



FY 2025 Financial Results



Record performance in 2025, the outset of a new era

Record net credit expansion

+€1.1 bln

Net credit expansion

11.4%

Market share (in new production)

+47%

New disbursements YoY

Resilient Asset Quality

2.9%

NPE ratio

Ratio stabilization post the completion of Domus & Rhodium portfolio inclusion into HAPS, with minimal NPE net flow

Record recurring PPI

€82.5 mln

12 consecutive quarters of quality growth

+88%

annually

Record Core income growth

€168.3 mln

Net interest income, +58% annually

€37.2 mln

Net Fee Income, +96% annually

Record Deposits

€6.8 bln

Group Deposits

+11%

YoY

162%

LCR

Business Developments

- Disposal of merchant acquiring business and strategic partnership with Euronet Worldwide Inc
- Signing of Definite Agreement with HSBC CE regarding majority acquisition (70.03%) in HSBC Malta plc
- Exclusive Discussions for the acquisition of a majority stake in Pantelakis Securities
- First acquisition transaction in performing residential mortgage loans in Greece

Key Financial Highlights

- **Group Recurring Pre-Provision Income** continued its upward path and hit a new record high at €82.5 mln in 2025, up by 88% YoY, marking 12 consecutive quarters of quality top-line growth. **Recurring Profit Before Tax** also reached a new record at €57.8 mln in 2025, up by 93% YoY, on the back of robust core income growth.
- **New Disbursements** surged by 47% YoY to €3.4 bln in 2025, the best performance in the Bank's history, exceeding the annual target of €2.1 bln, despite the intensified competition.
- **Net Interest Income** jumped by 58% on an annual basis to €168.3 mln. Key growth drivers were the strong net credit expansion and the increase in balances due to the merger with Pancreta Bank. The Bank reported a new all-time high in Net Credit Expansion at €1.1 bln vs. €952 mln in 2024, up by 16% YoY, exceeding the annual target.
- **Net Fee Income** recorded a new high at €37.2 mln, up by 96% on an annual basis, mainly driven by increased loan production and a sharp increase in letters of guarantee issuance, fund transfers as well as wealth management. Thus, NFI augmented its contribution and accounted for 16.5% of recurring operating income, up 310bps YoY. Client funds under management amounted to €832 mln, up 10% since the end of 2024.
- **Core income** soared by 63% annually to €205.5 mln and hence recurring **Operating Income** skyrocketed by 59% YoY to €225.9 mln vs €142.3 mln in 2024.
- **Efficient cost containment**, as recurring **cost-to-income ratio** improved by more than 550bps YoY in 2025, albeit the significant increase in recurring operating expenses due to the absorption of the former Pancreta Bank. In more detail, recurring cost-to-income squeezed to 63.5% vs. 69.1% in 2024, in line with the target set and the plan for further improving the bank's efficiency. Nevertheless, restructuring actions amounting to approximately €25 million were implemented during the year, aiming to rationalize costs (closure of neighboring branches, staff reduction by approximately 23%), which are expected to bring further improvements to the Bank's cost base already in the coming quarters.
- **Group Deposits** accelerated by 11% YoY and reached approximately €6.8 bln, outperforming the system (private sector deposits +5.1%). Superior liquidity profile with LDR at 66% and LCR at 162% in December 2025.
- **The NPE ratio** was shaped at 2.9% in 2025. The ratio remained unchanged compared to the previous quarter, benefiting from the strong Net Credit Expansion and the minimal NPE net flow. The NPE coverage ratio increased further QoQ to 48.2% in Q42025 from 47.8% in Q3 2025 and in Q42024.
- **CET1 ratio** widened by 40bps QoQ to 11.0%, well above the minimum regulatory threshold of 9.0% and in line with management's guidance in 1H2025. **TCR ratio** dropped by 13bps QoQ at 17.5%, due to the robust credit expansion, well above the minimum regulatory threshold of 13.8%.

CEO Statement



2025 was for us a year of restarting, bold decisions, major projects, and the creation of opportunities both within and beyond national borders.

We reset everything and started from scratch, creating a new bank with enhanced size, steadily increasing profitability, high liquidity, capital adequacy, and a clear mission: **To try to be the best bank for everyone. A bank that is not afraid to break away from stereotypes, returning to its essence — to listen and to serve, correct and rebuild.**

Our new beginning was marked by our new name: **CrediaBank**. Our new name reflects the relationships of trust we build every day with our customers, partners, and our people. With a new image and identity, CrediaBank now also operates **technologically as one**, following the operational merger of our information systems — a complex project that was completed in less time than initially planned, thanks to the hard work and dedication of the Bank's staff and partners. We now offer our customers an **improved service experience across all points of contact with the Bank - from the digital environment to the branch.**

The branch is now becoming our customers' "home." In September 2025, we created and introduced for the first time in Greece the concept of the New Experience branches. These are welcoming and accessible spaces for everyone, combining human interaction with technology, open to our customers all day long, without the need for an appointment. Three of our branches, in Skoufa, Kolonaki, Heraklion, Crete and Tsimiski, Thessaloniki have already been transformed, and a demanding plan for the renovation of our branches across Greece is underway.

At the close of the year, we proceeded with two strategic partnerships that strengthen our ability to provide holistic service to our customers: In collaboration with **Euronet**, we now offer the **largest ATM network nationwide, with more than 2,500 locations—even in the most remote areas—at zero fees for our customers**. At the same time, Euronet, with its international expertise and technological infrastructure, is expected to provide us with the full range of secure transaction management and processing services, the issuance of debit, credit, and prepaid cards, electronic payments, and e-wallet services, contributing to the enhancement of the quality and security of our services. Our goal is for this partnership to be a catalyst for more innovation and development in the field of payments, leveraging on Euronet's global know-how.

The second partnership concerns our entry into the stock market, through exclusive discussions for the acquisition of 70% of **PANTELAKIS SECURITIES S.A.**, one of the most historic brokerage firms in Greece, as part of our strategy to expand our range of products and services and to strengthen the diversification of our fee-based income sources.

And as we invigorate our presence in Greece, our prospects extend beyond national borders. In June 2025, we made our debut in the international markets with an **innovative dual issuance of AT1 and Tier 2 bonds, which was met with unprecedented success, achieving oversubscription of more than 4.5 times, where, for the first time in the Bank's history, the issuance was allocated at a rate of more than 80% to foreign institutional investors who trusted and supported both the course and the prospects of the Bank.**

In September 2025, we proceeded with the **acquisition of a portfolio of performing mortgage loans totaling approximately €89 mln from the Spanish financial institution Unión de Créditos Inmobiliarios, S.A. E.F.C.**, through the strategic collaboration of Cepal Services and Holdings S.A. and Davidson Kempner, thereby expanding our footprint in retail banking.

In December, our first international expansion move was sealed. We became the first Greek bank to enter the rapidly emerging Maltese market through the acquisition of a **70% stake in HSBC Malta — a transaction that will double our size**. With this acquisition, which is currently undergoing regulatory approvals, we are creating a more balanced overall portfolio consisting of high-quality assets across both markets of €16 bln and high liquidity, while offering our customers access to international markets and an even broader range of products.

The year closes with a net credit expansion of €1.1bln, with the Bank holding a market share of approximately 11.4% of total net credit expansion, presenting a completely different picture compared to a year earlier. We completed 12 consecutive quarters of quality profitability, with strong revenue growth reaching €279.2 mln and a now firmly established liquidity profile, with deposits amounting to €6.8 bln. The restructuring of the Bank that started 3 years ago, has now yielded tangible results by creating a Bank with a healthy equity position, repeated increasing profitability that now exceeds €80m, from losses over a number of years, constantly improving costs and creating an international footprint.

In 2025, we stepped on the gas, with boldness, a balanced strategy, and determination.

In 2026, we will continue to evolve, expanding our activities both within and beyond Greece. With priorities including increasing our market share, further optimizing costs, strengthening our profitability and broadening our revenue sources, we are continuing the renewal and transformation of our branch network and investing in our digital transformation, with the goal of offering an enhanced experience from the digital environment to the branch. And because success is created by people, we constantly invest in the strength of our team, with the further development and training of our people so that they are constantly evolving, and with them the Bank.

2025 was the restart.

In 2026 our target is to establish ourselves in a new position within the banking ecosystem—**supported by the trust of the Supervisory Authorities, our shareholders, our customers, and our people.**

Key Performance Indicators

Income Statement (€ mln)	FY 2025	FY 2024	YoY (%)	Q4 2025	Q3 2025	QoQ (%)	YoY (%)
Net interest income	168.3	106.7	58%	47.7	42.0	14%	13%
Fee income	37.2	19.0	96%	10.9	9.3	18%	55%
Core income	205.5	125.8	63%	58.6	51.3	14%	19%
Trading & other income	20.5	16.5	24%	2.8	2.1	34%	-60%
Total Recurring Operating Income	225.9	142.3	59%	61.5	53.4	15%	10%
Non - core revenues	53.2	5.9	804%	43.4	0.0	<i>n.m.</i>	<i>n.m.</i>
Total Reported Operating Income	279.2	148.2	88%	104.9	53.4	96%	86%
Personnel expenses	(71.9)	(47.7)	51%	(17.0)	(17.0)	0%	-14%
General & admin expenses	(43.6)	(31.3)	39%	(13.5)	(9.3)	45%	-1%
Depreciation and amortization	(28.0)	(19.4)	44%	(7.4)	(7.0)	7%	21%
Recurring Operating expenses	(143.5)	(98.4)	46%	(37.9)	(33.3)	14%	-4%
One-off expenses	(46.3)	(16.6)	178%	(9.7)	(7.7)	26%	97%
Total Operating expenses	(189.8)	(115.0)	65%	(47.6)	(41.0)	16%	7%
Recurring Pre Provision Income/(Loss)	82.5	43.9	88%	23.5	20.1	17%	42%
Reported Pre Provision Income/(Loss)	89.4	33.2	170%	57.3	12.4	363%	380%
Provisions for expected credit losses	(21.7)	(398.4)	-95%	(5.9)	(6.4)	-8%	<i>n.m.</i>
Recurring Profit Before Tax/(Loss)	57.8	30.0	93%	17.1	13.1	30%	-22%
Reported Profit Before Tax/(Loss)	64.1	(367.6)	<i>n.m.</i>	50.2	5.4	821%	208%
Income Tax	(48.9)	42.2	<i>n.m.</i>	(44.9)	(0.5)	<i>n.m.</i>	<i>n.m.</i>
Recurring Net Profit/(Loss)	45.1	23.4	93%	13.3	10.2	30%	-22%
Reported Net profit/(Loss)	15.2	(325.5)	<i>n.m.</i>	5.3	5.0	6%	-70%

Balance Sheet (€ mln)	31/12/2025	30/9/2025	30/6/2025	31/03/2025	31/12/2024
Gross Loans	5,534	5,222	4,932	4,723	3,285
Senior bonds	1,058	1,089	1,112	1,210	1,206
Net Loans	5,457	5,149	4,864	4,659	4,430
Performing loans	4,477	4,133	3,820	3,513	3,285
Investment Securities	1,440	1,461	1,503	1,359	1,700
Assets	8,480	8,172	7,972	7,167	7,540
Deposits	6,757	6,662	6,556	5,998	6,085
Common Equity	879	876	875	872	875
Total Equity	979	976	975	872	875
Tangible Book Value	617	617	621	620	629

Key Metrics	FY 2025	FY 2024	Q4 2025	Q3 2025
Profitability				
NIM (% avg. assets)	2.10%	2.14%	2.29%	2.08%
Fees (% recurring revenues)	16.5%	13.4%	17.8%	17.4%
Recurring Cost to Income (%)	63.5%	69.1%	61.7%	62.4%
Liquidity				
LDR ratio (%)	66.3%	54.0%	66.3%	62.0%
LCR (%)	162.0%	242.0%	162.0%	158.0%
Asset quality				
NPE ratio (%)	2.9%	2.8%	2.9%	2.9%
NPE coverage ratio (%)	48.2%	47.8%	48.2%	47.8%
Capital				
CET1 ratio (%)	11.0%	11.9%	11.0%	10.6%
TCR ratio (%)	17.5%	14.8%	17.5%	17.6%
RWAs (€ mln)	3,964	3,309	3,964	3,672

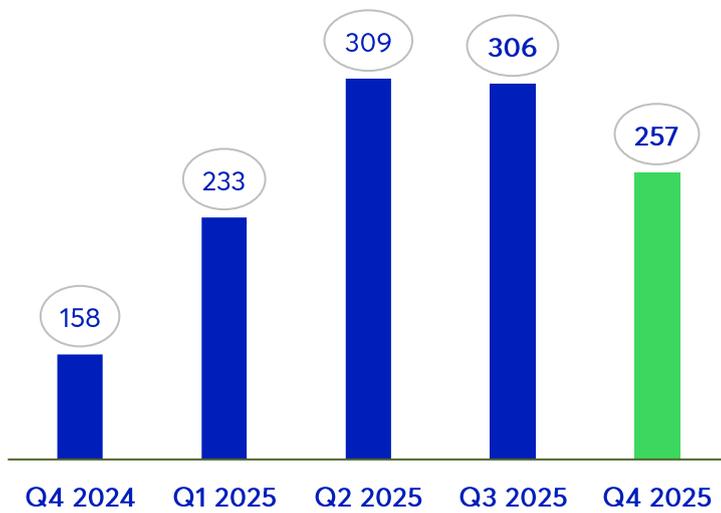
FY 2025 Financial Analysis

Balance Sheet Highlights

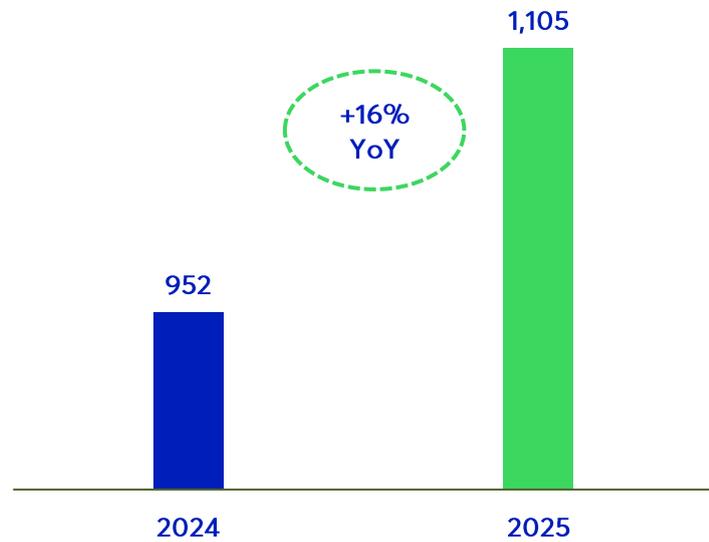
Record disbursements and net credit expansion in 2025

Net credit expansion remained strong in Q4 2025 and reached €257 mln (+63% YoY) from €306 mln in Q3 2025, shaping at a record €1.1 bln in 2025 (+16% YoY), exceeding our annual target. Group's new disbursements hit a new all-time high at €3.4 bln (+47% YoY) in 2025, the best performance in the Bank's history. Disbursements to large corporates hold the lion's share (53%), while disbursements to SMEs and individuals accounted for 47%, of which 40% were to SMEs and 7% to individuals.

Net Credit Expansion per quarter (€ mln)



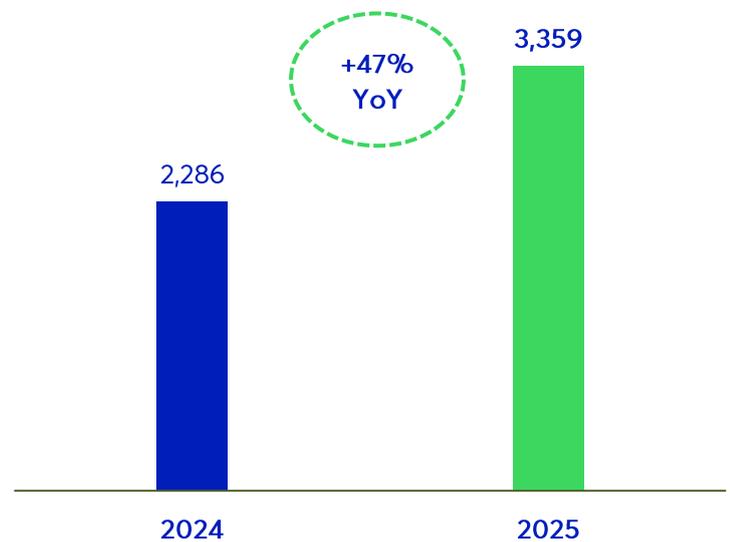
Net Credit Expansion FY (€ mln)



New disbursements per quarter (€ mln)



New Disbursements FY (€ mln)



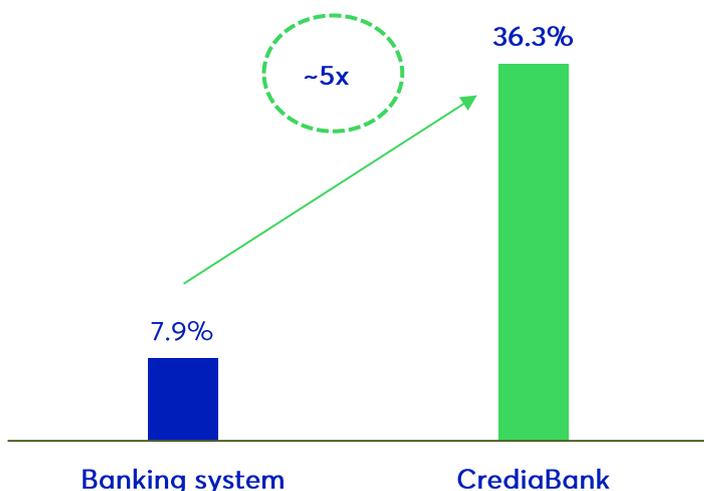
Gross Loans reached a new all-time high at ca€4.5 bln (excluding senior bonds) in 2025, up by 36% YoY and 8% QoQ, outpacing by approximately 5x banking system’s loan growth (private sector loans +7.9% YoY).

The sharp increase of the loan portfolio is attributed primarily to the increase of wholesale loans (+37% YoY), with structured finance (+161% YoY), shipping (+67% YoY) and large corporates (+28% YoY) being the spearheads of growth. Wholesale lending accounts for 85% of the total loan book and focuses on energy, infrastructure, shipping, tourism and trade sectors.

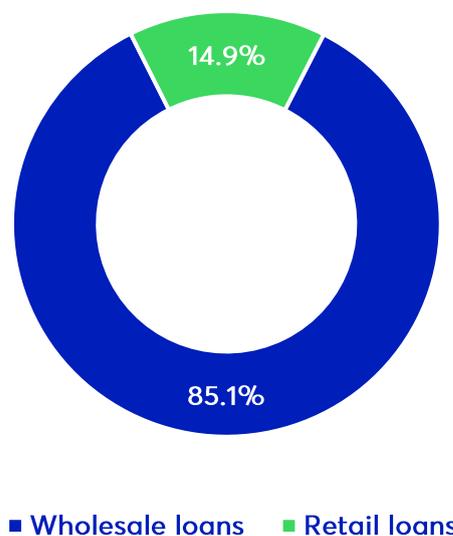
Moreover, loans to individuals and small businesses record an impressive growth of 32% YoY and account for 15% of the total loan book. The sharp increase is owing to housing loans (+36% YoY) and small business (+35% YoY). CrediaBank, a pioneer in the Greek market, announced on 05 November 2025 that it acquired a portfolio of performing residential mortgage loans with an outstanding principal balance (as of 31st March 2025) of approximately €89 mln, the first acquisition in the Greek market. Mortgage loans account for 60% of retail lending, consumer credit accounts for just 12% and Small Business for the remaining 28%.

Performing loans (€ mln)	Q42024	Q32025	Q42025	YoY (%)	QoQ (%)
Performing loans	3,285	4,133	4,477	36%	8%
Large corporates	1,072	1,243	1,375	28%	11%
SMEs	1,164	1,169	1,175	1%	1%
Structured Finance	378	892	987	161%	11%
Shipping	164	257	273	67%	6%
Wholesale Lending	2,778	3,561	3,810	37%	7%
Mortgage	297	320	403	36%	26%
Consumer	51	56	59	15%	4%
SB	138	176	186	35%	6%
Credit Cards	21	20	19	-8%	-1%
Retail Lending	507	572	666	32%	17%

Performing loans growth rate 2025 (%)

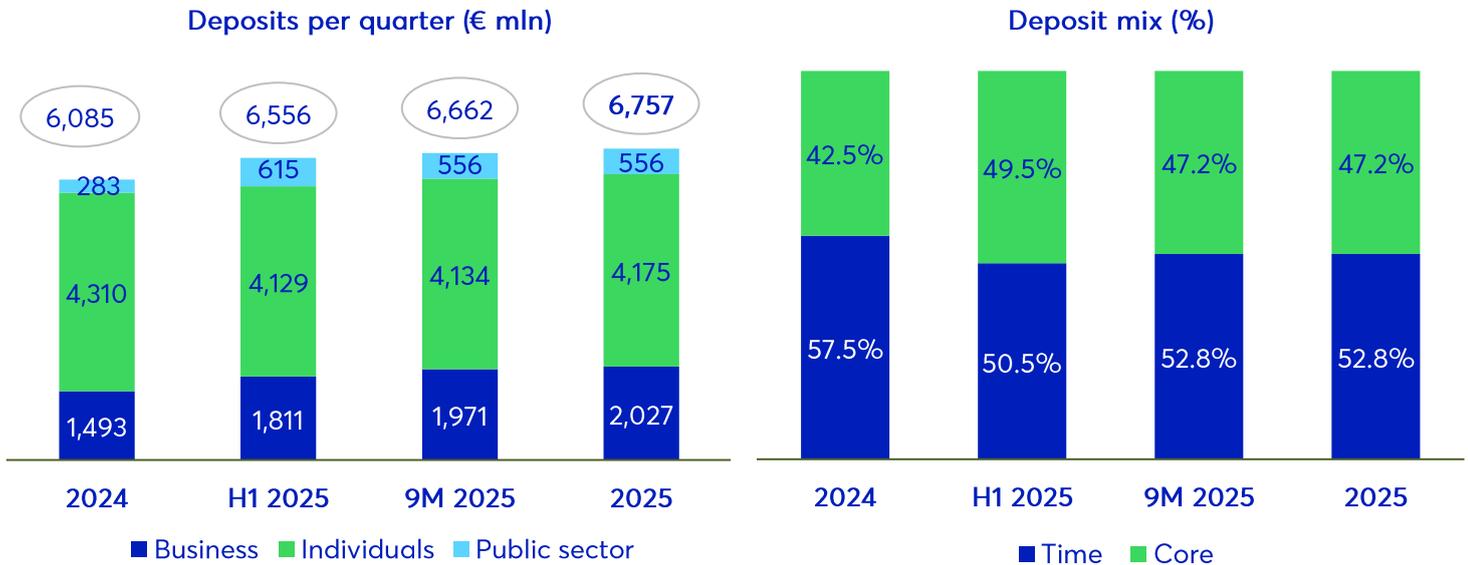


Performing loans mix (%)



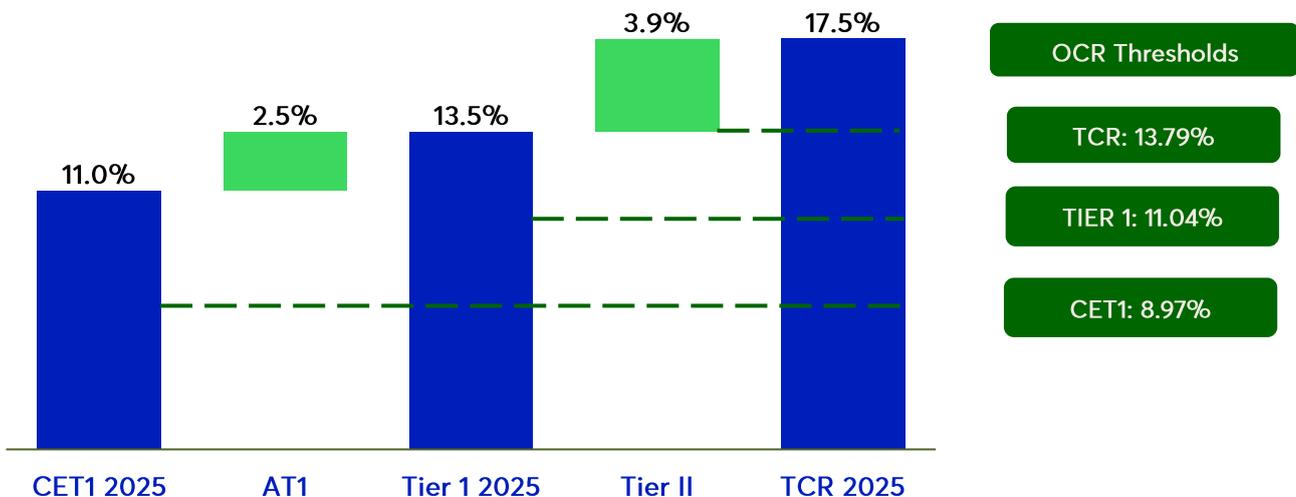
Record deposits up 11% YoY, High liquid balance sheet

Group deposits continued their upward path and came in at ca€6.8 bln in 2025, up by 11% YoY and 1% QoQ, outperforming the banking system by more than 2x (+5.1% YoY private sector deposits). On top of that, the deposit mix improved materially on an annual basis, as core deposits account for 47.2% of the deposit base vs. 42.5% in 2024. The superior liquidity position of the group is reflected in the Loans to Deposits ratio (LDR) that stands at 66%, one of the lowest in the sector as well as in the liquidity coverage ratio (LCR), that shaped at 162% in December 2025, well above regulatory thresholds.



Strong Capital Dynamics

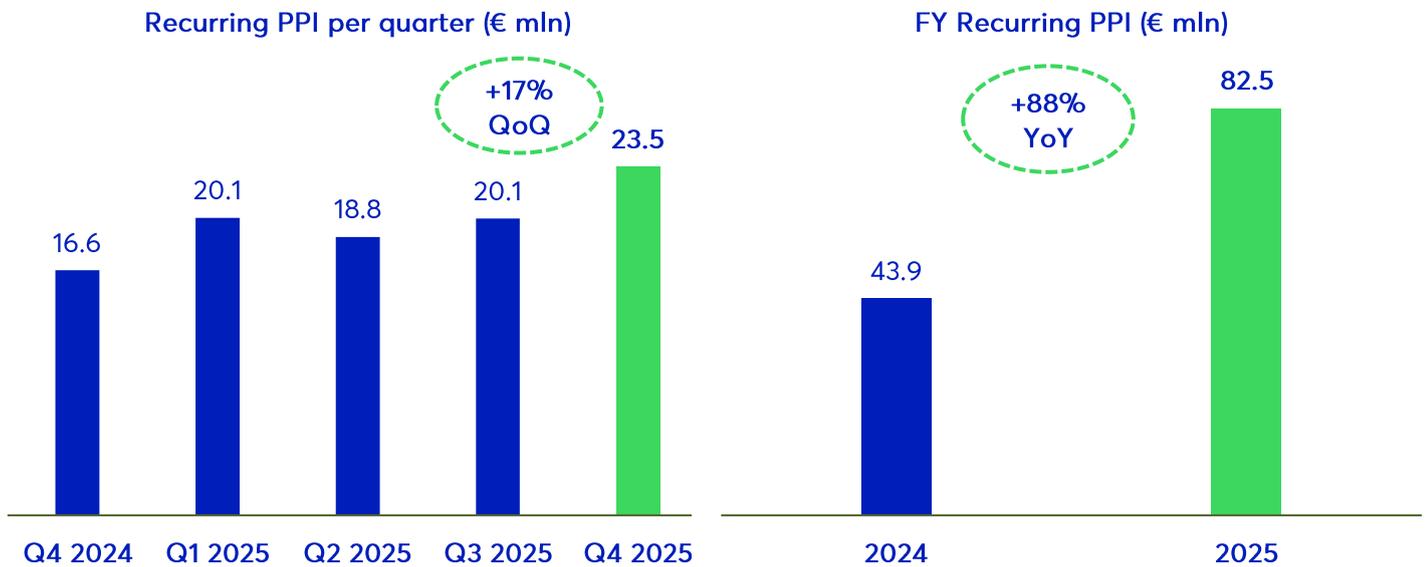
CET1 ratio widened by 43bps QoQ to 11.0%, well above (+204 bps) the minimum regulatory threshold of 8.97% and in line with the management’s guidance in 1H2025, despite the elevated loan growth and the frontloading restructuring & integration costs. TCR ratio narrowed by 13bps QoQ at 17.5%, well above (+368 bps) the minimum regulatory threshold of 13.79%.



Profit & Loss Highlights

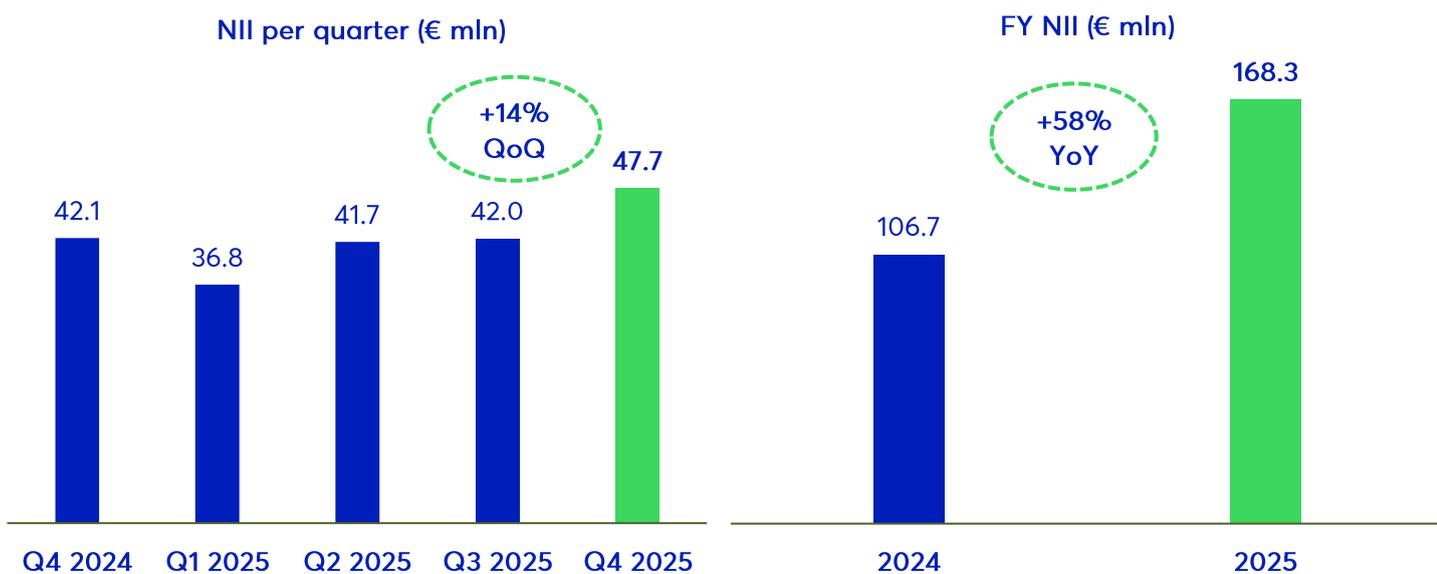
Recurring PPI hit a new high, 12 consecutive quarters of quality growth

Recurring Pre-Provision Income came in at €82.5 mln in 2025 (+17% QoQ, +88% YoY), marking 12 consecutive quarters of quality growth, as core income was once more the linchpin of growth, with NII up 58% YoY and Net Fee Income up 96% YoY.



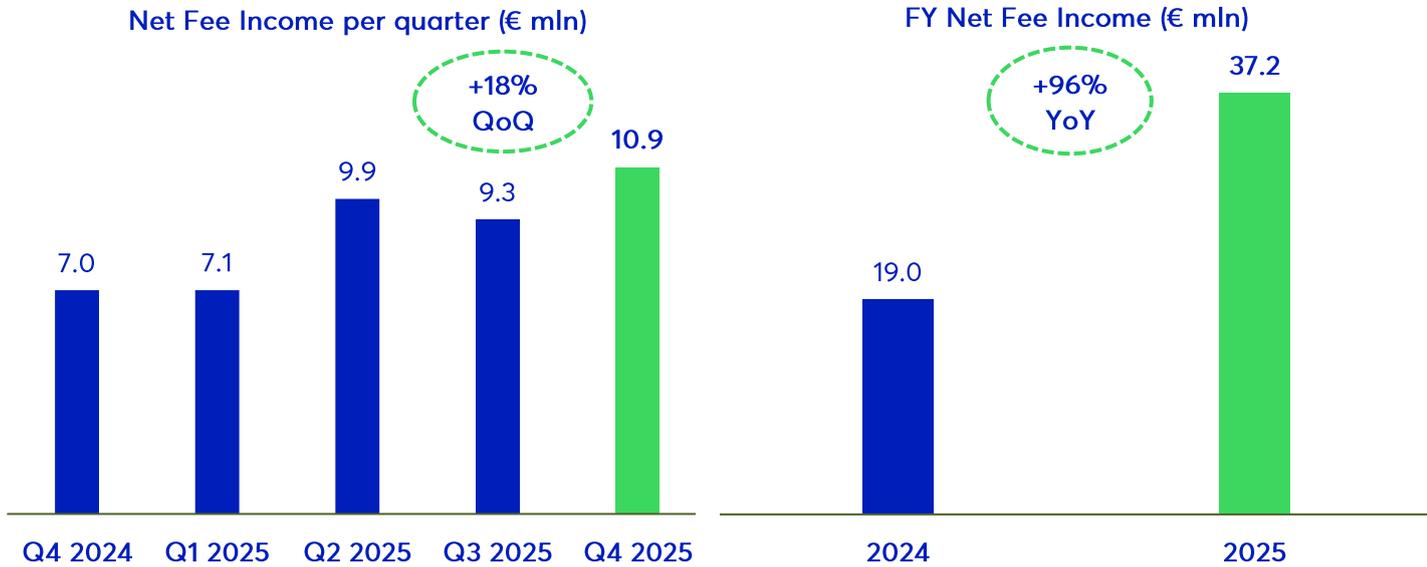
NII at new all-time high despite the declining interest rate environment

Net interest income recorded a new all-time high and stood at €168.3 mln in 2025, up 58% YoY and 14% QoQ, driven by the record net credit expansion and higher loan volumes due to the merger with Pancreta Bank, despite the lower benchmark rates and the higher cost of funding, with NPE income accounting for just 0.7% of interest income. NIM widened by 21bps QoQ to 2.29% in Q4 2025 vs 2.08% in Q3 2025 and shaped at 2.10% in 2025 from 2.14% in 2024. despite the lower rates.

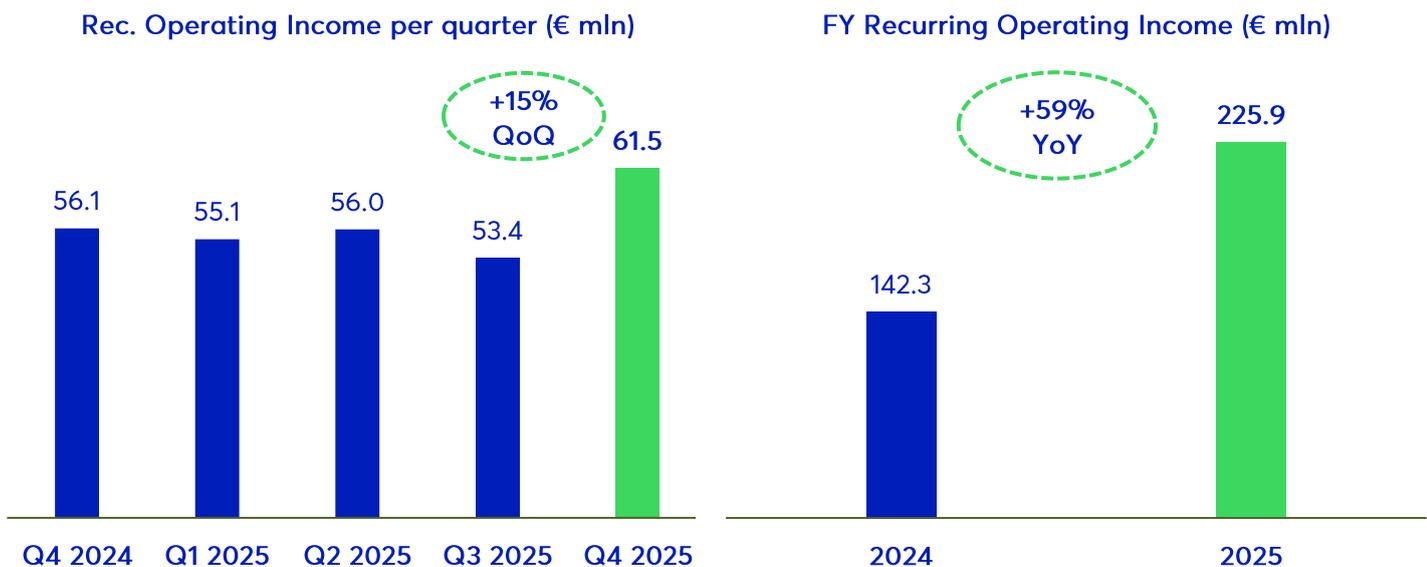


Robust growth of net fee income

Net fee income skyrocketed by 96% YoY and recorded a new all-time high at €37.2 mln in 2025, mainly driven by increased loan production and a sharp increase in letters of guarantee issuance, fund transfers as well as wealth management. Thus, NFI augmented its contribution by 310bps YoY and accounted for 16.5% of recurring operating income vs. 13.4% in 2024.



As a result, core income jumped by 63% YoY to €205.5 mln in 2025, while non-recurring revenues (trading and other income) also increased by 24% YoY, leading to a sharp uplift in recurring Operating Income of 59% YoY to €225.9m from €142.3 mln in 2024. On top of that, recurring operating income rose by 15% QoQ thanks to the elevated growth in all recurring lines. Reported Operating Income soared by 88% YoY to €279.2m, bolstered by one-off gains of €53.2 mln, resulting from the disposal of participation in DIAS SA, the disposal of the merchant acquiring business (cards, ATM) to Euronet, the new partnership with Mastercard as well as from the sale of investment property.



Continuous cost control

Recurring operating expenses came in at €143.5 mln in 2025 and at €37.9 mln (+14% QoQ) in Q4 2025, on the back of higher recurring G & A expenses (+45% QoQ) and depreciation (+7% QoQ), whilst recurring personnel expenses remained flat on a sequential basis. Recurring personnel expenses reached €71.9 mln in 2025, with the group headcount at 1.202 in December 2025 against 1.468 in 2024, owing to the VES. The VES cost amounted to €35.0 mln and burdened 2025 results, whilst the annual cost savings exceed €23.0 mln. At the same time, the Bank completed the branch rationalization that began in February and completed in May 2025 by closing 6 branches and proceeding with 15 colocations. The annual savings of the branch rationalization are expected to surpass €1.6 mln. As a result, locked in synergies on an annualized basis from the executed VES, the branch rationalization and other actions top the €25 mln mark.

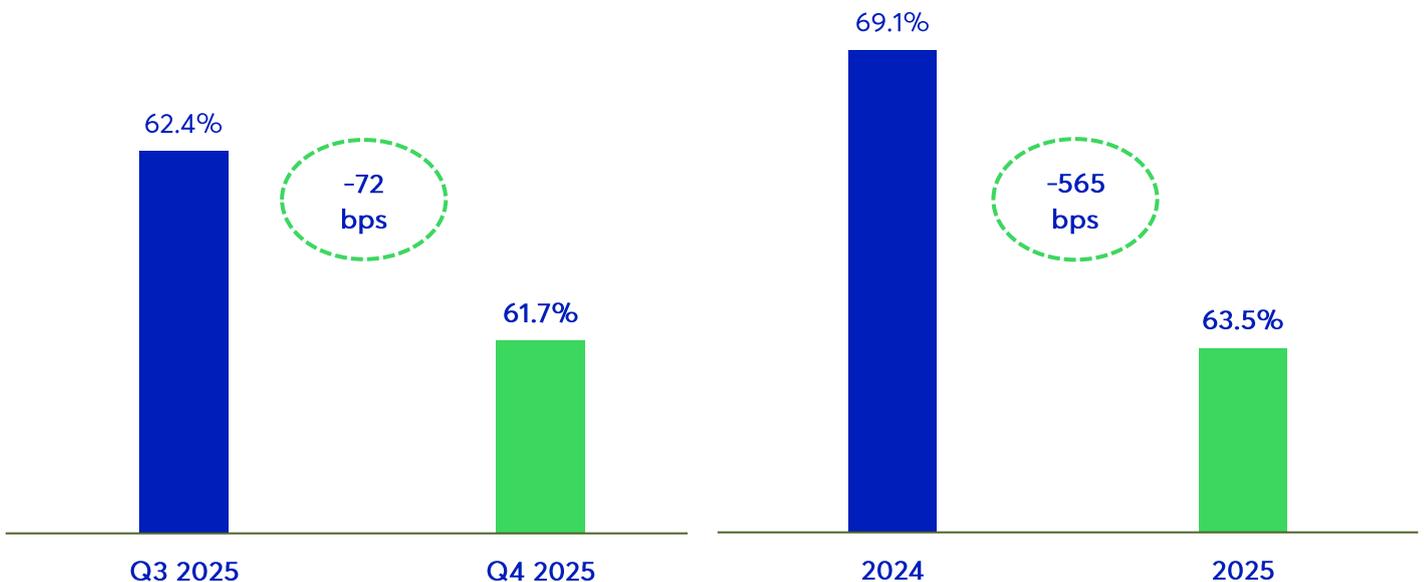
Recurring OpEx per quarter (€ mln)



Recurring cost-to-income ratio improved by 565bps YoY to 63.5% in 2025 and by 72bps QoQ. With the completion of the aforementioned rationalization actions of the branch network and the completion of the operational integration of the IT systems in September 2025, the Management aims at a continuous improvement of the cost-to-income ratio.

Recurring cost to income per quarter (%)

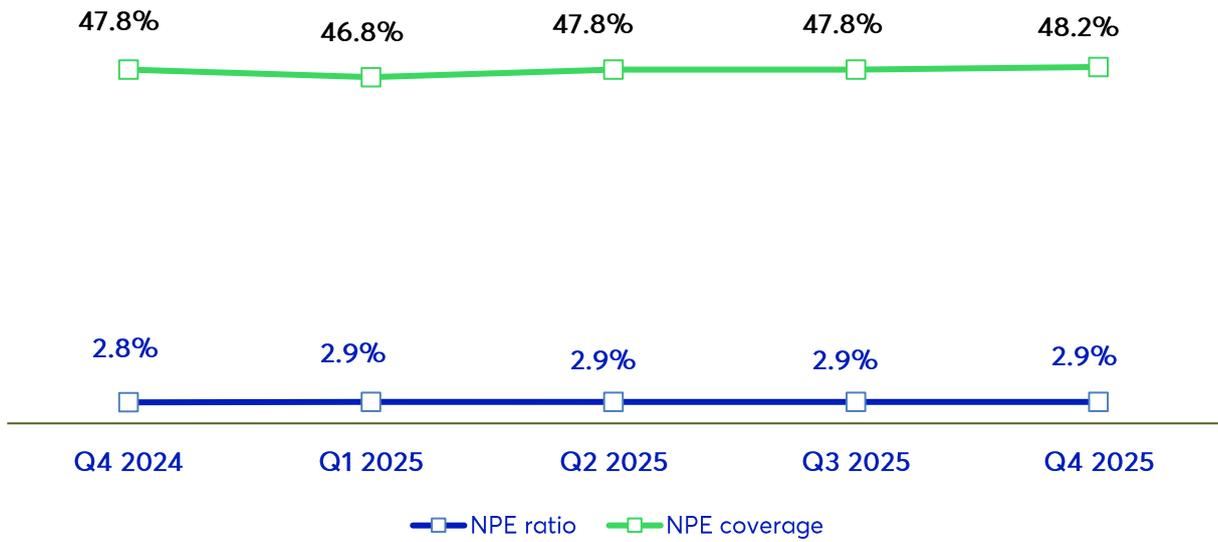
FY Recurring cost to income (%)



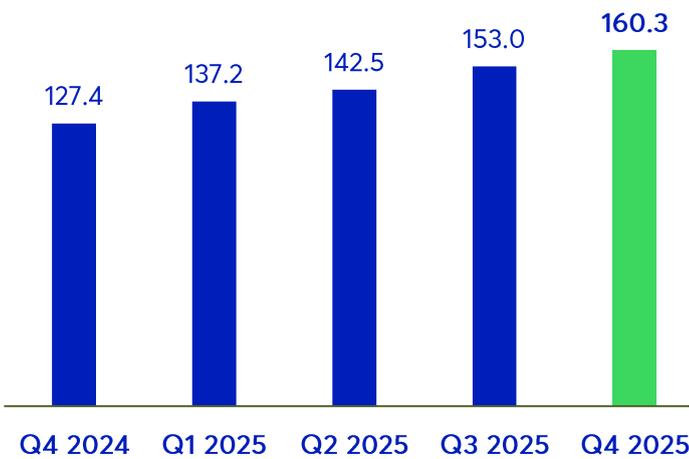
Resilient Asset Quality dynamics

Provisions for expected credit losses stood at €21.7 mln in 2025 from €398.4 mln in 2024, of which NPE clean-up costs stood at €385.8 mln, as the Bank completed the inclusion of Domus & Rhodium portfolios into HAPS in Q4 2024. The NPE ratio remained flat QoQ at 2.9%, despite the robust credit expansion. NPEs came in at €160.3 mln in Q4 2025 from €153.0 mln in Q3 2025. Furthermore, the NPE cash coverage ratio widened further QoQ to 48.2% in Q4 2025 vs. 47.8% in Q3 2025. Last but not least, the underlying cost of risk (excluding the cost of synthetic securitizations) squeezed to 37bps in Q4 2025 from 58bps in Q3 2025, whilst the total cost of risk (including the cost of synthetic securitizations) also narrowed to 55bps in Q4 2025 against 64bps in Q3 2025.

Asset quality evolution (%)



NPEs per quarter (€ mln)



Underlying cost of risk per quarter (%)



Business Developments

Extraordinary General Meeting on 16 March 2026

CrediaBank announced on 19 February 2026, an invitation to the Extraordinary General Meeting of common shareholders, which will take place on Monday 16 March 2026 at 10:00 GR/08:00 UK Time. Shareholders will approve the following items:

1. Establishment of a programme for the free allocation of shares of the Bank to executive members of the Board of Directors and executives of the Bank, pursuant to Article 114 of Law 4548/2018. Grant of authorizations to the Board of Directors.
2. Revocation of the existing authorizations of the Board of Directors under Article 24 paragraph 1 of Law 4548/2018. Grant of new authorization to the Board of Directors for the increase of the share capital of the Bank for the purposes of: (a) raising new capital up to €300,000,000 and (b) capitalization of reserves within the framework of the programme for the free allocation of shares to executives and executive members of the Board of Directors, including the power to restrict or exclude (disapply) the pre-emption rights of existing shareholders, pursuant to Articles 24 paragraph 1 and 27 paragraph 4 of Law 4548/2018.
3. Announcement of the election of a member of the Board of Directors to replace a resigned member pursuant to Article 82 paragraph 1 of Law 4548/2018.
4. Other matters – Announcements.

In the event that the quorum required by law is not formed for all or certain items on the agenda, the shareholders of common shares are invited to participate in a Repeat Extraordinary General Meeting that shall be held on Tuesday 24 March 2026 at 10:00 GR/08:00 UK Time.

Appointment of Acting Chief Financial Markets Officer

CrediaBank announced on 02 February 2026, the appointment of Mr Athanasios Stathas as Acting Chief Financial Markets Officer, with effect from 1.2.2026. In his capacity as Acting Chief Treasury and Financial Markets Officer, Mr Stathas will report directly to the Chief Executive Officer and will join the Bank's Executive Committee.

CrediaBank is exploring options to strengthen its presence in the capital markets

CrediaBank announced on 14 January 2026 that in the context of the ongoing strategic initiatives it is pursuing and considering its commitment to optimize free float requirements in accordance with ATHEX regulations, CrediaBank is reviewing available options to strengthen its presence in the capital markets, which may involve an offer of newly issued shares. No decision has been taken, including as to the form and timing of any potential equity capital markets transaction.

Notification of important changes concerning voting rights

Thrivest Holding Ltd announced on 02 January 2026 that on 29.12.2025 transferred 70,967,741 shares and voting rights to a 100% subsidiary company in addition to those already transferred during the period from 05.12.2024 to 29.12.2025. Following these transactions, on 29.12.2025, there was a change in voting rights so that, as of the date of notification:

1. The percentage of voting rights directly held by Thrivest in the Bank's share capital amounted to 50.172%, corresponding to 811,789,871 voting rights of common registered shares out of a total of 1,618,012,407 shares, compared to the previous percentage of 54.558%, which corresponded to 882,757,612 voting rights of common registered shares out of the total.

2. The percentage of voting rights indirectly held by Thrivest in the Bank's share capital amounted to 4.386%, corresponding to 70,967,741 voting rights of common registered shares out of the total.

3. The total percentage (direct and indirect) of voting rights held by Thrivest in the Bank's share capital amounted to 54.558%.

Furthermore, following the notification on 07 January 2026 of significant changes in voting rights pursuant to Law 3556/2007, Thrivest transferred on 02 January 2026, 38,709,677 shares and voting rights of the Bank through its 100% subsidiary. On 05.01.2026, Thrivest transferred, through its 100% subsidiary, an additional 32,258,064 shares and voting rights of the Bank. As a result, on the above dates, there was a change in the voting rights held by Thrivest in the Bank so that:

1. The percentage of voting rights directly held by Thrivest in the Bank's share capital amounts to 50.172%, corresponding to 811,789,871 voting rights of common registered shares out of a total of 1,618,012,407 shares, compared to the previous percentage of voting rights (direct and indirect) of 54.558%, which corresponded to 882,757,612 voting rights of common registered shares out of the total.

2. Thrivest no longer holds any indirect percentage of voting rights in the Bank's share capital.

According to its notification, Thrivest is not controlled by any other natural or legal person or entity within the meaning of the provisions of Law 3556/2007

CrediaBank has agreed to dispose of its merchant acquiring business to Euronet Worldwide Inc and established a strategic partnership for a number of products and services in the broader payments sector

CrediaBank announced on 30 December 2025 that it has entered into a definitive agreement with Euronet Worldwide, Inc. ("Euronet" or the "Company"), which includes:

- i. sell its merchant acquiring business to Euronet Merchant Services Payment Institution, which operates in Greece under the trade name epay, together with the establishment of a long-term sales and distribution partnership, involving joint commercial initiatives, aimed at providing advanced payment solutions to the Bank's merchant clients
- ii. sell its ATM network (both on-site and off-site) to Euronet Card Services, including the management and operation of the ATM network on behalf of the Bank, as well as an agreement granting the Bank's customers free access to the Company's nationwide network of 2,500 ATMs
- iii. entering a long-term agreement with Euronet Card Services for the provision of card management and issuing transaction processing services, and
- iv. entering an exclusive collaboration in the payment and digital wallet services (eWallet), for an initial term of three (3) years.

Within the context of the transaction, Euronet will assume full responsibility for the operation and further development, in cooperation with the Bank, of the merchant acquiring network, combining the Company's leading technology and expertise with the capabilities of the Bank's distribution network. The Company will also assume the management and operation of the Bank's ATM network and, together with the existing arrangement that provides the Bank's customers with free access to the broader ATM network of Euronet, CrediaBank ensures uninterrupted nationwide customer service through a network of more than 2,500 ATMs, offering the highest ATM coverage compared to any other bank in Greece.

In addition, Euronet will provide the full range of secure card management and transaction processing services for the issuance of debit, credit and prepaid cards. At the same time, the two companies will collaborate in the broader field of electronic payments and digital wallet services, leveraging Euronet's international expertise and

technological infrastructure.

This agreement is aligned with the Bank's broader strategy to further enhance efficiency and service quality for its customers through strategic partnerships with leading international technology and payments providers. At the same time, it ensures continuity, reliability and the ongoing upgrade of all products and services offered to its customers, both retail and corporate.

Euronet is a global leader in electronic payments and cross-border transactions, with operations in more than 200 countries worldwide, providing secure, fast and reliable payment services, transaction processing and money transfer solutions. With more than 25 years of presence in Greece, Euronet is the leading provider of electronic payment solutions in the Greek market, serving more than 220,000 merchants, managing millions of cards and operating the largest ATM network in the country, delivering innovative, secure and efficient solutions that meet the needs of both consumers and businesses.

The parties aim to complete the transaction within the third quarter of 2026, subject to the fulfillment of a series of terms and conditions.

CrediaBank signs Definitive Agreement with HSBC Continental Europe Regarding Majority Acquisition in HSBC Bank Malta plc

CrediaBank announced on 23 December 2025 that following the Put Option Agreement executed on 16 September 2025 and CrediaBank S.A. ("CrediaBank") announcement of the same day, CrediaBank hereby confirmed that it has entered into a definitive agreement with HSBC Continental Europe ("HBCE") regarding the acquisition of HBCE's 70.03% shareholding in HSBC Bank Malta plc ("HBMT" or the "Bank") for a €200 million cash consideration (the "Transaction"). CrediaBank, HBCE and HBMT have also executed a cooperation agreement that governs their respective obligations to facilitate the implementation of the Transaction.

The closing of the Transaction is subject to corporate and regulatory approvals from the Malta Financial Services Authority (MFSA), the Bank of Greece and the European Central Bank.

As previously announced, CrediaBank acknowledges the significant value that HBMT employees have consistently contributed to the Bank, particularly in light of the upcoming transitional period until the Transaction closes; as such we iterate our commitment to secure their positions and contracts on materially the same terms for at least 2 years from the completion of the Transaction. In this context, CrediaBank has signed a tri-partite agreement with HBMT and the Malta Union of Bank Employees ('MUBE') to settle its pending industrial disputes. Subject to the successful completion of the Transaction and additional conditions concerning the Bank's profitability and capital soundness, the qualifying employees will receive a total of €30mn as ex gratia payments. The settlement funds will be made available in part by HBMT and in part by the current majority shareholder.

CrediaBank Confirms Exclusive Discussions with the Shareholders of Pantelakis Securities Regarding the Potential Acquisition of a Majority Shareholding in Pantelakis Securities S.A.

CrediaBank announced on 18 December 2025 that it has entered into exclusive discussions with the shareholders of Pantelakis Securities S.A. (the "Company" or "Pantelakis" or the "Target") for the potential acquisition of a 70.0% stake in the Company, including also a Call and Put Option for the acquisition of the remaining 30.0% of the Company's shares three years after the completion of the envisaged transaction. The transaction does not include the sale of Shares owned by Pantelakis (50%) in AssetWise SA, a leading portfolio and asset management company. No definitive agreement has been reached at the time of publication of this announcement and there is no guarantee that the ongoing discussions will result in the execution of a definitive transaction agreement. Any potential transaction would be subject to several conditions, including all necessary regulatory approvals and confirmatory due diligence to be carried out by the Bank.

If the transaction proceeds to completion, which is expected within 1H26, CrediaBank will finance it with its own resources, while it is expected to have minor impact on its capital position. The Transaction underpins the Bank's strategy to expand and upgrade its product proposition to its customers while it is expected to enhance its fee

income and further diversify the fee revenue pools, with significant upside potential

Acquisition of a portfolio of performing residential mortgage loans (Project Galene)

CrediaBank announced on 05 November 2025 that it has signed a definitive agreement to acquire from the Spanish financial institution Unión de Créditos Inmobiliarios, S.A. E.F.C. a portion of a secured portfolio of claims arising from performing residential mortgage loans with an outstanding principal balance (as of 31st March 2025) of ca. €89 million (the "Galene Portfolio"). The transaction forms part of the broader transaction for the sale of UCI's assets in Greece where the Bank acted in consortium with Davidson Kempner European Partners LLP ("DK") and Cepal Hellas ("Cepal"). DK agreed to acquire from UCI the remaining portion of the Galene Portfolio, as well as a portfolio comprising non-performing residential mortgage loans (the "Kyma Portfolio"), while Cepal will acquire the Seller's servicing company "UCI Greece Credit and Loan Receivables Servicing Company Single Member Societe Anonyme" (or the "Servicer"). As part of this transaction, the Bank continues to deliver on its strategy to selectively expand and enhance the quality of its client base and support the real economy through prudent, collateral-backed financing. The acquisition strengthens the Bank's position in the mortgage lending market, contributes to the maintenance of a balanced risk profile, and enables further support for creditworthy borrowers across Greece. The transaction has been completed.

Appointment of new Chief International Officer and Chief of Staff

CrediaBank announced on 03 November 2025 that Ms. Maria Grava assumed the position of Chief International Officer and Chief of Staff. 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.

Completion of second Synthetic Securitization (Project Perseus II)

CrediaBank announced on 01 October 2025 that it has successfully completed a synthetic securitization of a c. €0.5 billion performing SME and Large Corporate portfolio through the direct issuance of the Credit Linked Notes ("CLN") and the sale of the Mezzanine Tranche to an entity advised by Davidson Kempner Capital Management LP (or "DK"). This is the second consecutive "synthetic securitization", confirming the market's continued confidence in the strategic plan of the Bank. The transaction has been structured to achieve Significant Risk Transfer (SRT) as well as Simple, Transparent and Standardised (STS) designation to enhance the Risk Weighted Asset relief. In this context, the Bank is expected to reduce its Risk Weighted Assets by c. €300 mln and thus enhance its CET I ratio by c. 70bps compared to 30 June 2025, subject to all regulatory approvals. The transaction is part of the Bank's strategic plan, as outlined in its business plan, aiming to generate additional organic capital through non-dilutive actions for its shareholders, such as the use of synthetic securitizations.

Opening of the New Experience branch in Athens

CrediaBank inaugurated on 24 September 2025 its first New Experience Branch at 3 Skoufa Street in Kolonaki, introducing a new, innovative concept in Greece built on inspiration, innovation, and a human-centered approach. CrediaBank's new branch concept is part of the Bank's new beginning and expresses its vision. An upgraded experience, accessible to everyone, that prioritizes personalized customer interaction, with a human approach and the use of technology. The new branch design promotes human interaction in transaction areas, bringing Bank staff and customers to the same level of eye contact. The Bank is evolving into a welcoming space for collaboration and interaction, characterized by respect and empathy. The new branches feature areas and facilities designed to meet different needs, such as self-service digital points and meeting rooms for discussions with the Bank's advisors, that require privacy, as well as comfortable seating, low partitions, warm and vibrant colors that create a welcoming environment. A key principle in the design of the branches is to be accessible for everyone. The New Experience branches of CrediaBank have been designed in collaboration with specialized

consultants to serve and facilitate transactions for everyone, including individuals with visual, hearing, or mobility difficulties, as well as people on the autism spectrum, utilizing technology and specialized facilities.

Agreement with HSBC Continental Europe, S.A. regarding the potential Majority Acquisition in HSBC Bank Malta p.l.c.

CrediaBank announced on 16 September 2025 that it has entered into a put option agreement with HSBC Continental Europe, S.A. ("HBCE") regarding the potential acquisition of HBCE's 70.03% shareholding in HSBC Bank Malta p.l.c. for a €200 mln cash consideration (the "Potential Transaction"), **representing a 0.48x multiple of HSBC Malta's H1 2025 Tangible Book Value (TBV)**. The Potential Transaction is subject to corporate and regulatory approvals from the Malta Financial Services Authority (MFSA), the Bank of Greece and the European Central Bank, and is expected to be completed by end of 2026. Following the acquisition of HBCE's 70.03% shareholding in HSBC Malta, CrediaBank would become the Bank's majority shareholder. Under the MFSA's Capital Markets Rules, CrediaBank would be obliged to launch a mandatory takeover offer for the remaining shares in the Bank. As part of that process, minority shareholders would be entitled – but not obliged – to sell their shares in the Bank to CrediaBank. The price per share offered to minority shareholders as part of the MTO would be €1.44 per share, calculated on the basis of the 'equitable price' formula as defined in Rule 11.39 of the MFSA's Capital Markets Rules. CrediaBank intends to **keep HSBC Malta listed on the Maltese Stock Exchange and continue its historical dividend distribution policies** as it acknowledges its importance for the minority shareholders and the local community. **The Potential Transaction is expected to bolster significantly EPS growth and RoaTBV of CrediaBank.**

Agreement with Euronet - Free transactions at more than 2,400 ATMs across Greece

CrediaBank announced on 21 July 2025 a strategic agreement with Euronet, by which its customers have the ability to make unlimited withdrawals and balance inquiries with zero fees from both its own ATM network and the Euronet network across Greece, effective immediately from August 1. This initiative, which involves 142 ATMs of the CrediaBank network and 2,300 ATMs of the Euronet network, is undertaken with a sense of social responsibility and reflects the Bank's alertness and flexibility in providing competitive solutions to meet its customers' needs. It is another move that confirms the prioritization of immediate service for individuals and professionals – especially in areas where there are no bank branches.

Change of name to "CrediaBank"

On 10 July 2025, the Annual Ordinary General Meeting of Shareholders, approved the change of the company's name from "Attica Bank S.A." to "CrediaBank S.A." with the distinctive title "CrediaBank". This is an important milestone, 10 months after the legal merger of Attica Bank with Pancreta Bank, constituting the first step in a transition process, while the system integration of the two banks completed in September 2025.

Operational merger

On 08 September 2025 the system integration took place, completing the merger and absorption of Pancreta Bank. The completion of the system integration was an important step in a complex and demanding project, which was implemented according to plan. With the end of the process, unified infrastructures and functions are now being formed, creating conditions for the stabilization of the new entity and the continuation of its operational activity.

Transformation Plan

In the fourth quarter of 2025, CrediaBank completed its operational integration cycle and entered a new phase focused on Operational Excellence. This development marks the transition from the integration of systems and operations to the systematic optimization of performance and the exploitation of the synergies that have been created.

With the completion of the integration and rebranding, the Bank now operates as a single unified organization, focusing on improving customer experience, simplifying processes, and shaping a more agile and efficient operating model that supports the strategic growth of the coming years.

Operational Excellence and Network Optimization

In this context, Operational Excellence is established from the fourth quarter of 2025 as a permanent business function. The Bank adopts a continuous mechanism for evaluating and optimizing its operations, with an emphasis on simplifying processes, reducing operational complexity, and gradually enhancing the productivity of both the branch network and central units.

Through a structured and ongoing presence of Transformation executives within the Bank's units, the aim is to achieve an immediate understanding of operational needs and to implement practical solutions that improve service times, strengthen the effectiveness of daily work, and upgrade the overall customer experience. This approach establishes a stable framework of continuous improvement, leveraging the benefits of integration and embedding transformation into the Bank's Day-to-day operations.

Product Transformation

At the same time, the Bank proceeded with targeted initiatives to strengthen its product portfolio in areas such as deposits, mortgage lending, and investment services, aiming for a more balanced and higher-quality development of its business activities. This commercial activation seeks to provide comprehensive solutions that meet the modern needs of customers, while also enhancing the diversification of revenue streams and the overall value of the customer relationship.

These initiatives leverage the unified operational and technological environment created during the integration phase, enabling faster adaptation to market conditions and a consistent service experience across all channels.

Digital Transformation

The fourth quarter also marked the launch of a 3-year digital transformation program through which CrediaBank is investing in the modernization of its technological infrastructure and the creation of a more agile and scalable operating environment. The upgrade of core systems, the strengthening of data-utilization capabilities, and the further enhancement of security establish the conditions for faster service development, more effective risk management, and improved customer experience.

These investments have a long-term horizon and aim to create a technological ecosystem that will support sustainable growth and operational efficiency in the coming years.

Strengthening Governance and Organizational Effectiveness

At the organizational level, the necessary adjustments were made to effectively support the Bank's new operational phase. Emphasis is placed on the clear alignment between strategic planning and execution, the prioritization of initiatives based on their contribution to overall performance, and the continuous monitoring of progress.

Strengthening governance ensures consistency in execution, transparency in decision-making, and the necessary flexibility to respond to changing market conditions.

Transition to a Phase of Continuous Improvement

With the completion of the first transformation cycle, CrediaBank is now entering a phase of continuous evolution, where the objective is no longer to change structures but to fully utilize them. The transformation is gradually becoming an ongoing way of operating that enhances the Bank's efficiency, competitiveness, and ability to create sustainable long-term value.

In parallel, the Bank is developing targeted initiatives that strengthen its strategic presence through the renewal of its corporate image, the expansion of service points, and the broadening of partnerships, confirming its transition to a more outward-looking and dynamic business model.

ESG

The year 2025 marked a period of further maturation and consolidation of CrediaBank's Sustainable Development strategy. During the reporting year, the Group significantly strengthened the integration of ESG principles into its business model, governance structures, and decision-making processes, reaffirming its commitment to responsible and resilient growth.

The Group's ESG strategy focuses on the systematic identification and management of impacts, risks, and opportunities associated with environmental, social, and governance matters. The results of the Double Materiality Analysis were further incorporated into strategic planning and the risk-management framework, enhancing transparency, accountability, and the Group's long-term resilience. At the same time, deeper assessment of climate and environmental related risks contributed to a better understanding of transition challenges and reinforced the Group's protection against emerging risks.

Throughout the year, CrediaBank actively promoted sustainable finance, directing its activity toward investments that support the green transition and the sustainable development of the economy. Simultaneously, initiatives were implemented to improve the environmental performance of the Group's operations, with the aim of gradually reducing its carbon footprint.

On the social front, the Group continued to invest in creating a modern, safe, and inclusive working environment, enhancing employee well-being and professional development. It also maintained a strong commitment to responsible customer service and transparency in its relationships with all stakeholders.

In terms of corporate governance, CrediaBank maintained robust internal control and reporting mechanisms, ensuring compliance with the regulatory framework and the systematic application of the principles of the Code of Ethics and Professional Conduct.

The progress achieved in 2025 reaffirms the Group's strategic direction toward a sustainable and resilient business model that supports the economy and creates lasting value over time.

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The information contained herein shall not constitute an offer to sell or the solicitation of an offer to acquire, nor shall there be any sale of the securities referred to herein, in any jurisdiction in which such offer, solicitation or sale would be unlawful. This release is not an offer of securities for sale in the United States. Any securities referred to herein have not been and will not be registered under the US Securities Act of 1933 (the "Securities Act") and may not be offered or sold in the United States absent registration or an applicable exemption from registration. No public offering of securities is being made in the United States.

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By their nature, these forward-looking statements involve risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. Forward-looking statements are not guarantees of future performance. A number of important factors could cause actual results or outcomes to differ materially from those expressed, projected or implied in any forward-looking statements. No one undertakes publicly to update or revise any such forward-looking statement.

In light of these risks, uncertainties and assumptions, the events or circumstances referred to in the forward-looking statements may not occur. None of the future projections, expectations, estimates or prospects in this announcement should be taken as forecasts or promises nor should they be taken as implying any indication, assurance or guarantee that the assumptions on which such future projections, expectations, estimates or prospects have been prepared are correct or exhaustive or, in the case of the assumptions, fully stated in this announcement.

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Investor Relations

260-262 Kifisias Avenue, Chalandri

T: +(30) 210 3669132, +(30) 2103669134

Bloomberg: CREDIA GA | Reuters: CREDIAr.AT

InvestorRelations@crediabank.com

www.crediabank.com