

Terms for the lease of Basement I of total surface 618.62sq.m, which is connected to Basement II of total surface 78.20sq.m as well as an escape stairway leading to the groundfloor of total surface 23.26 sq.m, situated at Korai 4 and Stadiou 30 (Korai Square), in Athens, owned by Ethniki Insurance.

ETHNIKI HELLENIC GENERAL INSURANCE S.A., hereinafter **ETHNIKI INSURANCE**, is organizing a public auction (the "auction") for the lease of the aforesaid property by means of sealed bids, **as at 20/7/2021, on Tuesday, at 9:00 am, before the relevant Committee, at the offices of NBG's PROPERTY DIVISION (Stadiou Str., Athens, 4th floor, Office No 418)**, by virtue of announcement No 4-24/6/2021, which was published in the Press, under the following terms:

- Commencement of lease: The lease agreement shall be executed within one (1) month of the date the award letter is sent to the highest bidder by Ethniki Insurance.
- Lease duration: twelve years.
- Minimum bid for the monthly lease: : € 3,160.00 (EUR three thousand one hundred sixty). The final lease will be adjusted annually at the rate of 100% of the Consumer Price Index, plus 1%. In the event the inflation rate is negative, the minimum adjustment rate shall stand at 1%.
- Note that Ethniki Insurance reserves the following option and is entitled to exercise such once throughout the contractual, legal or compulsory term of the lease, after the first five years of the lease term have expired. Specifically, in the event that, in its judgment, a substantial change in the circumstances occurs, Ethniki Insurance has the right to invite the lessee in writing and duly evidenced to negotiate for the purpose of determining a new basic monthly lease. If, for any reason whatsoever, no mutual agreement has been reached between the parties within a fortnight from the invitation to determine a new lease, the lease shall be determined by an Appraiser (and in particular by the Board of Certified Appraisers, or any legal entity set up in the future in replacement thereof, or by an internationally recognized appraiser's agency), who Ethniki Insurance shall address (authorized to do so irrevocably by the lessee) and whose appraisal shall be binding. The procedure cost shall be borne by lessor.
- Stamp duty: this is exclusively borne (3.6%) by the lessee. Any relevant expenses for utility bills, municipal rates, taxes, etc. are also borne by the lessee.
- Guarantee for the lease: 2 monthly leases.
- The lessee will be provided with a grace period for the payment of six (6) monthly leases from the execution of the lease to settle in the leased property and, if required, to carry out the necessary works exclusively at his own expense and obtain all the permits that may be required for the internal - external development/adjustment of the areas, and develop the leased property in line with the operating needs for the agreed use. In any case, after the lapse of the aforementioned 6-month period, the lessee shall pay the monthly lease even if he does not use the property. If the lease is not paid, the Lessor may exercise the right to terminate the lease agreement.
- While the works for the development of the leased property are in progress, the lessee is under obligation to maintain at his own expense a Contractors All Risk (C.A.R.) insurance policy both for Material Damages within the context of the work itself (Section I) and for Civil Liability against Third Parties (Section II), also providing for adequate coverage of the existing adjacent property in Section I. Throughout the lease and any renewals thereof, the lessee must maintain at his own expense a valid Fire & Supplementary Risk insurance policy including Earthquake, insurance of Content and Civil Liability against Third Parties. The insurance company and the insurance cover shall be subject to the approval of the lessor.
- In addition, the lessee undertakes:
 - To cover the cost of any maintenance or repair works carried out on the leased property during the lease term.
 - To provide for the fire safety of the leased property, as defined by law, and, after the completion of the works at the leased property the lessee should obtain the fire safety certificate.

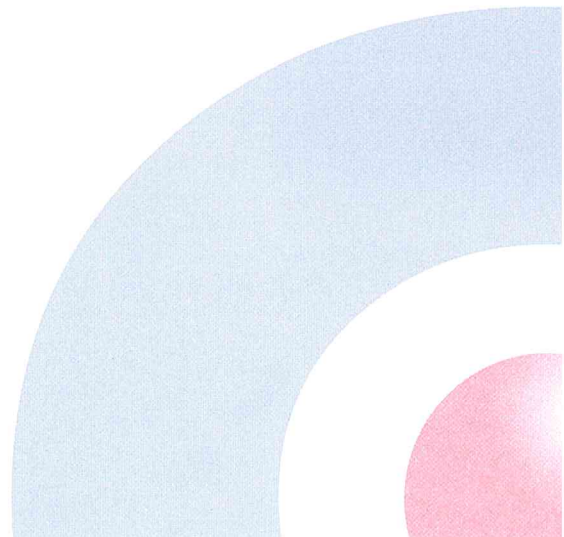
- To allow the Technical Services of Ethniki Insurance to monitor, if desired, the type and progress of any repair/ development works etc. on the property.
- The lessee is entitled to sub-let the property only upon the written consent of the lessor, i.e. Ethniki Insurance.
- The lessee undertakes exclusively the care, responsibility and fees for the issuance of any permit required by any Authority regarding the operation of the said property in line with its intended use, and shall neither have nor hold any demand, claim or right against Ethniki Insurance in the event the lessee is not granted the said permit for any reason whatsoever.
- If, for duly evidenced and justified reasons, the lessee has not obtained a permit from the competent Authority to operate the leased property in accordance with the intended use, the lessee shall be entitled to request termination of the lease agreement, without incurring any liability for the period after the termination, provided that the lessee has paid all leases for the period prior to the termination.
- In case of any additions to the property, always having obtained the necessary permits from the competent authorities, after the termination of the lease the lessee shall have to remove such additions (so as not to substantially alter the use of the leased property) and deliver the lease to the lessor vacant and free, in the condition in which it was received.
- A license for the property in question to operate as a theater has been issued, which the bidders will be able to obtain from Ethniki Insurance.

To take part in the relevant procedure, the bidders shall take the following into consideration:

1. On the date and time of the auction, the bidders file sealed (in an envelope) bids to the competent Committee, having reviewed the actual and planning status of the property and having determined that it is appropriate for the intended use. The envelopes containing the sealed bids shall be submitted by the bidders either in person or by a legally authorized representative.
2. Prior to delivering their bids, bidders shall deposit with the Committee the sum of €6,320.00 in the form of a banker's draft to the order of Ethniki Insurance or a Letter of Guarantee for the said amount issued by a bank, guaranteeing their participation in the auction and, if they are eventually declared the highest bidder, for the coverage of the deposited guarantee for the good performance of the lease terms on behalf of the lessee (two monthly leases). After the announcement of the highest bidder and the completion of the process, the amounts of the tendering guarantee or the letters of guarantee are returned immediately to the other bidders.
3. Every sealed envelope shall include only one bid with no terms, conditions or vague expressions that may give rise to uncertainty.
4. Every sealed bid should be submitted in a sealed non-transparent envelope and should include the following:
 - The bidder's particulars, i.e. name and surname (in the case of individuals) or full company name and the particulars of its legal representative(s) (in the case of legal entities), address, telephone and ID number (in the case of individuals), TIN and Tax Office (in the case of individuals and legal entities).
 - The offered monthly lease for the property (in words and numbers).
 - Declaration by the bidder that he is aware of the terms hereof and unreservedly accepts such.
 - Description of the use intended for the lease.
 - Date and the bidder's signature.
5. Submission of bids on behalf of third parties is possible, provided that the individual or the legal entity, to whom the property will be leased in the event that they win the bidding process, is stated in the bid. Such statement can be submitted upon commencement of the process.
6. The auction Committee collects and opens the sealed the bids in front of the bidders or their representatives, the bids are initialled by all present and then the Committee announces who the highest bidder is.
7. After the sealed bids are opened, Ethniki Insurance 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, according to their ranking (depending on the amount of their bids) to improve their bids. Thereafter, the auction shall immediately continue, until the winning bidder is selected, by submitting open bids and counter-bids in writing, each successive bid being

higher than the previous one by an increment of at least €300.00; such bids shall be signed by the bidders and recorded in the minutes.

8. Before finalization of the auction, the winning bidder shall adjust, if necessary, his deposited guarantee (€6,320.00) so as to cover the guarantee amount equivalent to the amount of two monthly leases (corresponding to the lease amount of the final bid), by means of a banker's draft to the order of Ethniki Insurance, or a letter of guarantee issued by a bank. Failure to deposit the additional amount of the guarantee shall be deemed as a waiver of the highest bidder's interest in leasing the property.
9. Following completion of the said process, the file containing the bids shall be forwarded to Ethniki Insurance's competent Bodies that will decide whether to confirm and approve the outcome of the auction. Thereafter, Ethniki Insurance's decision will be communicated to the highest bidder by registered mail. Accordingly, the letter sent shall specify the date by which the lease agreement shall be signed.
10. The bids delivered are not binding on Ethniki Insurance, and Ethniki Insurance does not undertake any obligation regarding the lease of the property to the bidders taking part in the auction. Also, Ethniki Insurance reserves the right, at its absolute discretion, not to lease the property, to cancel the said process or repeat it under the same terms or in any other way, irrespective of the monthly lease amounts offered.
11. Should Ethniki Insurance cancel the auction, the guarantee shall be returned without any interest thereon. If the lease agreement is not effected due to a failure or fault on the part of the highest bidder, the amount of the guarantee shall be forfeited in favor of Ethniki Insurance.

THE BIDDER**Ethniki Insurance**

Terms for the lease of a store of total surface 269.67 sq.m (groundfloor under GR1, 2, 3 140.00 sq.m and mezzanine 129.67 sq.m), at Korai 4 and Stadiou 30 (inside the arcade), in Athens, owned by Ethniki Insurance.

ETHNIKI HELLENIC GENERAL INSURANCE S.A., hereinafter **ETHNIKI INSURANCE**, is organizing a public auction (the "auction") for the lease of the aforesaid property by means of sealed bids, **as at 20/7/2021, on Tuesday, at 10:30 am, before the relevant Committee, at the offices of NBG's PROPERTY DIVISION (Stadiou Str., Athens, 4th floor, Office No 418)**, by virtue of announcement No 4-24/6/2021, which was published in the Press, under the following terms:

- Commencement of lease: The lease agreement shall be executed within one (1) month of the date the award letter is sent to the highest bidder by Ethniki Insurance.
- Lease duration: twelve years.
- Minimum bid for the monthly lease: €5,370.00 (EUR five thousand three hundred seventy). The final lease will be adjusted annually at the rate of 100% of the Consumer Price Index, plus 1%. In the event the inflation rate is negative, the minimum adjustment rate shall stand at 1%.
- Note that Ethniki Insurance reserves the following option and is entitled to exercise such once throughout the contractual, legal or compulsory term of the lease, after the first five years of the lease term have expired. Specifically, in the event that, in its judgment, a substantial change in the circumstances occurs, Ethniki Insurance has the right to invite the lessee in writing and duly evidenced to negotiate for the purpose of determining a new basic monthly lease. If, for any reason whatsoever, no mutual agreement has been reached between the parties within a fortnight from the invitation to determine a new lease, the lease shall be determined by an Appraiser (and in particular by the Board of Certified Appraisers, or any legal entity set up in the future in replacement thereof, or by an internationally recognized appraiser's agency), who Ethniki Insurance shall address (authorized to do so irrevocably by the lessee) and whose appraisal shall be binding. The procedure cost shall be borne by lessor.
- Stamp duty: this is exclusively borne (3.6%) by the lessee. Any relevant expenses for utility bills, municipal rates, taxes, etc. are also borne by the lessee.
- Guarantee for the lease: 2 monthly leases.
- The lessee will be provided with a grace period for the payment of three (3) monthly leases from the execution of the lease to settle in the leased property and, if required, to carry out the necessary works exclusively at his own expense and obtain all the permits that may be required for the internal - external development/adjustment of the areas, and develop the leased property in line with the operating needs for the agreed use. In any case, after the lapse of the aforementioned 3-month period, the lessee shall pay the monthly lease even if he does not use the property. If the lease is not paid, the Lessor may exercise the right to terminate the lease agreement.
- While the works for the development of the leased property are in progress, the lessee is under obligation to maintain at his own expense a Contractors All Risk (C.A.R.) insurance policy both for Material Damages within the context of the work itself (Section I) and for Civil Liability against Third Parties (Section II), also providing for adequate coverage of the existing adjacent property in Section I. Throughout the lease and any renewals thereof, the lessee must maintain at his own expense a valid Fire & Supplementary Risk insurance policy including Earthquake, insurance of Content and Civil Liability against Third Parties. The insurance company and the insurance cover shall be subject to the approval of the lessor.
- In addition, the lessee undertakes:
 - To cover the cost of any maintenance or repair works carried out on the leased property during the lease term.
 - To provide for the fire safety of the leased property, as defined by law, and, after the completion of the works at the leased property the lessee should obtain the fire safety certificate.
 - To allow the Technical Services of Ethniki Insurance to monitor, if desired, the type and progress of any repair/ development works etc. on the property.

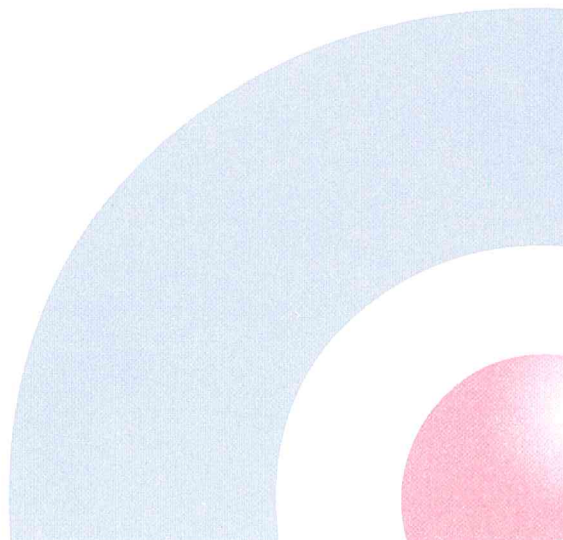
- The lessee is entitled to sub-let the property only upon the written consent of the lessor, i.e. Ethniki Insurance.
- The lessee undertakes exclusively the care, responsibility and fees for the issuance of any permit required by any Authority regarding the operation of the said property in line with its intended use, and shall neither have nor hold any demand, claim or right against Ethniki Insurance in the event the lessee is not granted the said permit for any reason whatsoever.
- If, for duly evidenced and justified reasons, the lessee has not obtained a permit from the competent Authority to operate the leased property in accordance with the intended use, the lessee shall be entitled to request termination of the lease agreement, without incurring any liability for the period after the termination, provided that the lessee has paid all leases for the period prior to the termination.
- In case of any additions to the property, always having obtained the necessary permits from the competent authorities, after the termination of the lease the lessee shall have to remove such additions (so as not to substantially alter the use of the leased property) and deliver the lease to the lessor vacant and free, in the condition in which it was received.

To take part in the relevant procedure, the bidders shall take the following into consideration:

1. On the date and time of the auction, the bidders file sealed (in an envelope) bids to the competent Committee, having reviewed the actual and planning status of the property and having determined that it is appropriate for the intended use. The envelopes containing the sealed bids shall be submitted by the bidders either in person or by a legally authorized representative.
2. Prior to delivering their bids, bidders shall deposit with the Committee the sum of €10,740.00 in the form of a banker's draft to the order of Ethniki Insurance or a Letter of Guarantee for the said amount issued by a bank, guaranteeing their participation in the auction and, if they are eventually declared the highest bidder, for the coverage of the deposited guarantee for the good performance of the lease terms on behalf of the lessee (two monthly leases). After the announcement of the highest bidder and the completion of the process, the amounts of the tendering guarantee or the letters of guarantee are returned immediately to the other bidders.
3. Every sealed envelope shall include only one bid with no terms, conditions or vague expressions that may give rise to uncertainty.
4. Every sealed bid should be submitted in a sealed non-transparent envelope and should include the following:
 - The bidder's particulars, i.e. name and surname (in the case of individuals) or full company name and the particulars of its legal representative(s) (in the case of legal entities), address, telephone and ID number (in the case of individuals), TIN and Tax Office (in the case of individuals and legal entities).
 - The offered monthly lease for the property (in words and numbers).
 - Declaration by the bidder that he is aware of the terms hereof and unreservedly accepts such.
 - Description of the use intended for the lease.
 - Date and the bidder's signature.
5. Submission of bids on behalf of third parties is possible, provided that the individual or the legal entity, to whom the property will be leased in the event that they win the bidding process, is stated in the bid. Such statement can be submitted upon commencement of the process.
6. The auction Committee collects and opens the sealed the bids in front of the bidders or their representatives, the bids are initialled by all present and then the Committee announces who the highest bidder is.
7. After the sealed bids are opened, Ethniki Insurance 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, according to their ranking (depending on the amount of their bids) to improve their bids. Thereafter, the auction shall immediately continue, until the winning bidder is selected, by submitting open bids and counter-bids in writing, each successive bid being higher than the previous one by an increment of at least €550.00; such bids shall be signed by the bidders and recorded in the minutes.
8. Before finalization of the auction, the winning bidder shall adjust, if necessary, his deposited guarantee (€10,740.00) so as to cover the guarantee amount equivalent to the amount of two

monthly leases (corresponding to the lease amount of the final bid), by means of a banker's draft to the order of Ethniki Insurance, or a letter of guarantee issued by a bank. Failure to deposit the additional amount of the guarantee shall be deemed as a waiver of the highest bidder's interest in leasing the property.

9. Following completion of the said process, the file containing the bids shall be forwarded to Ethniki Insurance's competent Bodies that will decide whether to confirm and approve the outcome of the auction. Thereafter, Ethniki Insurance's decision will be communicated to the highest bidder by registered mail. Accordingly, the letter sent shall specify the date by which the lease agreement shall be signed.
10. The bids delivered are not binding on Ethniki Insurance, and Ethniki Insurance does not undertake any obligation regarding the lease of the property to the bidders taking part in the auction. Also, Ethniki Insurance reserves the right, at its absolute discretion, not to lease the property, to cancel the said process or repeat it under the same terms or in any other way, irrespective of the monthly lease amounts offered.
11. Should Ethniki Insurance cancel the auction, the guarantee shall be returned without any interest thereon. If the lease agreement is not effected due to a failure or fault on the part of the highest bidder, the amount of the guarantee shall be forfeited in favor of Ethniki Insurance.

THE BIDDER**Ethniki Insurance**

General Terms for Lease of Property

Terms for the lease of a store of total surface 62.48 sq.m (groundfloor under GR10c 43.48 sq.m and mezzanine M10c2 19.00 sq.m.), at Korai 4 and Stadiou 30 (inside the arcade), in Athens owned by Ethniki Insurance.

ETHNIKI HELLENIC GENERAL INSURANCE S.A., hereinafter **ETHNIKI INSURANCE**, is organizing a public auction (the "auction") for the lease of the aforesaid property by means of sealed bids, **as at 20/7/2021, on Tuesday, at 12:00 am, before the relevant Committee, at the offices of NBG's PROPERTY DIVISION (Stadiou Str., Athens, 4th floor, Office No 418)**, by virtue of announcement No 4-24/6/2021, which was published in the Press, under the following terms:

- Commencement of lease: The lease agreement shall be executed within one (1) month of the date the award letter is sent to the highest bidder by Ethniki Insurance.
- Lease duration: twelve years.
- Minimum bid for the monthly lease: €1,500.00 (EUR one thousand five hundred). The final lease will be adjusted annually at the rate of 100% of the Consumer Price Index, plus 1%. In the event the inflation rate is negative, the minimum adjustment rate shall stand at 1%.
- Note that Ethniki Insurance reserves the following option and is entitled to exercise such once throughout the contractual, legal or compulsory term of the lease, after the first five years of the lease term have expired. Specifically, in the event that, in its judgment, a substantial change in the circumstances occurs, Ethniki Insurance has the right to invite the lessee in writing and duly evidenced to negotiate for the purpose of determining a new basic monthly lease. If, for any reason whatsoever, no mutual agreement has been reached between the parties within a fortnight from the invitation to determine a new lease, the lease shall be determined by an Appraiser (and in particular by the Board of Certified Appraisers, or any legal entity set up in the future in replacement thereof, or by an internationally recognized appraiser's agency), who Ethniki Insurance shall address (authorized to do so irrevocably by the lessee) and whose appraisal shall be binding. The procedure cost shall be borne by lessor.
- Stamp duty: this is exclusively borne (3.6%) by the lessee. Any relevant expenses for utility bills, municipal rates, taxes, etc. are also borne by the lessee.
- Guarantee for the lease: 2 monthly leases.
- The lessee will be provided with a grace period for the payment of three (3) monthly leases from the execution of the lease to settle in the leased property and, if required, to carry out the necessary works exclusively at his own expense and obtain all the permits that may be required for the internal - external development/adjustment of the areas, and develop the leased property in line with the operating needs for the agreed use. In any case, after the lapse of the aforementioned 3-month period, the lessee shall pay the monthly lease even if he does not use the property. If the lease is not paid, the Lessor may exercise the right to terminate the lease agreement.
- While the works for the development of the leased property are in progress, the lessee is under obligation to maintain at his own expense a Contractors All Risk (C.A.R.) insurance policy both for Material Damages within the context of the work itself (Section I) and for Civil Liability against Third Parties (Section II), also providing for adequate coverage of the existing adjacent property in Section I. Throughout the lease and any renewals thereof, the lessee must maintain at his own expense a valid Fire & Supplementary Risk insurance policy including Earthquake, insurance of Content and Civil Liability against Third Parties. The insurance company and the insurance cover shall be subject to the approval of the lessor.
- In addition, the lessee undertakes:
 - To cover the cost of any maintenance or repair works carried out on the leased property during the lease term.
 - To provide for the fire safety of the leased property, as defined by law, and, after the completion of the works at the leased property the lessee should obtain the fire safety certificate.
 - To allow the Technical Services of Ethniki Insurance to monitor, if desired, the type and progress of any repair/ development works etc. on the property.

- The lessee is entitled to sub-let the property only upon the written consent of the lessor, i.e. Ethniki Insurance.
- The lessee undertakes exclusively the care, responsibility and fees for the issuance of any permit required by any Authority regarding the operation of the said property in line with its intended use, and shall neither have nor hold any demand, claim or right against Ethniki Insurance in the event the lessee is not granted the said permit for any reason whatsoever.
- If, for duly evidenced and justified reasons, the lessee has not obtained a permit from the competent Authority to operate the leased property in accordance with the intended use, the lessee shall be entitled to request termination of the lease agreement, without incurring any liability for the period after the termination, provided that the lessee has paid all leases for the period prior to the termination.
- In case of any additions to the property, always having obtained the necessary permits from the competent authorities, after the termination of the lease the lessee shall have to remove such additions (so as not to substantially alter the use of the leased property) and deliver the lease to the lessor vacant and free, in the condition in which it was received.

To take part in the relevant procedure, the bidders shall take the following into consideration:

1. On the date and time of the auction, the bidders file sealed (in an envelope) bids to the competent Committee, having reviewed the actual and planning status of the property and having determined that it is appropriate for the intended use. The envelopes containing the sealed bids shall be submitted by the bidders either in person or by a legally authorized representative.
2. Prior to delivering their bids, bidders shall deposit with the Committee the sum of €3,000.00 in the form of a banker's draft to the order of Ethniki Insurance or a Letter of Guarantee for the said amount issued by a bank, guaranteeing their participation in the auction and, if they are eventually declared the highest bidder, for the coverage of the deposited guarantee for the good performance of the lease terms on behalf of the lessee (two monthly leases). After the announcement of the highest bidder and the completion of the process, the amounts of the tendering guarantee or the letters of guarantee are returned immediately to the other bidders.
3. Every sealed envelope shall include only one bid with no terms, conditions or vague expressions that may give rise to uncertainty.
4. Every sealed bid should be submitted in a sealed non-transparent envelope and should include the following:
 - The bidder's particulars, i.e. name and surname (in the case of individuals) or full company name and the particulars of its legal representative(s) (in the case of legal entities), address, telephone and ID number (in the case of individuals), TIN and Tax Office (in the case of individuals and legal entities).
 - The offered monthly lease for the property (in words and numbers).
 - Declaration by the bidder that he is aware of the terms hereof and unreservedly accepts such.
 - Description of the use intended for the lease.
 - Date and the bidder's signature.
5. Submission of bids on behalf of third parties is possible, provided that the individual or the legal entity, to whom the property will be leased in the event that they win the bidding process, is stated in the bid. Such statement can be submitted upon commencement of the process.
6. The auction Committee collects and opens the sealed the bids in front of the bidders or their representatives, the bids are initialled by all present and then the Committee announces who the highest bidder is.
7. After the sealed bids are opened, Ethniki Insurance 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, according to their ranking (depending on the amount of their bids) to improve their bids. Thereafter, the auction shall immediately continue, until the winning bidder is selected, by submitting open bids and counter-bids in writing, each successive bid being higher than the previous one by an increment of at least €150.00; such bids shall be signed by the bidders and recorded in the minutes.
8. Before finalization of the auction, the winning bidder shall adjust, if necessary, his deposited guarantee (€3,000.00) so as to cover the guarantee amount equivalent to the amount of two

monthly leases (corresponding to the lease amount of the final bid), by means of a banker's draft to the order of Ethniki Insurance, or a letter of guarantee issued by a bank. Failure to deposit the additional amount of the guarantee shall be deemed as a waiver of the highest bidder's interest in leasing the property.

9. Following completion of the said process, the file containing the bids shall be forwarded to Ethniki Insurance's competent Bodies that will decide whether to confirm and approve the outcome of the auction. Thereafter, Ethniki Insurance's decision will be communicated to the highest bidder by registered mail. Accordingly, the letter sent shall specify the date by which the lease agreement shall be signed.
10. The bids delivered are not binding on Ethniki Insurance, and Ethniki Insurance does not undertake any obligation regarding the lease of the property to the bidders taking part in the auction. Also, Ethniki Insurance reserves the right, at its absolute discretion, not to lease the property, to cancel the said process or repeat it under the same terms or in any other way, irrespective of the monthly lease amounts offered.
11. Should Ethniki Insurance cancel the auction, the guarantee shall be returned without any interest thereon. If the lease agreement is not effected due to a failure or fault on the part of the highest bidder, the amount of the guarantee shall be forfeited in favor of Ethniki Insurance.

THE BIDDER**Ethniki Insurance**

General Terms for Lease of Property

Terms for the lease of a store of total surface 146.50 sq.m (groundfloor under GR20 58.08 sq.m and mezzanine 27.90 sq.m and part of mezzanine floor 60.52sq.m), at Stadiou 30, in Athens, owned by Ethniki Insurance.

ETHNIKI HELLENIC GENERAL INSURANCE S.A., hereinafter **ETHNIKI INSURANCE**, is organizing a public auction (the "auction") for the lease of the aforesaid property by means of sealed bids, **as at 21/7/2021, on Wednesday, at 9:00 am, before the relevant Committee, at the offices of NBG's PROPERTY DIVISION (Stadiou Str., Athens, 4th floor, Office No 418)**, by virtue of announcement No 4-24/6/2021, which was published in the Press, under the following terms:

- Commencement of lease: The lease agreement shall be executed within one (1) month of the date the award letter is sent to the highest bidder by Ethniki Insurance.
- Lease duration: twelve years.
- Minimum bid for the monthly lease: €3,320.00 (EUR three thousand three hundred twenty). The final lease will be adjusted annually at the rate of 100% of the Consumer Price Index, plus 1%. In the event the inflation rate is negative, the minimum adjustment rate shall stand at 1%.
- Note that Ethniki Insurance reserves the following option and is entitled to exercise such once throughout the contractual, legal or compulsory term of the lease, after the first five years of the lease term have expired. Specifically, in the event that, in its judgment, a substantial change in the circumstances occurs, Ethniki Insurance has the right to invite the lessee in writing and duly evidenced to negotiate for the purpose of determining a new basic monthly lease. If, for any reason whatsoever, no mutual agreement has been reached between the parties within a fortnight from the invitation to determine a new lease, the lease shall be determined by an Appraiser (and in particular by the Board of Certified Appraisers, or any legal entity set up in the future in replacement thereof, or by an internationally recognized appraiser's agency), who Ethniki Insurance shall address (authorized to do so irrevocably by the lessee) and whose appraisal shall be binding. The procedure cost shall be borne by lessor.
- Stamp duty: this is exclusively borne (3.6%) by the lessee. Any relevant expenses for utility bills, municipal impositions, taxes, etc. are also borne by the tenant.
- Guarantee for the lease: 2 monthly leases.
- The lessee will be provided with a grace period for the payment of three (3) monthly leases from the execution of the lease to settle in the leased property and, if required, to carry out the necessary works exclusively at his own expense and obtain all the permits that may be required for the internal - external development/adjustment of the areas, and develop the leased property in line with the operating needs for the agreed use. In any case, after the lapse of the aforementioned 3-month period, the lessee shall pay the monthly lease even if he does not use the property. If the lease is not paid, the Lessor may exercise the right to terminate the lease agreement.
- While the works for the development of the leased property are in progress, the lessee is under obligation to maintain at his own expense a Contractors All Risk (C.A.R.) insurance policy both for Material Damages within the context of the work itself (Section I) and for Civil Liability against Third Parties (Section II), also providing for adequate coverage of the existing adjacent property in Section I. Throughout the lease and any renewals thereof, the lessee must maintain at his own expense a valid Fire & Supplementary Risk insurance policy including Earthquake, insurance of Content and Civil Liability against Third Parties. The insurance company and the insurance cover shall be subject to the approval of the lessor.
- In addition, the lessee undertakes:
 - To cover the cost of any maintenance or repair works carried out on the leased property during the lease term.
 - To provide for the fire safety of the leased property, as defined by law, and, after the completion of the works at the leased property the lessee should obtain the fire safety certificate.
 - To allow the Technical Services of Ethniki Insurance to monitor, if desired, the type and progress of any repair/ development works etc. on the property.

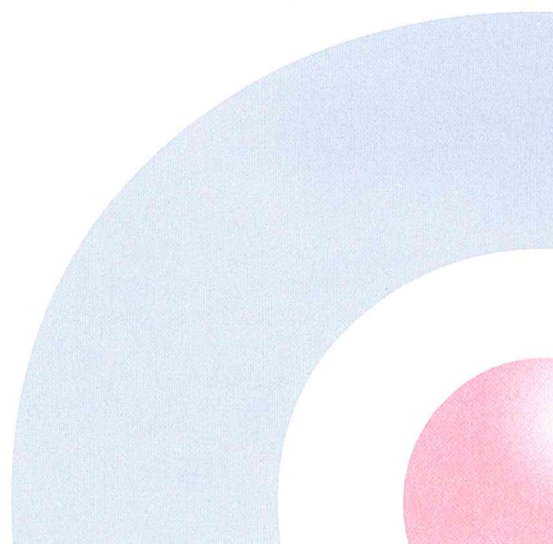
- The lessee is entitled to sub-let the property only upon the written consent of the lessor, i.e. Ethniki Insurance.
- The lessee undertakes exclusively the care, responsibility and fees for the issuance of any permit required by any Authority regarding the operation of the said property in line with its intended use, and shall neither have nor hold any demand, claim or right against Ethniki Insurance in the event the lessee is not granted the said permit for any reason whatsoever.
- If, for duly evidenced and justified reasons, the lessee has not obtained a permit from the competent Authority to operate the leased property in accordance with the intended use, the lessee shall be entitled to request termination of the lease agreement, without incurring any liability for the period after the termination, provided that the lessee has paid all leases for the period prior to the termination.
- In case of any additions to the property, always having obtained the necessary permits from the competent authorities, after the termination of the lease the lessee shall have to remove such additions (so as not to substantially alter the use of the leased property) and deliver the lease to the lessor vacant and free, in the condition in which it was received.

To take part in the relevant procedure, the bidders shall take the following into consideration:

1. On the date and time of the auction, the bidders file sealed (in an envelope) bids to the competent Committee, having reviewed the actual and planning status of the property and having determined that it is appropriate for the intended use. The envelopes containing the sealed bids shall be submitted by the bidders either in person or by a legally authorized representative.
2. Prior to delivering their bids, bidders shall deposit with the Committee the sum of €6,640.00 in the form of a banker's draft to the order of Ethniki Insurance or a Letter of Guarantee for the said amount issued by a bank, guaranteeing their participation in the auction and, if they are eventually declared the highest bidder, for the coverage of the deposited guarantee for the good performance of the lease terms on behalf of the lessee (two monthly leases). After the announcement of the highest bidder and the completion of the process, the amounts of the tendering guarantee or the letters of guarantee are returned immediately to the other bidders.
3. Every sealed envelope shall include only one bid with no terms, conditions or vague expressions that may give rise to uncertainty.
4. Every sealed bid should be submitted in a sealed non-transparent envelope and should include the following:
 - The bidder's particulars, i.e. name and surname (in the case of individuals) or full company name and the particulars of its legal representative(s) (in the case of legal entities), address, telephone and ID number (in the case of individuals), TIN and Tax Office (in the case of individuals and legal entities).
 - The offered monthly lease for the property (in words and numbers).
 - Declaration by the bidder that he is aware of the terms hereof and unreservedly accepts such.
 - Description of the use intended for the lease.
 - Date and the bidder's signature.
5. Submission of bids on behalf of third parties is possible, provided that the individual or the legal entity, to whom the property will be leased in the event that they win the bidding process, is stated in the bid. Such statement can be submitted upon commencement of the process.
6. The auction Committee collects and opens the sealed the bids in front of the bidders or their representatives, the bids are initialled by all present and then the Committee announces who the highest bidder is.
7. After the sealed bids are opened, Ethniki Insurance 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, according to their ranking (depending on the amount of their bids) to improve their bids. Thereafter, the auction shall immediately continue, until the winning bidder is selected, by submitting open bids and counter-bids in writing, each successive bid being higher than the previous one by an increment of at least €350.00; such bids shall be signed by the bidders and recorded in the minutes.
8. Before finalization of the auction, the winning bidder shall adjust, if necessary, his deposited guarantee (€6,640.00) so as to cover the guarantee amount equivalent to the amount of two

monthly leases (corresponding to the lease amount of the final bid), by means of a banker's draft to the order of Ethniki Insurance, or a letter of guarantee issued by a bank. Failure to deposit the additional amount of the guarantee shall be deemed as a waiver of the highest bidder's interest in leasing the property.

9. Following completion of the said process, the file containing the bids shall be forwarded to Ethniki Insurance's competent Bodies that will decide whether to confirm and approve the outcome of the auction. Thereafter, Ethniki Insurance's decision will be communicated to the highest bidder by registered mail. Accordingly, the letter sent shall specify the date by which the lease agreement shall be signed.
10. The bids delivered are not binding on Ethniki Insurance, and Ethniki Insurance does not undertake any obligation regarding the lease of the property to the bidders taking part in the auction. Also, Ethniki Insurance reserves the right, at its absolute discretion, not to lease the property, to cancel the said process or repeat it under the same terms or in any other way, irrespective of the monthly lease amounts offered.
11. Should Ethniki Insurance cancel the auction, the guarantee shall be returned without any interest thereon. If the lease agreement is not effected due to a failure or fault on the part of the highest bidder, the amount of the guarantee shall be forfeited in favor of Ethniki Insurance.

THE BIDDER**Ethniki Insurance**

Terms for the lease of a store of total surface 138.05 sq.m (groundfloor under GR14, GR15 85.99 sq.m and basement 52.06 sq.m), at Korai 4 and Stadiou 30 (inside the arcade), in Athens, owned by Ethniki Insurance.

ETHNIKI HELLENIC GENERAL INSURANCE S.A., hereinafter **ETHNIKI INSURANCE**, is organizing a public auction (the "auction") for the lease of the aforesaid property by means of sealed bids, **as at 21/7/2021, on Wednesday, at 10:30 am, before the relevant Committee, at the offices of NBG's PROPERTY DIVISION (Stadiou Str., Athens, 4th floor, Office No 418)**, by virtue of announcement No 4-24/6/2021, which was published in the Press, under the following terms:

- Commencement of lease: The lease agreement shall be executed within one (1) month of the date the award letter is sent to the highest bidder by Ethniki Insurance.
- Lease duration: twelve years.
- Minimum bid for the monthly lease: €3,640.00 (EUR three thousand six hundred forty). The final lease will be adjusted annually at the rate of 100% of the Consumer Price Index, plus 1%. In the event the inflation rate is negative, the minimum adjustment rate shall stand at 1%.
- Note that Ethniki Insurance reserves the following option and is entitled to exercise such once throughout the contractual, legal or compulsory term of the lease, after the first five years of the lease term have expired. Specifically, in the event that, in its judgment, a substantial change in the circumstances occurs, Ethniki Insurance has the right to invite the lessee in writing and duly evidenced to negotiate for the purpose of determining a new basic monthly lease. If, for any reason whatsoever, no mutual agreement has been reached between the parties within a fortnight from the invitation to determine a new lease, the lease shall be determined by an Appraiser (and in particular by the Board of Certified Appraisers, or any legal entity set up in the future in replacement thereof, or by an internationally recognized appraiser's agency), who Ethniki Insurance shall address (authorized to do so irrevocably by the lessee) and whose appraisal shall be binding. The procedure cost shall be borne by lessor.
- Stamp duty: this is exclusively borne (3.6%) by the lessee. Any relevant expenses for utility bills, municipal rates, taxes, etc. are also borne by the tenant.
- Guarantee for the lease: 2 monthly leases.
- The lessee will be provided with a grace period for the payment of three (3) monthly leases from the execution of the lease to settle in the leased property and, if required, to carry out the necessary works exclusively at his own expense and obtain all the permits that may be required for the internal - external development/adjustment of the areas, and develop the leased property in line with the operating needs for the agreed use. In any case, after the lapse of the aforementioned 3-month period, the lessee shall pay the monthly lease even if he does not use the property. If the lease is not paid, the Lessor may exercise the right to terminate the lease agreement.
- While the works for the development of the leased property are in progress, the lessee is under obligation to maintain at his own expense a Contractors All Risk (C.A.R.) insurance policy both for Material Damages within the context of the work itself (Section I) and for Civil Liability against Third Parties (Section II), also providing for adequate coverage of the existing adjacent property in Section I. Throughout the lease and any renewals thereof, the lessee must maintain at his own expense a valid Fire & Supplementary Risk insurance policy including Earthquake, insurance of Content and Civil Liability against Third Parties. The insurance company and the insurance cover shall be subject to the approval of the lessor.
- In addition, the lessee undertakes:
 - To cover the cost of any maintenance or repair works carried out on the leased property during the lease term.
 - To provide for the fire safety of the leased property, as defined by law, and, after the completion of the works at the leased property the lessee should obtain the fire safety certificate.
 - To allow the Technical Services of Ethniki Insurance to monitor, if desired, the type and progress of any repair/ development works etc. on the property.

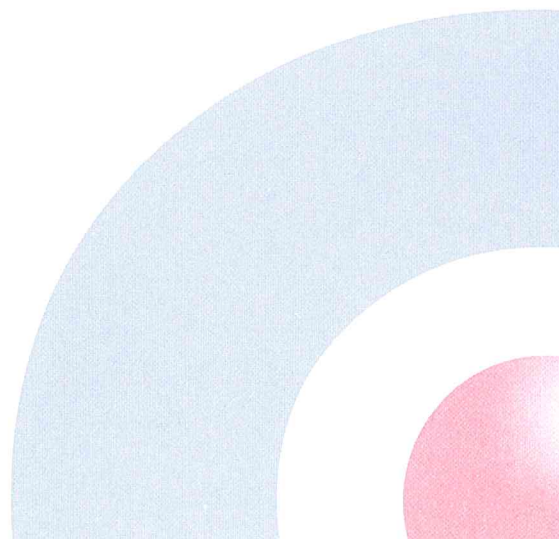
- The lessee is entitled to sub-let the property only upon the written consent of the lessor, i.e. Ethniki Insurance.
- The lessee undertakes exclusively the care, responsibility and fees for the issuance of any permit required by any Authority regarding the operation of the said property in line with its intended use, and shall neither have nor hold any demand, claim or right against Ethniki Insurance in the event the lessee is not granted the said permit for any reason whatsoever.
- If, for duly evidenced and justified reasons, the lessee has not obtained a permit from the competent Authority to operate the leased property in accordance with the intended use, the lessee shall be entitled to request termination of the lease agreement, without incurring any liability for the period after the termination, provided that the lessee has paid all leases for the period prior to the termination.
- In case of any additions to the property, always having obtained the necessary permits from the competent authorities, after the termination of the lease the lessee shall have to remove such additions (so as not to substantially alter the use of the leased property) and deliver the lease to the lessor vacant and free, in the condition in which it was received.

To take part in the relevant procedure, the bidders shall take the following into consideration:

1. On the date and time of the auction, the bidders file sealed (in an envelope) bids to the competent Committee, having reviewed the actual and planning status of the property and having determined that it is appropriate for the intended use. The envelopes containing the sealed bids shall be submitted by the bidders either in person or by a legally authorized representative.
2. Prior to delivering their bids, bidders shall deposit with the Committee the sum of €7,280.00 in the form of a banker's draft to the order of Ethniki Insurance or a Letter of Guarantee for the said amount issued by a bank, guaranteeing their participation in the auction and, if they are eventually declared the highest bidder, for the coverage of the deposited guarantee for the good performance of the lease terms on behalf of the lessee (two monthly leases). After the announcement of the highest bidder and the completion of the process, the amounts of the tendering guarantee or the letters of guarantee are returned immediately to the other bidders.
3. Every sealed envelope shall include only one bid with no terms, conditions or vague expressions that may give rise to uncertainty.
4. Every sealed bid should be submitted in a sealed non-transparent envelope and should include the following:
 - The bidder's particulars, i.e. name and surname (in the case of individuals) or full company name and the particulars of its legal representative(s) (in the case of legal entities), address, telephone and ID number (in the case of individuals), TIN and Tax Office (in the case of individuals and legal entities).
 - The offered monthly lease for the property (in words and numbers).
 - Declaration by the bidder that he is aware of the terms hereof and unreservedly accepts such.
 - Description of the use intended for the lease.
 - Date and the bidder's signature.
5. Submission of bids on behalf of third parties is possible, provided that the individual or the legal entity, to whom the property will be leased in the event that they win the bidding process, is stated in the bid. Such statement can be submitted upon commencement of the process.
6. The auction Committee collects and opens the sealed the bids in front of the bidders or their representatives, the bids are initialled by all present and then the Committee announces who the highest bidder is.
7. After the sealed bids are opened, Ethniki Insurance 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, according to their ranking (depending on the amount of their bids) to improve their bids. Thereafter, the auction shall immediately continue, until the winning bidder is selected, by submitting open bids and counter-bids in writing, each successive bid being higher than the previous one by an increment of at least €365.00; such bids shall be signed by the bidders and recorded in the minutes.
8. Before finalization of the auction, the winning bidder shall adjust, if necessary, his deposited guarantee (€7,280.00) so as to cover the guarantee amount equivalent to the amount of two

monthly leases (corresponding to the lease amount of the final bid), by means of a banker's draft to the order of Ethniki Insurance, or a letter of guarantee issued by a bank. Failure to deposit the additional amount of the guarantee shall be deemed as a waiver of the highest bidder's interest in leasing the property.

9. Following completion of the said process, the file containing the bids shall be forwarded to Ethniki Insurance's competent Bodies that will decide whether to confirm and approve the outcome of the auction. Thereafter, Ethniki Insurance's decision will be communicated to the highest bidder by registered mail. Accordingly, the letter sent shall specify the date by which the lease agreement shall be signed.
10. The bids delivered are not binding on Ethniki Insurance, and Ethniki Insurance does not undertake any obligation regarding the lease of the property to the bidders taking part in the auction. Also, Ethniki Insurance reserves the right, at its absolute discretion, not to lease the property, to cancel the said process or repeat it under the same terms or in any other way, irrespective of the monthly lease amounts offered.
11. Should Ethniki Insurance cancel the auction, the guarantee shall be returned without any interest thereon. If the lease agreement is not effected due to a failure or fault on the part of the highest bidder, the amount of the guarantee shall be forfeited in favor of Ethniki Insurance.

THE BIDDER**Ethniki Insurance**

General Terms for Lease of Property

Terms for the lease of a store of total surface 178.96 sq.m (groundfloor under GR10B, GR11, GR12 99.60 sq.m and mezzanine 79.36 sq.m), at Korai 4 and Stadiou 30 (inside the arcade), in Athens, owned by Ethniki Insurance.

ETHNIKI HELLENIC GENERAL INSURANCE S.A., hereinafter **ETHNIKI INSURANCE**, is organizing a public auction (the "auction") for the lease of the aforesaid property by means of sealed bids, **as at 21/7/2021, on Wednesday, at 12:00 am, before the relevant Committee, at the offices of NBG's PROPERTY DIVISION (Stadiou Str., Athens, 4th floor, Office No 418)**, by virtue of announcement No 4-24/6/2021, which was published in the Press, under the following terms:

- Commencement of lease: The lease agreement shall be executed within one (1) month of the date the award letter is sent to the highest bidder by Ethniki Insurance.
- Lease duration: twelve years.
- Minimum bid for the monthly lease: €3,700.00 (EUR three thousand seven hundred). The final lease will be adjusted annually at the rate of 100% of the Consumer Price Index, plus 1%. In the event the inflation rate is negative, the minimum adjustment rate shall stand at 1%.
- Note that Ethniki Insurance reserves the following option and is entitled to exercise such once throughout the contractual, legal or compulsory term of the lease, after the first five years of the lease term have expired. Specifically, in the event that, in its judgment, a substantial change in the circumstances occurs, Ethniki Insurance has the right to invite the lessee in writing and duly evidenced to negotiate for the purpose of determining a new basic monthly lease. If, for any reason whatsoever, no mutual agreement has been reached between the parties within a fortnight from the invitation to determine a new lease, the lease shall be determined by an Appraiser (and in particular by the Board of Certified Appraisers, or any legal entity set up in the future in replacement thereof, or by an internationally recognized appraiser's agency), who Ethniki Insurance shall address (authorized to do so irrevocably by the lessee) and whose appraisal shall be binding. The procedure cost shall be borne by lessor.
- Stamp duty: this is exclusively borne (3.6%) by the lessee. Any relevant expenses for utility bills, municipal rates, taxes, etc. are also borne by the tenant.
- Guarantee for the lease: 2 monthly leases.
- The lessee will be provided with a grace period for the payment of three (3) monthly leases from the execution of the lease to settle in the leased property and, if required, to carry out the necessary works exclusively at his own expense and obtain all the permits that may be required for the internal - external development/adjustment of the areas, and develop the leased property in line with the operating needs for the agreed use. In any case, after the lapse of the aforementioned 3-month period, the lessee shall pay the monthly lease even if he does not use the property. If the lease is not paid, the Lessor may exercise the right to terminate the lease agreement.
- While the works for the development of the leased property are in progress, the lessee is under obligation to maintain at his own expense a Contractors All Risk (C.A.R.) insurance policy both for Material Damages within the context of the work itself (Section I) and for Civil Liability against Third Parties (Section II), also providing for adequate coverage of the existing adjacent property in Section I. Throughout the lease and any renewals thereof, the lessee must maintain at his own expense a valid Fire & Supplementary Risk insurance policy including Earthquake, insurance of Content and Civil Liability against Third Parties. The insurance company and the insurance cover shall be subject to the approval of the lessor.
- In addition, the lessee undertakes:
 - To cover the cost of any maintenance or repair works carried out on the leased property during the lease term.
 - To provide for the fire safety of the leased property, as defined by law, and, after the completion of the works at the leased property the lessee should obtain the fire safety certificate.
 - To allow the Technical Services of Ethniki Insurance to monitor, if desired, the type and progress of any repair/ development works etc. on the property.

- The lessee is entitled to sub-let the property only upon the written consent of the lessor, i.e. Ethniki Insurance.
- The lessee undertakes exclusively the care, responsibility and fees for the issuance of any permit required by any Authority regarding the operation of the said property in line with its intended use, and shall neither have nor hold any demand, claim or right against Ethniki Insurance in the event the lessee is not granted the said permit for any reason whatsoever.
- If, for duly evidenced and justified reasons, the lessee has not obtained a permit from the competent Authority to operate the leased property in accordance with the intended use, the lessee shall be entitled to request termination of the lease agreement, without incurring any liability for the period after the termination, provided that the lessee has paid all leases for the period prior to the termination.
- In case of any additions to the property, always having obtained the necessary permits from the competent authorities, after the termination of the lease the lessee shall have to remove such additions (so as not to substantially alter the use of the leased property) and deliver the lease to the lessor vacant and free, in the condition in which it was received.

To take part in the relevant procedure, the bidders shall take the following into consideration:

1. On the date and time of the auction, the bidders file sealed (in an envelope) bids to the competent Committee, having reviewed the actual and planning status of the property and having determined that it is appropriate for the intended use. The envelopes containing the sealed bids shall be submitted by the bidders either in person or by a legally authorized representative.
2. Prior to delivering their bids, bidders shall deposit with the Committee the sum of €7,400.00 in the form of a banker's draft to the order of Ethniki Insurance or a Letter of Guarantee for the said amount issued by a bank, guaranteeing their participation in the auction and, if they are eventually declared the highest bidder, for the coverage of the deposited guarantee for the good performance of the lease terms on behalf of the lessee (two monthly leases). After the announcement of the highest bidder and the completion of the process, the amounts of the tendering guarantee or the letters of guarantee are returned immediately to the other bidders.
3. Every sealed envelope shall include only one bid with no terms, conditions or vague expressions that may give rise to uncertainty.
4. Every sealed bid should be submitted in a sealed non-transparent envelope and should include the following:
 - The bidder's particulars, i.e. name and surname (in the case of individuals) or full company name and the particulars of its legal representative(s) (in the case of legal entities), address, telephone and ID number (in the case of individuals), TIN and Tax Office (in the case of individuals and legal entities).
 - The offered monthly lease for the property (in words and numbers).
 - Declaration by the bidder that he is aware of the terms hereof and unreservedly accepts such.
 - Description of the use intended for the lease.
 - Date and the bidder's signature.
5. Submission of bids on behalf of third parties is possible, provided that the individual or the legal entity, to whom the property will be leased in the event that they win the bidding process, is stated in the bid. Such statement can be submitted upon commencement of the process.
6. The auction Committee collects and opens the sealed the bids in front of the bidders or their representatives, the bids are initialled by all present and then the Committee announces who the highest bidder is.
7. After the sealed bids are opened, Ethniki Insurance 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, according to their ranking (depending on the amount of their bids) to improve their bids. Thereafter, the auction shall immediately continue, until the winning bidder is selected, by submitting open bids and counter-bids in writing, each successive bid being higher than the previous one by an increment of at least €370.00; such bids shall be signed by the bidders and recorded in the minutes.
8. Before finalization of the auction, the winning bidder shall adjust, if necessary, his deposited guarantee (€7,400.00) so as to cover the guarantee amount equivalent to the amount of two

monthly leases (corresponding to the lease amount of the final bid), by means of a banker's draft to the order of Ethniki Insurance, or a letter of guarantee issued by a bank. Failure to deposit the additional amount of the guarantee shall be deemed as a waiver of the highest bidder's interest in leasing the property.

9. Following completion of the said process, the file containing the bids shall be forwarded to Ethniki Insurance's competent Bodies that will decide whether to confirm and approve the outcome of the auction. Thereafter, Ethniki Insurance's decision will be communicated to the highest bidder by registered mail. Accordingly, the letter sent shall specify the date by which the lease agreement shall be signed.
10. The bids delivered are not binding on Ethniki Insurance, and Ethniki Insurance does not undertake any obligation regarding the lease of the property to the bidders taking part in the auction. Also, Ethniki Insurance reserves the right, at its absolute discretion, not to lease the property, to cancel the said process or repeat it under the same terms or in any other way, irrespective of the monthly lease amounts offered.
11. Should Ethniki Insurance cancel the auction, the guarantee shall be returned without any interest thereon. If the lease agreement is not effected due to a failure or fault on the part of the highest bidder, the amount of the guarantee shall be forfeited in favor of Ethniki Insurance.

THE BIDDER**Ethniki Insurance**