



EXCERPT FROM THE MINUTES
of the Meeting of 13.6.2025

On Friday, June 13, 2025 at 15.00, the Board of Directors convened via videoconference. The relevant convocation was sent to all Members on 12.6.2025. No Member objected to the holding of the meeting without observing the convocation requirements.

The Chair, Mr. D.C. Tsitsiragos, the Deputy CEO, Mr. L.A. Papagaryfallou, the Members, Mmes. E.M. Andriopoulou and A.F. Palimeri, Mr. P.I.-K. Papazoglou, Ms. A.G. Areni, Mr. J.L. Cheval, Mmes. E.R. Hardwick and D.C. Lebot and Mr. J.-H.-F.G. Umbgrove as well as the Secretary of the Board of Directors, Ms. E.E. Tzanakaki, participate in the videoconference.

The Chief Executive Officer, Mr. V.E. Psaltis, did not participate due to impediment and had authorized Mr. D.C. Tsitsiragos to represent him.

The Chair ascertains the existence of a quorum.

Constitution of the Board of Directors into a body.

Following a) the resolution of the Extraordinary General Meeting of the Shareholders of the Bank dated June 12, 2025 on the appointment of Mr. Johannes Herman Frederik G. Umbgrove, who fulfills the independence criteria according to article 9 of law 4706/2020, as Independent Non-Executive Member, for the remainder of the tenure of the Board of Directors of the Bank, as this was determined during his election by the resolution of the Extraordinary General Meeting of Shareholders dated 22.7.2022 and b) the respective recommendation of the Corporate Governance, Sustainability and Nominations Committee, the Board of Directors, taking into consideration that Mr. Johannes Herman Frederik G. Umbgrove meets the independence criteria according to article 9 of law 4706/2020 and the Bank of Greece Executive Committee Act No. 224/21.12.2023, as in force, as well as to the Suitability and Nomination Policy for the Members of the Board of Directors and Key Function Holders and relevant internal documents, is constituted into a body, in accordance with article 11 of the Articles of Incorporation, as follows:

I.

Chair of the Board of Directors, Mr. Dimitris Tsitsiragos, son of Constantinos and Anastasia, INDEPENDENT NON-EXECUTIVE MEMBER, resident of [•], Identity Card Number: [•], Date of Issuance: [•], Issuing Authority: [•], Tax Registration Number: [•].

A. EXECUTIVE MEMBERS OF THE BOARD OF DIRECTORS

Chief Executive Officer, Mr. Vassilios Psaltis, son of Emmanouil and Triantafyllia, resident of [•], Identity Card Number: [•], Date of Issuance: [•], Issuing Authority: [•], Tax Registration Number: [•].

Deputy CEO, Mr. Lazaros Papagaryfallou, son of Alkis and Evdoxia, resident of [•], Identity Card Number: [•], Date of Issuance: [•], Issuing Authority: [•], Tax Registration Number: [•].

II. OTHER MEMBERS OF THE BOARD OF DIRECTORS

B. NON-EXECUTIVE MEMBER

Ms. Annalisa Areni, daughter of Gianpaolo and Piera, resident of [•], Passport Number: [•], Date of Issuance: [•], Issuing Authority: [•], Tax Registration Number: [•].

C. INDEPENDENT NON-EXECUTIVE MEMBERS

Ms. Elli Andriopoulou, daughter of Miltiadis and Christianna, resident of [•], Identity Card Number: [•], Date of Issuance: [•], Issuing Authority: [•], Tax Registration Number: [•].

Ms. Aspasia Palimeri, daughter of Filippos and Sofia-Maria, resident of [•], Passport Number: [•], Date of Issuance: [•], Issuing Authority: [•], Tax Registration Number: [•].

Mr. Panagiotis Papazoglou, son of Ioannis-Konstantinos and Melpomeni, resident of [•], Identity Card Number: [•], Date of Issuance [•], Issuing Authority: [•], Tax Registration Number: [•].

Mr. Jean Léon Marie Cheval, son of Léon and Mathilde, resident of [•], Passport Number: [•], Date of Issuance: [•], Issuing Authority: [•], Tax Registration Number: [•].

Ms. Elanor Rose Hardwick, daughter of Robert and Janet, resident of [•], Passport Number: [•], Date of Issuance: [•], Issuing Authority: [•], Tax Registration Number: [•].

Ms. Dioni-Catherine Kamitsis-Lebot, daughter of Constantin and Anna, resident of [•], Identity Card Number: [•], Date of Issuance: [•], Issuing Authority: [•], Tax Registration Number: [•].

Mr. Johannes Herman Frederik Umbgrove, son of Gerhard Jan Willem and Anneke Kitty Ada, resident of [•], Passport Number: [•], Date of Issuance: [•], Issuing Authority: [•], Tax Registration Number: [•].

The tenure of the Members of the Board of Directors is quadrennial, starting from the election of the Board of Directors by the Extraordinary General Meeting of Shareholders on 22.7.2022, and shall be extended, according to article 85 par. 1 of Law 4548/2018 and article 9 par. 3 of the Articles of Incorporation of the Bank, until the expiration of the statutory period set for the convocation of the Ordinary General Meeting to be held after the expiration of the said tenure and until the respective resolution has been adopted.

Committees of the Board of Directors.

Following a) the resolution of the Extraordinary General Meeting of the Shareholders of the Bank dated June 12, 2025 on the appointment of Mr. Johannes Herman Frederik G. Umbgrove as Independent Non-Executive Member and b) the constitution of the Board of Directors into a body, the Board of Directors unanimously resolves as follows:

A. Following the resolution of the Extraordinary General Meeting of the Shareholders of the Bank dated June 12, 2025, the Board of Directors takes cognizance of the determination of the number and the qualifications of the Members of the Audit Committee as per article 44 par. 1 case b) of Law 4449/2017 and in particular of the following:

The Audit Committee will remain a Committee of the Board of Directors, consisting of four (4) of its Members in total and, in particular, of four (4) Independent Non-Executive Members, according to the provisions of article 9 par. 1 and 2 of Law 4706/2020.

Further to the above, the type and term of office of the Audit Committee remains the same, as approved by the Ordinary General Meeting dated 27.7.2023.

The Members of the Committee are appointed by the Board of Directors, in accordance with article 44 par. 1 case c) of Law 4449/2017, as in force, and the Audit Committee Charter and shall satisfy the criteria/qualifications set out in article 44 of Law 4449/2017 as well as in the Audit Committee Charter. In the event of resignation, death or forfeiture of a Member of the Committee, the Board of Directors, in accordance with article 44 par. 1 case f) of Law 4449/2017, as in force, will appoint, from among its existing Members, a new Member in replacement thereof, for the remaining term of office of the Member replaced, in accordance with article 82, pars. 1 and 2 of Law 4548/2018.

The Board of Directors, taking into consideration and endorsing the recommendation of the Corporate Governance, Sustainability and Nominations Committee in respect to the composition of the Audit Committee and confirming that the persons hereinafter meet all the criteria of the respective legal and regulatory framework, including those of article 44 par. 1 of Law 4449/2017, and have a proven excellent track record of knowledge of the banking and financial sector in general and sufficient knowledge in the field in which the Bank operates, and that their participation in the Audit Committee shall ensure the individual and collective suitability of the Committee and the proper exercise of the responsibilities of the said Committee, stipulated by the law, by the regulatory framework and by its Charter, resolves that the composition of the Audit Committee is the following:

- Panagiotis I.-K. Papazoglou (Chair, as per the 24.7.2024 resolution of the Audit Committee) – Independent Non-Executive Member

- Elli M. Andriopoulou – Independent Non-Executive Member
- Jean L. Cheval – Independent Non-Executive Member
- Johannes Herman Frederik G. Umbgrove – Independent Non-Executive Member

Furthermore, it is confirmed that Messrs. Panagiotis I.-K. Papazoglou and Jean L. Cheval possess adequate auditing and accounting knowledge and experience.

B. Further to the above, the Board of Directors, considering that Mr. J.-H.-F.G. Umbgrove is also a member of the Remuneration Committee and the Corporate Governance, Sustainability and Nominations Committee, resolves that the composition of the remainder of the Committees of the Board of Directors, including the above-mentioned, will remain the same, noting that Mr. J.-H.-F.G. Umbgrove will participate in the above committees as an Independent Non-Executive Member. Thus, the composition of the Board of Directors' Committees will be as follows:

Risk Management Committee

Jean L. Cheval (Chair), Independent Non-Executive Member
Aspasia F. Palimeri, Independent Non-Executive Member
Elanor R. Hardwick, Independent Non-Executive Member
Diony C. Lebot, Independent Non-Executive Member

Remuneration Committee

Aspasia F. Palimeri (Chair), Independent Non-Executive Member
Dimitris C. Tsitsiragos, Independent Non-Executive Member
Panagiotis I.-K. Papazoglou, Independent Non-Executive Member
Johannes Herman Frederik G. Umbgrove, Independent Non-Executive Member

Corporate Governance, Sustainability and Nominations Committee

Elanor R. Hardwick (Chair), Independent Non-Executive Member
Elli M. Andriopoulou, Independent Non-Executive Member
Diony C. Lebot, Independent Non-Executive Member
Johannes Herman Frederik G. Umbgrove, Independent Non-Executive Member

It is noted that the Remuneration Committee and the Corporate Governance, Sustainability and Nominations Committee will be constituted into a body at their respective first meeting following the present resolution.

The term of office of the Committees' Members appointed by the Board of Directors shall follow their term of office as Members of the Board of Directors, i.e. their tenure shall be quadrennial and may be extended until

the termination of the deadline for the convocation of the next Ordinary General Meeting and until the respective resolution has been adopted.

Exact translation
of excerpt of the Minutes

The Secretary of
the Board of Directors

E.E. TZANAKAKI