

ANNOUNCEMENT (A) FOR THE SHARE CAPITAL INCREASE THROUGH CASH PAYMENT AND WITH PRE-EMPTIVE RIGHTS IN FAVOUR OF EXISTING SHAREHOLDERS: CUT-OFF DATE AND EXERCISE AND TRADING PERIOD OF PREEMPTIVE RIGHTS (B) FOR THE OFFER OF WARRANTS**CUT-OFF DATE OF PRE-EMPTIVE RIGHTS: 16.10.2024****EXERCISE PERIOD OF PRE-EMPTIVE RIGHTS: 21.10.2024 - 04.11.2024****TRADING PERIOD OF PRE-EMPTIVE RIGHTS: 21.10.2024 - 30.10.2024****OFFER PERIOD OF WARRANTS: 21.10.2024 - 04.11.2024**

Attica Bank S.A. (hereinafter the "**Bank**") informs investors about the following:

According to the Extraordinary General Meeting of Shareholders of the Bank of 25.09.2024, it was decided, *inter alia*, (a) the share capital increase of the Bank, for up to the amount of €17,973,468 (the "**Share Capital Increase**"), with the possibility of partial coverage in accordance with article 28 of L. 4548/2018, with the issuance of up to 359.469.360 new, common, registered shares with voting rights, with a nominal value of €0.05 each (the "**New SCI Shares**"), with payment in cash and their disposal at an offer price of € 1,87 per New SCI Share, through public offering with pre-emptive rights in favor of the existing shareholders of the Bank, and (b) the issuance of up to 359.469.360 warrants of the Bank (the "**Warrants**"), issued in accordance with the provisions of article 56 of L. 4548/2018, with the possibility of partial coverage, each of which will provide its beneficiary with the right to acquire three and a half (3,5) new common registered shares of the Bank (with a nominal value of €0,05 each), at a price equal to €0,05 per new share, and the disposal of such shares, with abolition of the pre-emptive rights of the existing shareholders of the Bank, for nil consideration, to investors who will subscribe for New SCI Shares in the context of the Share Capital Increase, and under the condition that they apply for the acquisition of Warrants, at a ratio of one (1) Warrant to one (1) New SCI Share subscribed for.

(A) SHARE CAPITAL INCREASE

The offering price of the New SCI Shares has been set at €1,87 per New SCI Share and may be higher than its market value at the time of detachment of the pre-emptive right.

The holders of preemptive rights in the SCI will be entitled to acquire New SCI Shares at a ratio of 677.4209451157461 New SCI Shares for each old share of the Bank. The difference between the nominal value of the New SCI Shares and their offer price, i.e. a total of €654,234,235.20, in case of full coverage of the Share Capital Increase, will be credited to the Bank's equity account "Share premium".

After the conclusion of the Share Capital Increase, and in case the Share Capital Increase is fully subscribed, the share capital of the Bank will amount to € 18,000,000.20 divided into 360,000,004 common, registered shares with voting rights, with a nominal value of 0.05 euro each. The total proceeds of the Share Capital Increase, in case of full subscription, will amount to €672,207,703.20.

On 27.09.2024, the resolution with No 3384758 ΑΠ/ 27-09-2024 of the Ministry of Development (Directorate of Companies, Department D' Financial Institutions, Insurance Joint Stock Companies and PPOs) was registered in the General Commercial Registry with registration no. 4465477, pursuant to which the Share Capital Increase and the relevant amendment of article 5 of the Bank's Articles of Association was approved, as per the terms of the minutes of the Extraordinary General Meeting of Shareholders of the Bank of

25.09.2024.

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 timely exercise or redemption of the preemptive rights there are unsubscribed New SCI Shares, they will be allocated at the discretion of the Board of Directors according to article 26 par.4 of L.4548/2018 and the provisions of L. 5127/2024, which ratified the agreement between the Hellenic Financial Stability Fund and Thrivest Holding Ltd, regarding, *inter alia*, the Share Capital Increase and the issuance of the Warrants.

Cut-Off Date of pre-emptive right

The cut-off date of the pre-emptive right to the Share Capital Increase is set at 16.10.2024 (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 Share Capital Increase and the starting price of the existing common, registered shares, with voting rights of the Bank on the ATHEX will be determined in accordance with the ATHEX Rulebook, in combination with Decision no. 26 of the ATHEX Board of Directors, as in force.

Procedure for exercising pre-emptive rights

Beneficiaries of pre-emptive rights in the Share Capital Increase are:(i) all the shareholders of the Bank who will be registered in the records of the Dematerialized Securities System (DSS) on the record date, in accordance with article 5.2 of the ATHEX Rulebook, provided they retain those rights over the time of their exercise (as they will be following completion of the Reverse Split of the Bank's shares),

(ii) those who acquire pre-emptive rights during the trading period on the ATHEX.

The record date is set at **17.10.2024**. The start date of the trading period and the exercise of the pre-emptive rights is **21.10.2024**, while the end date of the trading period of the pre-emptive rights is set at **30.10.2024** and the end date of the exercise of the pre-emptive rights is set at **04.11.2024**.

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

- The pre-emptive rights for the subscription to New SCI 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 commencement of trading. It is noted 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 on ATHEX electronic trading system, the end of the trading session of 30.10.2024 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 of the securities accounts of the shareholders (investment firms or credit institutions), by submitting an application to them.
- The total price of the New SCI Shares corresponding to the exercised pre-emptive right should have been credited at the end of the term for exercising the pre-emptive rights (with the care of the exercising 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 Share Capital Increase in the Bank, otherwise the exercise of the respective pre-emptive rights will be considered as null and void. The expiration of the deadline for the exercise of pre-emptive rights is also the deadline for the timely payment of the total price for the new shares corresponding to the exercised pre-emptive right under the terms of article 20 of L. 4548/2018.

- 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 or transferable.
- 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 cancelled and cease to exist.
- The investors who exercise pre-emptive rights are not burdened with clearing and credit costs of their New SCI Share or with any other cost. For the purchase of pre-emptive rights, the purchaser will incur the estimated costs agreed with the investment firm or the credit institution with which he cooperates, as well as the fees that apply from the ATHEXCSD.
- The New SCI Shares will be granted to the beneficiaries in dematerialized form credited in the securities account in the DSS, that has been declared by the beneficiaries.
- No fractions of shares will be issued. Any fractions of shares corresponding to the preemptive 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 whatever reason the exercised pre-emptive rights must be returned, the paid price for the New SCI Shares will be refunded without interest.

It is noted that shareholders of Pancreta Bank S.A. who became shareholders of the Bank as a result of the merger of the two credit institutions and did not notify the Bank (or, formerly, Pancreta Bank S.A.) of their share and securities account details in the DSS and, thus, their ordinary shares are registered in the common securities account in the Issuer's share in the DSS, will need to transfer their ordinary shares in their securities account, to be able to trade and/or exercise their pre-emptive rights in the Share Capital Increase and apply for the acquisition of Warrants. For the transfer of their ordinary shares in their securities accounts to take place, such shareholders will need to notify the Bank of their share and securities account details in the DSS and instruct their Participant (credit institution or investment firm) of their acceptance of transfer of their ordinary shares to their securities account. Based on the expected timetable of the Share Capital Increase, transfers of ordinary shares will take place with settlement date of transfer until 17 October 2024, due to the temporary cessation of trading during the period from 16 October 2024 to 18 October 2024, in the context of the Reverse Split of the existing ordinary shares of the Bank. With respect to shareholders who notify the Bank of their details, and give the respective instructions to their Participants, in accordance with the above, after 14 October 2024, the Bank will instruct the transfer of their ordinary shares (and related pre-emptive rights) after 21 October 2024, and no guarantee can be provided that such transfers will have been completed prior to the expiration of the period of trading or exercise of the pre-emptive rights.

(B) WARRANTS

Along with the New SCI Shares, the Bank will offer up to 359,469,360 Warrants, each of which will entitle the warrant holder to acquire three and a half (3.5) new common registered shares (with nominal value €0.05 each) of the Bank, at a price equal to €0.05 per new share (the "**Exercise Price**").

The Warrants will not be admitted to trading on the Regulated Market of the ATHEX or any other trading market, and are being offered without consideration to investors who subscribe for and will be allotted New SCI Shares in the context of the Share Capital Increase. Subscription for a New SCI Share entitles the holder to the allotment of a Warrant, provided that the holder applies for its acquisition. Investors who participate in the Share Capital Increase and do not apply to acquire Warrants will not receive Warrants.

The holders of Warrants may exercise them from the date of issuance of such Warrants and for a period of twenty (20) days from the aforementioned date (the "**Exercise Period**"). The Exercise Period may be extended by resolution of the Board of Directors of the Bank.

After the exercise of the Warrants by their holders, assuming that all Warrants are issued and exercised and that no fractionals are issued, 1,258,142,760 new ordinary registered shares, with a nominal value of €0.05 each, will be issued, and the share capital of the Bank will be equal to €80,907,138.20 divided into 1,618,142,764 ordinary, registered shares with voting rights, with a nominal value of €0.05 each. The shares of the Bank issued upon exercise of the Warrants will be admitted to trading on the Main Market of the Regulated Market of the ATHEX after the end of the Exercise Period. The total proceeds raised from the exercise of the Warrants, if all of the Warrants are issued and exercised, will amount to €62,907,138.

Procedure for the acquisition of the Warrants

The procedure for acquiring Warrants will be the following:

- Persons subscribing for the New SCI Shares will be entitled to apply simultaneously for the acquisition of Warrants, free of charge, at the ratio of 1 Warrant for each New SCI Share for which they subscribe for in the Share Capital Increase, i.e. the maximum number of Warrants to which each person is entitled will be equal to the number of New SCI Shares for which it subscribes. The offering of the Warrants will be conducted in parallel with the exercise period of the pre-emptive rights in the Share Capital Increase and will last for fourteen (14) calendar days, i.e. from **21.10.2024 to 04.11.2024**.
- The application for the acquisition of Warrants shall be submitted simultaneously with the exercise of the pre-emptive rights for subscription to the New SCI Shares during the working days and hours, throughout their exercise period, at Attica Bank branches or through the Participants in the securities accounts of the shareholders by submitting a relevant request. If investors do not apply for the acquisition of Warrants, no Warrants will be allocated to them. In the event of more than one applications by the same person, all such applications will be considered as one application.
- Simultaneously with the application for the acquisition of Warrants, investors will have the option (without being obliged) to exercise the Warrants they apply for, by paying the respective Exercise Price (i.e. €0.05 * number of shares to which the Warrants they apply for correspond), provided that the Warrants will be issued and allocated to them. If, for whatever reason, the exercise price paid for the exercise of the Warrants must be refunded to those who exercised the Warrants in accordance with the above, this will be done without interest. Upon exercise of the right to acquire the Warrants, investors will receive a receipt, which will not be considered a temporary security of value and will not be negotiable or transferable.
- After the end of the subscription period for the New SCI Shares and the Warrants, the Board of Directors of the Bank will decide on the allocation and issuance of Warrants to their beneficiaries.
- No titles will be issued for the Warrants. Beneficiaries will be entered in the register of holders of Warrants, which will be maintained and updated by the Bank. Persons registered as holders of Warrants in such register will be considered the legal holders of the Warrants vis-à-vis the Bank.

Possibility of Withdrawal

In the event that significant new data, material errors or material inaccuracies arise, which may affect the valuation of the New SCI Shares, the Warrants or/and the shares which will be issued upon exercise of the Warrants, arising or ascertained during the period from the approval of the Prospectus (as defined below) until the end of the public offering of the New SCI Shares SCI and the Warrants or the commencement of trading of the New SCI Shares or the shares which will be issued upon exercise of the Warrants, 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

arrangements 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 subscription for New SCI Shares or/and Warrants before the publication of the supplement, may withdraw from the registration within the deadline specified in the supplement (which may not be less than two (2) working days from the publication of the supplement).

Prospectus

More information about the Bank, the New SCI Shares, the Share Capital Increase, the Warrants and the Shares which will be issued after their exercise, are included in the prospectus prepared as a whole (the “**Prospectus**”), which comprises of (a) the summary, (b) the registration document, (c) the securities note regarding the public offering and the admission to trading of the New SCI Shares to the Main Market of ATHEX, and (d) the securities note regarding the public offering of the Warrants and the admission to trading to the Main Market of ATHEX of new shares of the Bank, which will be issued after the exercise of the Warrants, each of which has been approved by the Board of Directors of the HCMC on 14 October 2024, 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: <https://www.atticabank.gr/el/group/investors/#enimerotika-deltia>
- ATHEX: <http://www.helex.gr/el/web/guest/company-prospectus>

In addition, the single text of the Prospectus will be available free of charge to the investors and in printed form, upon request, at Attica Bank's branch network.

For more information, investors may address their queries to the email info@atticabank.gr.

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