

PRE-TRANSACTION INFORMATION ON COST/CHARGES APPLYING TO ATHEX SECURITIES TRANSACTIONS

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:

- You open an investor share account in the Dematerialized Securities System (DSS).
- You buy/sell stocks worth €10,000, traded on ATHEX, in the context of Receiving/ Sending and Executing Orders.
- The stocks are held for one year.
- The calculations are based on NBG's Rates & Charges available on the Bank's official website www.nbg.gr.

		TRANSACTION VIA NBG BRANCH NETWORK				TRANSACTION VIA i-bank Internet Banking			
		Buy		Sell		Buy		Sell	
		Amou nt	% of invest- ment's value	Amou nt	% of the in- vestment's value	Amou nt (€)	% of the in- vestment's value	Amou nt (€)	% of the in- vestment's value
One-off charges	Open an investor's share account in DSS								
Current charges									
Transaction-related expenses*	Transaction commission	56.75	0.57 %	76.75	0.77 %	41.75	0.42 %	61.75	0.62 %
	Third-party expenses/ taxes								
Charges on ancillary services	Custody commission (annually)	10.00	0.10 %			10.00	0.10 %		
Other related costs									
Total costs/charges arising from Investment/Ancillary Services		66.75	0.67 %	76.75	0.77 %	51.75	0.52 %	61.75	0.62 %
One-off charges									
Current charges									
Transaction-related expenses									
Other related costs									
Total costs/charges arising from the Financial Instrument									
Grand total of costs/charges		66.75	0.67 %	76.75	0.77 %	51.75	0.52 %	61.75	0.62 %

* Buying and selling securities (except for corporate bonds traded on ATHEX):

- Via NBG Branch Network and Contact Center:
0.50% of the value of the transaction, with a minimum of €10
- Via Internet/Mobile Banking:
0.35% of the value of the transaction, with a minimum of €8

The transaction will incur an additional fee regarding charges in favor of ATHEX including transfer rights, analysis and clearance expenses, and tax in cases of sale, as each time applicable.

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.

Transaction via NBG Branch Network

Transaction via i-bank Internet Banking

	Amount (€)	% of the purchase value	Amount (€)	% of the purchase value
Purchase value	10,000.00	100.00 %	10,000.00	100.00 %
Purchase value after costs/charges	10,066.75	100.67 %	10,051.75	100.52 %
Sale value	10,000.00	100.00 %	10,000.00	100.00 %
Sale value after costs/charges	9,923.25	99.23 %	9,938.25	99.38 %
Profit/ Loss	0.00	0.00 %	0.00	0.00 %
Net profit/ loss	-143.50	-1.44 %	-113.50	-1.14 %
Return without costs/charges	0.00	0.00%	0.00	0.00 %
Return after costs/charges	-143.50	-1.44 %	-113.50	-1.14 %
Aggregate result of costs/ charges on the return	143.50	1.44 %	113.50	1.14 %

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

Transaction via NBG Branch Network

Transaction via i-bank Internet Banking

	Amount (€)	% of the purchase value	Amount	% of the purchase value
Purchase value	10,000.00	100.00 %	10,000.00	100.00 %
Purchase value after costs/charges	10,066.75	100.67 %	10,051.75	100.52 %
Sale value	11,000.00	110.00 %	11,000.00	110.00 %
Sale value after costs/charges	10,915.62	109.16 %	10,932.12	109.32 %
Profit/ Loss	1,000.00	10.00 %	1,000.00	10.00 %
Net profit/ loss	848.87	8.49 %	880.37	8.80 %
Return without costs/charges	1,000.00	10.00 %	1,000.00	10.00 %
Return after costs/charges	848.87	8.49 %	880.37	8.80 %
Aggregate result of costs/ charges on the return	151.13	1.51 %	119.63	1.20 %

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

Transaction via NBG Branch Network

**Transaction via
i-bank Internet Banking**

	Transaction via NBG Branch Network		Transaction via i-bank Internet Banking	
	Amount (€)	% of the purchase value	Amount (€)	% of the purchase value
Purchase value	10,000.00	100.00 %	10,000.00	100.00 %
Purchase value after costs/charges	10,066.75	100.67 %	10,051.75	100.52 %
Sale value	9,000.00	90.00 %	9,000.00	90.00 %
Sale value after costs/charges	8,930.87	89.30 %	8,944.37	89.44 %
Profit/ Loss	-1,000.00	-10.00 %	-1,000.00	-10.00 %
Net profit/ loss	-1,135.88	-11.36 %	-1,107.38	-11.07 %
Return without costs/charges	-1,000.00	-10.00 %	-1,000.00	-10.00 %
Return after costs/charges	-1,135.88	-11.36 %	-1,107.38	-11.07 %
Aggregate result of costs/ charges on the return	135.88	1.36 %	107.38	1.07 %