PRESS RELEASE

Friday, 28 August

CrediaBank: One Bank, One Collective Agreement for All Employees

The first unified Company Collective Labour Agreement following the merger establishes a common framework for remuneration and benefits for all employees

CrediaBank's Management and the employees' trade unions, the Panhellenic Association of CrediaBank Employees (PA.S.E.KRE.T.) and the CrediaBank Employees' Association – Founding Association of Attica Bank Employees (S.Y.C.B.), have signed a new three-year Company Collective Labour Agreement (CLA).

This is the first unified Company Collective Labour Agreement following the merger of Attica Bank and former Pancreta Bank, establishing a common framework for remuneration, benefits and employment relations for all CrediaBank employees.

Effective for three years, from 1 April 2026 to 31 March 2029, the new CLA harmonises, modernises and codifies employment and remuneration terms, promoting internal equity and contributing to the development of a shared corporate culture across the Bank.

The Agreement provides for a gradual increase in remuneration, with particular emphasis on lower salary grades, as well as the introduction of a minimum gross salary of up to €1,600. Existing company-level allowances are consolidated into a single Company Allowance, creating a more coherent and transparent remuneration framework.

A significant part of the new Agreement focuses on strengthening social and family benefits. Support for childcare and access to nursery and daycare facilities is expanded, while benefits related to marriage and childbirth, as well as support for families with three or more children, are enhanced. The Agreement also provides for the recognition and rewarding of academic excellence among employees' children and strengthens support for vulnerable groups of employees.

The group life and health insurance scheme is also maintained, while the Agreement provides for the establishment of a pension scheme and the extension of the children's savings programme to all employees.

The new CLA places particular emphasis on education and professional development, providing subsidies for postgraduate studies and additional leave for employees pursuing university studies. It also provides for flexible starting hours, strengthens institutional dialogue between the Bank and employee representatives, and reaffirms zero tolerance for all forms of violence and harassment in the workplace.

Commenting on the signing of the new three-year Company Collective Labour Agreement, CrediaBank CEO Eleni Vrettou said: *"The first unified Collective Agreement of CrediaBank is particularly significant for us, as it reflects in practice what we have been building since the very first day of the merger: one Bank and one team of people, with a shared direction and a common outlook. With the new Collective Agreement, we are taking another meaningful step forward, establishing a common and fair framework that recognises the contribution of our people, enhances their remuneration and benefits, and creates greater opportunities for development. CrediaBank is experiencing a period of rapid growth, and the success of this journey depends first and foremost on our people. We want the Bank's growth to create value and opportunities for those who make it a reality every day."*

Ioannis Dramountanis, Chairman of the Board of PA.S.E.KRE.T., stated: *"We are particularly pleased to have reached an agreement on the new 2026-2029 Company Collective Labour Agreement. The Agreement represents a major collective achievement and is the result of meaningful dialogue and responsible negotiation. It includes significant financial and institutional improvements for all employees, with particular emphasis on supporting lower-paid employees and families with young children. At the same time, it strengthens job security and promotes the principles of equality, fairness and meritocracy. The first CLA of the unified Bank lays the foundations for a modern and stable working environment for the years ahead."*

Athanasios Stathopoulos, Chairman of the Board of S.Y.C.B. and General Secretary of O.T.O.E., added: *"The new Company Collective Labour Agreement at CrediaBank is now a reality. Through transparent dialogue, the differences initially identified were bridged, ultimately leading to the agreement of a framework of genuinely meaningful financial and institutional employment terms, acceptable to both the trade union movement and the employer. The three-year Company CLA incorporates both existing and new provisions. These are achievements that current and future generations of CrediaBank employees can know, enjoy and safeguard. First at work, first in our struggles, we move forward. With consistency between words and actions. For our professional present and future, for the sector, as well as for the Bank, the national economy and Greek society."*

About CrediaBank

CrediaBank was created through the merger of Attica Bank and the former Pancreta Bank and is the fifth-largest bank in Greece by total assets. It is a modern banking institution with a network of 65 branches and five business centers across Greece, serving approximately 350,000 retail and business customers with a broad portfolio of deposit, investment, and insurance products, mutual funds, loans, and brokerage services. Customer service is a top priority for CrediaBank. It is the only bank in Greece that welcomes customers both with and without appointments, offering full-day teller services and extended operating hours through its CrediaConnect service. CrediaBank operates as a credit institution supervised by the Bank of Greece, strictly complying with the European and Greek regulatory framework governing the operation of banks.