

Remuneration Report for the Year 2025

INTRODUCTION

This Remuneration Report has been drafted in accordance with the provisions of article 112 of Law 4548/2018 and presents a review of all remunerations paid to the members of the Board of Directors of the Bank, in accordance with the Remuneration Policy of the Members of the Board of Directors of CrediaBank, as approved by the Annual General Meeting of 2024 (16.07.2024) and are in conformity with the said Policy. The Ordinary General Meeting of 10.07.2025 unanimously approved the Remuneration Report for the corporate fiscal year 2024 pursuant to article 112 of Law 4548/2018.

(A) TOTAL REMUNERATION OF THE MEMBERS OF THE BOARD & COMMITTEES

1. NON-EXECUTIVE MEMBERS AND INDEPENDENT NON-EXECUTIVE MEMBERS AND INDEPENDENT PERSONS NON-MEMBERS OF THE BOARD OF DIRECTORS

Each non-Executive Member and each independent non-Executive Member receives a fixed remuneration by virtue of his/her Membership of the Board of Directors of the Bank and in addition, for any participation in Board Committees, depending on the duties assigned to him/her (for example if he/she serves as Chairman or Member of Committees). The remuneration of members of the committees for their participation in the committees shall be paid on a monthly basis, irrespective of the number of meetings that may be held in the same month.

The remuneration of the non-Executive members of the Board of Directors for their participation in the Board of Directors as well as the committees thereof with respect to the office undertaken (Chairman or committee member) are set out in the following table.

TABLE I

REMUNERATION OF MEMBERS OF THE BOARD OF DIRECTORS – MEMBERS OF COMMITTEES OF THE BOARD OF DIRECTORS	MONTHLY	ANNUAL
REMUNERATION OF THE MEMBER OF THE BOARD OF DIRECTORS	4.166,67	50.000,04
REMUNERATION OF THE VICE CHAIRMAN OF THE BOARD OF DIRECTORS	6.000,00	72.000,00
REMUNERATION OF THE CHAIRMAN OF AUDIT COMMITTEE (INDEPENDENT PERSON – NON-MEMBER OF THE BOARD OF DIRECTORS)	4.166,67	50.000,04
REMUNERATION OF THE MEMBER OF THE AUDIT COMMITTEE	1.500,00	18.000,00

REMUNERATION OF MEMBERS OF THE BOARD OF DIRECTORS – MEMBERS OF COMMITTEES OF THE BOARD OF DIRECTORS	MONTHLY	ANNUAL
REMUNERATION OF THE CHAIRMAN OF CORPORATE GOVERNANCE, NOMINATIONS, HUMAN RESOURCES AND REMUNERATION COMMITTEE	1.000,00	12.000,00
REMUNERATION OF THE MEMBER OF CORPORATE GOVERNANCE, NOMINATIONS, HUMAN RESOURCES AND REMUNERATIONS COMMITTEE	750,00	9.000,00
REMUNERATION OF THE CHAIRMAN OF RISK MANAGEMENT COMMITTEE	1.500,00	18.000,00
REMUNERATION OF THE MEMBER OF RISK MANAGEMENT COMMITTEE	1.125,00	13.500,00

In order to avoid any conflict of interest, non-executive members receive only fixed remuneration and there is no provision for the use of incentive mechanisms based on the Bank's performance.

Non-executive members of the Board of Directors are provided with professional liability insurance and, except the case of the Chairman of the Board of Directors, Life and Hospital Insurance through the Bank's Group Staff Insurance Policy. The Chairman of the Board of Directors is entitled to medical and hospital insurance coverage, provided through reimbursement of the cost of a personally held private insurance policy.

Payments of the above remuneration are subject to statutory deductions.

The total remuneration and benefits of the non-executive, independent non-executive members of the Board of Directors and independent persons, non-members of the Board of Directors for 2025 are as set out in the following table.

The official business needs of the Chairman of the Board of Directors are covered (also through a company card) in the context of fulfilling his duties and obligations, including a company mobile phone, travel expenses, company parking, fuel expenses, as well as a company car, which are listed separately in the table below, since they are not considered remuneration according to the current Remuneration Policy for the Members of the Board of Directors.

TABLE IIa.

Member	Capacity	Gross remuneration	Remuneration for Meetings of the Board of Directors and of Committees	Total	Other benefits	Facilitation of Service Needs
ZOGRAPHAKIS IOANNIS	Chairman of the Board of Directors until 26.02.2025 and Independent Non- executive member of the BoD, Chairman of the Risk management Committee and member of: a) Audit Committee and b) the Corporate Governance, Nominations, Human Resources and Remuneration Committee from 26.02.2025	271.884,00	79.732,17	351.616,17	<ul style="list-style-type: none"> Other benefits according to the C CLA 2023-2025* € 210 Staff Group Insurance Policy 	<p>As Chariman of the BoD:</p> <ul style="list-style-type: none"> Corporate car Parking space Fuel expenses Corporate mobile phone Corporate card Corporate travelling expenses card <p>As member of the BoD:</p> <ul style="list-style-type: none"> * Corporate travelling expenses card
HERODOTOU CONSTANTINOS	Chairman of the Board of Directors from 26.02.2025, effective as of 11 April 2025 Independent Non-Executive Member of the BoD	179.925,06		179.925,06	<ul style="list-style-type: none"> * Other benefits according to CCLA ΕΣΣΕ 2023-2025* € 537 Medical and hospital healthcare insurance, provided through reimbursement of the cost of a personally held private insurance policy 	<ul style="list-style-type: none"> Corporate car Parking space Fuel expenses Corporate mobile phone Corporate card Corporate travelling expenses card
GLAVANIS CHRISTOS	Independent, Non-member of the Board of Directors, Chairman of the Audit Committee		50.000,04	50.000,04		
VARDAKARI CHARIKLEIA	Independent Non-Executive Member of the BoD, Member of: α) the Corporate Governance, Nominations, Human Resources and Remuneration Committee and b) the Risk management Committee until 26.02.2025		11.651,79	11.651,79	<ul style="list-style-type: none"> Staff Group Insurance Policy 	
MOISSIS AVRAAM-MINOS	B' Vice-Chairman of the Board of Directors, Non Executive Member of the BoD, Representative of the Hellenic Financial Stability Fund which has been absorbed by the Growth Fund Member of: a) the Corporate		112.500,00	112.500,00	<ul style="list-style-type: none"> Staff Group Insurance Policy 	

Member	Capacity	Gross remuneration	Remuneration for Meetings of the Board of Directors and of Committees	Total	Other benefits	Facilitation of Service Needs
	Governance, Nominations, Human Resources and Remuneration Committee b) the Risk management Committee and c) the Audit Committee					
YIANNOPOULOS AIMILIOS	Independent Non-Executive Member of the BoD, Chairman of the Corporate Governance, Nominations, Human Resources and Remuneration Committee, Member of a) the Risk Management Committee and b) the Audit Committee		93.500,04	93.500,04	• Staff Group Insurance Policy	
POLITOPOULOU MARIA IOANNA	Member of the Board of Directors and Member of a) the Corporate Governance, Nominations, Human Resources and Remuneration Committee and b) the Risk Management Committee until 26.02.2025		11.651,79	11.651,79	• Staff Group Insurance Policy	
ALEXAKIS CHRISTOS	Independent Non-Executive member of the BoD		50.000,04	50.000,04		• Corporate travelling expenses card
KARAKASIS THEODOROS	Member of the BoD until 26.02.2025		8.035,72	8.035,72		
ADAMOPOULOS KONSTANTINOS - VASILEIOS	Member of the BoD and member of the Audit Committee until 26.02.2025		10.928,58	10.928,58	• Staff Group Insurance Policy	
KYRIAKOPOULOS EFTHYMIOS	Member of the BoD, Chairman of the Risk Management Committee, Member of a) the Corporate Governance, Nominations, Human Resources and Remuneration Committee and b) Audit Committee until 26.02.2025		15.267,87	15.267,87	• Staff Group Insurance Policy	

Member	Capacity	Gross remuneration	Remuneration for Meetings of the Board of Directors and of Committees	Total	Other benefits	Facilitation of Service Needs
DOXAKI DESPOINA	Member of the BoD until 30.10.2025		41.532,29	41.532,29		
STASINAKIS AIMILIOS	Independent Non-Executive Member of the BoD from 26.02.2025 and member of the Corporate Governance, Nominations, Human Resources and Remuneration Committee from 20.11.2025		42.113,13 The remuneration of Mr. Stasinakis for his participation in the Corporate Governance, Nominations, Human Resources and Remuneration Committee was paid retroactively in 2026	42.113,13	• Staff Group Insurance Policy	
LIARGKOVAS PANAGIOTIS	Independent Non-Executive Member of the BoD and member of a) Corporate Governance, Nominations, Human Resources and Remuneration Committee and b) Risk Management Committee from 26.02.2025		61.064,03	61.064,03	• Staff Group Insurance Policy	
VOUGIOUKAS NIKOLAOS	Non-executive member of the BoD and member of the Audit Committee from 26.02.2025		57.273,84	57.273,84		
MAKEDOS KONSTANTINOS	A Vice Chairman of the BoD., Non-Executive Member of BoD and member of the Risk Management Committee from 26.02.2025		72.013,40	72.013,40	• Staff Group Insurance Policy	
BAKOS NIKOLAOS	Non-Executive Member of the BoD and Corporate Governance, Nominations, Human Resources and Remuneration Committee from 26.02.2025 until 09.10.2025		36.370,90	36.370,90		
SEVASTI AFRODITI	Non-Executive Member of the BoD from 15/12/2025		The remuneration of Mrs. Sevasti was paid retroactively in 2026			
TOTAL		451.809,06	753.635,63	1.205.444,69		

*SCLA: Company Collective Labour Agreement

Corporate credit cards of the members of the Board of Directors (foreign residents) and coverage of travelling expenses (non-executive members of the Board of Directors)

The Bank applies a Travel Expenses Coverage Policy for Non-Executive Members of the Board of Directors and Independent Members of Board Committees, which was approved by the Board of Directors in 2024.

2. EXECUTIVE MEMBERS

The executive members of the Board of Directors receive a fixed annual remuneration in the context of the contractual relationship between them and the Bank. They also receive certain benefits in kind and monetary value in accordance with the Company Collective Labour Agreement, the Circulars of the Human Resources Division of the Bank and other provisions, as set out in the following table.

On 30 July 2025, the Board of Directors approved a Variable Remuneration Scheme, inter alia, for senior management (executive members of the Board of Directors), in accordance with the Group's Remuneration Policy.

The executive members are not entitled to receive any additional remuneration or wages for their participation in the Board of Directors or any Committees. The executive members of the Board of Directors are provided with insurance coverage for civil and professional liability.

The fixed remuneration and benefits of the executive members of the Board of Directors for 2025 are set out in the table that follows.

Coverage of official business needs of the members of the Board of Directors (corporate mobile phone, corporate car, fuel expenses, parking space, corporate card based on the invoices produced) in the context of fulfilling their duties and obligations, is presented separately in the following table, given that it is not considered to constitute remuneration, according to the Remuneration Policy of the Members of the Board of Directors. The payment of the following remuneration is subject to the withholdings provided for by the law.

TABLE Iib.

Member	Capacity	Gross remuneration	Remuneration for Meetings of the Board of Directors and of Committees	Total	Other benefits	Facilitation of Service Needs
VRETTOU ELENI	Chief Executive Officer, Executive member of the BoD	482.681,89		482.681,89	<ul style="list-style-type: none"> Participation of employer in Pension Scheme for a percentage of 10% of the fixed gross salary from 01.01.2025 to 31.01.2025 and 20% of the fixed gross salary from 01.02.2025 to 31.12.2025 Staff Group Insurance Policy € 273,44 Other benefits based on the CCLA 2023-2025* € 770 	<ul style="list-style-type: none"> Corporate car Parking space Fuel expenses Corporate mobile phone Corporate card
SKOUBAS VASILIKI	Executive member of the BoD	244.392,82		244.392,82	<ul style="list-style-type: none"> Participation of employer in Pension Scheme for a percentage of 10% of the fixed gross salary from 01.01.2025 to 31.01.2025 and 15% of the fixed gross salary from 01.02.2025 to 31.12.2025 Staff Group Insurance Policy € 185,48 Other benefits based on the CCLA 2023-2025* € 770 	<ul style="list-style-type: none"> Corporate car Parking space Fuel expenses Corporate mobile phone Corporate card
TOTAL		727.074,71		727.074,71		

* CCLA: Company Collective Labour Agreement

EXPLANATORY NOTES for each member

VRETTOU ELENI

The remuneration paid to the Chief Executive Officer Ms Eleni Vrettou for the fiscal year 2025 was granted by virtue of the Fixed-Term Service Provision Contract Agreement dated 29.09.2022 that she has signed with the Bank and as amended by the Addendum dated 7 April 2025.

SKOUBA VASSILIKI

The remuneration paid to the Executive Member of the Board of Directors Ms Vassiliki Skouba for the fiscal year 2025 was granted by virtue of the Open-Ended Employment Contract Agreement dated 29.12.2022 that she has signed with the Bank, which was concluded in replacement of the employment contract dated 4.4.2022 that she had signed with the Bank, as amended by the Addendum dated 7 April 2025

The above persons have not received any other amounts by the Bank under any different

capacity or relationship.

(B) ANNUAL REMUNERATION CHANGE

This section presents the annual change in the remuneration of the Members of the Board of Directors, the performance of the Bank and the change of the average wages of full-time employees of the Bank, except of the officers.

TABLE III

CHANGE OF REMUNERATION OF THE MEMBERS OF THE BOARD OF DIRECTORS

Comparative Table for the Remuneration of the Members of the Board of Directors of CrediaBank during the past five (5) financial years						
Name	Capacity-Period	Total remuneration (Gross amounts in €)				
		2021	2022	2023	2024	2025
ZOGRAPHAKIS IOANNIS	Chairman of the BoD until 26.02.2025 and BoD member from 26.02.2025		52.733,87	152.940,07	234.720,00	351.616,17
Annual change				190,02%	53,47%	49,80%
HERODOTOU CONSTANTINOS	Chairman of the BoD from 26.02.2025					179.925,06
Annual change						n/a
VRETTOU ELENI	Member of the BoD from 31/8/2022 Chief Executive Officer since 16/9/2022		85.219,82	292.182,24	292.182,24	482.681,89
Annual change				242,86%	0,00%	65,20%
SKOUBA VASILIKI	Executive member of the BoD from 08/02/2023 until 06/07/2023 and from 20/10/2023			108.965,73	171.524,06	244.392,82
Annual change					57,41%	42,48%
VARDAKARI CHARIKLEIA	Member of the BoD from 15.07.2021 to 26.02.2025	19.937,50	50.964,67	49.959,68	72.500,04	11.651,79
Annual change			155,62%	-1,97%	45,12%	-83,93%
MOISSIS AVRAAM	Non-Executive member of the BoD, Representative of the Hellenic Financial Stability Fund which has been absorbed by the Growth Fund, Vice Chairman of the BoD since 24.11.2021	3.000,00	103.425,00	112.500,00	112.500,00	112.500,00
Annual change			3.347,50%	8,77%	0,00%	0,00%
GIANNOPOULOS AIMILIOS	Independent Non-Executive Member of the Board of Directors since 24.03.2022		37.032,26	59.576,60	93.500,04	93.500,04
Annual Change				60,88%	56,94%	0,00%
POLITOPOULOU MARIA - IOANNA	Member of the BoD from 07.06.2023 to 26.02.2025			23.568,55	66.425,04	11.651,79
Annual Change					181,84%	-82,46%

Comparative Table for the Remuneration of the Members of the Board of Directors of CrediaBank during the past five (5) financial years						
Name	Capacity-Period	Total remuneration (Gross amounts in €)				
		2021	2022	2023	2024	2025
ALEXAKIS CHRISTOS	Member of the BoD since 06/07/2023			14.596,77	50.000,04	50.000,04
Annual Change					242,54%	0,00%
KARAKASIS THEODOROS	Member of the BoD from 06.07.2023 to 26.02.2025			14.596,77	50.000,04	8.035,72
Annual Change					242,54%	-83,93%
ADAMOPOULOS KONSTANTINOS-VASILEIOS	Member of the BoD from 06.07.2023 to 26.02.2025			23.354,83	68.000,04	10.928,58
Annual Change					191,16%	-83,93%
KYRIAKOPOULOS EFTHYMIOS	Member of the BoD from 06.07.2023 to 26.02.2025			36.491,92	95.000,04	15.267,87
Annual Change					160,33%	-83,93%
DOXAKI DESPOINA	Member of the BoD from 06.07.2023 to 30.10.2025				64.596,81	41.532,29
Annual Change						-35,71%
STASINAKIS AIMILIOS	Member of the BoD since 26.02.2025					42.113,13
Annual Change						n/a
LIARGKOVAS PANAGIOTIS	Member of the BoD since 26.02.2025					61.064,03
Annual Change						n/a
VOUGIOUKAS NIKOLAOS	Member of the BoD since 26.02.2025					57.273,84
Annual Change						n/a
MAKEDOS KONSTANTINOS	Chairman of the BoD from 10.11.2020 to 01.09.2023 member of the BoD and Vice Chairman of the BoD from 26.02.2025	201.600,00	214.057,96	157.417,58	195.310,82	72.013,40
Annual Change			6,18%	-26,46%	24,07%	-63,13%
BAKOS NIKOLAOS	Member of the BoD from 26.02.2025 to 09.10.2025					36.370,90
Annual Change						n/a
Total		224.537,50	543.433,58	1.046.150,74	1.566.259,21	1.882.519,36
Total members of the Board of Directors (includes non-active members)	Number of members of the BoD in 31.12	10	11	13	12	12
	Annual remuneration	991.905,47	1.086.272,87	1.180.855,00	1.932.939,38	1.932.519,40
	Change %		10%	9%	64%	0%

CHANGE OF THE PERFORMANCE OF THE BANK (in € thousands)

YEAR	Profits before taxes and provisions (PPI)	Change percentage	Profits before taxes and provisions (PPI) – Not including revenues from securitization	Change percentage
2021	-80.535	-	-25.134	-
2022	-38.478	-52,22%	-38.478	53,09%
2023	33.013	185,80%	33.013	185,80%
2024	42.969	30,16%	42.969	30,16%
2025	124.441	189,61%	124.441	189,61%

CHANGE OF AVERAGE REMUNERATION OF EMPLOYEES OF THE BANK EXCEPT OF EXECUTIVES

The following table shows the average remuneration of the Bank's employees except the General Manager / Chief Officer positions for the years in which these positions existed. The Average Remuneration is the product of the division corresponding to the fraction with the numerator being the sum of the gross annual remuneration of the personnel who worked at the Bank in 2025, excluding severance payments and the denominator being the number of persons who worked at the Bank in that year and is shown in the column "persons".

ANNUAL WAGES OF BANK EMPLOYEES				
YEAR	PERSONS	PERSONS CHANGE PERCENTAGE	AVERAGE	CHANGE PERCENTAGE
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%
2023	640	-9,22%	31.514,05 €	4,78%
2024	1532	139,38%	38.750,15 €	22,96%
2025	1503	-1,89%	36.482,69 €	-5,85%

(C) REMUNERATION FROM GROUP COMPANIES

This section presents the remuneration of members of the Board of Directors of the Bank originating from Group Companies for 2025. The said remuneration is add on and is not included in the above tables.

Ms Eleni Vrettou received from the company "CrediaBancassurance Agency S.A." the amount of €60,000.00 as expenses for the attendance of members of the Board of Directors and a

corporate credit card has been granted for the facilitation of business needs

Mr. Theodore Karakasis received from the company “CrediaFactors S.A.” the amount of 34.910,20 as expenses for the attendance of members of the Board of Directors.

(D) VARIABLE REMUNERATION SCHEMES

During the financial year under review, no variable remuneration was awarded to the executive members of the Board of Directors.

Based on the Bank’s and the Group’s Remuneration Policy, which was approved by the Bank’s Board of Directors on 30 July 2025, a Variable Remuneration Scheme was established, inter alia, for senior management, including the executive members of the Board of Directors.

The variable remuneration framework of CrediaBank comprises two incentive schemes, each addressed to a distinct employee population: the Senior and Executive Management Scheme and the short-term incentive scheme applicable to all other employees. These schemes are mutually exclusive in terms of scope and are designed to incentivize both individual and collective performance. The relevant remuneration amounts are determined on the basis of predefined quantitative and qualitative criteria, supporting the achievement of the Bank’s Business Plan and ensuring high performance within prudent risk-taking limits.

The Executive Members participate in the Senior and Executive Management and Heads of Independent Functions Incentive Scheme, which is briefly outlined below. It is noted that Non-Executive Members are not entitled to participate in any variable remuneration scheme, as provided for under the Remuneration Policy.

The Executive Incentive Plan (EIP) for Senior and Executive Management was adopted by the Bank in 2025 and aims to motivate executives both in the short and the long term towards the achievement of the Bank’s Business Plan and strategic priorities. The Plan also seeks to strengthen retention and attraction in alignment with sector and market remuneration practices, as well as to recognize and reward Executives’ contribution to the Bank’s performance, while at the same time ensuring the maintenance of a sound capital base. The EIP methodology was designed based on benchmarking and comparative assessment of evolving practices in both the international and domestic sectors, with the support of a specialized external advisor.

Within the framework of the EIP, the award or non-award of a bonus by the Bank is contingent upon the Bank's performance against specific performance indicators (corporate performance metrics) and is subject to approval by the Board of Directors. The targets of the corporate performance metrics, the key financial indicators affecting the size of the variable remuneration cost (bonus pool), as well as the impact of their achievement on the size of the bonus pool, are defined annually following a recommendation by the Corporate Governance, Nominations, Human Resources and Remuneration Committee and approval by the Board of Directors, taking into account all existing risks and extreme conditions associated with the Bank's activities.

For the purposes of implementing the EIP, executives are categorized based on two key factors:

1. Level of Responsibility
2. Nature of each role's function:
 - Revenue Generating Roles
 - Business Enabler Roles
 - Control Roles

The calculation of variable remuneration takes into account the following key elements:

1. Corporate Performance Metrics (*below the defined threshold, no variable remuneration is awarded*)
2. Key Financial Indicator
3. Bank Scorecard (*Bank/CEO Objective Scorecard*)
4. Functional Objectives Scorecard (*per General Directorate*)
5. Leadership Competencies Assessment.

Depending on the executive's position level and the amount of variable remuneration, a deferral rate of at least 40% of variable remuneration is applied, with payment made in equal instalments over a period of no less than four years, while the remaining amount is paid upfront following the performance assessment. Both the upfront and the deferred amounts are delivered in a fixed ratio of cash and shares, consistently applied throughout the entire payment schedule.

The granting of variable remuneration is fully aligned with the applicable regulatory framework.

(E) No deviations occurred from the application of the Remuneration Policy for Members of the Board of Directors approved by the Annual General Meeting held on 16 July 2024.

F) COMPENSATION OF FORMER CHAIRMAN MR. IOANNIS ZOGRAPHAkis

Pursuant to the terms of the Fixed-Term Service Agreement dated 04.09.2023, severance compensation was granted to the former Chairman, Mr. Ioannis Zographakis, in an amount equal to one year's remuneration, following his non-re-election as Chairman of the Board of Directors (loss of the Chairmanship not attributable to any fault on his part). The compensation was paid in accordance with a duly executed agreement, under the standard terms provided for in the Bank's internal regulatory framework applicable to cases of executive departure, applied in analogy.

APPENDIX

Key Terms of the Agreement of the Chairman, Mr. HERODOTOU CONSTANTINOS

Role/ Position	Non-Executive Chairman of the Board of Directors
Gross annual remuneration	€250.000 payable on a pro-rata monthly basis and subject to statutory deductions
Additional Voluntary Benefits	(i) Corporate card up to €30.000 (ii) corporate card and parking space (iii) Corporate mobile phone (iv) card covering travel expenses as a non-resident (v) Coverage of housing cost with a monthly rent of €2.700 (plus operating expenses) (vi) Coverage of the cost of a personal private medical and hospital insurance policy
Compensation in the Event of Termination of the Agreement by the Bank	For termination for serious cause: No unearned remuneration, allowances, or benefits are payable. For termination without serious cause: Gross remuneration equal to one (1) year. In case the remaining term of the agreement is less than one year, compensation shall be equal to the gross remuneration due for the remaining period until the expiry of the agreement.

Terms of the Addendum dated 07.04.2025 to the Contract Agreement of the Chief Executive Officer, Ms. Eleni Vrettou

Role/ Position	CEO/Executive Member of the Board of Directors
Gross annual remuneration	€500.000,00 payable on a pro-rata monthly basis and subject to statutory deductions
Additional Voluntary Benefits	(i) The Bank's participation in a pension scheme at a rate of 20% of annual fixed gross remuneration, ii) Coverage of business-related and other expenses using a prepaid card, with a monthly limit of €5,000.

In all other respects, all agreements and terms of the Fixed-Term Service Contract Agreement dated 29 September 2022 entered into by Ms. Vrettou remain in full force and effect.

Terms of the Addendum dated 07.04.2025 to the Contract Agreement of the Executive Member of the Board of Directors, Ms. Vasiliki Skouba

Role/ Position	Chief Financial Officer/ Executive Member of the Board of Directors
Gross annual remuneration	€250.000 payable on 14 salaries, subject to statutory deductions
Additional Voluntary Benefits	i) The Bank's participation in a pension scheme at a rate of 15% of annual fixed gross remuneration, ii) Corporate credit card, with a monthly limit of €2.500

In all other respects, all agreements and terms of the Fixed-Term Service Contract Agreement dated 29 December 2022 entered into by Ms. Vasiliki Skouba remain in full force and effect.