

CREDIABANK'S CORPORATE GOVERNANCE & OPERATING REGULATION SUMMARY

CrediaBank's Corporate Governance & Operating Regulation (henceforth Regulation) describes the general framework by which the Bank is governing its organization and operation and its activities. It is in compliance with regulatory authorities and internal governance policies requirements and corresponds to the current legal framework, particularly the provisions of Law 4706/2020 on Corporate Governance. It was reviewed by the Corporate Governance, Nominations, Human Resources and Remuneration Committee and approved by the Board of Directors. The Regulation establishes the framework of the best corporate governance principles.

The Regulation includes indicatively:

- the organizational structure, the duties and obligations of the bank's units, of the Board of Directors' Committees, of the main Management Committees as well as the allocation of responsibilities of their heads and their reporting lines,
- the objectives of the Bank's Internal Control System (ICS),
- the procedures for the recruitment and performance appraisal of senior managers
- the Board of Directors' induction and training policy,
- the sustainable development policy,
- the procedures for preventing and dealing with conflict-of-interest situations and the procedure for disclosing the existence of any dependency relationships, in accordance with Article 9 of Law No. 4706/2020, of the independent non-executive members of the Board of Directors and their related parties
- the procedure for compliance with the obligations arising from Articles 99 to 101 of Law No. 4548/2018, regarding transactions with related parties.

CrediaBank's Corporate Governance & Operating Regulation aims:

- to ensure the Bank's continuous compliance with the legislative and regulatory provisions governing its organization, management and operation, as well as its activities,
- to create a framework for the Bank's operation by establishing rules with binding effect for its management, executives and staff, which are complementary to the provisions of the current regulatory framework and are adopted with a view to strengthening the sound and responsible management and operation of the Bank,
- to ensure the transparency, efficiency, functionality and effectiveness of the Bank's existing corporate governance and internal control system, and
- to strengthen the confidence of investors, shareholders, employees and customers in the Bank.

Regarding the Regulation's structure, detailed reference is made to the following governing bodies of the Bank:

- ❖ General Meeting of Shareholders
- ❖ Board of Directors
- ❖ The Board of Directors' Committees (Audit Committee, Corporate Governance,



Nominations, Human Resources and Remuneration Committee, Risk Management Committee)

- ❖ CrediaBank's Management Committees (Executive Committee, Asset and Liability Management Committee (ALCO), IT Committee, etc.).

The Regulation is revised, whenever necessary, with the cooperation of the Compliance and Corporate Governance Division and Legal Services Division.

CrediaBank's Corporate Governance and Operating Regulation and any amendments thereto are approved by the Bank's Board of Directors and posted on the intranet for the knowledge of all staff.