

DRAFT OF AMENDMENTS OF THE ARTICLES OF INCORPORATION
submitted for approval by the Annual General Meeting of Shareholders to be
held on June 29th, 2012 or any other Meeting, Re-iterative, upon interruption or
adjournment thereof:

“Article 2
Registered Office – Branches

The registered office of the Bank will be in the Municipality of Kifissia, Attica. The company may be sued for any dispute at its registered office, including in case of special venue pursuant to the rules of civil procedure. In pursuing its object, the company may establish branches, agencies or other offices anywhere in Greece or abroad, upon resolution of its Board of Directors.”

“Article 23
Convocation of the Board of Directors

1. The Board of Directors must meet at the company’s registered office whenever required by the law, the Articles or the Company’s needs.
Exceptionally, it is also permitted to validly meet and deliberate at the district of any other municipality within the prefecture of the Company’s seat or any other adjacent municipality.”