



Press Release

A profitable start with increased financial results for insurance activities in H1 2025 for Evropi Holdings

Maroussi, 17 September 2025 - Evropi Holdings, published its financial statements on a standalone and consolidated basis for the period ended June 30, 2025, which have been drafted according to the International Financial Reporting Standards (IFRS).

Major corporate and investment developments of the first half of 2025

During the first half of 2025, the Company completed the final phase of the corporate transformation, launched in 2024 with the following corporate actions:

- The acquisition of 100% of the share capital of the insurance company "EVROPI SINGLE MEMBER GENERAL INSURANCE S.A.".
- The acquisition of 100% of the share capital of "NIKOLAOS KATSIBERIS AND PARTNERS INSURANCE AND REINSURANCE BROKERS S.A." with the distinctive title "NAK Insurance Brokers S.A.".
- The successful completion of a share capital increase in cash, with pre-emptive right in favor of the existing shareholders, raising total capital amounting to **€68,338,352.40**.
- The acquisition of 100% of the share capital of "AMYNA INSURANCE BROKERS PC".
- The share capital increase of €28,000,000 in cash of the 100% subsidiary "EVROPI SINGLE MEMBER GENERAL INSURANCE S.A.".

Major financials and performance during the first half of 2025

The financial results for the first half of 2025 show a significant increase in revenue and profits, reflecting the positive contribution of the business transformation and of the new acquisitions. The financials are not directly comparable to the corresponding period of 2024, due to the integration of new activities as of April 2025. In order to depict comprehensively the impact of the acquisitions, key consolidated figures incorporating the entire first half for the insurance activities (01.01–30.06.2025) are also presented:

GROUP (amounts in €)	Reported 01.01-30.6.2025	Full integration 01.01-30.6.2025
Revenues	10,256,474	18,786,244
EBITDA	3,546,876	6,814,133
Earnings before taxes (EBT)	2,779,999	5,923,910
Total Assets	241,203,531	241,203,531



Total Equity	177,449,029	177,449,029
Net Debt	- 18,577,362	- 18,577,362

❖ Performance of New Acquisitions

The new companies acquired by the Group during the first half of 2025 recorded:

Increase in Revenues: +14.5%

Increase in EBITDA: +14%

Increase in Earnings before Taxes: +15%

This performance significantly exceeds the average growth rate of the Greek insurance market and is recorded already, even before the expected synergies between the companies and the broader INTRACOM Holdings Group begin to pay off.

❖ Stability and Strong Capital Adequacy

The Group's solvency ratios reached outstanding levels:

- **SCR Ratio:** 392.69%
- **MCR Ratio:** 1.511.54%

On a standalone basis, the company recorded on 30.6.2025:

		30.6.2025
Revenues	€	3,177,346
EBITDA	€	940,364
Earnings before taxes (EBT)	€	239,479
Total Assets	€	225,482,817
Total Equity	€	188,122,893
Total Value of Real Estate Investments	€	102,704,824
Weighted Average Yield from Leases	%	6.10%
Net Debt	€	19,450,370
Net Debt to Equity	%	10.34%
Leverage Ratio (Net Debt to Total Capital Employed)	%	8.63%

The Chairman of Evropi Holdings, Mr. N. Makropoulos, on the occasion of the publication of the results of the first half of 2025, made the following statement: *“It is with great pleasure and satisfaction that we are publishing today the first financial statements of our company following its recent transformation into a Group of Insurance Activities. The results we are announcing today reflect the strong momentum of the companies that comprise Evropi Holdings and confirm the conviction we all share regarding their potential and prospects. These results are only the beginning of an effort we are all committed to so as to satisfy our customers and employees as well as to create and preserve value for the shareholders, who actively supported us in the recent transformation and whose expectations we are working to verify”.*

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