

TRANSACTIONS IN SHARES/ETFs/BONDS LISTED ON ATHENS EXCHANGE (ATHEX) OR CYPRUS STOCK EXCHANGE (CSE)

A. COMPANY FEES

Execution Fee

The Company's fee (commission) for the execution of the respective transaction in shares/ETFs/BONDS LISTED ON ATHEX OR CSE consists of a scaled percentage rate based on the value of the transaction, according to the following table:

Transaction Value	Percentage of commission	Example
For the amount up to 3.000,00 euros	1,00%	Transaction Value €2.500 - Commission: $2.500 \times 1,00\% = \mathbf{€25}$ (1,00% of the investment)
For the amount from 3.001,00 euros to 9.000,00 euros	0,75%	Transaction Value €7.500 - Commission: $3.000 \times 1.00\% = €30$ plus $4.500 \times 0.75\% = €33,75$, commission total €63,75 (0.85% of the investment)
For the amount from 9.001,00 euros and above	0,50%	Transaction Value €20.000 - Commission: $3.000 \times 1.00\% = €30$ plus $6.000 \times 0.75\% = €45$ plus $11.000 \times 0.50\% = €55$, commission total €130 (0.65% of the investment)

Intraday transactions (purchase and sale on the same-day stock exchange session), irrespective of value	0,35%	Example: Purchase Value €5.000 - Commission $5.000 \times 0.35\% = €17,5$ AND Selling Price €5.180 - Commission $5.180 \times 0.35\% = €18,13$ - TOTAL COMMISSION €35,63 (0.35% of the investment)
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Minimum Company Fee per confirmation of order execution (slip)	€5,00
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Charge against reprinting slips and issuance of confirmations concerning fiscal years earlier than the immediately preceding one (corresponding VAT excluded)	€1,00 per document, with €10,00 as a minimum charge per reprinting request
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Clearing commission

The Company's remuneration (commission), in its capacity as a Clearing Member of the Clearing System for Transactions in Transferable Securities in dematerialized form, for the clearing of the respective transaction is **0.03%** of the value of the transaction. For example, to clear a transaction worth €50,000, the Company's commission amounts to $(50.000 \times 0,03\% =) \mathbf{€15}$.

TRANSACTIONS IN BONDS NOT LISTED ON ATHEX OR CSE

The minimum nominal value per Client transaction is set at **€10.000,00**.

The Company's fee (commission) consists of **1%** of the nominal value of each transaction executed on behalf of the client, with a **minimum fee** per transaction confirmation (slip) of **€70,00**.

B. THIRD PARTY EXPENSES AND CHARGES

EXCHANGE EXPENSES AT ATHENS EXCHANGE (ATHEX)

AthexClear rights	0,02% of the value of the transaction of shares, ETFs, HDRs and preference rights 0,02% of the value of the transaction of fixed income products
AthexClear Cost of Notification (per ISIN)- Settlement Instructions	EUR 0,50
ATHEX Commission	Transactions regarding the purchase and sale of Financial Instruments on the ATHEX, are charged additionally, besides the fees, with the expenses each time applicable, in favor of HELEX, calculated on the value of the transaction and presented in the confirmation slip issued. 0,010% of the value of the transaction of fixed income products
Sales tax	0,10% on the value of the sale transaction, other than corporate bonds
Withholding Tax on Accrued Interest	15% for Fixed Income Products

Deletion-deactivation of a Client Securities Account Fee: EUR 10 when the Client Securities Account is deactivated subject to the following conditions:

- The Client Securities Account is deactivated at the request of the Participant
- The deactivated Client Securities Account has been opened from 12.04.2021 onwards

Annual Account keeping fees:

- **0,0030%** of the value of stocks per year and **0,0015%** of the value of other securities (Bonds, Options, ETFs and other securities) per year. Accounts with a portfolio value of less than EUR 15.000 are exempted from the fees.
- in addition to the above fees, each investor account with an average portfolio value above EUR 15.000 is charged EUR 3 per year.

Account keeping fees are charged at the end of each quarter.

The same fee applies to investor accounts which keep dematerialized securities of non-listed companies in ATHEX or other Regulated International Markets.

EXCHANGE EXPENSES AT THE CYPRUS STOCK EXCHANGE (CSE)

CSE Expenses	For transactions in stocks traded at the Main Market and Emerging Companies Market (E.C.M.): 0,0125% value of the transaction For transactions in stocks traded at the Alternative Market: 0,05% of the value of the transaction For transactions in Corporate / Government bonds: 0,0025% of the value of the transaction For transactions in Corporate Securities / Bonds traded at E.C.M.: 0,0001% of the value of the transaction
AthexClear Cost of Notification (per ISIN) - Settlement Instructions	EUR 0,50
Clearing costs	For transactions in shares traded at the Main Market and E.C.M.: 0,02% of the transaction value For transactions in shares traded at the Alternative Market: 0,025% of the value of the transaction For transactions in Corporate / Government bonds: 0,0075% of the value of the transaction For transactions in Corporate Bonds traded at E.C.M.: 0,005% Duty per Stock and Pre-emptive Rights Transaction: EUR 0,05

Opening investor share in the CSE SAT: **10,00 euros**

OVER-THE-COUNTER MARKET (OTC) COSTS ON THE ATHENS EXCHANGE (ATHEX)

Cost for transactions in shares, CFPs, leveraged S.P., ETFs, preference rights, Hellenic Depository Receipts (HDRs- ELPIS), Corporate Bonds	0,0325% of the transfer value for each party [minimum 20 euros]	Plus 1 euro if DVP with minimum EUR 21 per transfer instruction per security
Cost on lending-return of lending, provision of collateral-return of Collateral, creation-redemption	EUR 20	
Transfer of securities of the same end beneficiary (No Change of Beneficial Ownership – formerly Re-registration)	EUR 20 per transfer instruction per security	
Transfer of Securities between Participant Securities Accounts of the same Share	EUR 1 per transfer instruction per Security	
Transfer from Individual Investor Share to Joint Investor Share and vice-versa	EUR 20 per transfer instruction per security Fee is imposed on both sides of the transaction	
Transfer of Securities between Shares of Cobeneficiaries and Joint Investor Shares (JIS)	EUR 20 per transfer instruction per Security	
Withholding Tax on Accrued Interest for Corporate Bonds	15%	

OVER-THE-COUNTER MARKET (OTC) FEES ON THE CYPRUS STOCK EXCHANGE (CSE)

OTC transaction related to the re-registration without changing the ownership rights of the transferred securities		€5 per Operator per executed transfer order
OTC transfer related to borrowing/return from borrowing of securities		€20 per Operator per executed transfer order (lending or return from lending).
OTC transaction relating to the provision of securities guarantees/return of guarantees		€20 per Operator per executed transfer order (contribution or return of contribution)
OTC transaction related to Fail-Rectification		€ 20 per Operator
For other OTC transfers	For Main Market and E.M.C. shares:	0,035% of the transfer value
	For securities of the Alternative Market	0,085% of the transfer value
	Corporate Bonds	0,015% of the transfer value
	Government Bonds	0,015% of the transfer value
<p>- For other OTC transfers other than OTC transfers settled in a currency other than the Euro, the minimum billing amount is €20 for each Operator party.</p> <p>- Transfer value is the maximum of the reported value by the Operators and the value calculated based on the closing price of the security in question, on the trade date.</p> <p>- The above fees are paid by the Operators the next business day after the day of settlement of the OTC transaction.</p> <p>- Since the above OTC transactions are carried out on a Delivery Versus Payment method (at the Central Registry / Depository) , each contracted Operator pays an additional €1. This fee excludes over-the-counter transfers that are settled in a currency other than the Euro.</p> <p>- The term "government bonds" covers government bonds, semi-governmental organizations and municipalities.</p>		

THE CLIENT'S ATTENTION IS DRAWN TO THE FACT THAT THIRD PARTY COSTS AND CHARGES MAY BE MODIFIED BY ANY OF THE PARTIES TO PAYMENTS ARE MADE, WITHOUT PREVIOUSLY INFORMING THE CLIENT.

C. EXAMPLE OF TOTAL COST & CHARGES FOR A TRANSACTION VALUE OF €100.000,00 AT THE ATHENS EXCHANGE (sale of one type of security)

	Calculating method	Amount (€)	Rate (%)
Transaction value		100.000,00	100.00%
<i>Cost analysis</i>			
<i>Execution Fee</i>	<i>As discribed in A.</i>	<i>530,00</i>	<i>0.53%</i>
<i>Clearing fee</i>	<i>0.03% of the transaction value</i>	<i>30,00</i>	<i>0.03%</i>
<i>AthexClear rights</i>	<i>0.02% of the transaction value</i>	<i>20,00</i>	<i>0.02%</i>
<i>AthexClear Cost of Notification (per ISIN) - Settlement Instructions</i>	<i>EUR 0.50 per type of security</i>	<i>0,50</i>	<i>0.0005%</i>
<i>ATHEX Commission</i>	<i>0.0125% of the value of the transaction</i>	<i>12,50</i>	<i>0.01%</i>
<i>Sales tax</i>	<i>0.10% of the transaction value</i>	<i>100,00</i>	<i>0.10%</i>
Total cost		693,00	0.69 %
TOTAL AMOUNT		99.307,00	99.31%

D. LONG TERM & SHORT TERM MARGIN & MINI MARGIN SERVICE

NBG Securities does not charge additional fees for this service. All transactions within the scope of the service are subject to the above mentioned fees, charges and expenses.

The Initial Credit interest rate is equal to the Contractual Maximum Permissible interest rate as announced on the website of the Bank of Greece plus one percentage point (+1%).

The Overdue interest rate is equal to the Default Maximum Permissible interest rate as determined and announced on the Bank of Greece website.

FOREIGN MARKETS

A. COMPANY'S FEES

Transactions in shares

The Company's fee (commission) consists of a scaled percentage rate based on the value of the transaction, in accordance with the table below:

Transaction Value	Commission Percentage
For the amount up to 3.000 Euro	1,00%
For the amount between 3.001 and 9.000 Euro	0,75%
For the amount of 9.001 Euro and above	0,50%
Minimum Company Fee per confirmation of execution of transaction (slip)	15,00 Euro
Charge of the reprint of slips and issue of confirmations , regarding fiscal years previous to the last fiscal year	10,00 Euro per request

Transactions in bonds

The minimum nominal value per Client transaction is set at €10.000,00.

The Company's fee (commission) consists of **1%** of the nominal value of each transaction executed on behalf of the client, with a **minimum fee** per transaction confirmation (slip) of **€70,00**.

Transactions in derivatives (Company's fees per contract)

Markets	Subject of the transaction	Company's Fees
EUREX	FDAX & other Index Futures	€23
	Bund, Bobl, Schatz	€23
	Stock Options	€14
	Index Options	€13
	CHF Futures	CHF 22
	Fixed Income Sterling Product	GBP 18,75
EURONEXT PARIS & LIFFE	FTSE Index	GBP 13,75
	Fixed Income Euro Product	€23,25
	Equity Options	€13,25
	Index Futures/Options	€13,25

Markets	Subject of the transaction	Company's Fees
U.S.A.	Treasuries Futures/Options	USD 21,5
	Dow Jones Futures/Options	USD 21,5
	Mini Dow Jones Futures/Options	USD 11,5
	Currency Futures/Options	USD 21,5
	Eurodollar Futures/Options	USD 21,5
	Interest Futures/Options	USD 21,5
	Index Futures/Options	USD 11,5
	Commodities Futures/Options	USD 21,5
	Stock Options CBOE	USD 11,5

B. THIRD PARTY EXPENSES AND CHARGES

TRANSACTION EXPENSES FOR SHARES IN FOREIGN MARKETS

COUNTRY	MINIMUM TRANSACTION VALUE (euro)	TRANSACTION EXECUTION EXPENSES	CLEARING & CUSTODY EXPENSES		TAXES, FEES & LEVY (on the transaction value – payable abroad)	Sales tax (on the transaction value – payable in Greece)
		MAX MARKET MEMBER FEE (on the transaction value)	CUSTODY FEE (on the transaction value)	MINIMUM CUSTODY FEE (euro)		
Germany		0,05% *	0,07%	12,00		0,20%
Belgium		0,05%	0,07%	12,00		0,20%
Finland		0,05%	0,07%	12,00		0,20%
France		0,05%	0,07%	12,00	BUY TAX 0,30%	0,20%
Ireland		0,05%	0,07%	12,00	1,00% stamp duty 1,25EUR levy (for transactions >12,500EUR)	0,20%
Italy		0,05%	0,07%	12,00	BUY TAX 0,10%	0,20%
Netherlands		0,05%	0,07%	12,00		0,20%
Spain		0,05%	0,07%	12,00	BUY TAX 0.20%	0,20%
United Kingdom (AIM)		0,05% (0,15%)	0,07% (0,07%)	12,00 (12,00)	1% stamp duty FOR IRISH stocks (0,5% stamp duty) FOR UK stocks 1. GBP levy (FOR transactions > 10000 GBP) 1,25EUR levy (FOR irish transactions > 12,500 GBP)	0,20% (0,20%)
Sweden		0,05%	0,07%	12,00		0,20%
Luxemburg		0,05%	0,07%	12,00		0,20%
Norway		0,05%	0,07%	12,00		0,20%
Denmark		0,05%	0,07%	12,00		0,20%
Austria		0,10%	0,07%	12,00		0,20%
Portugal		0,05%	0,07%	12,00		0,20%
Switzerland		0,05%	0,07%	12,00		0,20%
Japan		0,08%	0,07%	12,00		0,20%
Canada		0,05%	0,07%	12,00		0,20%
U.S.A.		0,05%	0,07%	12,00	0.00051%	0,20%
Czech Republic	10.000	0,16%	0,07%	12,00		0,20%
Thailand	10.000	0,16%	0,07%	12,00		0,20%
Turkey		0.15%	0,07%	12,00		0,20%
Hong Kong		0,08%	0,07%	12,00	0,13% stamp duty 0,005% trading fee 0.0027% levy	0,20%
Poland	25.000	0,16%	0,07%	12,00		0,20%
Singapore	10.000	0,08%	0,07%	12,00	STAMP 0.0325 BUY/SELL SGX Access Fee 0.0075	0,20%
Malaysia	10,000	0,08%	0,07%	12,00	0.03% LEVY 0.0024% SALES TAX STAMP 0.10 BUY/SELL	0,20%
Indonesia	10.000	0,30%	0,07%	12,00	0.043% LEVY 0.1% SALES TAX	0,20%
Hungary	10.000	0,16%	0,07%	12,00		0,20%
Russia	25.000	0,20% (minimum fee \$100)	0,07%	12,00		0,20%
Bulgaria		0,36%	0,07%	12,00		0,20%
Romania		0,35% 0,95 RON/transaction				0,20%
Australia		0,08%	0,07%	12,00		0,20%

* For transactions executed in the Stock Exchanges GF (Frankfurt), GS (Stuttgart), GB (Berlin) and GM (Munich), the market member fee on the transaction value consists of 0,30% with a minimum fee of €80.

The sale of ETF's (Exchange Traded Funds), rights and warrants is not subject to sales tax (0,20%)

TRANSACTION EXPENSES FOR BONDS

Custody expenses	30,00 euro per transaction
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CUSTODY EXPENSES FOR U.S.A. FINANCIAL INSTRUMENTS

CUSTODIAN / SUBCUSTODIAN EXPENSES	AMOUNT
Submission of W8-BEN, W8-BEN E Form	€90,00 per form (every 3 years)
Submission of W9 Form	€90,00 (one-off and for each modification)
Tax relief request (For U.S.A. bonds)	€80,00 per request

TRANSACTION EXPENSES FOR DERIVATIVES IN FOREIGN MARKETS

Markets	Traded object	Clearing fees & stock exchange charges
EUREX	FDAX & other Index Futures	€2,00
	Bund, Bobl, Schatz	€2,00
	Stock Options	€2,00
	Index Options	€2,00
	CHF Futures	CHF 2,00
EURONEXT PARIS & LIFFE	Fixed Income Sterling Product	GBP 1,25
	FTSE Index	GBP 1,25
	Fixed Income Euro Product	€1,75
	Equity Options	€1,75 (EURONEXT, PARIS) GBP 2,00 (LIFFE-LTOM)
	Index Futures/Options MATIF Options & Futures	€1,75 €3
U.S.A.	Treasuries Futures/Options	USD 3,50
	Dow Jones Futures/Options	USD 3,50
	Mini Dow Jones Futures/Options	USD 3,50
	Currency Futures/Options	USD 3,50
	Eurodollar Futures/Options	USD 3,50
	Interest Rate Futures/Options	USD 3,50
	Index Futures/Options	USD 3,50
	Commodities Futures/Options	USD 3,50
Stock Options CBOE	USD 3,50	

THE ABOVE COSTS ARE CHARGED TO THE CLIENT AND CREDITED TO THIRD PARTIES CONCERNED. CLIENT'S ATTENTION IS DRAWN TO THE FACT THAT THESE COSTS MAY BE ADJUSTED AT ANY TIME WITHOUT PRIOR NOTIFICATION TO THE CLIENT.

DERIVATIVES MARKET OF ATHEX

A. COMPANY'S FEES

The Company's fees (commission) for the provision of Services, depends on the value of each transaction, as follows:

Type of contract		Remuneration of the Company
FUTURES	FTSE/ASE 20 FUTURES	€8.10 / per contract
	STOCK FUTURES	0.50% on the contract's nominal value

Type of contract		Price of Right	Remuneration of the Company
OPTIONS	FTSE/ASE 20 RIGHTS	€0.00 – 20.00	€2.94 / contract
		€20.01 – 40.00	€3.54 / contract
		€40.01 – 60.00	€4.14 / contract
		€60.01 – 100.00	€4.74 / contract
		€100.01 – 160.00	€5.34 / contract
		€160.01 – 240.00	€5.94 / contract
		€240.00 +	€7.74 / contract
	STOCK OPTIONS RIGHTS	€0.01 – 0.30	€1.00 / contract
		€0.31 – 0.50	€1.65 / contract
		€0.51 – 0.75	€2.40 / contract
		€0.76 – 1.00	€3.15 / contract
		€1.01 – 1.50	€4.40 / contract
		€1.51 – 2.00	€5.65 / contract
		€2.01 +	€6.90 / contract

	Remuneration of the Company
Stock Borrowing	€0.05% on the transaction's value (calculated according to the stock closing price on the day preceding the transaction)
Repurchase Agreements	€0.05% on the transaction's value (calculated according to the stock closing price on the day preceding the transaction) — Only for the borrower (buyer)
Stock Lending	€3.00% on the interest amount collected by the Client

B. THIRD-PARTY EXPENSES AND CHARGES

Type of contract		Stock Exchange Fees
FUTURES	FTSE/ASE 20 FUTURES	€0,80 / contract
	STOCK FUTURES	€0.15 - € 1.20 / contract, depending on the stock – underlying value

Type of contract		Stock Exchange Fees
OPTIONS	FTSE/ASE 20 RIGHTS	€0,70 / contract
	STOCK OPTIONS	€0,50 / contract

	Stock Exchange Fees
Stock Lending (Stock Repos)	10.00% on interest income 15.00% tax on net interest income, after the Stock Exchange's commission has been subtracted.
Stock Borrowing (Stock Reverse Repos)	0.03% on the transaction's value (calculated according to the stock closing price on the day preceding the transaction)

Repurchase Agreements	0.03% on the transaction's value (calculated according to the stock closing price on the day preceding the transaction) — Only for the borrower (buyer)
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The transactions are further burdened with the clearing fees, depending on the Clearinghouse to whom the clearing is assigned by the Client.

THE CLIENT'S ATTENTION IS DRAWN TO THE FACT THAT THE AFOREMENTIONED EXPENSES MAY BE ADJUSTED AT ANY TIME WITHOUT PRIOR NOTIFICATION TO THE CLIENT.

ACCOUNT KEEPING FEE

COMPANY'S FEES

The company's account keeping fee for clients with net position greater than €100 per quarter is, for:

	Company's Fees
Clients who receive information on paper	€7.5 per quarter (€30 annually, including VAT)
Clients who receive information electronically	€2.5 per quarter (€10 annually, including VAT)
Account maintenance fee is charged at the end of each quarter on investment account	