



EXCERPT FROM THE MINUTES  
of the Audit Committee Meeting  
of 13.6.2025

On Friday, June 13, 2025, the Audit Committee of the Board of Directors of Alpha Bank S.A. (the "Bank") resolved, in accordance with article 6.4 of its Charter as in force, as follows. This constitutes a resolution of the Audit Committee without the holding of a physical meeting.

Further, by executing the present Minutes and by recording herein their voting preference (Yes/No/Abstain) the Members of the Committee have agreed that such resolution by circulation may be passed by majority vote.

Constitution of the Audit Committee into a body.

Following i) the resolution of the Extraordinary General Meeting of Shareholders of the Bank dated 12.6.2025 pertaining to the number and the qualifications of the Members of the Audit Committee as per article 44 par. 1 case b) of Law 4449/2017, ii) the resolution of the Ordinary General Meeting of 27.7.2023 regarding the type of the Audit Committee and its term of office and iii) the respective resolution of the Board of Directors of the Bank dated 13.6.2025 by virtue of which the Members of the Audit Committee were appointed, and in accordance with article 44 of Law 4449/2017, as currently in force, the Audit Committee is constituted into a body as follows:

I. CHAIR OF THE AUDIT COMMITTEE

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

II. OTHER MEMBERS OF THE AUDIT COMMITTEE OF THE BOARD OF DIRECTORS

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: [•].

Mr. Jean Léon Marie Cheval, son of Léon and Mathilde, resident of [•], Passport 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 Chair of the Committee and the above Members fulfill the suitability criteria in accordance with article 44 of Law 4449/2017 and, more specifically, they have a proven excellent track record of knowledge of the banking and financial sector in general and each one of them is also adequately qualified, in terms of knowledge and skills including academic and professional qualifications as well as experience and background, to perform the duties assigned to him/her as well as pursuant to the requirements of their position as Members of the Audit Committee. Furthermore, it is noted that all Members of the Committee fulfill the independence criteria, in accordance with the related legal and regulatory framework.

The Members of the Audit Committee, taking into account:

- (i) article 44 par. 1 case (g) of Law 4449/2017, as in force, which provides that at least one Member of the Committee, who is independent of the Bank and possesses adequate auditing and accounting knowledge and experience shall attend the meetings of the Audit Committee relating to the approval of the Financial Statements,
- (ii) the fact that Mr. Panagiotis I.-K. Papazoglou and Mr. Jean L. Cheval possess adequate auditing and accounting knowledge and experience and, in particular that:
  - Mr. P. I.-K. Papazoglou holds a BSc in Economics and an MA in Economic Theory and Policy from the Athens University of Economics and Business (Greece) as well as an MBA in Finance and Management from the University of Aston, Birmingham (UK). He is a Certified Auditor in Greece and Romania, acting as the Engagement (signing) Partner in a number of large Group audits, and he also led a number of major assurance and advisory audit projects for both Greek and international clients in various sectors; and
  - Mr. J.L. Cheval studied Engineering at the École Centrale des Arts et Manufactures, while he holds a DES (Diplôme d'Études Spécialisées) in Economics (1974) from the University of Paris I. Additionally he holds a DEA (Diplôme d' Études Approfondies) in Statistics and a DEA in Applied Mathematics from the University of Paris VI. Before joining Alpha Bank, he held various senior management positions, including the positions of Chief Economist, Head of Corporate Planning, Head of Asset-based Finance, Head of the Structured Asset Finance Department and Head of Finance and Risk,

appoint both of them as Members of the Committee possessing adequate auditing and accounting knowledge and experience and resolve that at least one of them shall attend the Committee's meetings relating to the approval of the Financial Statements.

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

This resolution was approved by way of e-mail indicating each Committee Member's vote.

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Certified excerpt from  
the Book of Minutes of the Audit Committee

The Secretary of  
the Board of Directors

E.E. TZANAKAKI