

PRESS RELEASE

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CrediaBank and Aristotle University of Thessaloniki sign a Memorandum of Cooperation to advance sustainable development in the agricultural sector

[CrediaBank](#) announces the signing of a **Memorandum of Cooperation** with [Aristotle University of Thessaloniki](#) (AUTH), aimed at developing joint initiatives in education, research, innovation, entrepreneurship and sustainable development. The collaboration places particular, though not exclusive, emphasis on initiatives linked to the School of Agriculture, covering the agricultural economy and entrepreneurship, sustainable financing of agricultural and agri-food activities, innovation in the primary sector and stronger links between research and production.

CrediaBank's collaboration with AUTH forms part of the Bank's strategy to strengthen the connection between financing and the real economy, while supporting innovation and sustainable development.

The Memorandum of Cooperation sets out a framework for initiatives in the following areas:

- **Research and scientific advisory services**, through the development of joint research projects and studies, and the provision of scientific advisory support on matters of common interest, particularly in relation to the agricultural economy, agri-food, innovation and sustainable development.
- **Education and training**, through educational programmes, specialised seminars and professional development initiatives for Bank employees on topics related to the primary sector and sustainable development. The framework also provides for the possibility of scholarships, awards or sponsorships for students and early-career researchers.
- **Promoting innovation and linking research with production**, through knowledge-transfer initiatives designed to translate research into benefits for the production process. It also provides for student internships, collaboration on diploma and doctoral theses, and joint participation by CrediaBank and AUTH in national and European programmes.
- **Agricultural economy and sustainable finance**, through initiatives that connect financing with sustainable development, with an emphasis on agricultural entrepreneurship, agricultural and agri-food activities, and innovation in the primary sector.

Commenting on the signing of the Memorandum of Cooperation, **CrediaBank Chief Executive Officer Eleni Vrettou** stated: "Our collaboration with AUTH forms part of our strategy to actively support growth in the productive economy and the transition to a more sustainable and competitive economic model. By connecting scientific knowledge and innovation with financing and the real needs of the market, we are creating the conditions for the agricultural and agri-food sectors to seize new growth opportunities. At CrediaBank, we aim to serve as an active partner in collaborations that generate long-term value for the economy and society."

The Rector of AUTH, Professor Kyriakos Anastasiadis, stated: "At Aristotle University, we believe that a modern public university must build bridges between knowledge and society, and between research and production. It is not enough simply to generate knowledge. We seek to turn it into innovation, practical applications and tangible impact for the economy and society. Our collaboration with CrediaBank draws on the strong scientific and research expertise of the School of Agriculture and opens up new opportunities in the agri-food sector, a sector of strategic importance to the country. For us, however, the younger generation is particularly important. We want our students and early-career researchers to engage more closely with the real challenges of production through research, internships, diploma and doctoral theses, scholarships and awards. This is our vision of a modern public university-outward-looking, innovative, open to collaboration and committed to serving the country."

The Memorandum of Cooperation will remain in force for two years and may be extended by mutual agreement between the two parties. The individual initiatives and projects arising from the collaboration will be defined through separate agreements between CrediaBank and AUTH.

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.

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