



NATIONAL BANK OF GREECE
BoD AUDIT COMMITTEE MEETING MINUTES

DATE

Monday, January 19th, 2026

Start Time

16.30

Today, Monday 19.1.2026, at 16:30, the Audit Committee of the Board of Directors of National Bank of Greece convened via Videoconference.

ATTENDEES

Members	▪ Mr. Matthieu Kiss	Independent Non-Executive Director
	▪ Mr. Oscar Rodriguez	Independent Non-Executive Director
	▪ Mr. Avraam Gounaris	Senior Independent Director/Independent Non-Executive Director
	▪ Mr. Jayaprakasa (JP) Rangaswami	Independent Non-Executive Director

Secretary	▪ Mr. Panos Dasmanoglou	General Manager of Group Compliance and Corporate Governance
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After establishing that a quorum is present, all members of the Committee as they were previously on the same day appointed by the Board of Directors being present, the Audit Committee proceeds with the item on the agenda as follows:

Item 1	Constitution of the Audit Committee into a body
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Following the meeting of January 19th, 2026 of the Bank's Board of Directors, during which the Board, in accordance with Article 44 par. 1 case c) of L. 4449/2017 and following proposal of the Corporate Governance and Nominations Committee, decided upon the appointment of Audit Committee members, the Committee which was appointed by means of the aforementioned decision of the Bank's Board of Directors, in line with Article 44 par. 1 case e) of L. 4449/2017 and its Charter, constitutes into a body and appoints its Chair and Vice-Chair as follows:

Chair

Mr. Matthieu Kiss, Independent Non-Executive Director

Father's name:

Date of birth:

Passport No:

TIN:, Tax Office

Home address:

Mr. Matthieu Kiss, independent non-executive member, has already been successfully serving in this role as Audit Committee Chair. Mr. Kiss possesses extensive experience in the banking sector, having served in prominent financial organizations, has expert knowledge and experience in auditing and accounting

and has the knowledge and experience required to supervise auditing procedures and accounting issues reviewed by the Committee. Mr. Kiss shall be the independent non-executive member who is required to attend the meetings of the Audit Committee related to the approval of the financial statements in accordance with the provisions of article 44 para 1(g) of Law 4449/2017 as in force. In any case, the Committee shall have quorum and convene validly when half plus one of its members are present, including its Chair or Vice-Chair or his/her substitute.

Vice-Chair

Mr. Oscar Rodriguez Herrero, Independent Non-Executive Director

Father's name:

Date of birth:

Passport No:

TIN:, Tax Office

Home address:

Members

- Mr. Avraam Gounaris, Senior Independent Director/Independent Non-Executive Director

Father's name:

Date of birth:

ID No:

TIN:, Tax Office

Home address:

- Mr. Jayaprakasa (JP) Rangaswami, Independent Non-Executive Director

Father's name:

Date of birth:

Passport No:

TIN:, Tax Office

Home address:

Thereupon, no other matter being put forward for discussion, the **Chair** declared the meeting closed.

THE SECRETARY

Mr. Panos Dasmanoglou