

18.11.2021

ANNOUNCEMENT FOR THE SHARE CAPITAL INCREASE THROUGH CASH PAYMENT WITH PRE-EMPTIVE RIGHTS IN FAVOUR OF EXISTING SHAREHOLDERS: CUT-OFF DATE AND EXERCISE AND TRADING PERIOD OF PRE-EMPTIVE RIGHTS

CUT-OFF DATE OF PRE-EMPTIVE RIGHTS: 22.11.2021

EXERCISE PERIOD OF PRE-EMPTIVE RIGHTS: 25.11.2021 – 08.12.2021

TRADING PERIOD OF PRE-EMPTIVE RIGHTS: 25.11.2021 - 03.12.2021

Attica Bank SA (hereinafter the "Bank") informs investors about the following:

According to the resolutions of the Board of Directors of 05.11.2021, pursuant to the terms of article 24 par. 1 (b) of Law 4548/2018, with the power granted to the Board of Directors by The General Meeting of the shareholders of the Bank with its resolutions of 07.07.2021 and 15.09.2021, it was decided, among others, the share capital increase, up to the amount of € 240,000,000, by means of issuance 1,200,000,000 new, common, intangible, bearing voting rights of a nominal value of 0.20 euro each (the "New Shares"), through cash payment and preemptive rights in favor of the existing shareholders of the Bank (the "Increase" with a ratio of 49.5265161872259 new shares for each one existing share of the Bank).

In the event that the Increase is not fully covered, the share capital will be increased up to the amount of the coverage, in accordance with article 28 of the Law 4548/2018.

After the conclusion of the Increase, and in the case that it is fully covered, the share capital of the Bank will amount to € 244,845,889 divided into 1,224,229,445 common, bearing voting rights of a nominal value of 0.20 euro each. The total funds raised, in the case of full coverage, will amount to € 240,000,000.

On 10.11.2021, the Board of Directors meeting minutes of 05.11.2021 was registered in the General Commercial Registry with no. 2692838, which decided on the Increase and its terms and on the relevant amendment of article 5 of the Bank's Articles of Association.

Deadline for the exercise of pre-emptive rights

The deadline for the exercise of the pre-emptive rights of the existing shareholders, according to article 26 par. 2 of Law 4548/2018, is fourteen (14) days. If after the exercise of the pre-emptive rights there are unallocated New Shares, they will be allocated at the discretion of the Board of Directors within two (2) days from the end of the pre-emptive rights exercise period.

Cut-Off Date of pre-emptive right

The cut-off date of the pre-emptive right to the Increase is set at 22.11.2021 (the "**Cut-off Date**"). From the Cut-off Date, the Bank's existing issued shares will be traded on the Athens Stock Exchange (the "ATHEX") without the right to participate in the Increase and the starting price of the existing common, after voting registered shares of the Bank on the ATHEX will be formed in accordance with the ATHEX Regulations, in combination with no. 26 Decision of the ATHEX Board of Directors, as in force.

Procedure for exercising pre-emptive rights

Beneficiaries of pre-emptive rights in the Increase are:

- (i) the shareholders of the Bank registered in individual or client accounts in the Intangible Assets System (DSS) on the record date, provided they retain those rights over the time of their exercise,
- (ii) those who acquire pre-emptive rights during the trading period on the ATHEX.

The record date for beneficiaries is set at **23.11.2021**. The start date of the trading period and the exercise of the pre-emptive rights is **25.11.2021**, while the end date of the trading period of the pre-emptive rights is set as **03.12.2021** and the end date of the pre-emptive exercise period is **08.12.2021**.

The procedure for exercising pre-emptive rights will be the following:

The pre-emptive rights for the acquisition of New Shares are freely transferable and will be traded on the ATHEX. The rights will be credited to the accounts of each beneficiary's share in the DSS, on the date of their start of trading. It is pointed out that the pre-emptive rights will not be traded in the last three (3) working days before the end of their exercise period. As the end date of the trading period of the rights in the ATHEX electronic trading system, the end of the meeting of 03.12.2021 is set.

The pre-emptive rights will be exercised by their holders during business days and hours during the whole period of the exercise of pre-emptive rights, either through the Bank branches or through the Participants in the securities accounts of the shareholders (Finance SAs or bank custodian), by submitting an application to them.

The total price of the New Shares corresponding to the exercised pre-emptive right must have been credited at the end of the term for exercising the pre-emptive rights (with the care of the current shareholder or the Participant through whom he exercises the pre-emptive rights, as the case may be) in the special account that has been opened for the Increase in the Bank, otherwise the exercise of the respective pre-emptive rights will be considered as not born.

After the exercise of their pre-emptive rights, the subscribers will receive a relevant receipt, which does not constitute a temporary title and is not negotiable.

If more than one subscription of the same person is ascertained based on DSS data, the total of these records will be treated as a single entry.

The pre-emptive rights, which will not be exercised until the relevant deadline for their exercise expires, are depreciated and cease to be valid.

The investors who exercise pre-emptive rights are not burdened with clearing and credit costs of their New Share or with any other cost. For the purchase of pre-emptive rights, the purchaser will incur the estimated costs agreed with the Finance SA or the bank with which he cooperates, as well as the fees (in a transferable manner) that apply from the Greek Central Securities Depository SA.

The New Shares will be granted to the beneficiaries in dematerialized form by credit in Investor Share and the Securities Account in the DSS that has been stated by the beneficiaries.

No fractions of New Shares will be issued. Any fractions of shares corresponding to the pre-emptive rights exercised will be added to the immediately smaller integer number of shares per beneficiary during the exercise, while it will not be possible to exercise rights for any remaining fraction of shares.

In the event that for any reason the exercised pre-emptive rights must be returned, the paid price of the New Shares will be refunded without interest.

Possibility of Withdrawal

In the event that significant new data, material errors or material inaccuracies arise, which may affect the valuation of the New Shares, during the period from the approval of the Prospectus (as defined below) until the end of the public offering of the New Shares or the commencement of their trading, whatever happens later, the Bank is obliged to publish a supplement to the Prospectus, in accordance with Article 23 of Regulation (EU) 2017/1129, as in force, without undue delay, in accordance with at least the same regulations as those applied when the Prospectus was published.

In case of publication of a Prospectus supplement, according to article 23 par. 2 of Regulation (EU) 2017/1129, investors who have already agreed to register for the acquisition of New Shares before the publication of the supplement, may withdraw from the registration within the deadline specified in the supplement (which may not be less than three (3) working days from the publication of the supplement).

Prospectus

More information about the Bank, the New Shares and the Increase are included in the Prospectus as a whole (the "Prospectus"), which comprises of a) the Summary, as approved by the Board of Directors of the Hellenic Capital Market Commission (the "HCMC") on 18 November 2021, b) a registration document, that was approved by the Board of Directors of the HCMC on October 2021, and supplemented by way of a supplement and approved by the Board of Directors of the HCMC on 18 November 2021 and c) a securities note approved by the Board of Directors of the HCMC on 18 November 2021, and will be available to investors pursuant to art. 21 par. 2 of Regulation (EU) 2017/1129, as in force, in electronic form at the following sites:

- Attica Bank: <http://www.atticabank.gr/en/>
- Athex: <https://www.athexgroup.gr/web/guest/company-prospectus>
- HCMC: http://www.hcmc.gr/en_US/web/portal/elib/deltia

Moreover, the Prospectus will be available with no charge to the investors also in printed form, upon request, at the branches' network of Attica Bank. For more information, shareholders may contact the Bank's call center, tel. 210-3669000.

ATTICA BANK SA