



BANK OF GREECE

EUROSYSTEM

ANNOUNCEMENT

Dividend for financial year 2014

The Bank of Greece, with a view to providing timely information to investors in general and to its shareholders in particular, pursuant to Law 3556/2007 and the Athens Exchange Rulebook, hereby announces the following:

The 82nd Annual Ordinary General Meeting of Shareholders of the Bank of Greece, held on 26 February 2015, decided, *inter alia*, to distribute a gross dividend of €0.6720 per share for financial year 2014. Gross dividends are subject to 26% corporate income tax, as well as 10% withholding tax, in accordance with the provisions of Articles 47, 58, 62 and 64 of Law 4172/2013. The net dividend to be received by shareholders amounts to €0.447552 per share.

The ex-dividend date has been set as 5 March 2015. From this date, Bank of Greece shares will trade on the Athens Exchange without entitlement to the current dividend.

Entitled to receive the current dividend shall be all shareholders recorded in the register of the Dematerialised Securities System (DSS) as at 6 March 2015 (record date), subject to the limitations laid down in Article 8, para. 5, of the Bank's Statute*.

The dividend payment date has been set for 12 March 2015. Dividend payments will be effected in accordance with the procedure laid down in the Athens Exchange Rulebook (Article 5.5) and the specific provisions of the Regulation on the Operation of the DSS, with the following options open to shareholders:

a) Payment through a market operator, i.e. a securities brokerage firm, chosen and duly authorised by the shareholder to collect the dividend.

On 12 March 2015, the Bank of Greece will credit the bank accounts of the market operators, which will then transfer the dividends to their shareholder customers. It should be noted that a shareholder has the right to revoke such authorisation, by lodging a relevant written request with Hellenic Central Securities Depository S.A. (HCSD) at least five business days before the dividend payment date.

b) Payment directly from the Bank of Greece, either by crediting the bank account specified by the shareholder or by issuance of a cheque, in instances where:

- the shareholder has not authorised a market operator to collect the dividend on his behalf;
- the shareholder has, in a written request duly lodged with HCSD, revoked such authorisation;
- the shareholder's shares are held in a Special Account of their Investor Share.

The payor Bank will be the Bank of Greece.

In cases where, for whatever reason, the designated bank accounts cannot be credited, the dividends shall be payable at the Bank of Greece as from 26 March 2015.

For further information, please contact the Shares Service of the Secretariat Section:

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Athens, 26 February 2015

Human Resources & Organisation Department
Secretariat Section

* As from financial year 2013, all financial rights, including the right to dividend payments, are suspended for the shareholders referred to in Article 8, para. 5, of the Bank's Statute [*as inserted by the decision of the 79th Annual Ordinary General Meeting of Shareholders of the Bank of Greece held on 24 April 2012, which was ratified by Article 165, para. 7(b) of Law 4099/2012 (Government Gazette A 250/20.12.2012)*], i.e. persons supervised by the Bank of Greece under Article 55A of its Statute or a provision of law; associated and affiliated firms; members of the board of directors or administrators of such persons; their spouses and relatives up to second degree.