

**NATIONAL BANK OF GREECE S.A.  
PROPERTY DIVISION**

**ANNOUNCEMENT 227/29.10.2019**

**NATIONAL BANK OF GREECE S.A.** announces the lease of properties, as described hereinbelow, owned by the Bank.

For this purpose, NBG plans to hold a competitive bidding process for each property by means of sealed bids at the offices of NBG's PROPERTY DIVISION, Stadiou 38, Athens, 4th floor (office 418).

The minimum monthly lease, and the date and time of the competitive bidding processes are stated next to the property for lease.

The potential bidders may request further information and receive the General Terms for Lease of the Property and visit the properties for lease by arranging to do so with the competent Service of NBG's Property Division, Stadiou 38, Athens, 4th floor (office 416) (tel.: 0030 210 3345863).

Note that the General Terms for Lease of the Properties, described hereinbelow, can be obtained by the potential bidders not only from the competent NBG Units but also from the Bank's webpage at

<b>DESCRIPTION Real Estate</b>		<b>MINIMUM MONTHLY LEASE in EURO</b>	<b>DATE AND TIME OF COMPETITIVE BIDDING PROCESS</b>	
<b><u>ATTICA</u></b>				
<b>1.</b>	<b>Athens Municipality, Stadiou 56 &amp; Eolou 98</b> Three-storey historic building with total floor area 2,817.16 sq.m. comprised of basement (ancillary space), 476.02 sq.m., ground floor, 713.69 sq.m., mezzanine, 271.85 sq.m., 1st floor, 519.92 sq.m., 2nd floor, 487.83 sq.m. and 3rd floor, 347.85 sq.m.	<b>22,000.00</b>	<b>25.11.2019</b>	<b>10:00 a.m.</b>
<b>2.</b>	<b>Athens Municipality, Apellou 2 &amp; Evpolidos 4</b> Four-storey historic building with total floor area 1,363.77 sq.m. comprised of basement, 219.10 sq.m., ground floor, 250.08 sq.m., mezzanine, 175.24 sq.m., 1st floor, 237.75 sq.m., 2nd floor, 237.75 sq.m., 3rd floor, 237.75 sq.m. and top floor, 6.10 sq.m.	<b>9,000.00</b>	<b>25.11.2019</b>	<b>12:00 a.m.</b>

Every sealed bid concerning only one real property item should be submitted to the competent Committee on the date and time that the competitive bidding process is held, either in person or by a legally authorized representative. Each bid shall clearly include the bidder's particulars, the specific property, the offered monthly lease, a declaration that the bidder is aware of and unreservedly accepts the Terms for Lease of Property, the bidder's signature and the date.

Having opened the sealed bids, NBG reserves the right to award the property to the highest bidder, or to ask the highest bidder, or all the bidders including the highest one, or some of the bidders depending on their ranking (based on the bids offered) to improve their bids in order to select the winning bidder; accordingly, the competitive bidding process may continue by means of open written bids and counter-bids that are signed by the bidders and recorded in the minutes, until the winning bidder is selected. The minimum bid and counter-bid for each of the above properties is stated in the Terms for Lease of each property, of which the potential bidders shall be aware.

Note that the winning bidder shall, before finalization of the competitive bidding process, deposit to the Committee the amount of the highest bid in cash (in accordance with the restrictions on cash set by Monetary and Tax Authorities), or with a Banker's Draft to the order of NATIONAL BANK OF GREECE S.A., as guarantee for observance of the Terms of Lease.

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