



REPORT OF THE BOARD OF DIRECTORS
OF
"CREDIABANK S.A."

ON THE AMENDMENT OF THE REMUNERATION POLICY OF MEMBERS OF
THE BANK'S BOARD OF DIRECTORS
(pursuant to the provisions of Article 111(2) of Law 4548/2018)

To the Annual General Meeting of Shareholders of "CREDIABANK S.A." (the "Bank")

Dear Shareholders,

The Bank's Board of Directors, following a recommendation by the Corporate Governance, Nominations, Human Resources & Remuneration Committee ("**CGNR Committee**") and taking into consideration the applicable legislative and regulatory framework, proposes the amendment of the Remuneration Policy of Members of the Bank's Board of Directors (the "**Remuneration Policy**"). The revised Remuneration Policy is submitted for approval by the Bank's Annual General Meeting of Shareholders in accordance with paragraph 2 of Article 111 and paragraph 2 of Article 110 of Law 4548/2018.

In this context, the Board of Directors brings the following to the attention of the Annual General Meeting:

I. Changes

The new Remuneration Policy supersedes, consolidates, and replaces any previous remuneration policy; consequently, only the benefits and remuneration provided for in the new Remuneration Policy shall apply.

The new Remuneration Policy provides that the total amount of variable remuneration for each category of executive members of the Board of Directors (indicatively, long-term and/or short-term incentive programs based on performance evaluation and/or the achievement of quantitative and qualitative targets) may exceed 100% and reach up to 200% by resolution of the General Meeting of shareholders in accordance with the provisions of Article 86(1)(f) of Law 4261/2014.

In addition, executive members of the Board of Directors may participate in a program for the free allocation of shares.

II. Explanation of Changes

The proposed increase in the maximum ratio between fixed and variable remuneration to up to 200% is deemed appropriate as it will further strengthen a performance-oriented culture, ensuring that the remuneration of the Bank's executive Board members is closely linked to long-term value creation and the achievement of strategic objectives.

Furthermore, it is proposed to add a reference to the free allocation of shares as a component of the remuneration of the executive members of the Board of Directors, for the sake of completeness, without substantially amending the Remuneration Policy, given that the free allocation of shares is already permitted under the terms of Article 114 of Law 4548/2018 as well as the conditions of the applicable regulatory framework.

The proposed revised draft of the Remuneration Policy is available on the Bank's website: <https://www.crediabank.com/en/group/investor-relations/general-meetings/>.

Dear Shareholders,

For all the above reasons, the Bank's Board of Directors considers that the amendment of the Remuneration Policy is justified and commercially sound. Therefore, it submits this report to the Bank's Annual General Meeting of Shareholders and recommends that a resolution be adopted to approve the Revised Remuneration Policy in accordance with the aforementioned provisions.

Chalandri, 29/04/2026