



NATIONAL BANK OF GREECE S.A.

CATEGORIZATION OF RETAIL CUSTOMERS

Dear Customer,

As part of providing investment and/or ancillary services to its customers in a professional, honest and fair manner, National Bank of Greece S.A. has adopted and complied with the rules and principles of European Directive 2014/65/EU and Regulation (EU) 600/2014 of the European Parliament and of the Council on Markets in Financial Instruments, as same are incorporated in the national legislative and regulatory framework.

The Bank provides investment and/or ancillary services to the following customer categories:

- Retail customers
- Professional customers
- Eligible counterparties

According to the data available to the Bank and in compliance with the classification criteria set by the relevant legislation, we hereby inform you that you have been ranked in the **Retail Customer** category for the following investment and/or ancillary services and financial instruments:

	Reception & transmission / execution	Market making	Underwriting / placement on a firm commitment basis	Underwriting / placement without any firm commitment basis	Fiduciary activities
Government Bonds and Treasury Bills	X				
Corporate Bonds	X				
UCITS Units	X				
Hedge Funds	X				
Capital-Guaranteed Investment Products (EPEAK)	X				
Shares	X				
Derivative financial instruments	X				
Structured Products	X				

This categorization offers you the maximum level of investment protection in respect of the provision of investment and/or ancillary services by the Bank.

Please note that, on the basis of the relevant rules, as a Retail Customer you are entitled, at any time, to formally request in writing that the category in which you have been ranked be changed to Professional Customer as regards one or more investment and/or ancillary services or transactions and one or more financial instruments. Such change, however, shall imply reduction in your investment protection offered by the Bank during the provision of investment and/or ancillary services.

If you have any questions on the content of this letter, you are kindly requested to contact us.

Yours faithfully,

NATIONAL BANK OF GREECE S.A.

