, where the key role of cooperation across different sectors – such as technology, art, the business world, and innovation – was highlighted.

At the Panathenea 2025, we co-organized with Endeavor Greece and Mastercard, in the Atrium of the Melas Building, on Friday 9 May, the **Fintech Side Event "The Fintech playground: Where innovation meets finance"**. Founders of companies and investors met in the panel of the event, where they discussed topics related to Fintech. The event ended with a relaxed discussion and networking.

Athens Music Week

We also hosted on Thursday 8 May 2025 in NBG's Karatzas Amphitheater, and on Friday 9 May 2025 at the Old (Small) Stock Exchange, the Athens Music Week, a key international music conference for SE Europe, which focused on the way new technologies are transforming the music industry.

NBG Business Seeds in Cyprus

Reflect Festival 2025

Following our successful presence last year, on 15 and 16 May 2025, we participated as Silver Partners at the Reflect Festival in Limassol Cyprus (Kolla Factory). NBG had its own festival booth, where participants were informed about the actions of NBG Business Seeds, the support to the Greek and the Cypriot innovation ecosystem, while their officers actively participated in various panels of the conference.

Inspire Cyprus 2025

As part of our commitment to supporting the Cypriot startup entrepreneurship ecosystem, we participated for the first year in Inspire Cyprus 2025 that took place on Thursday 25 and Friday 26 September at Archbishop Makarios III Ave. in Nicosia. To showcase the positive impact of NBG Business Seeds on the Greek and Cypriot innovation and entrepreneurship ecosystem, NBG Business Seeds and NBG Cyprus' executives were present at the NBG Business Seeds Stage powered by NBG Cyprus.

At the event that took place on Thursday 25 September, in the event hall of the Administration Building of NBG Cyprus, on, on "**Empowering Innovation & Growth: The NBG Business Seeds Way**", the following panel discussions were hosted:

- 1 Presentation of NBG Business Seeds** by Dr. Spyros Arsenis, Head of NBG Business Innovation Development.
- 2 Keynote Address by NBG Business Seeds Startup-Winner:** Mr Christos Tiblalexis, co-Founder and Chief Product Officer of Optimems, the first winner of the 15th Innovation & Technology Competition, was the guest speaker delivering the keynote address. He introduced Optimems and shared with the audience the overall experience of the company's participation in the competition and the support it received.
- 3 Panel Discussion:** Cypriot Success Stories: A discussion with Cypriot startup founders supported by the Bank who shared their experiences and challenges. The panel included Mr Nikolas Chrysostomou, CEO Piney, Mr Pavlos Loizou, CEO Askwire and Mr Yiannis Gavrielides, CEO COVVE.
- 4 Fireside Chat:** What Are Investors Looking For: This panel was attended by Mr George Karantonis, Partner at Metavallon VC, and Ms Dora Trachana, Partner at Uni.Fund VC, who discussed how to make a startup attractive to both the market and investors.

Inspire Cyprus 2025 is the largest festival of innovation, entrepreneurship, technology, art, and culture in Nicosia, attracting more than 4,000 visitors in 2025.

Cyprus Entrepreneurship Competition (CyEC) 2025 of the Cyprus University

As part of our commitment to supporting the Cypriot startup innovation and entrepreneurship ecosystem, we participated in the panel of judges of the Entrepreneurship Competition (CyEC) 2025. The competition, is a key initiative for the promotion of innovation and business development, was organized by the Centre for Entrepreneurship (C4E) of the Cyprus University and was held under the auspices of the Ministry of Energy, Commerce, and Industry. This year's event came to a successful conclusion as more than 50 Cypriot teams participated, which is a record number of participants. The event brought together young professionals and startups, who aim to turn their ideas into sustainable business proposals.

Dr. Spyros Arsenis, Head of NBG Business Innovation Development, participated in the Pitching Event panel of judges, on Wednesday 26 November 2025. The winners of the competition will be qualified directly for the 2nd phase of the 17th Innovation & Technology Competition organized by NBG in Greece and Cyprus, to gain access at an investors network, mentoring sessions, and innovation bodies.

KPMG SIL Accelerator

NBG Cyprus and NBG Business Seeds actively participated in the Investor Day of KPMG Startup Innovation Lab (“SIL”), actively supporting Cypriot innovation and entrepreneurship.

KPMG SIL Accelerator is a leading, investment-oriented accelerator program dedicated to supporting startups, providing through a structured process the necessary resources, the appropriate guidance and the networks required for their long-term success. The program substantially strengthens the connections between entrepreneurs, investors, and market leaders, with an emphasis on investment and financial readiness.

As part of the collaboration with the accelerator, NBG actively supported Investor Day, and attended the presentations by the teams, qualifying directly 2 teams for the 2nd phase of the 16th Innovation & Technology Competition.

Participation in the meeting of the Special Permanent Committee on Research and Technology of the Hellenic Parliament

Following the invitation from the Committee on Research and Technology of the Hellenic Parliament, it was a great honor for us to participate in the Committee’s meeting on Wednesday 25 June, which was held at the Hellenic Parliament. Dr Spyros Arsenis, head of the program, presented the Committee’s members the actions of NBG and NBG Business Seeds, while at the same he participated in the discussion panel on the challenges that face Greek start-ups.

Supporting Academic Community

In the context of supporting the academic community, NBG and the NBG Business Seeds program, participated as “Gold Sponsor” in **TEDx University of Crete**, which took place on Saturday 5 April 2025, at the "Nikos Petridis" amphitheatre, University of Crete, in Heraklion, and as "Strategic Partners" in **TEDxDUTH** at Democritus University of Thrace, on Saturday 5 December 2025, at the Komotini Concert Hall.

In addition, for the second year we support the **NKUA postgraduate program on "Fintech"**. Some of its courses are hosted in the halls of the historic building of the first Athens Stock Exchange at Pasmazoglou 1. As part of the collaboration with the National and Kapodistrian University of Athens, on Tuesday 9 September 2025, we were delighted to welcome in NBG’s Karatzas Amphitheater, the postgraduate students of the program. The purpose of the students' visit was to attend the presentation of NBG’s Innovation & Digital Partnerships Division on the theme of new payment systems, current trends in FinTech, and integration of AI in banking operations.

Participation in Elevate Greece

NBG and the NBG Business Seeds program have actively supported **Elevate Greece**, the Greek National Startup Registry of the Ministry of Development and Investments. For the sixth year, NBG participated in the Assessment Committee examining the companies to be listed in the Registry.

Participating in actions of other bodies

NBG and the NBG Business Seeds program are actively involved in public dialogue and information exchange on the innovation ecosystem and technology transfer. They also support, through their participation, actions by partner bodies aimed at developing innovation.

During the period under review, we participated as speakers and members of competition committees, in a total of **37 events**, including the **4th Hellenic Biocluster Forum**, the **HBIO Forum 2025**, the "**Accelerating Biotechnology Entrepreneurship in Greece**" held by BioInnovation Greece, and **Bio3 Forum**. We also participated in the Greek delegation of the Ministry of Foreign Affairs for the "**Greece-Türkiye Hackathon 2024-2025**" event, in the **Tech Tour Investor Summit 2025**, and in the first "**Crete Development Conference**"

For the sixth consecutive year, we had an active presence in the **Idea Platform 2025** of CapsuleT Accelerator. We also took place in the event "**Financing tools for research and start-up entrepreneurship**" held at the 33rd Money Show Thessaloniki, at the **2nd Listed Companies Conference**, as well at the **13th Regional Growth Conference 2025**, which took place at the Cultural & Conference Center of the University of Patras. We participated as coordinators in the "**Empowering Innovation: EU and NATO Opportunities for Defence and Security Companies**" panel, of the **3rd DEEFA international exhibition**.

We also participated in the "**EIC Accelerator Beneficiaries GR2025 – Challenges and Opportunities**" event, organized by Innovation Greece and in the "**Brain Regain & Retain**" conference. We participated in the **8th Cycle of "Mentor's Day" Business Accelerator**, organized by the Archimedes Center for Innovation & Entrepreneurship of the National and Kapodistrian University of Athens, as well in the workshop "**Innovation Ecosystem and Spin-offs in Thessaloniki: From Research to Society**".

In the context of supporting the innovation ecosystem, we were invited to participate in the **Total Business Transformation 2025 event**, which was held online. Likewise, in the context of supporting the digital transformation of state bodies, we participated in **GR digiGOV-innoHUB Connect 2025**.

We also took part in the "**Start-Ups Meet-Up at PwC Greece**" (held on 11 June 2025), in the 1st AI in Financial Services Conference, in the largest hybrid event for Health Technologies InnoHealth Forum 2025, at the **Open Coffee Heraklion Crete**, in the **Cyprus – Greece Business & Investment Forum**, and in the **AI Conference of KPMG** (held on 8 October 2025). Also, we participated in the panel on "**Making Innovation Happen in Greece**" of the official launch event of the EIT Community Hub Greece. In addition, we participated in the conferences: **10th Greek Raw Materials Community Dialogue**, **0100 International 2025**, **Google Cloud Day Greece 2025**, **2nd Annual Conference METEX**, **InnoDays 2025**, **The Athenian Nexus Winter Summit 2025**, at **Abu Dhabi Finance Week 2025**, and in a **Networking Event at Ionian University**.

We participated as members of the following competition committees: the **GrowHive** Competition of ACEin of the Athens Agricultural University, the **Techstars Startup Weekend Thessaloniki 2025** held with the support of the Prefecture of Central Macedonia, and the **Student Innovation and Entrepreneurship Competition of the National and Kapodistrian University of Athens**.

Organizing Be_Digital talks

As part of the NBG's actions in the be.digital community, NBG Business Seeds organized **7 online events** on new banking trends. The following partners of the program participated: Amazon Web Services, Google, Mastercard, etc. The issues discussed concerned digital customer experience, digitization of payments, and international trends in banking, in payment systems, and in Retail Banking in particular.

Program hosting facilities

Five branches in **Athens, Thessaloniki, Patras, Heraklion** and **Nicosia** host startups, staffed by NBG's executives – Business Seeds' ambassadors who host and serve startups and innovative SMEs. In total, 7 ambassadors represent the program in the said cities on a voluntary basis and in their own time, by participating in local events, presentations, committees for innovation competitions, and mentoring actions.

NBG Business Seeds awards

NBG Business Seeds was awarded by the **Hellenic Innovation Forum & Awards 2021** with the Award for the best initiative to support the ecosystem. The head of the program was honored by Startupper MAG with an award citation for his contribution to the innovation ecosystem at the **Startupper Awards 2025**. He was also awarded as **Manager of the Year | Business Development** at the **Manager of the Year Awards 2025**.



For further information

NBG Business Seeds: nbg.gr/nbgseeds

Innovation & Technology Competition: nbg.gr/competition

