



December 18, 2025

Cyprus Stock Exchange
Nicosia

ANNOUNCEMENT

Subject: Implementation of the Business Plan of Ellinas Finance Public Company Limited

Ellinas Finance Public Company Limited (the "Company") would like to inform the investment public about the progress, development and degree of implementation of the Company's activities and plans.

The Company's primary activity remains the provision of financial services. These activities include the financing of investment projects, the provision of corporate and personal loans, financing through short-term loans, microloans, factoring services, as well as money transfer services to and from abroad through the MoneyGram International network. In addition, the Company provides human resources, payroll and immigration consulting services, as well as equity participations in start-ups enterprises.

Over the past two years, the Company has expanded its activities by entering the field of insurance brokerage services, covering both the general insurance sector and the life insurance sector. This activity forms part of the broader framework of the Company's provision of financial services.

At the level of corporate governance, during 2025 the Company's Board of Directors was expanded from five (5) to seven (7) members. In addition to the Audit Committee, a Risk Management Committee and an Asset and Liability Management Committee (ALCO) were established. These committees operate within the framework of strengthening governance procedures, risk management and the monitoring of the Company's financial position.

With regards to the financing portfolio, the Company's loan portfolio has shown steady growth in recent years. This development is linked to the Company's continued activity in its core financial services sector and the expansion of its customer base.

Management estimates that, taking into account the existing organizational and operational structure, as well as the technological upgrade that is currently underway, the Company has the capacity to manage an increased volume of operations without the need for substantial additional investments in human resources or infrastructure.



In this context, Management believes that the strengthening of available capital can support the continuation of the Company's growth trajectory and, under current conditions, contribute to the increase of its operating performance and profitability.

Sincerely,

Constantinos Servos,
Compliance Officer

CC: Cyprus Securities and Exchange Commission