SPECIAL REPORT

pursuant to Article 3C of Law 4706/2020 of the company

"CREDIABANK Banking Société Anonyme"

regarding the balanced representation of genders on the Board of Directors

This Special Report has been prepared by CrediaBank Banking Société Anonyme (hereinafter the "Bank"), pursuant to Article 3C of Law 4706/2020, as amended by Law 5178/2025 and currently in force, whereby Directive (EU) 2022/2381 on improving the gender balance among directors of listed companies was transposed into Greek law, in conjunction with letter no. 12678/08.09.2025 of the General Secretariat for Equality and Human Rights of the Ministry for Social Cohesion and Family.

PART A

Bank Details

Corporate name:	CrediaBank Banking Société Anonyme
G.E.MI. No.:	255501000
Tax Identification No.:	094014170
Company sector of activity:	Banking services (Main Activity Code)
Number of employees of the company, on an individual basis:	**1,191*** **(as of 31.12.2025)**
Annual turnover:	279.161.507,66 **(for the year 2025)**
Annual balance sheet total of the company:	8.479.639,21 **(for the year 2025)**

** It is noted that the total number of employees of the Group as of 31.12.2025 amounted to 1,202.*

PART B

(a) Information on the Bank's implementation of the percentages set out in paragraph 3 of Article 3A of Law 4706/2020, with reference to the number of Executive and Non-Executive members of the Board of Directors belonging to the underrepresented gender

The Bank's Board of Directors consists of 13 members and was elected by the General Meeting on 26.02.2025. Initially, it was composed of 10 men and 3 women, meaning that the participation of the underrepresented gender amounted to 23.08%. According to the most recent data, two members have since been replaced and the current Board of Directors is composed of 9 men and 4 women, with the breakdown into Executive, Non-Executive and Independent Non-Executive Members set out in the table below.

	Total Members	Male Members	Female Members	Percentage of Members of the Underrepresented Gender
Members	13	9	4	30.77%
Executive Members	2	0	2	100%
Non-Executive Members	5	3	2	40%
Independent Non-Executive Members	6	6	0	0%
Most recent Board of Directors minutes regarding constitution into body:	Board of Directors Minutes No. 1521/29.07.2026, registered with G.E.MI. under registration code 6141078.			

As follows from the above data, the composition of the Bank's Board of Directors already complies with the regulatory thresholds laid down in Law 5178/2025, effective as of 30.06.2026, and Directive (EU) 2022/2381. In particular, the Board comprises at least four (4) women out of a total of thirteen (13) Board members, representing 30.77% of all its members, as specified in the Annex to Directive (EU) 2022/2381. In this case, paragraph 3 of Article 5 of the above Directive applies, which provides that the number of all director positions deemed necessary to achieve the objective, namely the 33% threshold, shall be the number closest to the proportion of 33% without exceeding 49%.

(b) Information on the Bank's compliance with the obligation set out in paragraph 4 of Article 3A of Law 4706/2020

Given that the Bank's Board of Directors includes two (2) Executive Members, i.e. fewer than the three (3) Executive Members referred to in paragraph 4 of Article 3A of Law 4706/2020, as in force, **the said provision does not apply**. In any event, it is noted that both Executive Members of the Bank's Board of Directors belong to the underrepresented gender.

(c) Measures implemented or to be taken to improve the balanced representation of genders on the Bank's Board of Directors

The Bank, in full compliance with the applicable regulatory and legislative framework and, at the same time, remaining firmly committed to adopting high standards and international best practices of corporate governance, attaches particular importance to the composition and diversity of the Board of Directors. In this context, it seeks to attract and select individuals who possess the required expertise, professional experience and training, as well as the necessary guarantees of integrity, ethics and good repute, so as to effectively meet the requirements and responsibilities of their role.

The specific criteria and the procedure for the assessment and selection of candidates are described in detail in the Policy on the Suitability Assessment of the Members of the Board of Directors and Key Function Holders, of which the Diversity Policy forms an integral part.

During the process of selecting and assessing candidates for positions on the Board of Directors, uniform, objective and transparent criteria are applied, without discrimination on the grounds of gender. The Bank ensures that women and men have equal opportunities to participate and be assessed on the basis of the required qualifications, suitability and professional competence. In this way, the Bank reaffirms its commitment to meaningful diversity in the composition of its management bodies, recognising that diversity of skills, experiences and perspectives enhances the effectiveness of corporate governance and contributes to its sustainable and long-term development.

This Special Report is posted on the Bank's official website.

Athens, 30 September 2026

CrediaBank Banking Société Anonyme