

ANNOUNCEMENT OF 30.12.2022

RESOLUTIONS OF THE EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS

Attica Bank Societe Anonyme Banking Company (hereinafter: "the Bank"), pursuant to article 4.1.3.3. of the Athens Stock Exchange Regulation, announces that, on 30th December 2022, Friday at 11:00, the ExtraOrdinary General Meeting of Shareholders was held, who are holders of common shares, remotely through teleconferencing (with the use of audiovisual or electronic means), according to L. 4548/2018 "Reform of the law of Societes Anonymes", as amended and in force, the relevant provisions of L. 2396/1996 on dematerialized shares, the Bank's Articles of Association 34 and 37 and, due to the current state of emergency and in conformance with the preventive measures against the spread of covid-19, from the premises of the Athens Stock Exchange, with the meeting being transmitted to the sixth floor of the building of TMEDE, on 3-5 Palaion Patron Germanou str. and under the provisions of art.125 of L.4548/2018 in which they participated, in person or by proxy of shareholders, representing 1,465,992,734 common registered shares with voting rights out of 1,495,678,391 common shares in total, i.e. 98.02% of the Bank's total paid up common share capital, forming the quorum required by Law.

The General Meeting decided the following as regards to the items of the agenda:

Item 1: Increase of the nominal value of the existing common registered shares from €0.07 to €10.50 by simultaneously reducing the total number of the existing common shares of the Bank by merging 150 shares into one share (reverse split), and, if required for the purpose of achieving an integer number of shares, subsequent increase of the Bank's share capital by capitalizing part of the existing special reserve. Corresponding amendment of article 5 of the Bank's Articles of Association and granting of relevant authorizations to the Bank's Board of Directors.

Approved unanimously the reduction of the total number of existing common shares of the Bank with their merge (reverse split) and in particular to apply the ratio 150 of old shares for each new share, which will result in the share capital consisting of 9,971,190 shares, of a nominal value of € 10.50 each. At the same time, in order to achieve the above integer number of shares, **approved unanimously** an increase of the share capital by € 7.63 with a corresponding capitalization of part of the existing special reserve. In the context of the change in the nominal value of the share, and **approved unanimously** the amendment of Article 5 by adding a new paragraph at the end of Article 5 as follows: ARTICLE 5 - SHARE CAPITAL "*Pursuant to the resolution of the Extraordinary General Meeting of Shareholders of 30.12.2022, the increase in the nominal value of each existing common share was approved from 0.07 euro (€ 0.07) to ten and 0.50 euro (€10.50) , with a simultaneous reduction, due to merge, of the total number of the existing common shares of the Bank from 1,495,678,391 shares to 9,971,190 common registered voting shares with a nominal value of ten and 0.50 euro (€10.50) each (reverse split) and the subsequent increase of the share capital of the Bank by the amount of seven and 0.63 euro (€7.63) by capitalization of part of the reserve above par, in order to achieve an integer of new shares. Following the above, the total share capital of the Bank amounts to € 104,697,495.00 and is divided into 9,971,190 common, registered shares of a nominal value of ten euro and fifty cents (€ 10.50) each*"

Item 2: Reduction of the Bank's share capital in the amount of €104,198,395.50 through a reduction of the nominal value of each share from €10.50 to €0.05, with the aim of the formation of a special reserve, pursuant to article 31 par. 2 Law 4548 /2018. Corresponding amendment of article 5 of the Bank's Articles of Association and granting of relevant authorizations to the Bank's Board of Directors.

Approved unanimously the reduction of the share capital of the Bank up to the amount of € 104,198,935.50 by reducing the nominal value of each share to the amount of € 0.05 with the aim of the formation of a special reserve, pursuant to Article 31 par. 2 of Law 4548/2018.

As a consequence of the above change in the share capital of the Bank, **approved unanimously** the amendment of Article 5 by adding a new paragraph at the end of that article of its Articles of Association as follows: ARTICLE 5 - SHARE CAPITAL "*Pursuant to the resolution of the Extraordinary General Meeting of Shareholders of 30.12.2022, the reduction of the Bank's share capital to the amount of € 104,198,935.50 was approved, by reducing the nominal value of each common share from ten and 0.50 euro (€10.50), to 0.05 euro (€0.05), without modifying the total*

number of common shares, with the aim of the formation of a special reserve, pursuant to Article 31 par. 2 of Law 4548/2018. Following the above, the total share capital of the Bank amounts to four hundred ninety eight thousand five hundred fifty nine and 0.50 euro (€498,559.50) and is divided into 9,971,190 common registered shares with a nominal value of 0.05 euro (€0.05) each."

Item 3: Increase of the Bank's share capital by an amount of €1,753,136.55 with the possibility of partial coverage pursuant to article 28 of Law 4548/2018, by issuing up to 35,062,731 new common registered shares of a nominal value of €0.05 each and disposal through a public offer and with pre-emption rights in favor of the existing shareholders of the Bank, at an offer price of € 13.50 per share, through public offering with pre-emptive rights in favor of the existing shareholders of the Bank. Granting of relevant authorizations to the Bank's Board of Directors.

Approved unanimously the following:

(a) The increase of the Company's share capital, by an amount of €1,753,136.55 (the "**Increase**"), with the possibility of partial coverage in accordance with article 28 of L. 4548/2018, with the issuance up to 35,062,731 new, common, intangible, registered voting shares with a nominal value of €0.05 each (the "**New Shares**"), with payment in cash and with a preemptive right in favor of the Bank's existing shareholders, at an offer price of € 13.50 per share, through public offering with pre-emptive rights in favor of the existing shareholders of the Bank. The holders of preemptive rights in the Increase will be entitled to acquire New Shares at a ratio of 3.51640385951927 New Shares for each old share of the Company. The difference between the nominal value of the New Shares and their offer price, i.e. a total of €471,593,731.95, in case of full coverage of the Increase, will be credited to the Bank's equity account "Share premium".

(b) No fractions of the New Shares shall be issued and the New Shares resulting from the Increase shall be entitled to a dividend from the profits of the next fiscal year (01.01.2023-31.12.2023) and thereafter, in accordance with the applicable legislation and the Company's Articles of Association, provided that the Ordinary General Meeting of the Bank decides on the distribution of dividends for the said year and, in addition, since the New Shares have been credited to the accounts of the beneficiaries identified through the Intangible Securities System (S.A.T.) managed by the company "Hellenic Central Securities Depository Societe Anonyme", on the cut-off date of the right to a dividend.

(c) The setting of a deadline for payment of the capital increase which shall not exceed four (4) months from the registration of the resolution for the Increase to the General Electronic Commercial Registry.

(d) The definition of a deadline of fourteen (14) days for the exercise of the pre-emptive rights of existing shareholders, in accordance with article 26 par. 2 of Law 4548/2018.

The following will have the right to participate in the share capital increase:

(i) all the shareholders of the Company, who will be registered in individual or customer accounts at the S.A.T., on the record date, as long as they retain these rights at the time of their exercise, and

(ii) those who acquire pre-emptive rights during their trading period on the Athens Stock Exchange.

(e) In the event that after the timely exercise or redemption of the pre-emptive rights there are unallocated New Shares, these shall be allocated at the discretion of the Board of Directors, in accordance with article 26 par. 4 of L. 4548/2018.

(f) The amendment of article 5 of the Bank's Articles of Association with the addition of a new paragraph at the end of article 5 as follows: *ARTICLE 5 SHARE CAPITAL "With the resolution of the Extraordinary General Meeting of shareholders dated 30.12.2022, it was decided to increase the share capital of the Bank by €1,753,136.55 with the issuance of 35,062,731 new common registered shares with a nominal value of €0.05 each, with a pre-emptive right in favor of the Bank's existing shareholders. The difference between the nominal value of the New Shares and their offer price, i.e. a total of €471,593,731.95, in case of full coverage of the Increase, will be credited to the Bank's equity account "Share premium" Following the above, the total share capital of the Bank amounts to €2,251,696.05 and is divided into 45,033,921 common registered shares with a nominal value of 0.05 euro (€0.05) each."*

(g) The granting of authorization to the Board of Directors: (i) to set the offer price of the New Shares, in accordance with article 25 par. 2 of Law 4548/2018 and to complete the missing details in the Articles of Association following the above amendment, (ii) to determine the procedure for the offering of the New Shares with public offering, and (iii) to take, in general, any necessary action for the implementation of the Increase, and to determine any other matter of the Increase and the public offering of the New Shares, to in any necessary action, act or proceeding for the purposes of effecting the Increase, including, the drafting and submission to the Capital Market Commission of the prospectus for the purposes of the public offering and the listing for trading of the New Shares on the Athens Stock Exchange, the determination of the record date for the exercise of the pre-emptive rights of the existing shareholders of the Bank, the

determination of the exact timeline of the share capital increase and the schedule in general, etc.

Item 4: Amendment of article 9 of the Bank's Articles of Association that will provide the possibility of issuing preference shares pursuant to article 38 of Law 4548/2018, definition of the framework for issuing preference shares, decision for issuing the relevant shares. Granting of relevant authorizations to the Bank's Board of Directors. Other Issues – Announcements.

A. Approved by majority of 99.999998% the amendment of article 9 of the Bank's Articles of Association as follows:

«ARTICLE 9

PREFERRED SHARES - REDEEMABLE SHARES

1. The share capital increase is also feasible through the issuance of preference shares, with or without voting rights, convertible or not into common shares, or into preference shares of another class by a resolution of the General Meeting with an increased quorum and majority and under the provisions of L.4548 /2018 and the provisions of Law as in force, the option of which is defined by the General Meeting, in accordance with the provisions of Law as in force.

In the case that no dividend is distributed for one or more years, the option in favor of the shares concerns the preferential payment of dividends also for the years in which no dividend was distributed.

2. Preference shares may provide a fixed dividend or may only participate partially in the company's profits or carry other privileges on assets, including the deduction of certain interest. The withdrawal of a certain interest is feasible, provided that the preference shares will not participate in the profits of the company for a certain period of time, determined at the time of their issue. The rights granted by the preference shares are subject to the limitations of article 159 of L. 4548/2018. Preference shares, issued with the same class confer the same rights.

3. Preference shares may also be issued as convertible into common shares or into preference shares of another class. The conversion, terms and deadlines thereof are in accordance with the decision to issue the shares and the relevant provision of the Articles of Association. The right of conversion is exercised by the preferred shareholder individually with his declaration to the company and the conversion is valid from the receipt of this declaration.

4. *The general meeting can, with an increased quorum and majority and under the provisions of paragraphs 3 and 4 of article 25 of L. 4548/2018, decide to convert part of the common shares into preference shares, based on the principle of equal treatment of shareholders. This paragraph applies accordingly in the case of conversion of preference shares into preference shares of another class.*

5. *The privileges provided by the preference shares and the limitation of the right to vote may change over time in accordance with the provisions of the Articles of Association. However, the privileges remain the same during each fiscal year.*

6. *The Bank, in addition to and regardless of the provisions of paragraphs 1-5 of this article, may issue preference shares, without voting rights, which will have the privilege of cumulative deduction of a fixed annual return during the years from 2027 to 2032, before the Bank's common shares and regardless of the distribution of dividend to the Bank's other shareholders, and provided that after the payment of the said amount, the Bank's capital adequacy ratios on a stand-alone and consolidated basis meet the minimum ratios set by the Bank of Greece. This return will be calculated cumulatively, i.e. if in one year all or part of the fixed annual return is not distributed, the undistributed part will be transferred for distribution in the following years. After the distribution of the total amount of the preferential yield or after the expiration of the fiscal year 2032, the said shares will be redeemable by the Bank at their nominal value.*

7. *The increase of the share capital is also permitted by issuing redeemable shares as referred to in article 39 of L. 4548/2018. These shares can also be issued as preference shares with or without voting rights, in accordance with article 38 of Law 4548/2018. The acquisition is made by declaration of the Company, in accordance with the provisions of the Articles of Association and is valid only upon payment of the acquisition price.*

8. *By resolution of the general meeting of shareholders taken with an increased quorum and majority, it may be decided to convert part of the existing shares into redeemable shares, in accordance to the principle of equal treatment of shareholders. If there are more classes of shares, the resolution of the general meeting to convert existing shares into redeemable shares is subject to the approval of the class or classes of shares affected by this decision, with the corresponding application of paragraph 5 of article 29 of Law 4548/2018. »*

B. *Approved unanimously the resolution on the issuance of preference shares in accordance with the provision of par. 6 of article 9 of the Bank's Articles of Association, as amended and in force as aforementioned, and to authorize the Board of Directors to determine the number of preference shares, the total and annual amount of the fixed annual return, the abolition or not of the pre-emptive right of the existing shareholders, the procedure and terms of disposal of the preference shares, any other matter related*

to the issue of the preference shares, any other issue related to the issuance of the preference shares, and more generally, to undertake any necessary, or intentional action or legal action for the implementation of the above, under the terms and provisions of L. 4548/2018, as in force and applied, and of the legal framework.

Item 5: Granting authority to the Bank's Board of Directors for the issuance of the Bank's warrants pursuant to articles 56 par. 2, 24 par. 1(b) and 27 par. 4 of Law 4548/2018 and the disposal of these shares by the Board of the Directors, with or without pre-emptions rights in favor of the existing shareholders of the Bank.

Approved by majority of 99.999998% the granting of authority to issue, in accordance with articles 56 par. 2, 24 par. 1(b) and 27 par. 4 of L. 4548/2018, warrants of the Bank, pursuant to the aforementioned provisions, determining the conditions thereof, with or without exclusion of the pre-emptive right of the existing shareholders of the Bank. The issuance of warrants by the Board of Directors based on the above authority will be decided under the conditions and within the limits of paragraph 1(b) of article 24 of Law 4548/2018, i.e. the authority will be valid for five (5) years.

Item 6: Submission of the Independent BoD members Report in accordance with article 9 par.5 of L.4706/2020.

Submitted the Report of the independent non-executive members of the Board of Directors that jointly submit to the General Meeting, in compliance with the provisions of article 9 par. 5. L. 4706/2020 on "*Corporate governance of societe anonyme; contemporary capital market, integration into the Greek legislation of Directive (EU) 2017/828 of the European Parliament and of the Council, measures for the implementation of Regulation (EU) 2017/1131 and other provisions*" and the relevant guidelines of the Capital Market Commission. The report will be posted and will remain available on the Bank's website in the following web address: https://www.atticabank.gr/en/investors/useful-info/general-meetings?folder=2022%255C12_2022

Item 7: Arrangement of Management Executive resignation issues.

Approved by majority of 99.999998% the payment of compensation to the former CEO Mr. Andreadis equal to one year's wages and coverage of benefits according to the 29.08.2022 resolution of the Committee for the Nomination of Board of Directors' members and Remuneration.

Item 8: Other Issues - Announcements

Announcement of the election of a member of the Board of Directors in replacement of a resigned in accordance with article 82 par. 1 of L. 4548/2018.

It is announced to the Extraordinary General Meeting, in accordance with article 82 par. 1 of L. 4548/2018, the election of Mrs. Eleni Vrettou as a new executive member of the Board of Directors in replacement of the disengaged executive member Mr. Michael Andreadis for the period until the end of the term of the current Board of Directors. (ie until 01-09-2023).

ATTICA BANK S.A.

VOTING RESULTS AT THE EXTRAORDINARY GENERAL MEETING OF THE SHAREHOLDERS OF ATTICA BANK S.A. HELD ON 30.12.2022

	ITEMS OF THE AGENDA	PARTICIPATION		IN FAVOUR		AGAINST		ABSTAIN	
		VALID VOTES CAST	% OF THE SHARE CAPITAL	VOTES	% OF THE VALID VOTES CAST	VOTES	% OF THE VALID VOTES CAST	VOTES	% OF THE VALID VOTES CAST
1	Increase in the nominal value of the existing ordinary registered shares from €0.07 to €10.50 by simultaneously reducing the total number of the existing ordinary shares of the Bank by merging 150 shares into one share (reverse split), and, if required for the purpose of achieving an integer number of shares, subsequent increase of the Bank's share capital by capitalizing part of the existing special reserve. Corresponding amendment of article 5 of the Bank's Articles of Association and provision of relevant authorizations to the Bank's Board of Directors.	1,465,992,734	98.02%	1,465,992,734	100%	0	0%	0	0%
2	Reduction of the Bank's share capital in the amount of €104,198,935.50 through a reduction of the nominal value of each share from €10.50 to €0.05, with the aim of the formation of a special reserve, pursuant to article 31 par. 2 Law 4548 /2018. Corresponding amendment of article 5 of the Bank's Articles of Association and provision of relevant authorizations to the Bank's Board of Directors.	1,465,992,734	98.02%	1,465,992,734	100%	0	0.0000%	0	0%
3	Increase of the Bank's share capital by an amount of €1,753,136.55, with the possibility of partial coverage pursuant to article 28 of Law 4548/2018, by issuing up to 35,062,731 new ordinary registered shares of a nominal value of €0.05 each by cash payment and disposal of these shares at a value of €13.50 per share through a public offer and with pre-emption rights in favor of the existing shareholders of the Bank. Granting of relevant authorizations to the Bank's Board of Directors.	1,465,992,734	98.02%	1,465,992,734	100%	0	0.0000%	0	0%
4	Amendment of article 9 of the Bank's Articles of Association that will provide the possibility of issuing preference shares pursuant to article 38 of Law 4548/2018, definition of the framework for issuing preference shares, decision for issuing the relevant shares. Granting of relevant authorizations to the Bank's Board of Directors	1,465,992,734	98.02%	1,465,992,698	99.999998%	36	0.000002%	0	0%
5	Granting authority to the Bank's Board of Directors for the issuance of the Bank's shares pursuant to articles 56 par. 2, 24 par. 1(b) and 27 par. 4 of Law 4548/2018 and the disposal of these shares by the Board of the Directors, with or without pre-emptions rights in favor of the existing shareholders of the Bank.	1,465,992,734	98.02%	1,465,992,698	99.999998%	36	0.000002%	0	0%
6	Submission of the Independent BoD members Report in accordance with article 9 par.5 of L.4706/2020.	<i>The item is not subject to vote.</i>							
7	Arrangement of Management Executive resignation issues.	1,465,992,734	98.02%	1,465,992,698	99.999998%	36	0.000002%	0	0%
8	Other Issues - Announcements.	<i>The item is not subject to vote.</i>							