



EXCERPT FROM THE MINUTES  
of the Audit Committee Meeting  
of 24.7.2024

On Wednesday, July 24, 2024, the Audit Committee of the Board of Directors of Alpha Services and Holdings S.A. (the "Company") resolved, in accordance with article 6.4 of the Audit Committee 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.

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Constitution of the Audit Committee into a body.

According to the Audit Committee Charter, the tenure of the Chair of the Audit Committee should not normally exceed six years accumulatively from the time of his/her election. Ms. C.G. Dittmeier' s tenure was set from 28.9.2017 to 28.9.2023; however, the Corporate Governance, Sustainability and Nominations Committee (CGSNC) at its meeting of 25.4.2023 resolved a one-year extension and thus the tenure of Ms. C.G. Dittmeier ends on 28.9.2024.

The Audit Committee Members thank Ms. Carolyn G. Dittmeier for her service as Chair of the Committee.

Following the above 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 - INDEPENDENT NON-EXECUTIVE MEMBER

Mr. Panagiotis Papazoglou, son of Ioannis-Konstantinos and Melpomeni, resident [•], at [•], Identity Card Number: [•], Date of Issuance [•], Issuing Authority: [•], Tax Registration Number: [•], [•] Tax Office, is appointed as Chair of the Audit Committee.

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

A. NON-EXECUTIVE MEMBER

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

B. INDEPENDENT NON-EXECUTIVE MEMBERS

Ms. Elli Andriopoulou, daughter of Miltiadis and Christianna, resident [•], at [•], 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: [•], Tax Office [•].

Ms. Carolyn Adele Dittmeier, daughter of George and Domenica, resident [•], Passport Number: [•], Date of Issuance: [•], Issuing Authority: [•], Tax Registration Number: [•], Tax Office [•].

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 Mr. Panagiotis I.-K. Papazoglou (Chair), as well as Ms. Elli M. Andriopoulou, Mr. Jean L. Cheval and Ms. Carolyn G. Dittmeier (Members) fulfill the independence criteria in accordance to the related legal and regulatory framework.

The Members of the Audit Committee, taking into account

- (i) article 44(1)(g) of Law 4449/2017, as in force, which provides that at least one Member of the Committee, who is independent of the Company 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, Ms. Carolyn G. Dittmeier and Mr. Jean L. Cheval possess adequate auditing and accounting knowledge and experience and in particular:
  - 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 was a Certified Auditor in Greece and in Romania and he acted as the Engagement (signing) Partner in a number of large Group audits and led a number of major assurance and advisory audit projects for both Greek and international clients in various sectors;
  - 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 and Head of Asset-based Finance, Head of the Structured Asset Finance Department and Head of Finance and Risk;
  - Ms. C.G. Dittmeier holds a BSc in Economics from the Wharton School of the University of Pennsylvania and she is a Statutory Auditor, a Certified Public Accountant (CPA), a Certified Internal Auditor (CIA) and a Certified Risk Management Assurance (CRMA) professional, focusing on the audit and risk management sectors. She worked at auditing and consulting firms as Audit Manager, Financial Controller, Head of Internal Audit and Chief Internal Audit Executive. Additionally, she carried out various professional and academic activities focusing on risk and control governance;

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appoint all three of them as its Members 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.

This resolution was approved by way of e-mail indicating each Audit 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