

PRE-TRANSACTION COST/CHARGES INFORMATION REGARDING PRIVATE BANKING PORTFOLIO MANAGEMENT INVESTMENT SERVICES

Any costs and charges regarding the above-captioned investment service are set out in this document. The charges listed are based on examples, following specific assumptions that may differ from real transactions carried out within your portfolio under management. 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 Commission Delegated Regulation (EU) 2017/565, as applicable. For more details, please visit the Bank's website www.nbg.gr and consult its Rates & Charges ([Private Banking Services Rates and Charges](#)) .

BREAKDOWN OF COSTS & CHARGES

The following breakdown of costs and charges arising from investment transactions on financial instruments and the provision of portfolio management investment services and the ancillary fiduciary service, is an indicative example based on the assumptions below:

- Transactions for the purchase of €50,000-worth domestic shares and €50,000-worth domestic bonds are carried out at the ATHEX, as part of your portfolio management.
- The shares and bonds are held for one year.
- No Over-performance Fee is collected.
- The calculations are based on NBG's Rates & Charges available on the Bank's website www.nbg.gr.
- Calculations do not include any attributable taxes other than VAT.

Portfolio type: **NBGAM BALANCED**

Average Portfolio Valuation Value during one year (in euro): 100,000.00

Costs and associated charges relating to the investment service		Initial cost		Ongoing annual charges for subsequent years	
Breakdown		Amount in €	%	Amount in €	%
One-off charges related to the provision of an investment service	–	–	–	–	–
Current charges related to the provision of an investment service	Management fees (plus VAT 24%)	1,116.00	1.116%	1,116.00	1.116%
All costs related to transactions initiated in the course of the provision of an investment service	Other charges for transactions on ATHEX securities (ATHEX fees)	32.50	0.0325%	0.00	0.00%
Any charges related to ancillary services		–	–	–	–
Incidental costs	–	–	–	–	–
Total		1,148.50	1.1485%	1,116.00	1.116%

- The client's management transactions shall not be charged with the Bank's fees for the execution and settlement of transactions on the Portfolio, or with commissions for participation in investment products charged with such commissions in favour of the Bank (such as Delos Mutual Funds, third-party UCITS, New Generation Investment).

SCENARIO 1: After a one-year holding period, the Average Portfolio Valuation Value remains unchanged at €100,000.00

	Amount (€)	% on the Average Portfolio Valuation Value
Initial Average Portfolio Valuation Value	100,000.00	100.00%
Final Average Portfolio Valuation Value after costs/charges	100,000.00	100.00%
Portfolio Profit/ Loss	1,148.50	1.1485%
Total costs	-1,148.50	-1.1485%
Return before costs/charges	1,148.50	1.1485%
Return after costs/charges	0.00	0.00%
Aggregate impact of costs/ charges on the return	-1,148.50	-1.1485%

SCENARIO 2: After a one-year holding period, the final Average Portfolio Valuation Value exceeds by 10% the initial Average Valuation Value of the Portfolio.

	Amount (€)	% on the Average Portfolio Valuation Value
Initial Average Portfolio Valuation Value	100,000.00	100.00%
Final Average Portfolio Valuation Value after costs/charges	110,000.00	110.00%
Portfolio Profit/ Loss	11,227.60	11.2276%
Total costs	-1,227.60	-1.2276%
Return before costs/charges	11,227.60	11.2276%
Return after costs/charges	10,000.00	10.00%
Aggregate impact of costs/ charges on the return	-1,227.60	-1.2276%

SCENARIO 3: After a one-year holding period, the final Average Portfolio Valuation Value falls short by 10% of the initial Average Valuation Value of the Portfolio.

	Amount (€)	% on the Average Portfolio Valuation Value
Initial Average Portfolio Valuation Value	100,000.00	100.00%
Final Average Portfolio Valuation Value after costs/charges	90,000.00	90.00%
Portfolio Profit/ Loss	-8,995.60	-8.9956%
Total costs	-1,004.40	-1.0044%
Return before costs/charges	-8,995.60	-8.9956%
Return after costs/charges	-10,000.00	-10.00%
Aggregate impact of costs/ charges on the return	-1,004.40	-1.0044%