



Elena Ana Cernat

Independent
Non-Executive Member

Number of shares*

Nil¹

Current role in NBG Board of Directors:

Independent Non-Executive Member

Current participations in NBG Board Committees:

Vice Chair of the Human Resources and Remuneration Committee and of the Innovation and Sustainability Committee

Member of the Board Risk Committee and the Compliance, Ethics and Culture Committee

Mrs. Elena Ana Cernat was appointed as Independent Non-Executive Director of the NBG Board of Directors in July 2019.

In the past, among others, Mrs. Cernat held the position of Executive Vice-President of Idea Bank, CEO of Alior Bank Warsaw – Bucharest branch and of a Member of the Board of Directors of Euroline Retail Services (member of Eurobank Group).

Currently, she is an Independent Director at Credit Europe Bank (Romania) S.A. and at Blik Romania S.A.

She holds a B.A. in Philology, Applied Modern Languages from Babes – Bolyai University, Romania, an MBA degree, from the Romanian – Canadian MBA Program, certificate by University of Ottawa and HEC Montreal, as well as several certifications including among others Certification in Banking Marketing and she has been authorized by the Central Bank of Romania (BNR) KNF Poland and ECB. Mrs. Cernat has also enrolled in a Sustainability Transition management executive master's degree with Bologna Business School.

Mrs. Cernat is a highly experienced banker, having held several senior executive and non-executive positions during her career, with emphasis in business development and innovation. Her significant experience in retail banking, developing new business, digital and multichannel strategies, has substantially contributed to the Board of Directors of NBG and is expected to continue doing so in the future, thus complementing the BoD collective suitability.

Based on the assessment performed, Mrs. Cernat fulfills the eligibility and suitability criteria provided in the regulatory framework and the Bank's internal framework, and especially meets the following criteria:

- ✓ minimum requirements provided in the applicable legal, regulatory and internal framework with regard to qualifying criteria for Board membership and Directors' incompatibilities;
- ✓ sufficient knowledge, skills and experience;
- ✓ reputation, honesty and integrity;
- ✓ independence of mind and no conflict of interest;
- ✓ sufficient time commitment to exercise her duties, thereby meeting time commitment requirements;
- ✓ has confirmed that there is no legal impediment to her election as per article 3 para 4 of Law 4706/2020, as in force;

¹ Number of shares as at 04.07.2024

- ✓ fulfills the independence criteria in accordance with the applicable legal and regulatory framework, so as to be proposed for appointment as Independent Non-Executive Member of the Board; and
- ✓ complements the Board collective suitability.