



9M 2025 Financial Results

Press release



Record performance in 9M 2025

Based on solid core income revenues and efficient cost containment

on track to meet Business Plan Targets

Strong net credit expansion

+€848 mln

Net credit expansion

15.3%

Market share (in new production)

+45%

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

11 consecutive quarters of quality growth

€58.9 mln

Recurring PPI, with minimal contribution from NPEs

+116%

annually

Robust Core income growth

€120.5 mln

Net interest income, +86% annually

€26.3 mln

Net Fee Income, +120% annually

Superior Liquidity Profile

€6.7 bln

Group Deposits

+16%

YoY

184%

LCR

Business Developments

- Completion of systems integration
- Successful completion of synthetic securitization of a performing portfolio (Project Perseus II)
- Locked-in cost-savings from implemented actions over €15mln (on an annual basis)
- Opening of new experience branch in Athens

Key Financial Highlights

- **Group Recurring Pre-Provision Income** continued its upward trajectory and hit a new record high at €58.9 mln in 9M 2025, up by 116% YoY, marking 11 consecutive quarters of quality growth. **Recurring Profit Before Tax** also reached a new record at €40.8 mln in 9M 2025 vs €2.2 mln in 9M 2024, on the back of robust core income growth.
- **New Disbursements** jumped by 45% YoY to €2.4 bln in 9M 2025, one of the best performances in the Bank's history and in line with the annual target, despite the intensified competition. 47% of new disbursements were granted to SME's and individuals (41% and 6% respectively) and 53% to large corporates.
- **Net Interest Income** soared by 86% on an annual basis to €120.5 mln. Key growth drivers were the strong net credit expansion and the increase in bond portfolio balances over and above the impact from the merger. During the first nine months of 2025, the Bank reported a Net Credit Expansion of €848 mln, fueled by a strong net credit expansion of €306 mln in Q3 2025 from €309 mln in Q2 2025, despite the quarter's seasonality.
- **Net Fee Income** recorded a new high at €26.3 mln, up by 120% 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 16.0% of recurring operating income, up 210bps YoY. Client funds under management amounted to €840 mln, up 11% since the end of 2024.
- **Core income** surged by 92% annually to €146.8 mln and hence **recurring Operating Income** jumped by 91% YoY to €164.5 mln vs €86.2 mln in the corresponding period last year.
- **Efficient cost containment**, as recurring cost-to-income ratio improved by 413bps YoY in 9M 2025, despite the significant increase in recurring operating expenses due to the absorption of the former Pancrēta Bank. In more detail, recurring cost-to-income dropped to 64.2% against 68.3% in 9M 2024, in line with the business plan target.
- **Group Deposits** rose by 16% YoY and reached ca€6.7 bln, outperforming the system (private sector deposits +5.3%). Best-in-class liquidity profile with LDR at 62% and LCR at 184% in September 2025.
- The **NPE ratio** improved substantially and stood at 2.9% in 9M 2025 vs 54.1% in the corresponding period of 2024. 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 was also flattish QoQ at 47.8% in 9M 2025.
- **CET1 ratio** widened by 20bps QoQ to 10.6%, well above the minimum regulatory threshold of 8.7%, benefiting from the synthetic securitization albeit the elevated loan growth and the restructuring & integration costs. **TCR ratio** also widened by 30bps QoQ to 17.6%, well above the minimum regulatory threshold of 13.6%.

CEO Statement



"The first nine months of 2025 were marked by a series of milestones for CrediaBank: The first issuance of international bonds in the Bank's history, the change of its name, the completion of systems integration, the launch of the New Experience branch concept, and the Bank's first international growth move with the upcoming acquisition of 70% of HSBC Malta, subject to regulatory approvals, are changing the landscape and placing CrediaBank in a new dynamic position within the banking ecosystem. The transformation of CrediaBank is coming to completion, leading to the establishment of a modern Bank, **with upgraded scale, enhanced profitability, strong capital adequacy, and now an international presence.**

The new record of recurring profit before provisions at €58.9 million marks **11 consecutive quarters of quality growth, while recurring pre-tax profit amounted to €40.8 million compared to just €2.2 million in the corresponding comparative period,** demonstrating the effectiveness of our business decisions.

During the nine-month period of the year, the Bank recorded **new disbursements of €2.4 billion**, the best nine-month performance in its history. **Net credit expansion amounted to €848 million, with the Bank grasping a market share of approximately 15.3% of total credit expansion,** a significant increase that highlights the effectiveness and capabilities of CrediaBank, as well as the attractiveness of its products and services.

The Group's core income surged by 92% YoY to €146.8 million, leading to a sharp uplift in recurring Operating Income of 91% YoY to €164.5m from €86.2 mln in the corresponding period of 2024.

Assets under management amounted to €840 million, including mutual funds, bonds, and treasury bills, marking an 11% increase compared to the end of 2024. We are already investing in strategic partnerships with global Top Tier institutions in order to offer to the Greek market high-quality advisory services and wealth management tools.

Today, we have created a **unified Bank, with a new image and identity, offering an enhanced service experience from the digital environment to the branch, combining a human approach with the use of technology in order to provide personalized service to individuals and businesses.**

In this nine-month period, we proceeded with significant initiatives that create added value for our customers, such as offering **unlimited cash withdrawals and balance inquiry transactions with zero fees at our ATMs as well as those of Euronet network across Greece – a service we were the first to introduce last August, aiming to provide immediate service to individuals and professionals, especially in areas where there are no bank branches.** With this agreement, **our customers now have access to the largest ATM network in the country, which includes more than 2,300 service points, in addition to the 142 ATMs of our Bank.**

Since September, the New Experience branch concept that we introduced for the first time in Greece has come to life, with the first implementation at the Skoufa branch in Kolonaki Athens. This is an **upgraded experience concept, accessible to everyone, that prioritizes personalized customer interaction, with a human approach and the use of technology.** This new concept complements the human-centered approach already applied in CrediaBank branches: doors are open without

appointments, with counters operating throughout the day for **immediate service at any time**. The Bank is evolving into a welcoming space for collaboration, where technology supports the human service experience, speeding up and simplifying transactions. From the personal greeting of the customer at the branch entrance to the remote digital points through the CrediaConnect service, every transaction is carried out seamlessly, with the **assurance that there is always a bank officer available to support the customer**.

And as we invigorate our presence in Greece, our prospects extend beyond the Greek borders. Our first international expansion move is underway, with the upcoming acquisition of **70% of HSBC Malta – a transaction that will accelerate the implementation of our growth plan, doubling our assets and expanding our activities into a new and attractive market outside Greece, backed by the trust and support of our shareholders**. With this acquisition, which remains subject to the necessary regulatory approvals, we are creating a more balanced overall portfolio consisting of high-quality retail and SME loans in both markets, offering our customers access to international markets and an even wider range of new products. We are reorganizing our structure to smoothly integrate the Bank's operations in Malta, aiming to make significant investments, introduce new products, and simultaneously upgrade existing infrastructures. At the same time, we are capitalizing on opportunities to strengthen our share in retail banking through key transactions such as the **purchase of a performing mortgage loan portfolio worth approximately €89 million from the Spanish financial institution Unión de Créditos Inmobiliarios, S.A. E.F.C.** This move, carried out with the strategic collaboration of Cepal and Davidson Kempner, enables us to support creditworthy borrowers across Greece, while our goal is to expand our business with these customers across the full range of banking services.

We are at a pivotal moment: Our transformation is being completed and our new chapter is beginning. With an international presence and a renewed image and operations, but with the same passion for standing by our customers, we are working strategically to accomplish our mission: **To be the best bank for everyone. Flexible, reliable, dynamic, stable, but above all accessible and human.**

Every day we build relationships of trust, evolve, and create value for our customers and society, while maintaining our commitment to the Supervisory Authorities, shareholders, customers, and our employees. CrediaBank is here, with numerous opportunities ahead.

Key Performance Indicators

Income Statement (€ mln)	9M 2025	9M 2024	YoY (%)	Q3 2025	Q2 2025	QoQ (%)	YoY (%)
Net interest income	120.5	64.6	86%	42.0	41.7	1%	70%
Fee income	26.3	12.0	120%	9.3	9.9	-7%	100%
Core income	146.8	76.6	92%	51.3	51.6	-1%	75%
Trading & other income	17.7	9.6	84%	2.1	4.4	-53%	-53%
Total Recurring Operating Income	164.5	86.2	91%	53.4	56.0	-5%	58%
Non - core revenues	9.8	5.6	74%	0.0	8.5	<i>n.m.</i>	<i>n.m.</i>
Total Reported Operating Income	174.3	91.8	90%	53.4	64.4	-17%	58%
Personnel expenses	(54.9)	(28.0)	96%	(17.0)	(18.5)	-8%	56%
General & admin expenses	(30.0)	(17.7)	70%	(9.3)	(11.9)	-21%	18%
Depreciation and amortization	(20.5)	(13.2)	55%	(7.0)	(6.8)	2%	38%
Recurring Operating expenses	(105.5)	(58.9)	79%	(33.3)	(37.2)	-10%	40%
One-off expenses	(36.6)	(11.7)	212%	(7.7)	(14.4)	-47%	-25%
Total Operating expenses	(142.1)	(70.6)	101%	(41.0)	(51.5)	-20%	21%
Recurring Pre Provision Income	58.9	27.3	116%	20.1	18.8	7%	102%
Reported Pre Provision Income	32.1	21.2	51%	12.4	12.9	-4%	<i>n.m.</i>
Provisions for expected credit losses	(15.8)	(404.7)	-96%	(6.4)	(4.6)	39%	-98%
Recurring Profit Before Tax	40.8	2.2	<i>n.m.</i>	13.1	13.3	-1%	<i>n.m.</i>
Reported Profit Before Tax	13.9	(383.9)	<i>n.m.</i>	5.4	7.4	-26%	<i>n.m.</i>
Income Tax	(4.0)	40.5	<i>n.m.</i>	(0.5)	(2.6)	-82%	<i>n.m.</i>
Recurring Net Profit	36.7	42.8	-14%	12.7	10.7	18%	<i>n.m.</i>
Reported Net profit	9.9	(343.3)	<i>n.m.</i>	5.0	4.8	4%	<i>n.m.</i>

Balance Sheet (€ mln)	30/9/2025	30/6/2025	31/3/2025	31/12/2024	30/9/2024
Gross Loans	5,222	4,932	4,723	3,285	3,112
Senior bonds	1,089	1,112	1,210	1,206	0
Net Loans	5,149	4,864	4,659	3,281	3,042
Performing loans	4,133	3,820	3,513	3,285	3,112
Investment Securities	1,461	1,503	1,359	1,700	1,025
Assets	8,172	7,972	7,167	7,540	6,350
Deposits	6,662	6,556	5,998	6,085	5,731
Common Equity	876	875	872	875	118
Total Equity	976	975	872	875	118
Tangible Book Value	617	621	620	629	(129)

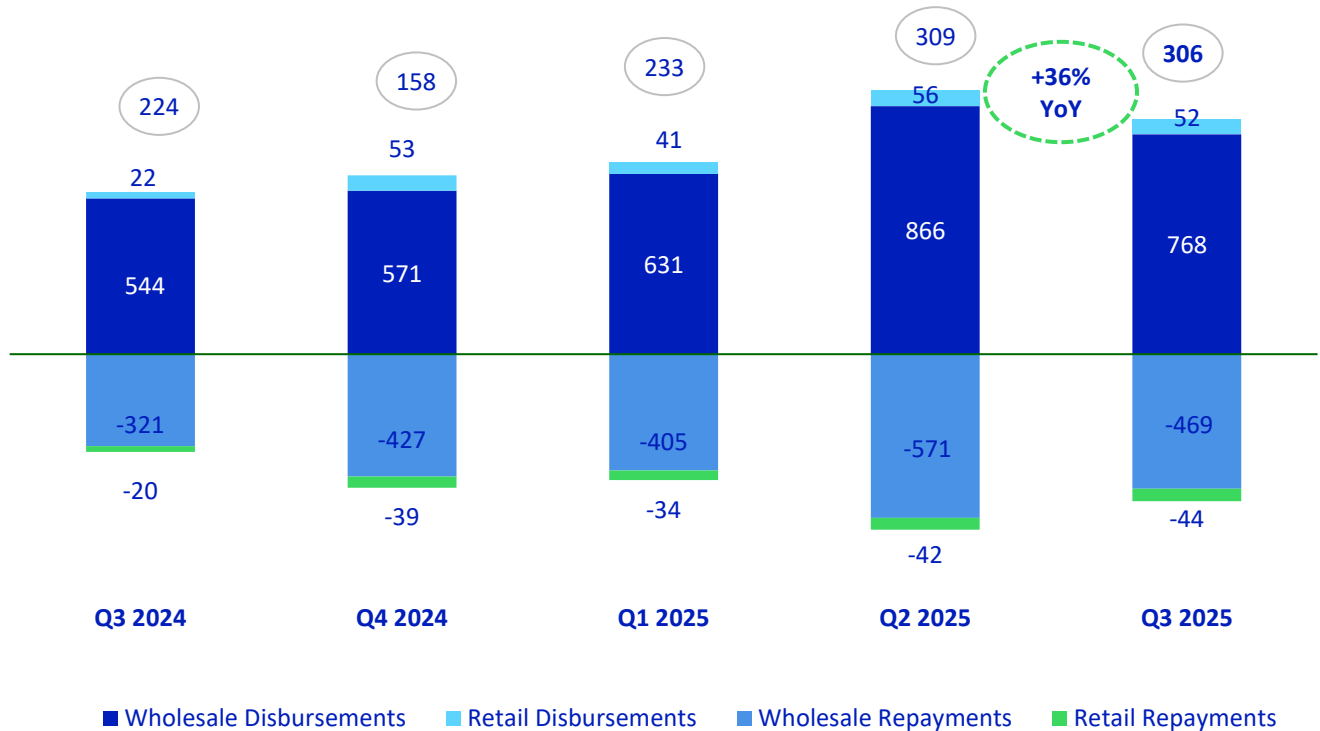
Key Metrics	9M 2025	9M 2024	Q3 2025	Q2 2025
Profitability				
NIM (% avg. assets)	2.05%	2.18%	2.08%	2.20%
Fees (% recurring revenues)	16.0%	13.9%	17.4%	17.7%
Recurring Cost to Income (%)	64.2%	68.3%	62.4%	66.4%
Liquidity				
LDR ratio (%)	62.0%	54.3%	62.0%	58.3%
LCR (%)	184%	181%	184%	221%
Asset quality				
NPE ratio (%)	2.9%	54.1%	2.9%	2.9%
NPE coverage ratio (%)	47.8%	70.0%	47.8%	47.8%
Capital				
CET1 ratio (%)	10.6%	13.1%	10.6%	10.4%
TCR ratio (%)	17.6%	13.7%	17.6%	17.3%
RWAs (€ mln)	3,671	3,320	3,671	3,764

9M 2025 Financial Analysis

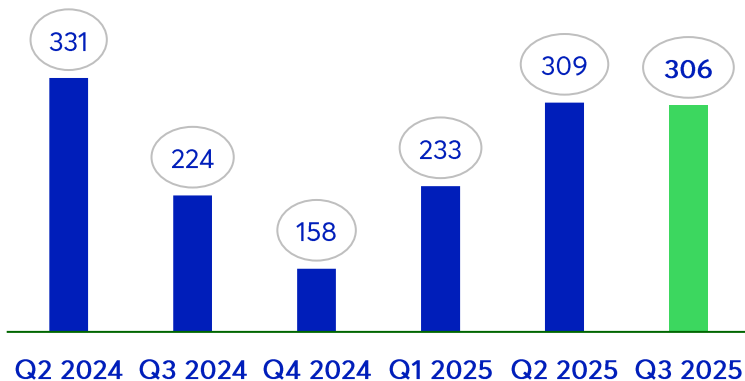
Balance Sheet Highlights

Strong net credit expansion in 9M 2025, in line with FY target - Loan book at new all-time high

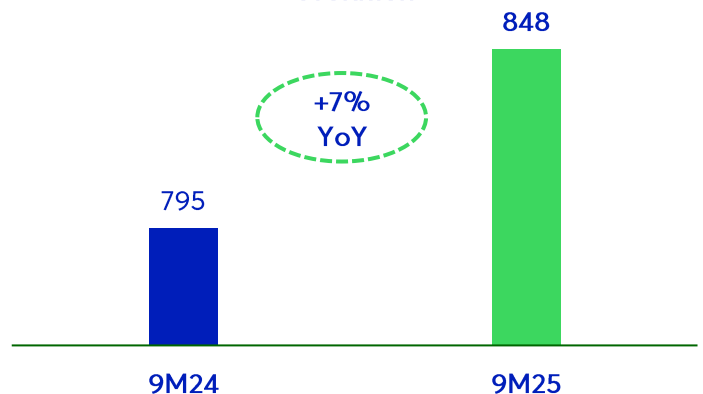
Net credit expansion remained strong despite seasonality and reached €306 mln (+36% YoY) in Q3 2025 from €309 mln in Q2 2025, shaping at €848 mln in 9M 2025. Group's new disbursements amounted to €2.4 bln (+45% YoY) in 9M 2025, one of the best performances in the Bank's history and with disbursements to large corporates holding the lion's share (53%), while disbursements to SMEs and Individuals accounted for 41% and 6%



Net Credit Expansion (€ mln) | Quarterly evolution

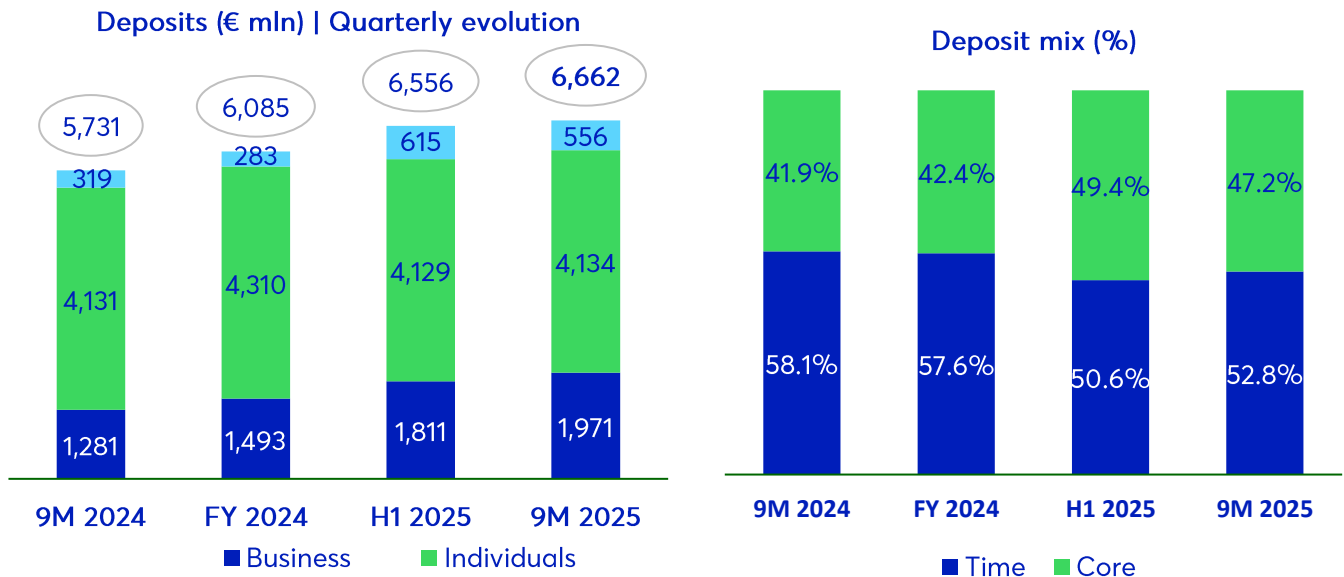


Net Credit Expansion (€ mln) | Annual evolution



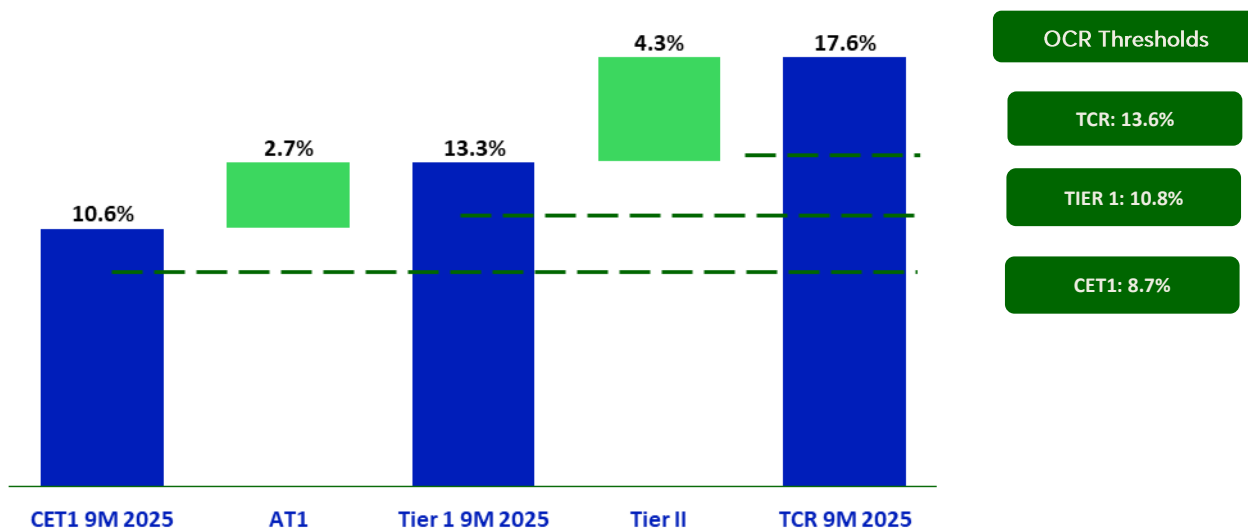
Superior liquidity position, deposits up 16% YoY

Group deposits continued their upward path and came in at ca€6.7 bln in 9M 2025, up by 16% YoY and 2% QoQ, outperforming the system (+5.3% YoY private sector deposits). On top of that, the deposit mix improved substantially on an annual basis, as core deposits account for 47.2% of total vs 41.9% in 9M 2024. The superior liquidity position of the group is reflected in the Loans to Deposits ratio (LDR) that stands at 62.0%, one of the lowest in the sector as well as in the liquidity coverage ratio (LCR), that shaped at 184% in September 2025, well above regulatory thresholds.



Capital dynamics remain strong

CET1 ratio widened by 20bps QoQ to 10.6%, well above the minimum regulatory threshold of 8.7%, benefiting from the synthetic securitization albeit the elevated loan growth and the restructuring & integration costs. TCR ratio widened further by 30bps QoQ to 17.6%, well above the minimum regulatory threshold of 13.6%, driven by the successful issuance of AT1 bond of €100 mln and Tier II bond of €150 mln, under the Bank's Euro Medium Term Note Program.

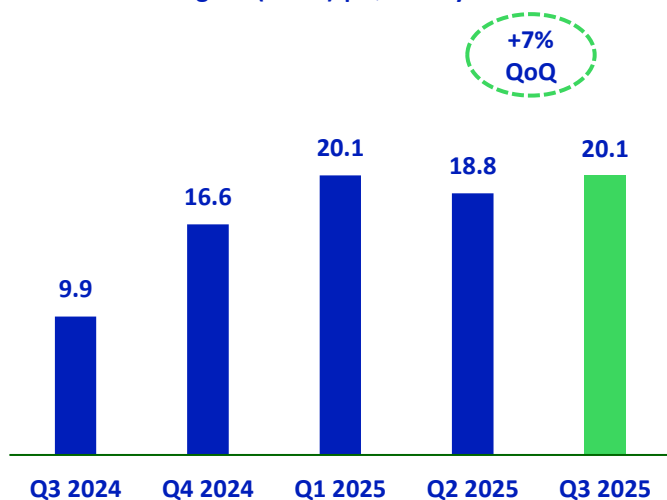


Profit & Loss Highlights

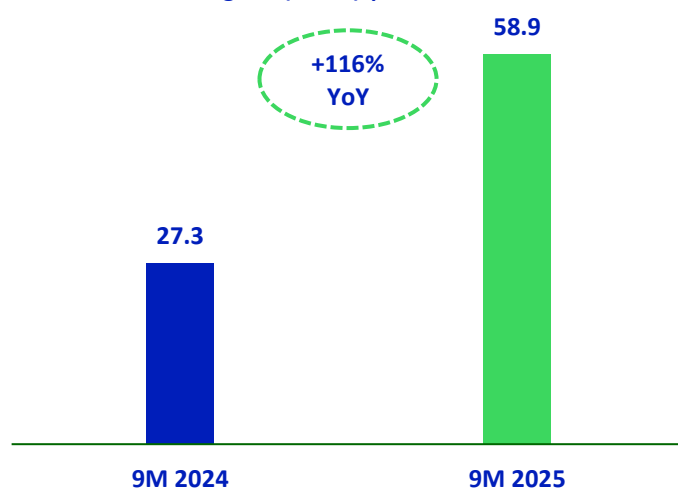
Recurring PPI hit new record, 11 consecutive quarters of quality growth

Recurring Pre-Provision Income came in at **€58.9 mln** in 9M 2025 (+7% QoQ, +116% YoY), marking 11 consecutive quarters of quality growth, as core income was once more the spearhead of growth, with NII up 86% YoY and net fee Income up 120% YoY.

Recurring PPI (€ mln) | Quarterly evolution



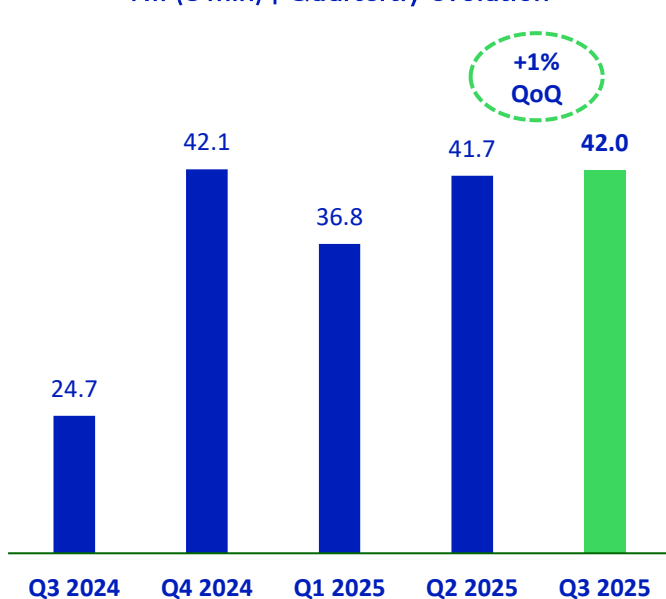
Recurring PPI (€ mln) | Annual evolution



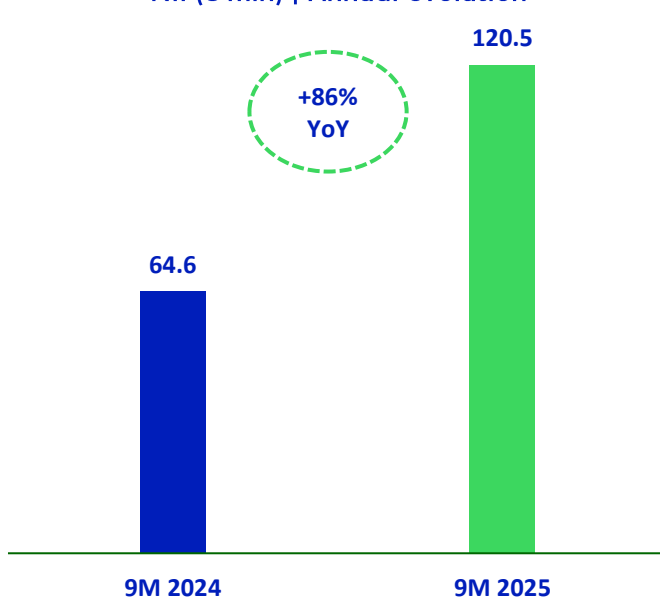
NII at new all-time high despite the declining interest rate environment

Net interest income recorded a new all-time high and stood at **€120.5 mln** in 9M 2025, up 86% YoY and 1% QoQ, benefiting from the strong volumes in loans and bonds as well as from the merger with Pancrета Bank. NPE income accounted for just 1% of interest Income. NIM narrowed to 2.05% in 9M25 vs 2.18% in 9M 2024, due to the lower benchmark rates.

NII (€ mln) | Quarterly evolution



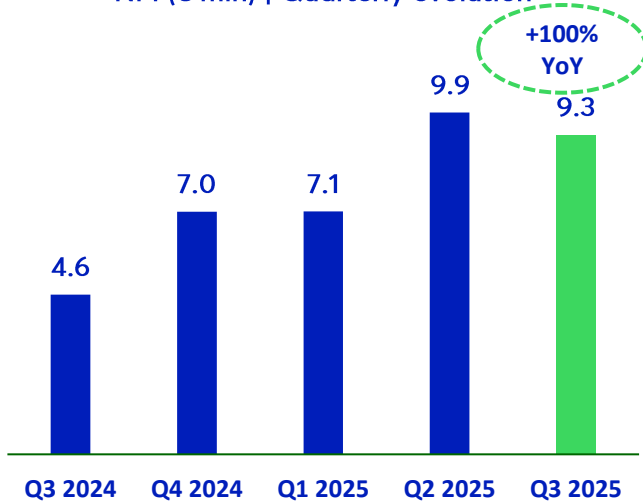
NII (€ mln) | Annual evolution



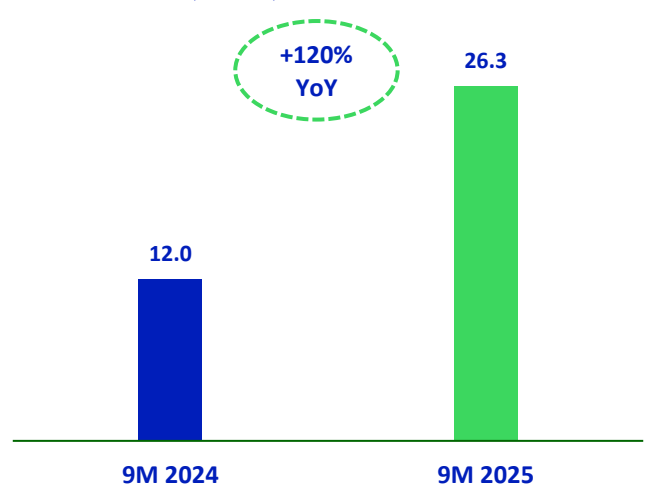
Impressive growth of net fee income

Net fee income grew at an impressive 120% on an annual basis to €26.3 mln in 9M 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 and accounted for 16.0% of recurring operating income from 13.9% in 9M 2024, up 210bps YoY.

NFI (€ mln) | Quarterly evolution

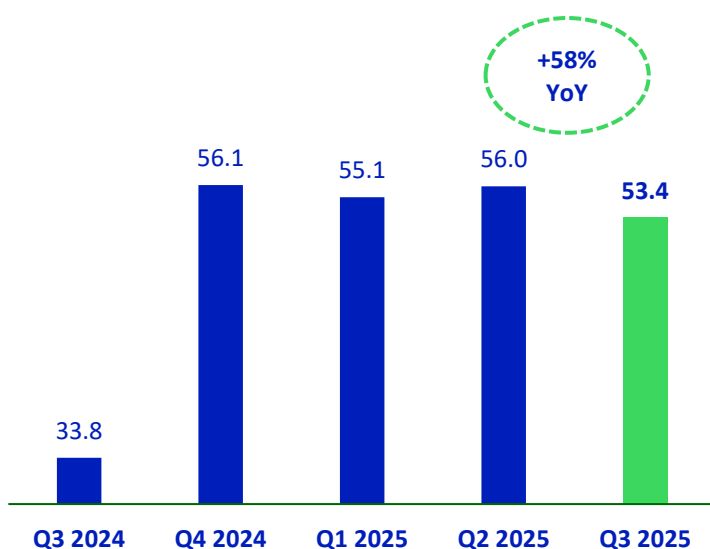


NFI (€ mln) | Annual evolution

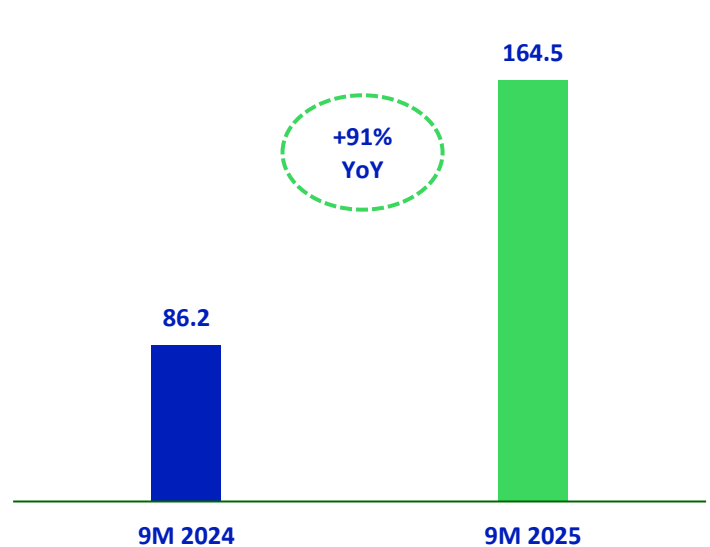


As a result, core income jumped by 92% YoY and shaped at €146.8 mln in 9M 2025, while non-recurring revenues also recorded an impressive increase of 84% YoY, leading to a sharp uplift in recurring Operating Income of 91% YoY to €164.5m from €86.2 mln in the corresponding period of 2024. Nevertheless, recurring Operating Income narrowed by 5% sequentially, driven by a substantial drop in non-core revenues (-53% QoQ).

Rec. Operating Income (€ mln) | Quarterly evolution

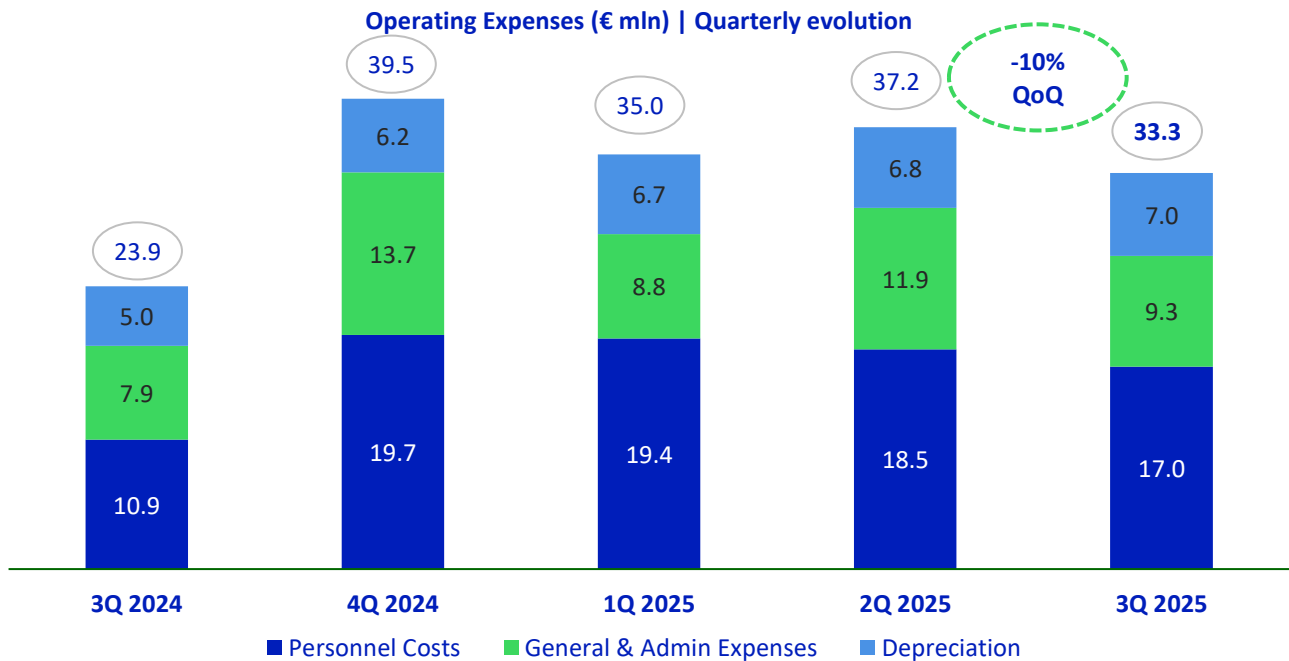


Rec. Operating Income (€ mln) | Annual evolution

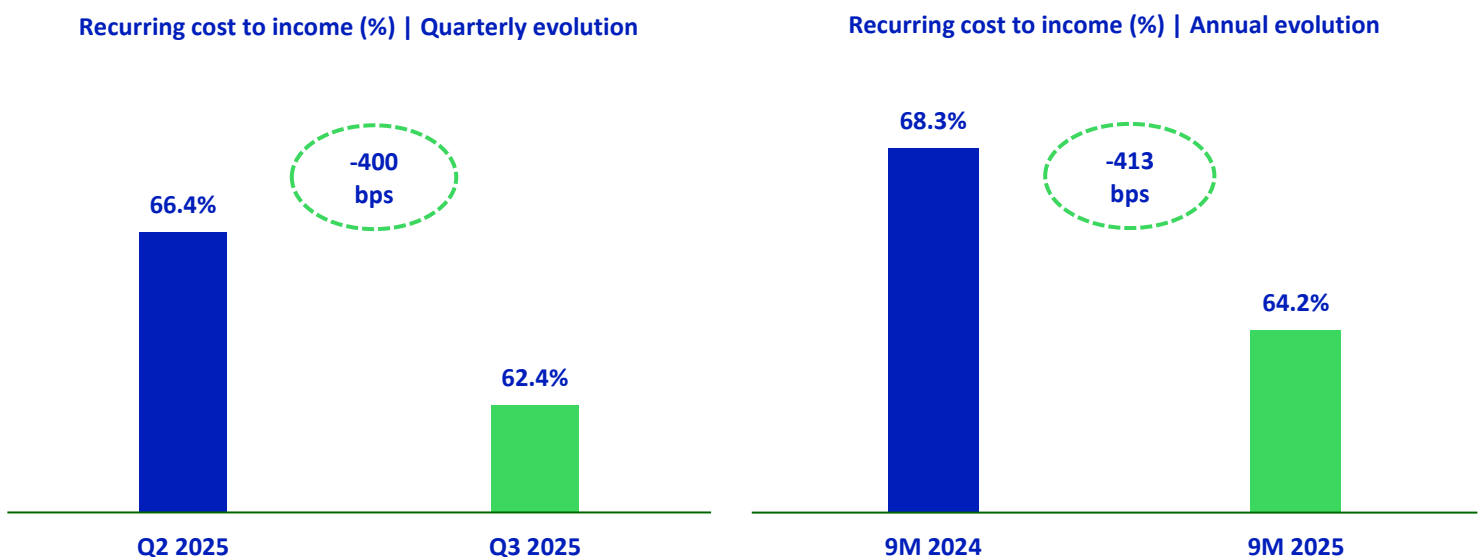


Efficient cost control

Recurring operating expenses came in at €105.5 mln in 9M2025 and at €33.3 mln (-10% QoQ) in Q3 2025. The sharp sequential drop is attributed to lower personnel (-8% QoQ) and G & A costs (-21% QoQ). Recurring personnel expenses reached €54.9 mln in 9M 2025, with the group headcount at 1.229 from 1.258 in H1 2025 and 1.468 in 2024 (-16% YtD), following the VES announced in February. The VES cost amounted to €29.9 mln that burdened 9M 2025 results, whilst the annual cost savings exceed €14.0 mln. At the same time, the Bank completed the branch rationalization 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 €15 mln mark.

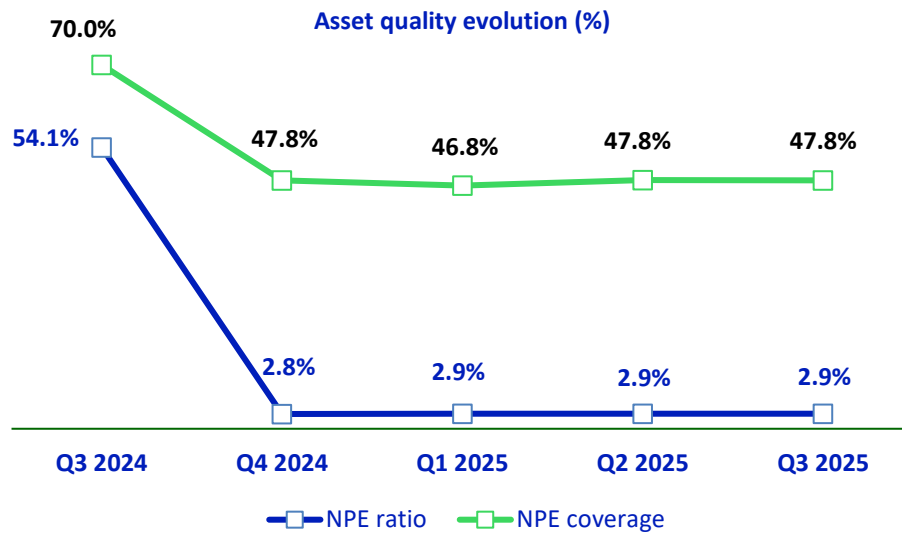


Recurring cost-to-income ratio improved by 413bps YoY to 64.2% in 9M 2025. With the completion of the aforementioned rationalization actions of the branch network and the operational integration of the IT systems, the Management aims at a continuous improvement of the cost-to-income ratio.



Asset Quality improved substantially

Provisions for expected credit losses slipped by 96% YoY and amounted to €15.8 mln in 9M 2025 from €404.7 mln in 9M 2024, of which NPE clean-up costs stood at €380.0 mln, as the Bank completed the inclusion of Domus & Rhodium portfolios into HAPS in Q4 2024. Thus, the NPE ratio squeezed materially to 2.9% from 54.1% in 9M 2024 and remained flattish q-o-q. NPE coverage was also stable QoQ at 47.8% in 9M 2025.



Business Developments

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

CrediaBank announced on 04 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 approximately €89 million (the "Galene Portfolio" or the "Transaction"). 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 is expected to be completed within 2025.

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 (the 'Transaction') 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 million, 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.** If the Potential Transaction proceeds, upon completion, CrediaBank's regulatory capital ratios are expected to remain well above their respective regulatory requirements, since the Potential Transaction is capital neutral and will be financed entirely from own liquidity and capital resources, while is expected to be completed by H2 2026.

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.

Operational merger

On Sunday 8 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

The completion of CrediaBank's new corporate identity marks an important milestone in the transformation journey, confirming the Bank's transition to a modern, unified, and commercially coherent environment. The consistent presence of the CrediaBank name across all communication channels, products, and services ensures a seamless experience at every point of contact — from branches and digital applications to partner networks. The new corporate identity reflects the Bank's evolution, enhancing customer recognition and trust. Following this transition, Management places emphasis on achieving the full operation of a unified business and technology model, focused on the customer and continuous digital development. The implementation of the strategic plan is progressing according to schedule, with substantial progress in all key pillars as outlined below:

1. Operating Model and Processes

The reorganization of the operating model is progressing with an emphasis on automation and process integration. Workflow procedures are being redesigned with the aim of simplification, more efficient use of available resources, and improvement of the customer experience.

2. Information Systems, Infrastructure, and Digital Transformation

Following the completion of the operational merger and the integration of the systems, the Bank is now focusing on leveraging the results and on the targeted improvement of critical processes. As part of the digital transformation, a unified digital-first ecosystem is being developed to enhance speed, security, and the overall customer experience. Examples include:

- ✓ The Verification of Payee function has been implemented for SEPA transfers in euros, ensuring name and account matching checks before execution.
- ✓ It is now possible to manage both daily and per-transaction limits for money transfers, bill payments, and IRIS payments.
- ✓ An immediate priority option has been introduced for payments via DIAS (e.g., the Public Power Corporation), providing faster execution and better control over the payment flow.

3. Product Strategy and Services

CrediaBank now offers a unified and consistent experience across all customer touchpoints, through an Integrated operational and technological framework that ensures speed, security, and easy of transactions. Specifically:

- Digital services have been enhanced with new features that make everyday banking easier, offering greater control and transparency in transactions.
- The migration of cards and POS devices is proceeding smoothly, with the gradual integration of the IRIS service and the renewal of the Bank's corporate identity at points of sale.
- At the same time, the Bank is expanding its portfolio with new lending and deposit products, such as CrediaBank Plus and CrediaBank Prime, as well as specialized financing programs for individuals and businesses.
- The service experience is being upgraded with extended operating hours at CrediaConnect, increased capacity at the Call Center, and an expanded network of partnerships, offering customers more options and immediate access to comprehensive banking solutions.

The Bank is now entering the phase of stabilizing and consolidating the results of the first transformation cycle. The focus is shifting toward improving efficiency, enhancing customer access, and further leveraging the unified operations.

(1) Unified Operations and Infrastructure

The Bank's core operations have been stabilized within a common operational framework, ensuring speed and consistency. The integration of retail products and the implementation of a unified pricing model are progressing smoothly, while the new Loan Origination system is fully operational, improving efficiency in approval processes.

(2) Unified Customer Access

Access to services is evolving into a fully connected and seamless service environment. Branches, digital, and remote channels operate in a coordinated manner, providing a unified customer experience. At the same time, partnerships and distribution networks are expanding, broadening the availability and reach of banking solutions for customers.

CrediaBank is completing a large-scale transformation that redefines its operating model. The integration of systems, processes, and corporate identity is creating a flexible and efficient operational framework. With the completion of this first transformation cycle, the Bank now moves into a phase of continuous evolution, focusing on its customers and employees, leveraging the results of the integration, and laying the foundations for the new era of banking.

ESG

During the nine months of 2025, the Bank further advanced the strengthening and maturation of its Sustainable Development (ESG) strategy, enhancing governance, transparency, and the integration of sustainability principles into every aspect of its operations, through a clearly defined Sustainability organizational structure and the ESG committee.

As part of the preparation for the publication of the first Sustainability Report based on European Standards (ESRS), the Bank completed the assessment of its material topics, following a consultation process with its stakeholders. This process further strengthens accountability, trust and the alignment of its strategy with international ESG standards.

The redesign of the ESG strategy, based on the double materiality analysis, has been completed and approved, aiming for the full integration of sustainability into every operation and decision of the Organization. At the same time, the Bank has initiated the process of preparing the new Sustainability Statement for 2025, reaffirming its ongoing commitment to responsible and transparent business practices.

The Sustainability Policy is beginning to be embedded into the Bank's processes, while through the establishment of the Sustainable Finance Policy, the Bank continues to invest dynamically in green and sustainable financing, actively supporting projects and initiatives that contribute to the green transition, social cohesion, and energy security, while simultaneously enhancing resilience and long-term value for all stakeholders.

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