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ANNOUNCEMENT

CrediaBank S.A. (formerly known as Attica Bank) Confirms Exclusive Discussions with HSBC Holdings plc Regarding the Potential Acquisition of a Majority Shareholding in HSBC Bank Malta p.l.c.

Athens, 15 August 2025

CrediaBank S.A. (hereinafter “**CrediaBank**”) hereby confirms that it has entered into exclusive discussions with HSBC Holdings plc (“**HSBC**”) and has been identified as preferred bidder regarding the potential acquisition of HSBC’s 70.03% shareholding in HSBC Bank Malta p.l.c. (“**HSBC Malta**”).

No 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 a number of conditions including regulatory approval from the Malta Financial Services Authority (MFSA), Bank of Greece and the European Central Bank, a process that is expected to take several months to complete.

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IMPORTANT NOTICE - DISCLAIMER

This announcement contains certain forward-looking statements. These statements reflect CrediaBank's current expectations, estimates, forecasts regarding its financial condition, operating results, plans, objectives, future performance and business activities, as well as the industry in which CrediaBank operates, and are based on hypotheses and assumptions that CrediaBank's management considers reasonable. There can be no assurance that forward- looking statements will prove to be accurate, as there are risks, uncertainties and other important factors beyond CrediaBank's control, due to which actual results and future events may differ materially from those provided for in these statements. Such forward-looking statements include known and unknown risks, uncertainties and other material factors beyond the Company's control that could cause the Company's actual results, performance or achievements to differ materially from the expected results, performance or achievements expressed or implied by such forward-looking statements. Therefore, CrediaBank warns against relying on any of these future statements and points out that it does not undertake to update the statements regarding future developments in the event that circumstances or management's estimates should change.