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

7/12/2021

Dear Sir/Madam,

Following the Letter of Notification to the depositors of Byblos Bank S.A.L. – Cyprus Branch dated September 1, 2021 whereby you had been informed, inter alia, that:

- AstroBank Public Company Limited (“**AstroBank**”) and Byblos Bank S.A.L-Cyprus Branch (“**Byblos Bank**”) have entered into an agreement dated 12 May 2021 (the “**Agreement**”), by which AstroBank shall acquire the banking business of Byblos Bank, including customer deposits (the “**Transaction**”);
- the Transaction shall be completed and will come into effect upon the satisfaction of a number of conditions pursuant to the Agreement and such completion date shall be announced in newspapers and the websites of Byblos Bank S.A.L. and AstroBank,

Byblos Bank and AstroBank, hereby, wish to inform you that on 3 December 2021, the last of the conditions precedent under the Agreement were satisfied and thus the completion date is set to be the 10th of December 2021 (“**the Completion Date**”), as this shall be announced in newspapers and the websites of Byblos Bank S.A.L. and AstroBank. Upon the Completion Date your deposits will be automatically transferred to AstroBank under the same terms and conditions.

We hereby remind 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**”), you have four (4) months from the Completion Date, 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 Completion Date, 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 either Byblos Bank or AstroBank at the following contact details:

Byblos Bank: +357 25 341433/4/5

AstroBank:

- Any AstroBank branch
- The customer call center at +357 22 575555

Yours Sincerely,