

**Payment of the difference referring to interim dividend for the fiscal year 2018
withholding tax**

OPAP S.A. announces to its shareholders, according to par. 4.1.3.4. of the Athens Exchange Regulation, that on the back of the reduction of dividend withholding tax to 10% from 15% (which was the applicable rate on 19.10.2018 when the 2018 interim dividend was paid), following the amendment of articles 40 and 64 of L.4172/2013 with article 65 of L.4603/2019, an additional net amount to the eligible shareholders was occurred standing at euro 959,812.26 or euro 0.005 per share. The euro 0.005 per share corresponds to the excess tax amount withheld during the distribution of the 2018 interim dividend of euro 0.10 per share. The payment will be executed as follows:

Eligible shareholders for the aforementioned payment are those shareholders that were eligible for interim dividend 2018, namely registered Shareholders on Monday, 15.10.2018 (record-date). The payment to entitled Shareholders commences on 23.12.2019 and will be processed through the Piraeus Bank, as follows:

1. Via the entitled shareholder's Dematerialized Security System's Operators (Banks, Custodians and Securities firms), according to Articles 4.1.3.4. of the ATHEX Regulation and article 39 of the Operations Regulation of the Central Securities Depository.
2. Via the Piraeus Bank branch network, for those of the Shareholders who have requested to be exempted from their Account Operator to the Dematerialized Securities System or whose shares are kept in their special investor's account.
3. Shareholders, who, for any reason, are unable to collect their dividend through their Account Operator, will be able to collect it through the Piraeus Bank branch network starting on 03.01.2020.
4. By depositing to the International Bank Account Number (IBAN), to which the investor has declared that they wish to receive the distributed amounts, according to article 13

of the Dematerialized Security System's Operations Regulation and to Decision 6 of ATHEXCSD' Board of Directors, as in force, to investors who do not wish to receive the distributed amounts through their Operators. This refers only to investors who have declared IBAN to Piraeus Bank S.A.

Additional amount collection by the entitled shareholders for the abovementioned cases 2 and 3 will be possible either in person or by proxy (in which case the relevant proxy documentation will need to be submitted to the Company with certification of their signature) upon notification of the Investors' Account Code Number of the Dematerialized Security System and of proof of Identity.

For any further information, shareholders are requested to directly contact the Company's Investor Relations Team, tel.: +30 210 5798930.

It is clarified that the right to collect dividend disperses if not collected within a period of five (5) years from the end of the year that the corresponding right was born (Civil Code article 250, par. 15) and that following such term any relevant amount shall be reimbursed to the Hellenic Republic according to article 1 of legal decree 1195/1942.

ATHENS, 13.12.2019

OPAP S.A.