

# PIRAEUS BANK



## € 10,000,000,000 Global Covered Bond Programme Summary Terms and Conditions

<b>Issuer</b>	Piraeus Bank S.A.
<b>Cover Pool</b>	Greek first ranking residential mortgage loans
<b>Current Programme Ratings</b>	BBB / BBB (low)
<b>Status</b>	Senior
<b>Distribution</b>	Public issues or private placements
<b>Programme Size</b>	EUR 10.0 billion
<b>Currencies</b>	Euro or any other major Currencies
<b>Tenors</b>	Unlimited
<b>Exchange Listing</b>	Luxembourg Stock Exchange
<b>Arranger</b>	Barclays Bank Ireland PLC
<b>Dealers</b>	Barclays Bank Ireland PLC, Piraeus Bank S.A.
<b>Trustee</b>	Citicorp Trustee Co. Ltd
<b>Principal Paying Agent</b>	Citibank N.A., London Branch
<b>Account Bank</b>	Citibank N.A., London Branch
<b>Registrar</b>	Citibank N.A., London Branch
<b>Listing Agent</b>	Banque Internationale à Luxembourg S.A.
<b>Auditors</b>	Deloitte Certified Public Accountants S.A.
<b>Asset Monitor</b>	PricewaterhouseCoopers
<b>Law</b>	English Law
<b>Signing Date</b>	26 October 2023

### Important Notice / Disclaimer:

The above summary terms and conditions appear for information purposes only and should not be construed as an offer or a solicitation or recommendation to buy or sell or subscribe for any security, note or financial instrument, issued by Piraeus Bank S.A. The information herein is indicative only. Complete information on the binding terms and conditions governing the 10bn Global Covered Bond Programme (the "Programme") of Piraeus Bank S.A. (the "Issuer") and any covered bonds issued thereunder (the "Covered Bonds") is only available on the joint basis of the relevant (i) terms of the specific issue of any Covered Bonds and (ii) the applicable Base Prospectus of the Programme as supplemented from time to time.

The Covered Bonds are not intended to be offered, sold or otherwise made available to and, with effect from such date, should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (EEA). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (MiFID II); or (ii) a customer within the meaning of Directive 2002/92/EC (as amended or superseded, IMD), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II.

The Covered Bonds have not been and will not be registered under the Securities Act and may not be offered or sold within the United States or to, or for the account or benefit of, U.S. persons except in accordance with Regulation S or pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act. For details of certain restrictions on the offer or sale of the Covered Bonds in the United States, the EEA (including the United Kingdom) and Japan, you may refer to the Base Prospectus and the respective terms of any issue of Covered Bonds.

No responsibility or liability is accepted by any person for any of the information or for any action taken by you or any of your officers,