

PRE-TRANSACTION INFORMATION REGARDING COSTS/CHARGES APPLYING TO BOND TRADING

Any costs and charges regarding the aforementioned transaction/ investment service are set out in this document. The charges listed are based on examples, following specific assumptions that may differ from your real investment. This document is for information purposes only, and does not constitute promotion or advertisement or advice for the purchase or sale of any financial instrument or product. The obligation to provide such information is provided for by Law and, in particular, by Article 24 (4) of Law 4514/2018 (MiFID II) and Article 50 of the Delegated Regulation (EU), as applicable.

BREAKDOWN OF COSTS & CHARGES

The following breakdown of costs and charges arising from investment and ancillary services, as well as from the financial instrument is an indicative example based on the assumptions below:

- As a private individual, you buy/ sell/ a 10-year bond issued abroad, of nominal value €100,000, with an annual coupon of 3%, at the price of 100 in the context of Receiving/ Sending and Executing Orders.
- The bond is held for one year.
- The calculations are based on NBG's Rates & Charges available on the Bank's website www.nbg.gr.

TRANSACTION VIA NBG BRANCH NETWORK

		Buy		Sell	
		Amount (€)	% of investment's nominal value	Amount (€)	% of investment's nominal value
One-off charges					
Current charges					
Transaction-related expenses	Transaction commission	900.00	0.90 %	900.00	0.90 %
	VAT on custody services			24.00	0.024 %
Charges on ancillary services	Custody service			100.00	0.10 %
Other related costs					
Total costs/charges arising from Investment/Ancillary Services		900.00	0.90 %	1,024.00	1.024 %
One-off charges					
Current charges					
Transaction-related expenses	Tax on interest coupon			450.00	0.45%
Other related costs					
Total costs/charges arising from the Financial Instrument				450.00	0.45%
Grand total of costs/charges		900.00	0.90 %	1,474.00	1.474 %

AGGREGATE RETURN ON THE INVESTMENT'S COSTS AND CHARGES

The return on your investment is affected by the aggregate result of the transactions' costs and charges. The scenarios presented in the chart below present the impact of costs and charges on the return of the financial instrument for a one-year holding period.

SCENARIO 1: After a one-year holding period, the net sale price is equal to the purchase price.

	Amount (€)	% of the purchase value
Purchase value	100,000.00	100.00 %
Purchase value after costs/charges	100,900.00	100.90 %
Sale value	100,000.00	100.00 %
Sale value after costs/charges	98,526.00	98.53 %
Profit/Loss from price of the security	0.00	0.00 %
Interest coupon	3,000.00	3.00 %
Total costs	-2,374.00	-2.37 %
Return without costs/charges	3,000.00	3.00 %
Return after costs/charges	626.00	0.63 %
Aggregate result of costs/ charges on the return	2,374.00	2.37 %

SCENARIO 2: After a one-year holding period, the sale price exceeds by 10% the purchase price.

	Amount (€)	% of the purchase value
Purchase value	100,000.00	100.00 %
Purchase value after costs/charges	100,900.00	100.90 %
Sale value	110,000.00	110.00 %
Sale value after costs/charges	108,378.60	108.39 %
Profit/Loss from price of the security	10,000.00	10.00 %
Interest coupon	3,000.00	3.00 %
Total costs	-2,521.40	-2.52 %
Return without costs/charges	13,000.00	13.00 %
Return after costs/charges	10,478.60	10.49 %
Aggregate result of costs/ charges on the return	2,521.40	2.52 %

SCENARIO 3: After a one-year holding period, the sale price is 10% below the purchase price.

	Amount (€)	% of the purchase value
Purchase value	100,000.00	100.00 %
Purchase value after costs/charges	100,900.00	100.90 %
Sale value	90,000.00	90.00 %
Sale value after costs/charges	88,673.40	88.67 %
Profit/Loss from price of the security	-10,000.00	-10.00 %
Interest coupon	3,000.00	3.00 %
Total costs	-2,226.60	-2.23 %
Return without costs/charges	-7,000.00	-7.00 %
Return after costs/charges	-9,226.60	-9.23 %
Aggregate result of costs/ charges on the return	2,226.60	2.23 %