



ANNOUNCEMENT

STATUTE-BARRED DEPOSITS IN FAVOR OF THE GREEK STATE DUE TO TWENTY-YEAR INACTIVITY

National Bank of Greece informs its customers that, as per Legislative Decree 1195/1942, as amended by Law 4151/2013, the balance on accounts on which no transaction (e.g., withdrawals or deposits) by depositors has been recorded for a period of 20 continuous years shall be statute barred in favour of the Greek state. Furthermore, please note that in line with the provisions of Law 4151/2013, the interest credited by the Bank to the account and compounded with the principal, as well as any charges or fees debited by the Bank to said account are not deemed to constitute a transaction and accordingly do not interrupt the 20-year time bar period.

If you are an NBG customer who has not carried out any transactions on your deposit account for a period of approximately 20 continuous years, please visit any NBG branch, as soon as possible, submitting the required proof of identification and income documents as per the applicable regulatory framework (including valid ID or passport, recent tax clearance certificate, recent public utility bill). Otherwise -- as per the said provisions -- the deposit shall be barred in favor of the Greek State to which the Bank will render the relevant sums in compliance with the regulatory framework applicable for dormant deposit accounts.

