

**NOTIFICATION OBLIGATIONS IN ACCORDANCE WITH LAW 3864/2010
“ON THE ESTABLISHMENT OF A HELLENIC FINANCIAL STABILITY FUND”,
AS AMENDED**

In the context of the provisions of the above law, as was recently amended and supplemented, for as long as the Hellenic Financial Stability Fund (HFSF) exercises the voting rights, as mentioned in article 7A par. 6a “The Fund notifies the Issuer and the Hellenic Capital Market Commission of any change in the number of voting rights it holds in the Credit Institutions to which it has provided a capital strengthening at the end of each calendar month, during which it acquired or disposed of shares, as well as of the aggregate number of voting rights it holds”.

Then, the Issuer publicises this information immediately and, in any case, no later than two trading days from the date of the receipt of the above data.

Further to these, the obligation arises of persons who acquire or dispose of major holdings or voting rights percentages pertaining to Credit Institutions, to which the Fund has provided a capital strengthening and must notify, in accordance with the provisions of Law 3556/2007, and the decisions issued by delegation thereof, the changes in the voting rights they hold, excluding those of the Fund, as these are notified by the Fund in accordance with the abovementioned.

This notification pertains only to changes in the voting rights on shares and not on warrants.

Thus, each shareholder should calculate the percentage of the voting rights he/she holds by dividing the number of his/her shares, without taking into account the warrants (numerator), by the total number of the Issuer’s shares, deducting the shares of the Fund (denominator).

The total number of the Bank’s shares and the number of shares held by the HFSF are notified by the relevant Corporate Announcements, in accordance with Law 3864/2010.

The above obligation applies after Wednesday 30 April 2014 to those shareholders who reach, cross or fall below the thresholds mentioned in Law 3556/2007, as in force.

Attention:

The notification of Law 3864/2010, as amended and in force, is **independent** from the notification of Law 3556/2007, for which the warrants are taken into account.

Specifically, with regard to the obligation of Law 3864/2010, the shareholder must file the required notifications **whenever** his/her voting rights percentage changes (in accordance with the thresholds set), taking into account for the calculation the most recent announcement by the HFSF.

Note: The **HFSF** is not obliged to make an announcement if there is no change to its percentage. On the contrary, the shareholder is obliged to make the said announcement at any time a change occurs, taking into account the most recent announcement by the HFSF.

The notification is conducted by submitting the relevant document, duly signed by the person subject to notification or his/her legal representative, to the Bank and to the Hellenic Capital Market Commission simultaneously. The senders should make reference, in a conspicuous place within the document, to the law on the grounds of which the notification is filed and include the contact details of the responsible person/s.