



Appointment of new Chief International Officer and Chief of Staff

CrediaBank welcomes Ms. Maria Grava to its management team. Ms. Grava assumes the position of Chief International Officer and Chief of Staff with effect from 3.11.2025. Reporting to the CEO, she will also join the Bank's Executive Committee as well as other internal Committees.

In her capacity as Chief International Officer and Chief of Staff, Ms. Grava will be responsible for the strategy and management of the Bank's international subsidiaries. She will support the CEO in driving the Bank's strategic initiatives from development through to successful execution, providing assistance in decision-making and strategic project management. Ms. Grava will also design, review and implement improvements to enhance the Bank's organizational effectiveness and efficiency, acting as a key liaison among executives on matters related to corporate culture, proposals and project planning. Furthermore, she will oversee the Group's compliance and corporate governance functions, ensuring full alignment to applicable laws and to the Bank's risk appetite framework as well as supervisory expectations.

Brief CV of the new Executive of CrediaBank Maria Grava, Chief International Officer and Chief of Staff

Ms. Grava is a senior and seasoned executive with extensive banking experience across different geographies in Europe and Asia. Having been promoted through the HSBC professional ladder, she has last been appointed to the position of Chief of Staff, South and Southeast Asia Commercial Banking, based in Singapore.

During the 30 years of banking service, she has gathered banking expertise in strategic management, Retail and Commercial Banking, Risk and Transformation, with multiple regulators in different economic frameworks. She has led transformation programs related to both business development and operational effectiveness. She has successfully managed large teams to implement strategic initiatives and deliver growth and change, having profound understanding of the European banking environment, including Greece and Malta.

Ms. Grava holds a Bachelor in Greek and French Language and Literature from the National Kapodistrian University of Athens and an MBA from Université de Caen, France. She is also a graduate of the Chief Risk Officer Foundation Course from the University of Cambridge Judge Business School, as well as the Executive Leadership Programme from Harvard University and INSEAD.

CrediaBank S.A.