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## Notification to the depositors of BYBLOS BANK S.A.L. – Cyprus Branch

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01/09/2021

Dear Sir/Madam,

Byblos Bank S.A.L. – Cyprus Branch (“BYBLOS BANK”) and AstroBank Public Company Limited (“AstroBank”) wish to inform you that they have entered into an agreement dated 12 May 2021 (the “Agreement”), by which AstroBank shall acquire the banking business of BYBLOS BANK, including its customer deposits (the “Transaction”).

The Transaction shall be completed and will come into effect upon the satisfaction of a number of conditions that are included in the Agreement and such completion date shall be announced in newspapers and on the websites of BYBLOS BANK and AstroBank.

Pursuant to section 5(a) of the Transfer of Banking Business and Collateral Law of 1997, L64(I)/97 (as amended) (the “Law”), with the present letter we hereby give you notice that the deposits you maintain with BYBLOS BANK, shall be transferred from BYBLOS BANK to AstroBank upon completion of the Transaction. If you have any objection to the transfer of your deposits to AstroBank, you may, if you wish, exercise the rights granted to you pursuant to section 5(a) of the Law and request from BYBLOS BANK, before the date of completion of the Transaction, the payment of your deposits, including any accrued interest.

BYBLOS BANK and AstroBank are members of the Deposit Guarantee Fund for Credit Institutions (the “Deposit Guarantee Fund”), which forms part of the Deposit Guarantee and Resolution of Credit and other Institutions Scheme (the “DGS”), operating pursuant to the provisions of the Deposit Guarantee and Resolution of Credit and other Institutions Scheme Law of 2016, L.5(I)/2016 (as amended).

In this regard, we hereby notify you that pursuant to Regulation 23 of the Regulations on Deposit Guarantee and Resolution of Credit and Other Institutions Scheme of 2016 and 2018 (the “Regulations”), that following the notification of the completion of the Transaction, you will be given a four month period to, if you wish, withdraw or transfer to another credit institution your eligible deposits as these are determined pursuant to regulation 6(1) of the Regulations, including all accrued interest and benefits, without incurring any penalty, in so far as they exceed, at the time of completion of the Transaction, the amount of one hundred thousand euro (Euro 100.000) which constitutes the coverage level provided pursuant to the Regulations.

For more information, you can refer to Byblos Bank S.A.L. branch in Limassol at 256, Arch. Makariou III Avenue, Eftapaton Court, 3105 Limassol – Cyprus, or by phone at +357 25 341433/4/5.

Yours Sincerely,