Information Document

Pursuant to article 1 par. 5 (g) of Regulation (EU) 2017/1129

for the admission to trading of 801.880 new common, dematerialized, registered voting shares, with a nominal value of €1.00 each, issued by "FAIS HOLDING S.A." which resulted from the payment of part of the dividend from the profits of the financial year 2025 in the form of shares of the same class as the shares in respect of which the dividend is paid

Date of issuance: July 30rd, 2026

"FAIS HOLDING S.A." (the "Company"), in relation to the extraordinary increase of the Company's share capital up to the amount of three million five hundred and forty thousand two hundred (€3.540.200) Euro, through the issuance of up to three million five hundred and forty thousand two hundred (€3.540.200) new, common, dematerialized, registered voting shares, with a nominal value of €1.00 each (the "New Shares"), which is carried out through the reinvestment up to 50% of the gross dividend attributable to each eligible shareholder from the profits of the financial year 2025(the "Dividend"), with the total amount which may be reinvested, amounting to up to €3,540,200(the "Share Capital Increase"), which was decided by the Company's Board of Directors on July 2nd , 2026, pursuant to the authorization granted to it under article 24 para. 1 (b) of Law 4548/2018 by the Extraordinary General Meeting of the Company's shareholders held on November 28th, 2024 and in execution of the dividend reinvestment program of the financial year 2025 approved by the Ordinary General Meeting of 29.06.2026 (the "Dividend Reinvestment Program"), informs the investing public, in accordance with article 1 para. 5 (g) of Regulation (EU) 2017/1129, of the following:

1. Through the Share Capital Increase, the Company offered its shareholders the option to reinvest up to 50% of the gross Dividend amount corresponding to them in New Shares of the Company, at their discretion. Specifically, in accordance with the resolution of its Board of Directors dated 02.07.2026, the Company offered to the beneficiaries of the abovementioned Dividend, and particularly the Company's shareholders who were registered in the files of the Dematerialized Securities System ("D.S.S.") on Tuesday, 07.07.2026 (record date), the option to elect during the period from 15.07.2026 to 28.07.2026, the reinvestment in whole or in part, of an amount up to €0,0775 per share held as of the aforementioned record date, which corresponds to up to 50% of the gross dividend per share (the "Reinvestment Amount"). The remaining dividend amount will be paid to the eligible shareholders in cash, after deduction of the applicable withholding tax, where applicable. It is clarified that the dividend amount corresponding to the Company's treasury shares, which will increase the dividends of the other shareholders in accordance with Article 50(1)(b) of Law 4548/2018, will be paid in cash and did not increase the Reinvestment Amount.

2. The offer price of the New Shares was calculated as the average of the volume-weighted average price (VWAP) of the Company's share over the following three (3) trading days of the period for the exercise of the right to reinvest the Dividend, from 22.07.2026 to 24.07.2026, reduced by 3% (discount rate), and was determined at €3,28 per New Share.

3. According to the relevant orders of the Dividend beneficiaries who chose to receive, in whole or in part, the Reinvestment Amount in New Shares, the amount reinvested in New Shares totals €2.630.166,40 , corresponding to 801.880 New Shares, while the remaining amount of €4.238.724,11 (net payable amount) from the Dividend will be paid in cash to the beneficiary shareholders. Due to the abovementioned reinvestment of part of the Dividend in New Shares and, thus, the partial subscription of the Share Capital Increase, the Company's Board of Directors, by its resolution made on 22.07.2026 acknowledging the certification of the partial payment of the Share Capital Increase amount through offsetting, adjusted article 5.1 of the Company's Articles of Association to reflect the amount of the share capital as it resulted after the partial subscription of the Share Capital Increase.

4. Specifically, the Company's share capital was increased by 801.880,00euros through the issuance of 801.880new, common, dematerialized, registered voting shares with a nominal value of €1.00 each, at an offer price of € 3,28 per New Share, while the difference between the nominal value of new shares and their offer price, totaling €1.828.286,40, was credited to the Company's "Par amount difference" account.

5. On13-07-2026, the decision of the Ministry of Development – General Secretariat of Commerce was registered with the General Commercial Registry (GEMI) under Registration Number6110185 , by which a) the increase of the Company's share capital up to €3.540.200 through the issuance of up to 3.540.200 new common, registered voting shares, and b) the relevant amendment to article 5.1 of the Company's Articles of Association, which were decided by the Company's Board of Directors' resolution on 02.07.2026, were approved. Finally, on 30-07-2026 the minutes of the Company's Board of Directors dated 29.07.2026 were submitted to GEMI, whereby a) the certification of the partial payment of the Share Capital Increase amount was acknowledged, in accordance with article 20 paras. 4, 6, and 7 and article 28 of Law 4548/2018, i.e. in the amount of € 801.880,00 out of €3.540.200,00 of the Share Capital Increase, and the raising of funds through the Share Capital Increase totaling € 2.630.166,40 (of which € 1.828.286,40 is credited to the "Par amount difference" account), and b) the adjustment of article 5.1 of the Company's Articles of Association regarding the share capital was resolved, as per the above.

6. The funds raised from the Share Capital Increase will be used for the repayment of loan obligations of KALOGIROU UNLIMITED S.A. to Alpha Bank, up to an amount of € 2.630.166,40 For this purpose, FAIS HOLDING S.A. will channel all raised capital to KALOGIROU UNLIMITED S.A., either through the granting of an intra-group loan or through participation in a share capital increase of the latter.

7. The Company's 801.880 New Shares will be common, registered voting shares, with a nominal value of one Euro (€1) each, and will be entitled to participate in any subsequent dividend distribution, provided that the New Shares will have been credited to the accounts of the beneficiaries identified through the D.S.S. managed by the "EURONEXT SECURITIES ATHENS S.A.", on the cut-off date of the relevant right to the distribution. The abovementioned 801.880 New Shares will be issued in the name

of the beneficiary shareholders of the Company who exercised the right to reinvest part of the Dividend.

8. The New Shares will be admitted to trading on the Main Market of the Euronext Athens with ISIN code GRS542003009 and codes ΦΑΙΣ in Greek and “FAIS” in Latin, together with the already listed 45.680.000 shares of the Company that trade under the same codes. The Company will follow the procedure for the admission of the above-mentioned New Shares to Euronext Athens, in accordance with the provisions of the Euronext Athens Rulebook and the relevant resolutions of the Board of Directors of Euronext Athens. Trading of the New Shares on the Main Market of Euronext Athens is expected to commence on the first working day following the approval of their admission to trading by Euronext Athens. These shares will be registered with the records of Euronext Securities Athens and the D.S.S. securities shares and accounts as declared by the aforementioned beneficiaries, as provided by law, and any adjustment of the value of the Company’s shares will be carried out in accordance with the Euronext Athens Rulebook and resolution no. 26 of the Board of Directors of Euronext Athens, as amended and in force. The Company will inform the investing public of the exact date of the admission of the New Shares to trading on Euronext Athens.

The person responsible for the preparation of this information document as well as the accuracy of its content is Mr. Dimarelis Dimitrios (Chief Financial Officer of the Group).

This Information Document can be obtained by interested parties in hard copy from the Company's offices (Poseidonos Avenue 77, Alimos 17455, Attica) and in electronic form on the official website of the Company https://www.faisgroup.com/el/.

For more information, shareholders are kindly requested to contact the Company’s Shareholders and Corporate Announcements Department (Poseidonos Avenue 77, Alimos 17455, Attica, contact person Mr. Anamourloglou Nikolaos tel: +30 211 1088400, Email: ir@faisgroup.gr).

FAIS HOLDING S.A.