

INTRODUCTION

This Remuneration Report provides an overview of the total remuneration of the Bank's Board of Directors members, as specified in Attica Bank's BoD Members Remuneration Policy that was approved by the Annual Ordinary General Meeting 2019 (22.7.2019), and conforms with this Policy. It has been prepared pursuant to the provisions of article 112 of Law 4548/2018 and includes all kinds of benefits granted or owed to the said persons during the last financial year, regardless if they are newly elected or senior members of the Board of Directors.

a) TOTAL REMUNERATION OF THE BOARD OF DIRECTORS & OF MEMBERS OF COMMITTEES

1. NON-EXECUTIVE MEMBERS AND INDEPENDENT PERSONS NON-BoD MEMBERS PARTICIPATING IN THE AUDIT COMMITTEE

Every non-executive member and every independent non-executive member shall receive a fixed remuneration on the basis of their capacity as a member of the Bank's Board of Directors and, furthermore, for any participation thereof in any Committees of the Board of Directors, depending on the tasks assigned to them as the case may be (e.g. if they act as the Chairman or member of a Committee). The remuneration of the members of the committees for their participation therein shall be paid on a monthly basis, regardless of the number of meetings that may be held within the same month. No granting of variable remuneration is provided for, including the remuneration stipulated in paragraph 2, article 109, Law 4548/2018.

Non-executive members of the Board of Directors are provided with Life and Hospital Care Insurance based on the Group Insurance Policy for the Bank Employees (valid only for residents of Greece), as well as civil liability and professional liability insurance.

The non-executive BoD members' total remuneration and benefits for 2022 are presented in the following table.

In addition to the amounts below, the Bank pays any charges provided for by the law.

TABLE

Member	Gross Remuneration	Remuneration for BoD and Committee's Meetings	Corporate Card – Limit	Corporate Car	Total	Other benefits (description and amounts, where necessary)
MAKEDOS KONSTANTINOS	214,057.96		15,000.00		229,057.96	• Group Employees Insurance Policy € 48.32 • Fuel expenses • Corporate mobile phone • Electronic food coupon € 550.00
ANDREADIS MICHAEL		3,800.00			3,800.00	• Group Employees Insurance Policy
VARDAKARI CHARIKLEIA		50,964.67			50,964.67	• Group Employees Insurance Policy
GIANNOPOULOS AIMILIOS		37,032.26			37,032.26	• Group Employees Insurance Policy
GLAVANIS CHRISTOS		34,470.00			34,470.00	• Group Employees Insurance Policy
ZARIFOPOULOS GRIGORIOS		32,403.22			32,403.22	• Group Employees Insurance Policy
ZOGRAFAKIS IOANNIS		52,733.87			52,733.87	
KARKALAKOS SOTIRIOS		12,859.19			12,859.19	• Group Employees Insurance Policy

KOYSIA VENETIA		9,379.67			9.379.67	• Group Employees Insurance Policy
KOYTIS MARKOS		-			-	No details were provided for the payment of the remuneration
MARAGOUDAKI IRINI		5,960.25		-	5,960.25	• Group Employees Insurance Policy
BETIS ILIAS		5,775.00			5,775.00	• Group Employees Insurance Policy
MOISSIS AVRAAM		103,425.00			103,425.00	• Group Employees Insurance Policy
PAPAGIANNOPOULOS STAVROS		12,322.58			12,322.58	• Group Employees Insurance Policy
PELEKIS ALEXIOS		47,065.65			47,065.65	• Group Employees Insurance Policy
TSAGAROPoulos KONSTANTINOS		12,541.29			12,541.29	• Group Employees Insurance Policy
HOREND PATRICK		30,088.71			30,088.71	
TOTAL	214,057.96	450,821.36	15,000.00	-	679,879.32	

EXPLANATORY NOTES for each Member

MAKEDOS KONSTANTINOS

The remuneration paid to Mr. Konstantinos Makedos for the fiscal year 2022, on the basis of his capacity as BoD Chairman, under the Provision of Services Agreement of 31/12/2020 concluded between him and the Bank is analysed as follows:

TYPE OF REMUNERATION	AMOUNT
REMUNERATION AS CHAIRMAN OF THE BOARD OF DIRECTORS	214,057.96
TOTAL	214,057.96

From the total remuneration of the Chairman of the BoD, the amount of €896.00 was subtracted which relates to a correction regarding an amount granted on 2021.

ANDREADIS MICHAEL

The remuneration paid to Mr Michael Andreadis as an Independent non- member of the BoD, Chairman of the Audit Committee for the fiscal year 2022 and in particular, from 01/01/2022 to 08/02/2022 when his term of office as an Independent non-member of the BoD and Chairman of the Audit Committee, is analysed as follows:

TYPE OF REMUNERATION	AMOUNT
REMUNERATION AS CHAIRMAN OF THE AUDIT COMMITTEE	3,800.00
TOTAL	3,800.00

TSAGKAROPOULOS KONSTANTINOS

The remuneration paid to Mr Konstantinos Tsagkaropoulos for the fiscal year 2022 as Vice Chairman of the Board of Directors and more specifically, from 01/01/2022 to 08/02/2022 when his term of office as Vice Chairman of the Board of Directors ended and until 23/03/2022 as member of the Board of Directors, is analysed as follows:

TYPE OF REMUNERATION	AMOUNT
REMUNERATION AS VICE CHAIRMAN OF THE BOARD OF DIRECTORS	7,920.00
REMUNERATION AS MEMBER OF THE BOARD OF DIRECTORS	3,554.84
REMUNERATION AS MEMBER OF THE NOMINATION & REMUNERATION COMMITTEE	1,066.45
TOTAL	12,541.29

VARDAKARI CHARIKLEIA

The remuneration paid to Ms Charikleia Vardakari for the fiscal year 2022 is analysed as follows:

TYPE OF REMUNERATION	AMOUNT
REMUNERATION AS MEMBER OF THE BOARD OF DIRECTORS	30,000.00
REMUNERATION AS MEMBER OF THE RISK MANAGEMENT COMMITTEE	11,864.03
REMUNERATION AS MEMBER OF THE AUDIT COMMITTEE	2,181.29
REMUNERATION AS MEMBER OF THE NOMINATION & REMUNERATION COMMITTEE	6,919.35

TOTAL	50,964.67
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GIANNOPOULOS AIMILIOS

The remuneration paid to Mr. Aimilios Giannopoulos for the fiscal year 2022 and more specifically since 24/03/2022, when his term of office commenced, is analysed as follows:

TYPE OF REMUNERATION	AMOUNT
REMUNERATION AS MEMBER OF THE BOARD OF DIRECTORS	23,145.16
REMUNERATION AS MEMBER OF THE AUDIT COMMITTEE	13,887.10
TOTAL	37,032.26

GLAVANIS CHRISTOS

The remuneration paid to Mr. Christos Glavanis for the fiscal year 2022 and more specifically from 01/01/2022 to 08/02/2022, when his term of office as Independent Non-Executive member of the Board of Directors ended and then as Non Member of the Board of Directors, Chairman of the Audit Committee, who meets the independency criteria set out in article 9 of Law 4706/2020, is analysed as follows:

TYPE OF REMUNERATION	AMOUNT
REMUNERATION AS MEMBER OF THE BOARD OF DIRECTORS	3,300.00
REMUNERATION AS MEMBER OF THE AUDIT COMMITTEE	1,980.00
REMUNERATION AS CHAIRMAN OF THE AUDIT COMMITTEE	21,700.00
REMUNERATION AS CHAIRMAN OF THE AUDIT COMMITTEE UNDER ART.44 PAR. 1(g) OF LAW 4449/2017	6,500.00
REMUNERATION AS MEMBER OF THE NOMINATION & REMUNERATION COMMITTEE	990.00
TOTAL	34,470.00

ZARIFOPOULOS GRIGORIOS

The remuneration paid to Grigorios Zarifopoulos for the fiscal year 2022 and more specifically from 24/03/2022 [when he was elected], is analysed as follows:

TYPE OF REMUNERATION	AMOUNT
REMUNERATION AS MEMBER OF THE BOARD OF DIRECTORS	23,145.16
REMUNERATION AS CHAIRMAN OF THE NOMINATION & REMUNERATION COMMITTEE	9,258.06
TOTAL	32,403.22

ZOGRAFAKIS IOANNIS

The remuneration paid to Mr. Ioannis Zographakis for the fiscal year 2022 and more specifically from 24/03/2022 [when he was elected] is analysed as follows:

TYPE OF REMUNERATION	AMOUNT
REMUNERATION AS MEMBER OF THE BOARD OF DIRECTORS	23,145.16
REMUNERATION AS MEMBER OF THE AUDIT COMMITTEE	8,758.06
REMUNERATION AS CHAIRMAN OF THE RISK MANAGEMENT COMMITTEE	13,887.10
REMUNERATION AS MEMBER OF THE NOMINATION & REMUNERATION COMMITTEE	6,943.55

TOTAL	52,733.87
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KARKALAKOS SOTIRIOS

The remuneration paid to Mr Sotirios Karkalakos for the fiscal year 2022 and more specifically from 01/01/2022 to 23/03/2022 when he resigned from his office as member of the Board of Directors, is analysed as follows:

TYPE OF REMUNERATION	AMOUNT
REMUNERATION AS MEMBER OF THE BOARD OF DIRECTORS	6,854.84
REMUNERATION AS MEMBER OF THE RISK MANAGEMENT COMMITTEE	1,485.00
REMUNERATION AS CHAIRMAN OF THE NOMINATION & REMUNERATION COMMITTEE	1,320.00
REMUNERATION AS CHAIRMAN OF THE RISK MANAGEMENT COMMITTEE	2,132.90
REMUNERATION AS MEMBER OF THE NOMINATION & REMUNERATION COMMITTEE	1,066.45
TOTAL	12,859.19

KOUSIA VENETIA

The remuneration paid to Ms Venetia Koussia for the fiscal year 2022 and more specifically until 24/03/2022 when she resigned from her office as Member of the Board of Directors is analysed as follows:

TYPE OF REMUNERATION	AMOUNT
REMUNERATION AS MEMBER OF THE BOARD OF DIRECTORS	6,935.48
REMUNERATION AS MEMBER OF THE NOMINATION & REMUNERATION COMMITTEE	990.00
REMUNERATION AS CHAIRWOMAN OF THE NOMINATION & REMUNERATION COMMITTEE	1,454.19
TOTAL	9,379.67

KOUTIS MARKOS

No remuneration was paid since the member did not provide a credit account.

MARAGOUDAKI IRINI

The remuneration paid to Ms Maragoudaki Irini for the fiscal year 2022 and more specifically from 08.02.2022 [when she was elected] until 24/03/2022 when her term of office as Non-Executive Member of the Board of Directors ended, is analysed as follows:

TYPE OF REMUNERATION	AMOUNT
REMUNERATION AS MEMBER OF THE BOARD OF DIRECTORS	4,285.71
REMUNERATION AS MEMBER OF THE RISK MANAGEMENT COMMITTEE	1,674.54
TOTAL	5,960.25

BETSI ILIAS

The remuneration paid to Mr Ilias Betsis for the fiscal year 2022 and more specifically until 08.02.2022 when he resigned from his office as Member of the Board of Directors, is analysed as follows:

TYPE OF REMUNERATION	AMOUNT
REMUNERATION AS MEMBER OF THE BOARD OF DIRECTORS	3,300.00
REMUNERATION AS MEMBER OF THE RISK MANAGEMENT COMMITTEE	1,485.00
REMUNERATION AS MEMBER OF THE NOMINATION & REMUNERATION COMMITTEE	990.00
TOTAL	5,775.00

MOISSIS AVRAAM

The remuneration paid to Mr Avraam Moissis for the fiscal year 2022 as non-Executive Member and Representative of the Financial Stability Fund and from 08.02.2022 as Chairman of the Board of Directors, is analysed as follows:

TYPE OF REMUNERATION	AMOUNT
REMUNERATION AS MEMBER OF THE BOARD OF DIRECTORS	3,300.00
REMUNERATION AS MEMBER OF THE AUDIT COMMITTEE	16,020.00
REMUNERATION AS MEMBER OF THE RISK MANAGEMENT COMMITTEE	12,015.00
REMUNERATION AS MEMBER OF THE NOMINATION & REMUNERATION COMMITTEE	8,010.00
REMUNERATION AS CHAIRMAN OF THE BOARD OF DIRECTORS	64,080.00
TOTAL	103,425.00

PAPAGIANNPOULOS STAVROS

The remuneration paid to Mr Stavros Papagiannopoulos as Member of the Audit Committee, Independent non-member of the BoD in the sense of article 9 of Law 4706/2020, for the fiscal year 2022 and more specifically until 05.07.2022, when he resigned, is analysed as follows:

TYPE OF REMUNERATION	AMOUNT
REMUNERATION AS MEMBER OF THE AUDIT COMMITTEE	12,322.58
TOTAL	12,322.58

PELEKIS ALEXIOS

The remuneration paid to Mr Alexios Pelekis for the fiscal year 2022 is analysed as follows:

TYPE OF REMUNERATION	AMOUNT
REMUNERATION AS MEMBER OF THE BOARD OF DIRECTORS	30,000.00
REMUNERATION AS MEMBER OF THE AUDIT COMMITTEE	1,980.00
REMUNERATION AS CHAIRMAN OF THE RISK MANAGEMENT COMMITTEE	1,980.00
REMUNERATION AS MEMBER OF THE RISK MANAGEMENT COMMITTEE	12,015.00
REMUNERATION AS MEMBER OF THE NOMINATION & REMUNERATION COMMITTEE	1,090.65
TOTAL	47,065.65

HOREND PATRICK

The remuneration paid to Mr HOREND PATRICK for the fiscal year 2022 and more specifically from 24.03.2022 [when he was elected] is analysed as follows:

TYPE OF REMUNERATION	AMOUNT
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REMUNERATION AS MEMBER OF THE BOARD OF DIRECTORS	23,145.16
REMUNERATION AS MEMBER OF THE NOMINATION & REMUNERATION COMMITTEE	6,943.55
TOTAL	30,088.71

2. EXECUTIVE MEMBERS

The executive members of the Board of Directors receive a fixed remuneration in the context of their contractual relationship with the Bank. They are also granted certain benefits both in kind and monetary value, in accordance with the Corporate Collective Bargaining Agreement, the Circulars issued by the Human Resources Division and other arrangements aiming to facilitate their operational needs in the performance of their duties, as set out in the following table.

They are not entitled to any additional fee or remuneration for their participation in the Board of Directors or in the said Committees.

The executive members of the Board of Directors are offered civil liability and professional liability insurance.

No payment of variable remuneration is provided for, including remuneration stipulated in paragraph 2, article 109, L.4548/2018.

The executive BoD members' total remuneration and benefits for 2022 are presented in the following tab.

In addition to the amounts below, the Bank pays any charges provided for by the law.

TABLE

Member	Gross Remuneration	Remuneration for BoD and Committee's Meetings	Corporate Card – Limit	Corporate Car	Total	Other benefits (description and amounts, where necessary)
PANTALAKIS THEODOROS	31,409.59	-	2,173.70	1,433.65	35,016.94	• Group Employees Insurance Policy • Fuel expenses • Corporate mobile phone • Electronic food coupon € 100.00
ANDREADIS MICHAEL	159,482.81	-	8,170.00	7,919.86	175,572.67	• Group Employees Insurance Policy • Fuel expenses • Corporate mobile phone • Electronic food coupon € 319.44

VRETTOU ELENI	85,219.82	-	10,500.00	4,749.37	100,469.19	• Participation in pension plan for an amount at 10% of the annual fixed gross salary • Group Employees Insurance Policy • Fuel expenses • Corporate mobile phone • Electronic food coupon € 175.00
MARAGOUDAKI IRINI	145,281.33	-	7,500.00		152,781.33	• Group Employees Insurance Policy € 8,41 • Fuel Expenses • Corporate mobile phone • Electronic food coupon: It was not used by the beneficiary
TOTAL	421,393.55	-	28,343.70	14,102.88	463,840.13	

EXPLANATORY REPORTS for each member

PANTALAKIS THEODOROS

Mr Theodoros Pantalakakis resigned from the office of the Executive Member of the BoD and of the Chief Executive Officer on 08/02/2022. The remuneration paid to Mr Theodoros Pantalakakis when he served as Chief Executive Officer for the fiscal year 2022 and until the above date was paid by virtue of the Fixed-Term Services Agreement dated 29/09/2016 and the Fixed-Term Services Agreement dated 31/7/2019 in conjunction with the Annex thereof dated 02/09/2020 that he has executed with the Bank.

ANDREADIS MICHAEL

Mr Michael Andreadis was elected as executive Member of the Board of Directors on 08/02/2022 and as Chief Executive Officer effective from 14/2/2022. He resigned from the office of the Executive Member of the Board of Directors and of the Chief Executive Officer on 31/08/2022. The remuneration paid to Mr Michael Andreadis, when he served as Chief Executive Officer for the fiscal year 2022 and until the above date, was paid by virtue of the Non Fixed-Term Services Agreement dated 23/2/2022 that he has executed with the Bank, whose main terms and conditions are set out in the Annex of the Report.

VRETTOU ELENI

Ms Eleni Vrettou was elected as Executive Member of the Board of Directors on 31/08/2022 and as Chief Executive Officer effective from 16/09/2022. The remuneration paid to Ms Vrettou for the fiscal year 2022 was paid by virtue of the Fixed-

Term Services Agreement dated 29/09/2022 that she has executed with the Bank, whose main terms and conditions are set out in the Annex of the Report.

MARAGOUDAKI IRINI

Ms Irini Maragoudaki was elected as Executive Member of the Board of Directors on 24/3/2022 and as Designated Executive Officer, effective from 1/4/2022. The remuneration paid to Ms Maragoudaki for the fiscal year 2022 was paid by virtue of the Non Fixed-Term Services Agreement dated 15/04/2022 that she has executed with the Bank, whose main terms and conditions are set out in the Annex of the Report.

The Bank has not paid any other amounts to the said persons except for the aforementioned ones on the basis of other capacities or relations.

(b) ANNUAL CHANGE IN REMUNERATION

This section presents the annual change in the remuneration of the members of the Board of Directors, in the Bank's performance and in the average remuneration of the Bank's full-time employees, except for executives.

For the annual presentation, the average resulting from total annual remuneration of any nature divided by the number of persons who annually received it, is taken into account. It is noted that the duration of the term of office of each member of the Board of Directors in the Board of Directors and the Committees thereof varies from year to year or during the same year.

As a result, the aforementioned average is affected by the changes in the BoD and the Committees' composition and the duration of the members' term of office therein, and it is considered to be indicative.

REMUNERATION AS MEMBER OF THE BOARD OF DIRECTORS

The monthly gross remuneration of each BoD member for their participation in the BoD meetings was set at the amount of Euro 2,500.00 by the General Meeting decision of 28/07/2017.

REMUNERATION AS MEMBER OF THE BOARD OF DIRECTORS			
YEAR	NUMBER OF PERSONS	AVERAGE	PERCENTAGE OF CHANGE
2018	7	30.114,29 €	31%
2019	12	17.733,33 €	-41%
2020	12	16.937,50 €	-4%
2021	8	20.062,50 €	18%
2022	14	13.186,54 €	-34%

Corporate credit cards granted to the members of the Board of Directors

Furthermore, based on the Minutes of the Meeting of the Board of Directors dated 08/06/2022 for the coverage of travel expenses of the members of the Board of Directors, the Board resolved for the issuance of corporate credit cards with a limit of Euro 10,000 for 2022 and on an annual basis from 2023 with a limit of Euro 15,000 to the members of the Board who are required to travel on regular intervals for the needs and in the context of performing their duties as members of the Board of Directors. The said cards were granted in order to be exclusively used by the members of the Board of Directors for the travel, accommodation and sustenance expenses in accordance with the decision of the Nomination and Remuneration Committee dated 2/6/2022 (Minutes No 37) and always in the context of the transactions limit set out by the Bank based on the above resolution of the Board of Directors. The relevant expenses of the members of the BoD which were paid or will be paid by the Bank for the transportation of the members and their participation in the Board of Directors and the Committees thereof since their inclusion in the Board of Directors and until the issuance of their corporate card, where approved in their entirety.

By virtue of the Minutes of the meeting of the Board of Directors dated 30/11/2020, Ms Eugenia Tsouparopoulou was appointed as secretary of the Board of Directors, for whom a monthly gross remuneration of Euro one thousand (€1,000) was approved by virtue of the Minutes of the Meeting of the Board of Directors dated 29/9/2021.

The monthly remuneration of the secretaries of the Board of Directors' Committees has been fixed at the amount of €200.

AUDIT COMMITTEE

The monthly gross remuneration of each non-executive Audit Committee member for its participation in the meetings thereof was set by the ordinary General Meeting decision of 28/07/2017 at the amount of Euro 2,000 for the Chairman and of Euro 900.00 for each member. Subsequently, it was modified and ratified by the General

Meeting of 24/6/2020, pursuant to the Minutes of the BoD members meeting of 31/7/2019, to the amount of Euro 2,000.00 for the Chairman/-woman and of Euro 1,500.00 for each member. The increase amounted to zero for the Chairman/-woman and to 66.67% for the members.

The monthly gross remuneration of each non-executive member of the Audit Committee for their participation in the meetings thereof was modified again, pursuant to the Minutes of the BoD members meeting of 17/12/2020, as follows:

- The monthly gross remuneration of the Committee Members who are BoD members is Euro 1,500.00 Euro and of a member of the Audit Committee, who is an Independent, non-member of the Board of Directors is Euro 2,000.00.
- Monthly gross remuneration of the Committee Chairman who is a BoD member is Euro 2,000.00 and of the Audit Committee Chairman who is an Independent, non-member of the Board of Directors is Euro 2,500.00.
- The monthly gross remuneration for the Chairman/-woman of the Audit Committee who is an Independent non-member of the Board of Directors was modified by virtue of the Minutes of the meeting of the Board of Directors dated 28/9/2022, to Euro €3,000.00.

REMUNERATION AS MEMBER OF THE AUDIT COMMITTEE			
YEAR	NUMBER OF PERSONS	AVERAGE	PERCENTAGE OF CHANGE
2018	3	15,200.00 €	33%
2019	6	8,818.67 €	-42%
2020	4	11,166.67 €	27%
2021	4	22,500.00 €	101%
2022	10	8,862.90 €	-61%

RISK MANAGEMENT COMMITTEE

The monthly gross remuneration of each non-executive member of the Risk Management Committee for its participation in the meetings thereof had been fixed by means of the resolution of the Ordinary General Meeting dated 28/07/2017 at the amount of Euro 1,600 for the Chairman/-woman and at Euro 900,00 for each member. The monthly gross remuneration of each non-executive member of the Risk Management Committee for its participation in the meetings thereof was modified again, by virtue of the Minutes of the BoD members meeting of 31/7/2019, as follows:

- Monthly gross remuneration of the Chairman/Chairwoman of the Committee: Euro 1,500.00

- Monthly gross remuneration of the Members of the Committee: Euro 1,125.00.

The percentage of change amounted to -6.25% for the Chairman/-woman and 25% for the members. The remuneration was not modified in 2020, 2021 and 2022.

REMUNERATION AS MEMBER OF THE RISK MANAGEMENT COMMITTEE			
YEAR	NUMBER OF PERSONS	AVERAGE	PERCENTAGE OF CHANGE
2018	7	10.457,14 €	-3%
2019	11	5.137,73 €	-51%
2020	6	7.500,00	46%
2021	4	12.796,88 €	71%
2022	9	6.504,29 €	-49%

NOMINATION & REMUNERATION COMMITTEE

Further to the meeting of the Board of Directors dated 22/7/2019 (Minutes No 1303) it was resolved to merge the Remuneration Committee with the Nomination Committee. The gross remuneration paid to the non-executive members of the Board of Directors who participate in the Nomination & Remuneration Committee for their participation in the meetings of such Committee, was determined by virtue of the Minutes of the meeting of the Board of Directors dated 31/7/2019, as follows:

- Monthly gross remuneration of Chairman/-woman of the Committee: Euro 1,000.00
- Monthly gross remuneration of the Members of the Committee: Euro 750.00

The above remuneration was not modified in 2020, 2021 and 2022.

REMUNERATION OF MEMBERS OF THE NOMINATION & REMUNERATION COMMITTEE			
YEAR	NUMBER OF PERSONS	AVERAGE	PERCENTAGE OF CHANGE
2019	3	4,200.00 €	
2020	7	4,928.57 €	17%
2021	5	7,425.00 €	51%
2022	13	3,618.63 €	-51%

REMUNERATION COMMITTEE

The monthly gross remuneration of each non-executive member of the Remuneration Committee for its participation in the meetings thereof was determined by virtue of the Minutes of the meeting of the Board of Directors dated 29/09/2016 and was ratified by the General Meeting of 28/07/2017, as follows:

- Monthly gross remuneration of Chairman/-woman of the Committee: Euro 1,000.00

- Monthly gross remuneration of the Members of the Committee: Euro 750.00

REMUNERATION OF MEMBERS OF THE REMUNERATION COMMITTEE			
YEAR	NUMBER OF PERSONS	AVERAGE	PERCENTAGE OF CHANGE
2018	6	9.875,00 €	-1.74%
2019	6	6.125,00 €	-37.97%

Further to the meeting of the Board of Directors dated 22/7/2019 (Minutes 1303) it was resolved to merge the Remuneration Committee with the Nomination Committee into one Committee.

NOMINATION COMMITTEE (CORPORATE GOVERNANCE AND NOMINATIONS COMMITTEE)

The monthly gross fee of each non-executive member of the Corporate Governance and Nomination Committee which was later renamed to Nominations Committee, for its participation in the meetings thereof, had been fixed by virtue of the Minutes of the meeting of the Board of Directors dated 29/09/2016 and was ratified by the General Meeting of 28/07/2017, as follows:

- Monthly gross remuneration of Chairman/-woman of the Committee: Euro 1,000.00
- Monthly gross remuneration of the Members of the Committee: Euro 750.00

REMUNERATION OF MEMBERS OF THE NOMINATIONS COMMITTEE			
YEAR	NUMBER OF PERSONS	AVERAGE	PERCENTAGE OF CHANGE
2018	4	10.312,50 €	7,84%
2019	4	6.562,50 €	-36,36%

Further to the meeting of the Board of Directors dated 22/7/2019 (Minutes 1303) it was resolved to merge the Remuneration Committee with the Nomination Committee into one Committee.

CHANGE IN THE BANK'S PERFORMANCE (in thousands of Euro)

BANK'S PERFORMANCE		
YEAR	<i>Profit/(Loss) before tax and provisions (PPI)</i>	<i>Profit before tax and provisions (PPI) - Excluding income/expense from securitization</i>
2018	56,009	9,009
2019	1,563	1,563
2020	53	53

2021	(80,535)	(25,134)
2022	(38,478)	(38,478)

CHANGE IN AVERAGE REMUNERATION OF THE BANK EMPLOYEES EXCLUDING EXECUTIVES

The following table presents the average remuneration of the Bank employees excluding the General Manager and the Chief Officer for the years when the said positions exist. The Average Remuneration equals to the quotient of the division that corresponds to the fraction having as numerator the sum of gross annual remuneration of employees who worked in the Bank in 2022, not including any compensations for departure, and as denominator the number of persons who worked in the Bank in the said year and is recorded in the column "number of persons".

ANNUAL SALARY OF THE EMPLOYEES OF THE BANK				
YEAR	NUMBER OF PERSONS	PERCENTAGE OF CHANGE IN NUMBER OF PERSONS	AVERAGE	PERCENTAGE OF CHANGE
2018	855	5,43%	26.905,00 €	-15,76%
2019	735	-14,04%	31.014,60 €	15,27%
2020	807	9,79%	29.681,81 €	-4,29%
2021	779	-3,47%	30.272,11 €	1,99%
2022	705	-9,50%	30.076,64 €	-0,65%

(c) REMUNERATION BY GROUP COMPANIES

This section depicts the remuneration of the members of the Board of Directors of the Bank from Group Companies for 2022. The said remuneration is additional and not included in the above tables.

Ms Eleni Vrettou was paid by the Company INSURANCE FACTORY S.A. OF THE ATTICA BANK GROUP the amount of €20,000.00 as expenses for attendance as Member of the Board of Directors and a credit card with a limit of €12,000.

(d) No shares or pre-emptive rights are granted, and there are no such older rights that may be exercised. No variable remuneration was paid, thus, there is no question of recovering it.

(e) There were no derogations from the Remuneration Policy approved by the Annual Ordinary General Meeting 2019 (22.7.2019).

(f) COMPENSATION OF THE FORMER CHIEF EXECUTIVE OFFICER MR THEODOROS PANTALAKIS

Mr Theodoros Pantalakis, after resigning from the office of the Chief Executive Officer on 08/02/2022, by virtue of the resolution of the Board of Directors dated 30/03/2022 (Minutes No 1374) and following the recommendation of the Nomination & Remuneration Committee, received a gross compensation for the remaining period until the contractual expiration of his agreement, i.e. 01/09/2023, which amounted to Euro 456,719.83 and the vehicle that he used with coverage by the Bank of travel and fuel expenses until the transfer date, was transferred to him without prejudice.

f) COMPENSATION OF THE FORMER CHIEF EXECUTIVE OFFICER MR MICHAEL ANDREADIS

Mr Michael Andreadis, after resigning from the office of the Chief Executive Officer on 31/08/2022, received a compensation that amounted to one year's remuneration at the amount of Euro 292,182.24 and benefits (coverage of the monthly rental of the corporate car that was conceded to him for one year from the date of resignation) following the relevant decision of the Nomination & Remuneration Committee of the Bank dated 29/08/2022 and the approval of the General Meeting dated 30/12/2022.

ANNEX

Terms and conditions of the CEO Agreement with Mr Michael Andreadis

The Board of Directors of the Bank, in its meeting dated 08-02-2022 (Minutes No 1370), elected Mr Michael Andreadis as an Executive member of the new Board of Directors and, during the allocation of responsibilities that followed, assigned to him the responsibilities of the "CEO" of the Bank.

The Nomination and Remuneration Committee recommended to the Board of Directors the execution of a Services agreement between the Bank and Mr Andreadis in accordance with the fees, compensations and benefits approved by the Bank's Annual General Meeting on 07-07-2021. Following the resolution of the Board of Directors dated 23-02-2022 (Minutes No 1371), the agreement between the Bank and Mr. Andreadis was concluded on 23-02-2022, the basic terms of which are as follows: The gross annual remuneration of Mr Andreadis, based on the Bank's remuneration policy, the 23-02-2022 resolution of the Board of Directors (BoD Minutes 1371), the 23-02-2022 Minutes of the Nomination and Remuneration Committee for Board Members, the Remuneration Report and the pre-approval of fees and compensations regarding the position of the CEO according to the Minutes of the Ordinary General Meeting from 07-07-2021, is fixed at the amount of two hundred ninety-two thousand one hundred eighty-two euros and twenty-four cents (€292,182.24), while Mr Andreadis will be granted a card (prepaid card) for fifteen thousand euros (€15,000.00), annually in accordance with the terms of the relevant special agreement for the card between the Bank and the Director. In addition, the monthly rental of the company car conceded to him will be covered, and a parking space and a mobile phone will be made available to him, in accordance with the respective resolutions of the Board of Directors. The above gross remuneration is subject to any withholding and deductions provided for by the law. The above remuneration will be proportionally paid on a monthly basis. The agreement is of an indefinite term.

Terms and conditions of the Agreement with the Designated Executive Director Ms Irini Maragkoudaki

The Board of Directors of the Bank, in its meeting of 08-02-2022 (BoD Minutes No 1370), elected Ms. Irini Maragkoudaki as a non-executive member of its Board of Directors. Subsequently, the Board of Directors of the Bank, in its meeting of 24-03-2022 (Minutes No 1373), during the allocation of responsibilities, elected as an executive member of the Board, assigning to her the responsibilities of the "Designated

Executive Director", as they are described in detail in this report and decided to enter into an agreement with her.

The Nomination and Remuneration Committee with the Minutes of 13-04-2022 recommended to the Board of Directors the execution of a Services Agreement between the Bank and Ms. Maragkoudaki, in accordance with the fees, compensations and benefits approved by the Bank's Annual General Meeting on 07-07-2021, while following the decision of the Board of Directors dated 13-04-2022 (BoD Minutes No 1376), on 15-04-2022 the agreement was concluded between the Bank and Ms. Maragoudaki, the basic terms of which are as follows:

The agreement enters into force and applies from 01-04-2022, the date of commencement of provision by Ms. Maragkoudaki to the Bank of the Services of the "Designated Executive Director".

The gross annual earnings of Ms. Maragoudaki, based on the Bank's Remuneration Policy, the resolution of the Board of Directors adopted in its meeting dated 13-04-2022 (BoD Minutes No 1376), the Minutes of the meeting of the Nomination & Remuneration Committee dated 13-04-2022, the Minutes of the Ordinary General Meeting dated 07-07-2021, are agreed in the amount of one hundred ninety-three thousand seven hundred and eight euros and forty-nine cents (€193,708.49), while Ms. Maragkoudaki will be granted a card (prepaid card) for ten thousand euros (€10,000.00) per year in accordance with the terms of the relevant special agreement for the card in question between the Bank and the Director. In addition, the monthly rental of the company car provided to her will be covered, and a parking space and a mobile phone will be available, according to the respective decisions of the Board of Directors. The above gross remuneration is subject to any withholding and deductions provided for by the law. The above remuneration will be proportionally paid on a monthly basis. The agreement is of an indefinite term.

Standard terms and conditions of the CEO Agreement with Ms E. Vrettou Board of Directors of the Bank, in its meeting dated 31-08-2022 (Minutes No 1388), elected Ms Eleni Vrettou as member of the new Board of Directors and assigned to her the responsibilities of the "CEO" of the Bank and decided to enter into an agreement with her.

The Nomination and Remuneration Committee recommended to the Board of Directors, by virtue of the Minutes of its meeting dated 28/09/2022, the terms and conditions of the agreement that relate to the fees and benefits of Ms Vrettou, which were approved by virtue of the relevant resolution of the Board of Directors (Minutes No 1389) that was adopted on the same date. Subsequently, the fixed-term services

agreement was concluded between the Bank and Ms Vrettou, the basic terms of which are as follows:

The agreement enters into force and applies from 16-09-2022. The gross annual remuneration of Ms Vrettou, based on the Remunerations Policy of the Bank, the resolution of the Board of Directors dated 28-09-2022 (Minutes No 1389), the Minutes of the meeting of the Nomination & Remuneration Committee dated 28-09-2022 and the Remuneration Report, is fixed at the amount of two hundred ninety-two thousand one hundred eighty-two euros and twenty-four cents (€292,182.24). The above remuneration will be proportionally paid on a monthly basis. Apart from the above remuneration, Ms Vrettou will receive from the Bank the following benefits" i) participation in a pension plan for an amount at 10% of the annual fixed gross salary of Ms Vrettou, ii) participation in the Private Insurance Scheme of the Bank, iii) provision of corporate car or coverage of the monthly rental for the provision of a corporate car to her and the coverage of the expenses for the use thereof, iv) parking space, v) provision of a mobile phone with unlimited calls and data, vi) Coverage of corporate and other expenses up to the amount of Euro 3,000 per month, vii) Participation and coverage by the DNO Insurance Policy of the Bank. The above gross remuneration of Ms Vrettou is subject to the withholding and deductions provided for by the law. In case the agreement is terminated by the Bank for no essential cause, Ms Vrettou will receive compensation equal to the two-year gross annual fixed remuneration. In case the Bank terminates the agreement for essential cause, it will not be entitled to any non-accrued remuneration, allowances or benefits.

Main terms and conditions of the Executive Member of the Board of Directors **Ms V. Skoubas**

The Board of Directors of the Bank, in its meeting dated 8/2/2023 (Minutes No 1403), elected the Chief Financial Officer of the Bank, Ms Vasiliki Skoubas, as executive member of the Board of Directors. The main terms and conditions of the non-fixed-term employment agreement dated 29/12/2022 for Ms Skoubas, which was concluded in replacement of the pre-existing employment agreement with her, are the following: From 2.1.2023, Ms Skoubas will provide her work and services to the Bank as Chief Financial Officer ("CFO") of the Bank. Her fixed gross remuneration are agreed herein to the amount of Euro one hundred and seventy one thousand, five hundred (€171,500.00) per annum. This annual fixed gross remuneration will be paid in 14 salaries and include the leave allowance and holidays, Christmas and Easter Bonus. Apart from the above remuneration, Ms Skoubas will receive from the Bank the following benefits: i) Participation in a pension plan for an amount equal to 10% of the

annual fixed remuneration of Ms Skoubas, ii) Participation in the Private Insurance Policy of the Bank, iii) provision of corporate car, iv) Provision of fuel expenses, v) Provision of operating expenses, vi) Corporate credit card, an amount of €1,000 per month, vii) Mobile phone with unlimited calls and data, viii) Professional liability insurance. The remuneration of Ms Skoubas will be subject to the applicable withholding and deductions provided for by the law, the agreement with Ms Skoubas may be terminated by the Bank by twelve (12) months prior notice and the Bank agrees that instead of observing such notice period, it is entitled to pay wages corresponding to twelve (12) months.