

## 158 Graduates honored at the CrediaBusiness Academy and CrediaBank Wealth Management Academy Graduation Ceremony

### *CrediaBank launched two certification programs for its retail network Relationship Managers*

At a distinguished graduation ceremony, 158 graduates of the CrediaBusiness Academy and the CrediaBank Wealth Management Academy were honored upon completing the Bank's two pioneering annual certification programs. Offered for the first time this year, the programs were designed for CrediaBank's Relationship Managers (RMs) serving small and medium-sized enterprises (SMEs) and CrediaCobalt Personal Banking customers.

As part of its ongoing investment in employee development, CrediaBank launched in 2025 two certification programs of mini-MBA standards, enabling its professionals to further enhance their roles, broaden their skillsets, and gain a competitive edge in the labor market.

The CrediaBusiness Academy was developed for Small Business Relationship Managers in collaboration with the Athens University of Economics and Business, with contributions from PwC Academy instructors. The CrediaBank Wealth Management Academy, designed for RMs managing the wealth of CrediaCobalt Personal Banking clients, is delivered in partnership with Franklin Templeton, a leading global asset manager renowned for its international investment expertise and wealth management best practices.

Covering topics ranging from digital transformation and the evolving ESG landscape to capital optimization, marketing needs, international market trends, and investment risk management, the programs equip Relationship Managers with the knowledge and tools required to support customers through a holistic understanding of their business and financial realities.

During the graduation ceremony, Mr. Stylianos Iliadis, Chief Retail Banking & Wealth Management Officer of CrediaBank, stated: *"For us, our frontline people are a driving force. Through the establishment of the CrediaBank Academies, in collaboration with highly respected international organizations, we provide professional education beyond traditional banking. This empowers our employees while enhancing their*



*ability to understand and respond to our customers' needs. Our customers gain a trusted growth partner at every stage of their business or investment journey."*

Dr. Angeliki Karagiannaki, Managing Director of ACE at the Athens University of Economics and Business, commented: *"Modern businesses need a banking advisor who understands every aspect of their operations. The CrediaBusiness Academy was designed precisely around this need. Through real-life case studies involving client businesses, CrediaBank professionals identified complex challenges and proposed solutions with meaningful impact. The active participation of the businesses themselves created genuine value for both sides. The result was a highly practical learning experience that strengthens the role of Small Business Relationship Managers as strategic partners to SMEs."*

Mr. Zois Sotiropoulos, Partner and Managed Services Leader at PwC Academy, said: *"Within the framework of the CrediaBusiness Academy, we designed and delivered a specialized program tailored to the needs of Small Business Relationship Managers. Through this program, we introduced modern methodologies and practical tools that can be directly applied in day-to-day banking operations. Our educational approach was based on real business scenarios reflecting the challenges faced by CrediaBank professionals. The program aims to holistically strengthen the capabilities of CrediaBank's SBRMs, enabling them to better support their clients, understand their needs in depth, and actively contribute to building long-term relationships of trust."*

Mr. Amar Mehta, Head of Retail – GEM & Africa at Franklin Templeton, stated: *"Greece is an important market for Franklin Templeton, and we remain committed to supporting the continued development of the country's wealth management sector. Our collaboration with CrediaBank reflects our belief that continuous professional development plays a critical role in enhancing advisory capabilities and helping clients make better-informed, long-term investment decisions. We are delighted to support this initiative and contribute to raising professional standards in wealth management across Greece."*

Going forward, every new Relationship Manager joining CrediaBank and serving SME or CrediaCobalt customers will receive the corresponding certification training as part of their professional development journey.