



**CONDENSED INTERIM FINANCIAL
INFORMATION
FOR THE PERIOD ENDED**

31 MARCH 2026

In accordance with International Accounting Standard 34

(as adopted by the E.U.)

The Condensed Interim Financial Information for the first quarter of 2026, as well as the accompanying notes, have been approved by the Board of Directors at the meeting held on 21st May 2026 and have been posted on the Bank's website.

Chalandri, 21 May 2026

THE CHAIRMAN OF
THE BOARD OF
DIRECTORS

THE CHIEF
EXECUTIVE
OFFICER

THE C.F.O.

THE DIRECTOR OF
FINANCIAL
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Interim consolidated income statement

(Amounts in thousand €)	Note	Group	
		From January 1st to 31.3.2026	31.03.2025*
Interest and similar income		69,743	62,377
Less: Interest expense and similar expenses		(22,959)	(25,755)
Net interest income	7	46,784	36,623
Fee and commission income		13,287	10,552
Less: Fee and commission expense		(2,328)	(3,496)
Net fee and commission income	8	10,958	7,056
Profit / (loss) from financial transactions		646	1,471
Profit / (loss) from investment portfolio		1,260	1,051
Other income / (expenses)		1,561	10,002
Operating income		61,210	56,203
Personnel expenses	9	(20,089)	(20,438)
General operating expenses	9	(12,678)	(8,841)
Depreciation expense	9	(7,435)	(7,744)
Total operating expenses		(40,202)	(37,022)
Profit before tax and provisions		21,008	19,180
Provisions for expected credit losses and other impairment	13	(7,189)	(4,848)
Staff leaving expense	9	(1,752)	(13,311)
Results from investments in associates		(167)	58
Profit before income tax		11,900	1,080
Less: income tax	10	(4,079)	(972)
Profit for the period		7,821	108
<u>Attributable to:</u>			
Equity attributable to owners of the Bank		7,821	108
Basic earnings per share (in €)	11	0.0048	0.0001

* Certain items of the comparative period have been reclassified (Note 23).

Interim consolidated statement of comprehensive income

(Amounts in thousand €)	Group	
	From January 1st to 31.3.2026	31.3.2025
Profit for the period after income tax recognized in the Income Statement	7,821	108
<u>Financial assets at Fair Value through Other Comprehensive Income (FVOCI)</u>		
Change in fair value (before tax)	(3,961)	(4,377)
Income Tax	871	963
Total other comprehensive income / (expenses) recognized directly in equity, after income tax	(3,090)	(3,415)
Total comprehensive income / (expenses), after income tax	4,731	(3,307)
<u>Attributable to:</u>		
Equity attributable to owners of the Bank	4,731	(3,307)

Interim statement of financial position

(Amounts in thousand €)

		Group	
Assets	Note	31.3.2026	31.12.2025
Cash and balances with Central Bank		357,380	642,518
Due from other financial institutions		67,176	68,555
Derivative financial instruments - assets		8	152
Loans and advances to customers (net of impairment)	13	5,863,851	5,457,157
Investment securities	12	1,389,430	1,440,415
Investments in associates	15	4,540	4,034
Tangible assets		85,135	86,064
Investment property		103,045	103,045
Intangible assets		265,024	262,121
Deferred tax assets	10	221,744	224,658
Assets held for sale	16	14,996	15,079
Other assets		176,211	175,842
Total Assets		8,548,539	8,479,639
Liabilities			
Due to credit institutions	17	357,382	258,736
Due to customers	18	6,812,731	6,757,046
Derivative financial instruments - liabilities		560	0
Debt securities in issue	19	169,176	169,063
Defined benefit obligations		7,239	7,072
Other provisions		24,157	24,086
Other liabilities		196,100	284,860
Total Liabilities		7,567,343	7,500,863
Equity			
Share capital (common shares)	20	80,901	80,901
Other equity instruments	20	100,000	100,000
Share premium	20	519,434	519,433
Reserves	20	263,736	266,825
Retained earnings	20	17,126	11,617
Equity attributable to equity owners of the Bank		981,196	978,777
Total Equity		981,196	978,777
Total Liabilities and Equity		8,548,539	8,479,639

Interim consolidated statement of changes in equity

Group

	Share capital (common shares)	Share premium	Other equity instruments	Other reserves	Reserves	Retained earnings	Total
<i>(Amounts in thousand €)</i>							
Balance 1.1.2025	80,900	1,565,446	0	253,924	982,119	(2,007,046)	875,343
Results for the period						108	108
Other comprehensive income							
Financial assets measured at fair value through other comprehensive income (FVOCI): Change in fair value				(4,377)			(4,377)
Income Tax				963			963
Total comprehensive income/(expense), after income tax	0	0	0	(3,414)	0	108	(3,307)
Share capital increase through issuance of ordinary shares	1						1
Other changes in equity	1						1
Balance 31.3.2025	80,901	1,565,446		250,510	982,119	(2,006,938)	872,037
Changes up to 31.12.2025	0	(1,046,012)	100,000	680	(966,484)	2,018,555	106,740
Balance 31.12.2025	80,901	519,434	100,000	251,190	15,635	11,617	978,777

Group

(Amounts in thousand €)	Share capital (common shares)	Share premium	Other equity instruments	Other reserves	Reserves	Retained earnings	Total
Balance 1.1.2026	80,901	519,434	100,000	251,190	15,635	11,617	978,777
Results for the period						7,821	7,821
Other comprehensive income							
Financial assets measured at fair value through other comprehensive income (FVOCI): Change in fair value				(3,961)			(3,961)
Income Tax				871			871
Total comprehensive income/(expense), after income tax	0	0	0	(3,090)	0	7,821	4,731
Interest payable to holders of the AT1 capital instruments						(2,312)	(2,312)
Other changes in equity	0	0	0	0	0	(2,312)	(2,312)
Balance 31.3.2026	80,901	519,434	100,000	248,100	15,635	17,126	981,196

Interim statement of cash flows

(Amounts in thousand €)	Group	
	From January 1st to 31.3.2026	31.3.2025
Cash flows from operating activities		
Interest and similar income received	68,697	54,872
Interest expense paid	(22,424)	(25,755)
Dividends received	9	40
Commission received	13,287	10,552
Commission paid	(2,328)	(3,496)
Profit from financial transactions	1,370	1,520
Other income	4,047	9,962
Cash payments to employees and suppliers	(32,798)	(41,251)
Taxes received / (paid)	(66)	0
Cash flows from operating activities before changes in operating assets and liabilities	29,794	6,444
Changes in operating assets and liabilities		
Net (increase) / decrease in financial assets measured at fair value through profit or loss (FVPL)	1,331	14,518
Net (increase) / decrease in loans and advances to customers	(409,315)	(227,473)
Net (increase) / decrease in other assets	(280)	(4,023)
Net increase / (decrease) in amounts due to financial institutions	96,986	(26,522)
Net increase / (decrease) in amounts due to customers and similar liabilities	55,685	(86,864)
Net increase / (decrease) in other liabilities	(93,162)	(84,391)
Total changes in operating assets and liabilities of the statement of financial position	(348,754)	(414,754)
Net cash flow from operating activities	(318,960)	(408,310)
Cash flows from investing activities		
Purchases of intangible assets	(7,870)	(9,403)
Purchases of tangible assets	(1,777)	(4,259)
Net amount of Purchases/sales or redemptions of financial assets measured at fair value through other comprehensive income (FVOCI)	84,126	212,809
Net amount of Purchases/sales or redemptions of investment securities at amortised cost	(39,938)	108,874
Investment in associates	(673)	(50)
Net cash flow from investing activities	33,868	307,971
Cash flows from financing activities		
Share Capital Increase	0	1
Rent paid under IFRS 16	(1,424)	(1,788)
Repayments of existing and new issuance of subordinated debt securities	0	(100,200)
Net cash flow from financing activities	(1,424)	(101,987)
Net increase / (decrease) in cash and cash equivalents	(286,517)	(202,327)
Cash and cash equivalents at the beginning of the period	711,073	501,611
Cash and cash equivalents at the end of the period	424,556	299,284

1. General Information

CrediaBank S.A. Group (the “Group”) (formerly “Attica Bank S.A.”), operates mainly in the financial sector, providing a wide range of financial and banking services to individuals and companies.

Apart from the parent company, CrediaBank Group includes two (2) subsidiaries and six (6) associated companies, which operate in Greece and employs 1.204 persons as at 31.3.2026. The number of the Bank’s branches as at 31.3.2026 is 65.

CrediaBank S.A. (“the Bank”) is the parent company of the Group. CrediaBank S.A. is a Société Anonyme with General Commercial Number 255501000 (former Registration Number (ARMAE) 6067/06/B/86/06). The Bank is listed on the Athens Stock Exchange. The address of the Bank’s registered office is 260-262 Kifissias Avenue, Municipality of Chalandri, 15231.

The Condensed Interim Consolidated Financial Statements (the “financial statements”) were approved for issue by the Board of Directors on 21st May 2026.

As at the financial statements 31.3.2026 approval date, the Board of Directors’ composition was as follows:

Konstantinos M. Irodotou	Chairman of the BoD, Independent Non-Executive Member
Konstantinos G. Makedos***	A’ Vice-Chairman of the BoD, Non-Executive Member
Avraam (Minos) E. Moissis */**/**	Non-Executive Member, B’ Vice-Chairman of the BoD, Representative of the Hellenic Corporation of Assets and Participations which absorbed the Hellenic Financial Stability Fund, appointed in accordance with the provisions of Law 3864/2010, as applicable
Eleni C. Vrettou	Chief Executive Officer, Executive Member
Vasiliki C. Skoubas	Executive Member
Nikolaos D.Vougioukas *	Non- Executive Member
Afroditi Sevasti	Non- Executive Member
Aimilios P. Giannopoulos */**/**	Independent Non- Executive Member
Christos A. Alexakis	Independent Non- Executive Member
Ioannis G. Zografakis */**/**	Independent Non- Executive Member
Panagiotis G. Liargkovas **/**	Independent Non- Executive Member
Aimilios K. Stasinakis	Independent Non- Executive Member

* Member of the Audit Committee

** Member of Corporate Governance, Nominations, Human Resources and Remuneration Committee

*** Member of the Risk Management Committee

The new Board of Directors will have a three-year term of office, i.e. from 26.2.2025 to 26.2.2028, which is extended in accordance with paragraph 1 of article 85 of the Law. 4548/2018 until the expiry of the deadline within which the next Annual General Meeting must be convened and until the relevant resolution is adopted.

The Bank’s share is included in the following indices:

- Athex All Share Index (DOM)
- Emerging Europe Large Cap
- FTSE All-World
- FTSE All-Cap
- FTSE Total-Cap

2. Basis of Preparation

(2.1) Statement of preparation

The Condensed Interim Financial Information for the first quarter of 2026 has been prepared in accordance with International Accounting Standard 34 "Interim Financial Information" as adopted by the E.U. and should be reviewed in conjunction with the published annual financial statements for the year ended 31 December 2025.

The accounting policies, as amended and effective from 1.1.2026 are presented in note 2.3. The amounts included in this Condensed Interim Consolidated Financial Information are expressed in thousand euros, unless otherwise mentioned in the respective notes. Comparative figures are adjusted, where necessary, to match the changes in the current period presentation.

Basis of preparation of Condensed Interim Financial Information

(2.2) Going concern

The Condensed Interim Financial Information for the first quarter of 2026 has been prepared in accordance with International Accounting Standard 34 "Interim Financial Information" as adopted by the E.U. and should be reviewed in conjunction with the published annual financial statements for the year ended 31 December 2025.

The accounting policies, as amended and effective from 1.1.2026 are presented in note 2.3. The amounts included in this Condensed Interim Financial Information are expressed in thousand euros, unless otherwise mentioned in the respective notes. Comparative figures are adjusted, where necessary, to match the changes in the current period presentation.

The areas examined below include the Macroeconomic Environment, Market Risk, Liquidity, Capital Adequacy and Business Planning.

Macroeconomic Environment

The Greek economy enters 2026 with strong fundamentals, maintaining its growth outperformance relative to the Eurozone average. Economic activity is expected to remain on a positive growth trajectory, mainly supported by domestic demand, investments, European Union funding through the Recovery and Resilience Facility (RRF) and improved labour market conditions.

However, the crisis in the Middle East has rendered growth prospects less favourable, as energy costs have increased, inflationary pressures have intensified and financial conditions have deteriorated.

Greece's exposure to risks associated with the Middle East crisis appears relatively limited compared to the broader European Union.

More specifically, real GDP growth for full-year 2025 stood at +2.1%, marginally lower than the latest forecast of the Ministry of Finance (+2.2%). For 2026, major international institutions converge towards a growth range of +1.8% to +2.2%, with the Bank of Greece forecasting growth of +1.9% and 2.0% for 2027. Estimates by the OECD and the European Commission stand at +2.2%.

With regard to inflation, following stabilization at levels of 2.8% - 2.9% towards the end of 2025, strong upward pressures re-emerged, with inflation reaching 3.1% in February 2026 and accelerating to 4.6% year-on-year in April, primarily reflecting the sharp increase in energy prices following the escalation of the conflict in the Middle East. The Bank of Greece, in its latest Financial Stability Report, revised upwards its inflation forecast for full-year 2026 to 3.1% (from 2.6%) and to 2.4% for 2027.

Regarding labour market developments, unemployment for the first quarter of 2026 stood at 8.35% (seasonally adjusted estimate). For full-year 2025, unemployment declined to 8.9%, compared to 10.1% in 2024, reaching the lowest levels since 2009. Labour market growth continued during 2025, albeit at a more moderate pace compared to 2024.

Regarding fiscal developments, the General Government primary surplus for 2025 stood at 4.9% of GDP (compared to 4.8% in 2024). For 2026, taking into account the recent announcements concerning an extensive tax relief package, the primary surplus is projected to move lower, to approximately 2.8% of GDP based on the state budget. Furthermore, Greece announced in May 2026 that it would proceed in June with the early repayment of €6.9 billion relating to loans under the first bailout programme, once again sending a strong signal of fiscal consolidation.

In addition, the debt-to-GDP ratio declined by 8 percentage points during 2025, decreasing to 146.1% (from 154.2% in 2024), recording the fastest deleveraging pace in the Eurozone. The downward trend in public debt is expected to continue in 2026, with the ratio projected to reach 136.8% of GDP, based on the Annual Progress Report submitted by Greece to the European Commission in April 2026.

Regarding developments in the banking sector, the first quarter 2026 results of the Greek banking institutions confirmed strong credit expansion, amounting to approximately €4 billion, while the target for the full year is expected to reach €12 billion.

Finally, the majority of analysts from international institutions estimate that, despite geopolitical instability and volatility in global energy markets, the Greek economy possesses the necessary fiscal space and underlying resilience to absorb potential shocks, even under an adverse scenario relating to inflation and energy prices.

Market Risk

As of 31.3.2026, the Group's total bond exposure amounted to €1.37 billion, of which:

- investment securities measured at amortised cost: €1.16 billion,
- investment securities measured at fair value through other comprehensive income: €155.35 million, and
- securities measured at fair value through the trading portfolio: €48.5 million.

The majority of the exposure relates to government and government-guaranteed issuances amounting to €1.08 billion (of which €638.23 million relate to Greek government debt) and €286.70 million to international and Greek corporate bonds (of which €170.75 million relate to bank-issued bonds and €115.95 million to corporate bonds).

Based on the above analysis, capital utilization arising from the Group's total bond exposure represents approximately 3.7% of total capital utilization.

Accordingly, the market risk cumulatively arising from the trading portfolios is assessed as remaining at a particularly low level, as it represents approximately 0.6% of total capital utilization.

Liquidity

As of 31.3.2026, deposit balances amounted to €6.81 billion, representing an increase of 0.8% since the beginning of the year, confirming the continued confidence of the customer base. At the same time, the Group maintained a strong liquidity profile, with the loan-to-deposit ratio (LDR) standing at 67.65%, while the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) amounted to 122% and 120%, respectively, remaining above the minimum regulatory thresholds. It is noted that the March ratios do not incorporate the positive impact arising from the successful completion of the growth share capital increase amounting to €300 million, which was completed on 7 April 2026. On a pro forma basis, the LCR and NSFR ratios are estimated at 147% and 126%, respectively, further strengthening the Group's funding and liquidity profile.

Within the framework of managing and mitigating concentration risk relating to its deposit base, the Group implements targeted actions aimed at reallocating the deposit mix and diversifying liquidity funding sources, given that increased dependence on specific markets or on a limited number of large customers may entail heightened risk.

In parallel, the Group utilises the monetary policy operations of the European Central Bank, while also maintaining available funding lines with other credit institutions, thereby enhancing the flexibility and resilience of its funding base.

Furthermore, within the context of internal and regulatory exercises, the Group assesses the impact of adverse scenarios on its liquidity position. The results of the stress testing exercises demonstrate that the Bank maintains adequate liquidity buffers capable of covering potential outflows over both short-term and medium-term horizons.

Capital Adequacy

Based on the Supervisory Review and Evaluation Process ("SREP") conducted annually by the Bank of Greece, from 6 April 2026 the total capital requirements ("OCR") that the Group is required to maintain on an ongoing basis are determined by the following ratios:

- Common Equity Tier 1 Capital ratio (CET1 ratio): 8.99%
- Tier 1 Capital ratio (TIER1 ratio): 11.06%
- Total Capital Ratio (Total Capital Ratio): 13.81%

It is noted that the above capital requirements incorporate:

- (a) the minimum Pillar I capital adequacy requirements under Basel III, as defined in article 92(1) of Regulation (EU) No. 575/2013, amounting in total to 8.00%;
- (b) the additional Pillar II capital requirements (“P2R”), as defined in article 16(2) of Regulation (EU) No. 1024/2013, amounting in total to 3.00%;
- (c) the capital conservation buffer under Law 4261/2014 amounting to 2.50%; and
- ((d) the institution-specific countercyclical capital buffer in accordance with Chapter VI of Law 4261/2014 amounting to 0.31%¹

As of the reporting date, the Group’s Capital Ratios² excluding interim profitability for the first quarter amounting to €7.8 million, were as follows:

- 10.01% for the Common Equity Tier 1 Capital ratio (CET1);
- 12.30% for the Tier 1 Capital ratio (TIER1); and
- 15.84% for the Total Capital Ratio (TCR).

Including interim profitability for the first quarter amounting to €7.8 million, the CET1, TIER1 and TCR ratios amounted to 10.19%, 12.48% and 16.02%, respectively.

The most significant factors contributing to the capital adequacy ratios as of 31.3.2026 were the following:

- the increase in total regulatory capital, primarily driven by the enhanced profitability achieved by the Bank during the first quarter of 2026, amounting to €7.8 million, in combination with the reduction in deferred tax assets.
- credit expansion amounting to approximately €465 million, in line with the Bank’s business plan. (Credit expansion has a short-term adverse effect on capital ratios, as it directly increases risk-weighted assets, while the increase in internally generated capital through interest income materialises gradually until maturity).

It is noted that the March ratios do not incorporate the positive impact arising from the successful completion of the growth share capital increase amounting to €300 million, which was completed on 7 April 2026. On a pro forma basis, the CET1, TIER1 and TCR capital ratios are estimated at 16.6%, 18.9% and 22.4%, respectively, significantly strengthening the Group’s capital profile and resilience..

Furthermore, within the framework of internal and regulatory exercises, the Group assesses potential adverse scenarios relating to the non-achievement of projected operating income and expenses under the Business and Capital Plan for the period through 2028, thereby covering the period required for the purposes of the going concern assumption (being at least twelve months from the date of approval of the Financial Statements). The assumptions are based on the non-achievement of the targets reflected in the Business and Capital Plan and adversely affect metrics such as the Group’s credit expansion, credit risk, organic revenues, funding costs and total expenses. Following incorporation of the adverse scenario, the Bank’s Capital Adequacy Ratios remain above the minimum regulatory thresholds for the period under review.

Business Plan

Within the framework of the implementation of its Business Plan, the Bank initiated during the first quarter of 2026 a share capital increase amounting to €300 million through the issuance of 375,000,000 new shares, which was completed on 7.4.2026. The new shares were offered in parallel through a public offering in Greece to retail and qualified investors, as well as through a private placement abroad. Total valid demand expressed by investors participating in the transaction amounted to 1,419,357,928 shares, oversubscribing the 375,000,000 new shares by approximately 3.8 times. The proceeds raised will be used immediately to strengthen the Bank’s capital position.

¹ Pursuant to Executive Committee Act No. 235/1/07.10.2024 of the Bank of Greece, the countercyclical capital buffer rate for Greece was set at 0.25%, effective from 1 October 2025. The additional countercyclical capital buffer arising from the Group’s exposures to foreign jurisdictions is calculated at approximately 0.06% and is determined by the respective Central Bank. The countercyclical capital buffer is a tool designed to fluctuate in line with the economic conditions of a country, with the objective of safeguarding capital adequacy during periods of financial stress.

² It is noted that, within the framework of the supervisory submissions for the first quarter, interim profitability is not incorporated into regulatory own funds due to the restrictions provided for under the applicable supervisory framework.

Within the framework of its ongoing strategy to create long-term value for its shareholders and customers, the Bank announced on 16.9.2025 that it had entered into a put option agreement with HSBC Continental Europe S.A. for the acquisition of its 70.03% shareholding in HSBC Malta plc.

On 22 December 2025,

- i. the Bank and HBCE entered into the acquisition agreement in order to implement the terms and conditions of the acquisition; and
- ii. the Bank, HBCE and HSBC Malta entered into the Cooperation Agreement to define certain obligations applicable to each of them and to regulate the cooperation required among the parties in order to facilitate the implementation of the acquisition. The acquisition is expected to be completed during the first half of 2027, subject to obtaining the customary corporate and regulatory approvals.

The Group believes that the acquisition will accelerate the implementation of its growth ambitions by doubling its assets from €8.5 billion as of 31 December 2025 to €16.4 billion on a pro forma basis, and customer deposits from €6.8 billion as of 31 December 2025 to €13.3 billion on a pro forma basis, while also expanding its operations into a new and attractive market outside Greece with one of the highest growth rates among comparable businesses within the EU. The Group identifies significant value creation opportunities, benefiting from the prospects of the Maltese economy while leveraging the strengthened management team and the best practices of both groups across retail lending, wealth management, insurance, commercial and business banking activities. The acquisition is aligned with the Group's growth strategy and provides the opportunity to increase relationships with underserved commercial banking customers, such as SMEs, as well as to acquire market-leading wealth management operations in an attractive wealth management jurisdiction with significant bancassurance potential. The Group believes that the acquisition will have a positive impact on the Group's stakeholders both in Greece and in Malt.

At the same time, the Bank continues to implement its transformation programme and has proceeded with the gradual reorganisation of its branch network into New Experience branches, as well as the reorganisation of its central operations, with the objective of optimising the coverage of the new Bank's operational needs.

In October 2025, the Group launched its digital transformation programme aimed at further enhancing operational efficiency and supporting long-term value creation. The digital transformation programme includes a comprehensive digital strategy, the rebranding of the Group's branch network identity, the streamlining of digital processes and the upgrade of the core banking infrastructure. To support the execution of the programme, the Group has assembled a technology team consisting of more than 80 experienced professionals and plans to invest more than €60.0 million during the 2026–2028 period.

Furthermore, within the framework of expanding its revenue sources, the Bank announced on 11th of May 2026 has entered into a share sale and purchase agreement with the shareholders of Pantelakis Securities S.A. for the acquisition of a 70.0% majority stake in the Company (the "Transaction"), 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 Transaction. Pantelakis Securities S.A. is a member of the Athens Exchange and provides brokerage and equity capital markets services to retail and institutional clients in the Greek equity, bond and derivatives markets, while also offering access to all major international equity and derivatives markets. The transaction forms part of the Group's strategy to broaden and upgrade its product offering, strengthen fee income generation and further diversify fee-based revenue streams.

In addition, on 30.12.2025, the Bank announced that it had entered into a binding agreement with Euronet Worldwide, Inc., which includes:

- a. the transfer of merchant acquiring and card transaction clearing agreements, as well as the establishment of a long-term sales and distribution partnership and joint commercial initiatives aimed at providing advanced payment solutions to the merchants cooperating with the Bank;
- b. the transfer of the ATM network (both on-site and off-site ATMs) and the operation and management thereof on behalf of CrediaBank, as well as an agreement for free access to Euronet's nationwide network of 2,500 ATMs;
- c. a long-term agreement with Euronet Card Services for the provision of card management and card issuing transaction processing services; and
- d. an exclusive partnership in the field of payments and electronic wallet services (epay wallet).

Summary:

Management considered all of the above matters relating to the Group's principal business risks, liquidity, capital position and strategy and concluded that no material uncertainties exist that may cast significant doubt

on the Group's ability to continue as a going concern for at least the next 12 months. As a result, the interim condensed financial statements for the period ended 31.3.2026 have been prepared on the basis of the going concern principle

(2.3) Accounting policies applicable from 1.1.2026

The accounting policies applied by the Group for the preparation of the condensed Six-month financial statements are in accordance with those presented in the published annual financial statements for the year ended 31.12.2025, taking into consideration the amendments of the standards as issued by the International Accounting Standards Board (IASB), adopted by the European Union and applied from 1.1.2026:

IFRS 9 & IFRS 7 “Amendments to the Classification and Measurement of Financial Instruments” (effective for annual periods starting on or after 1.1.2026)

In May 2024, the International Accounting Standards Board (IASB) issued amendments to the Classification and Measurement of Financial Instruments which amended IFRS 9 “Financial Instruments” and IFRS 7 “Financial Instruments: Disclosures”. Specifically, the new amendments clarify when a financial liability should be derecognised when it is settled by electronic payment. Also, the amendments provide additional guidance for assessing contractual cash flow characteristics to financial assets with features related to ESG-linked features (environmental, social, and governance). IASB amended disclosure requirements relating to investments in equity instruments designated at fair value through other comprehensive income and added disclosure requirements for financial instruments with contingent features that do not relate directly to basic lending risks and costs. The above have been adopted by the European Union with effective date of 01.01.2026. The amendments do not affect the financial statements.

Amendments to IFRS 9 and IFRS 7 “Contracts Referencing Nature-dependent Electricity” (effective for annual periods starting on or after 1.1.2026)

On 18 December 2024 the International Accounting Standards Board (IASB) issued amendments to IFRS 9 “Financial Instruments” and IFRS 7 “Financial Instruments: Disclosures” to help companies better report the financial effects of nature-dependent electricity contracts, which are often structured as power purchase agreements (PPAs). Nature-dependent electricity contracts help companies to secure their electricity supply from sources such as wind and solar power. The amount of electricity generated under these contracts can vary based on uncontrollable factors such as weather conditions. The amendments allow companies to better reflect these contracts in the financial statements, by a) clarifying the application of the ‘own-use’ requirements, b) permitting hedge accounting if these contracts are used as hedging instruments and c) adding new disclosure requirements to enable investors to understand the effect of these contracts on a company's financial performance and cash flows. The above have been adopted by the European Union with effective date of 01.01.2026. The amendments do not affect the financial statements.

Annual Improvements to IFRS Standards-Volume 11 (effective for annual periods starting on or after 1.1.2026)

In July 2024, the IASB issued the Annual Improvements to IFRS Accounting Standards-Volume 11 addressing minor amendments to the following Standards: IFRS 1 ‘First-time Adoption of International Financial Reporting Standards’, IFRS 7 ‘Financial Instruments: Disclosures’, IFRS 9 ‘Financial Instruments’, IFRS 10 ‘Consolidated Financial Statements’, and IAS 7 ‘Statement of Cash Flows’. The amendments are effective for accounting periods on or after 1 January 2026. The above have been adopted by the European Union with effective date of 01.01.2026. The amendments do not affect the financial statements.

New Standards, Interpretations, Revisions and Amendments to existing Standards that have not been applied yet or have not been adopted by the European Union

The following new Standards, Interpretations and amendments of IFRSs have been issued by the International Accounting Standards Board (IASB), but their application has not started yet or they have not been adopted by the European Union.

IFRS 18 “Presentation and Disclosure in Financial Statements” (effective for annual periods starting on or after 1.1.2027)

In April 2024 the International Accounting Standards Board (IASB) issued a new standard, IFRS 18, which replaces IAS 1 ‘Presentation of Financial Statements’. The objective of the Standard is to improve how information is communicated in an entity's financial statements, particularly in the statement of profit or loss and in its notes to the financial statements. Specifically, the Standard will improve the quality of financial reporting due to a) the requirement of defined subtotals in the statement of profit or loss, b) the requirement of

the disclosure about management-defined performance measures and c) the new principles for aggregation and disaggregation of information. The Group will examine the impact of the above on its Financial Statements. The above have not been adopted by the European Union.

IFRS 19 “Subsidiaries without Public Accountability: Disclosures” (effective for annual periods starting on or after 1.1.2027)

IFRS 19 Subsidiaries without Public Accountability: Disclosures was developed based on the disclosure requirements in other IFRS Accounting Standards as at 28 February 2021. At the time of its issuance, IFRS 19 did not include reduced disclosure requirements introduced or amended after that date. In August 2025, the IASB amended IFRS 19 to incorporate reduced disclosure requirements for new and amended IFRS Accounting Standards issued between February 2021 and May 2024. IFRS 19 will continue to be updated when new or amended IFRS Accounting Standards are issued. The Group will examine the impact of the above on its Financial Statements. The above have not been adopted by the European Union.

Amendments to IFRS 19 “Subsidiaries without Public Accountability: Disclosures” (effective for annual periods starting on or after 1.1.2027)

IFRS 19 Subsidiaries without Public Accountability: Disclosures was developed based on the disclosure requirements in other IFRS Accounting Standards as at 28 February 2021. At the time of its issuance, IFRS 19 did not include reduced disclosure requirements introduced or amended after that date. In August 2025, the IASB amended IFRS 19 to incorporate reduced disclosure requirements for new and amended IFRS Accounting Standards issued between February 2021 and May 2024. IFRS 19 will continue to be updated when new or amended IFRS Accounting Standards are issued. The Group will examine the impact of the above on its Financial Statements. The above have not been adopted by the European Union.

Amendments to IAS 21 “The Effects of Changes in Foreign Exchange Rates: Translation to a Hyperinflationary Presentation Currency” (effective for annual periods starting on or after 1.1.2027)

In November 2025, the International Accounting Standards Board (IASB) issued amendments to IAS 21 “The Effects of Changes in Foreign Exchange Rates” to clarify how entities should translate financial statements from a non-hyperinflationary functional currency into a hyperinflationary presentation currency. Under the amendments, all amounts in the financial statements (assets, liabilities, equity, income, expenses, including comparatives) shall be translated at the closing rate at the date of the most recent statement of financial position. Previously, assets and liabilities were translated at the closing rate, but income and expenses were translated at transaction rates. In addition, when an entity applies IAS 29 “Financial Reporting in Hyperinflationary Economies” to a foreign operation whose functional currency is not hyperinflationary, comparative amounts for that foreign operation are restated using a general price index rather than the closing rate. The amendments also introduce additional disclosure requirements, including disclosures regarding the application of the new translation requirements, instances where the presentation currency ceases to be hyperinflationary, and the provision of summarised financial information for affected foreign operations. The Group will examine the impact of the above on its Financial Statements. The above have not been adopted by the European Union.

(2.4) Accounting Estimates

The preparation of Interim Consolidated Condensed Financial Information of the Group requires the Management to make judgments, to use estimates and assumptions that effect the application of accounting policies and reported amounts of Assets and Liabilities, Income and Expense. Actual results may differ from those estimations. Regarding the going concern principle, the estimates of the Management are the same as those adopted in the preparation of the Annual Consolidated Financial Statements and are analyzed in note 2.2.

The significant assumptions adopted by the Group to estimate certain accounting figures and the sources of uncertainty affecting these estimates are consistent with those adopted under the preparation of the Annual Standalone and Consolidated Financial Statements for the year ended 31 December 2025, with the following update:

Impairment losses of financial assets

The Group, when performing impairment tests on loans and advances to customers, makes estimates regarding the amount and timing of future cash flows. Given that these estimates are affected by a number of

factors such as the financial position of the borrower, the net realizable value of any collateral or the historical loss ratios per portfolio, actual results may differ from those estimated. Similar estimates are used in the assessment of impairment losses of investment securities measured at fair value through other comprehensive income or investment securities at amortized cost (further analysis is provided in note 2.6).

The Bank for the estimation of the expected credit losses uses tools, provided by Moody's Analytics (hereinafter the "company"). These tools enable the Bank to incorporate three (3) macroeconomic scenarios into its calculations, a basic, an optimistic and an adverse. The scenarios are available from the provider and are obtained from the Bank through its website. These scenarios include projections of the future values of the following macroeconomic variables, taking into account international economic and geopolitical conditions:

- GDP (for the business and private portfolio)
- Capital Markets (for the business portfolio)
- Unemployment (for the private portfolio)
- Producers Price Index (for the private portfolio)
- Real Estate Price Index (BoG).

The time series are reviewed periodically (every 3 months) and the Bank continues to monitor developments as well as the provider's analysts' related exercises concerning the models. Furthermore, there is guidance issued by the Bank of Greece stating that the ECL scenarios used should not deviate from the baseline scenario regularly published by the ECB / SSM (SSM-2020-0744).

3. Principal accounting policies

The accounting policies and methods of calculation followed by the Group for the preparation of the condensed interim consolidated financial information for the period ended 31 March 2026, are consistent with those applied under the preparation of the most recent standalone and consolidated financial statements (31 December 2025), except for adoption of new standards and interpretations referred to in note 2.3 and effective for annual periods beginning on or after 1 January 2026.

4. Fair value of financial instruments

The following table presents the carrying amount as well as the fair values of financial instruments (financial assets and liabilities) not measured at fair value in the Condensed Interim Statement of Financial Position.

Fair value of Statement of Financial Position items

	Group		Group	
	Carrying amount		Fair value	
Financial Assets	31.3.2026	31.12.2025	31.3.2026	31.12.2025
Due from other financial institutions	67,176	68,555	67,176	68,555
Loans and advances to customers (net of impairment)	5,863,851	5,457,157	5,864,224	5,456,888
Investment securities measured at amortized cost	1,166,034	1,126,922	1,125,633	1,097,827
Financial Liabilities	Carrying amount		Fair value	
	31.3.2026	31.12.2025	31.3.2026	31.12.2025
Due to other financial institutions	357,382	258,736	357,382	258,736
Due to customers	6,812,731	6,757,046	6,830,032	6,772,790
Debt securities in issue	169,176	169,063	169,176	169,063

Fair value of amounts due from and due to other financial institutions carried at amortized cost does not differ substantially from the corresponding carrying value, as the maturity for the majority of them is less than one month.

The fair value of investment securities at amortized cost is calculated based on active market prices.

The fair value of loans and advances to customers and due to customers is calculated by discounting the expected future cash flows (inflows and outflows correspondingly). The interest rates used to discount cash flows for loans and customer liabilities were based on the yield curve.

The fair value reflects the estimates at the date of the preparation of the condensed interim consolidated financial statements. These estimates are subject to, among others, adjustments depending on the prevailing market conditions at the date of measurement. These calculations represent the most suitable estimates of the Management and are based on particular assumptions. Taking into account the fact that these calculations incorporate uncertainties, it is probable that the fair values might not represent the price at which such financial instruments could actually be sold for or settled with in the future.

Financial instruments which are measured at fair value or their fair value is disclosed, are classified in the following three levels based on the lowest information source used for the estimation of their fair value:

- Level 1: active market prices (not adjusted) for the respective assets and liabilities
- Level 2: inputs which are directly or indirectly observable
- Level 3: resulting from non-observable inputs used in valuation models

In cases where the fair value differs from the transaction price at the time of the initial recognition of financial instruments, the difference is recognized directly in profit and loss only when the instrument is measured based on inputs related to levels 1 and 2. In cases where it is measured based on inputs related to level 3, the difference arising on initial recognition is not recognized directly in profit and loss but it may be recognized subsequently provided that the instrument's measurement is based on observable inputs and after taking into account the nature of the instrument as well as the length of time.

Level 2 includes inputs which do not meet the requirements for classification in level 1 but they are observable, either directly or indirectly. These inputs are:

- Active market prices for similar assets or liabilities.
- Other observable inputs for the asset or liability under measurement, such as:
 - Interest rate and yield curves;
 - Implied volatility
 - Credit margins

The principal methods used for the measurement of fair value in level 2 are the reference to the current fair value of a reasonably similar instrument, the discounting method and the options pricing models.

Non observable inputs are included in level 3. Non observable inputs used for the measurement of fair value include correlations, long-term volatility measures, expected cash flows, discount rates, credit margins and other parameters related to specific transactions and determined by the Group. The principal methods used for the measurement of fair value in level 3 are the discounting method, the multipliers and the options pricing models.

Moreover:

- The fair value of non-listed shares as well as shares not quoted in an active market is determined based on the Group's estimations regarding the future profitability of the issuer after taking into account the expected growth rate of its operations as well as the weighted average rate of capital return which is used as a discount rate. Given that these parameters are mainly non-observable, the valuation of these shares is classified into level 3.
- Level 3 also includes debt instruments not quoted in an active market due to lack of liquidity, e.g. in cases where the issuer is under liquidation. In these cases, the expected cash flows from the debt instruments are determined by the Group based on their collectability.

At every reporting date, the Group assesses alternative methods for determining non-observable inputs, estimates their effect on the fair value calculation and ultimately selects non-observable inputs which are consistent with current market conditions and with methods it uses for fair value measurement.

The table below depicts the hierarchy of financial instruments measured at fair value at every financial statements preparation date based on the quality of inputs used for the estimation of fair value.

	Group			
	Level 1	Level 2	Level 3	Total
31.3.2026				
Financial assets measured at fair value through other comprehensive income (FVOCI)	156,262	0	734	156,996
Investment securities measured at fair value through profit or loss	66,400	0	0	66,400
Derivative financial instruments - assets	0	8	0	8
Derivative financial instruments - liabilities	0	560	0	560
31.12.2025				
Financial assets measured at fair value through other comprehensive income (FVOCI)	243,758	0	734	244,491
Investment securities measured at fair value through profit or loss	69,002	0	0	69,002
Derivative financial instruments - assets	0	152	0	152
Derivative financial instruments - liabilities	0	0	0	0

5. Capital adequacy

The Group's Capital, Liquidity and Market Risks Division monitors capital adequacy on a regular basis and submits the relevant calculations quarterly to the Bank of Greece, which is the supervisory authority for Credit Institutions.

The Total Capital Adequacy Ratio is defined as the ratio of regulatory Own Funds to on-balance sheet assets and off-balance sheet items weighted according to their inherent risk. The TIER1 Ratio is correspondingly defined as the ratio of Tier 1 Capital to risk-weighted assets (both on- and off-balance sheet), while the Common Equity Tier 1 Capital ratio (CET1) is defined on a similar basis.

Risk-weighted assets include credit risk (including counterparty credit risk and credit valuation adjustment risk), market risk and operational risk and are calculated in accordance with the new supervisory framework for capital requirements as described in Regulation (EU) 1623/2024 (CRR 3).

Pursuant to Regulation 575/2013 and Executive Committee Act 114/04.08.2014, banks are required, both on a standalone and consolidated basis, to maintain at a minimum a Common Equity Tier 1 Capital ratio (CET1) of 4.50%, a Tier 1 Capital ratio (TIER1) of 6.00% and a Total Capital Ratio of 8.00%.

It is noted that the aforementioned Executive Committee Act abolished Executive Committee Act 13/28.3.2013, while also providing transitional provisions regarding the application of supervisory deductions from Common Equity Tier 1 Capital (CET1).

According to Decision 568/06.04.2026 of the Bank of Greece, the Bank is required to maintain a minimum Total SREP Capital Requirement (TSCR) of 11.00%, comprising 8.00% in accordance with article 92 of the CRR, plus additional capital requirements of 3.00% (Pillar II Requirements – P2R) following the results of the Supervisory Review and Evaluation Process (SREP).

In addition to the above capital requirements and pursuant to article 122 of Law 4261/2014, the Group is required to maintain a capital conservation buffer of 2.50%, compliance with which is assessed taking into account the prevailing conditions from time to time.

Furthermore, pursuant to article 123 of Law 4261/2014, the Group is required to maintain an institution-specific countercyclical capital buffer amounting to 0.31%³

Within the framework of the above and based on the SREP conducted annually by the Bank of Greece, from 6 April 2026 the overall capital requirements ("OCR") that the Group is required to maintain on an ongoing basis are determined by the following ratios:

- Common Equity Tier 1 Capital ratio (CET1 ratio): 8.99%
- Tier 1 Capital ratio (TIER1 ratio): 11.06%
- Total Capital Ratio (Total Capital Ratio): 13.81%.

The Group's objective is to maintain strong capital adequacy at all times in accordance with the applicable supervisory requirements, while simultaneously ensuring the uninterrupted execution of its business objectives and business plan.

As of the reporting date of the Financial Statements, the Capital Ratios⁴ of the Group and the Bank, excluding interim profitability for the first quarter amounting to €7.8 million, were as follows:

Description	Group	
	31.3.2026	31.12.2025
Common equity Tier 1 (CET 1) ratio	10.01%	11.01%
Tier 1 ratio	12.30%	13.53%
Total Capital Adequacy Ratio	15.84%	17.47%

³ Pursuant to Executive Committee Act No. 235/1/07.10.2024 of the Bank of Greece, the countercyclical capital buffer rate for Greece was set at 0.25%, effective from 1 October 2025. The additional countercyclical capital buffer arising from the Group's exposures to foreign jurisdictions is calculated at approximately 0.06% and is determined by the respective Central Bank. The countercyclical capital buffer is a tool designed to fluctuate in line with the economic conditions of a country, with the objective of safeguarding capital adequacy during periods of financial stress.

⁴ It is noted that, within the framework of the supervisory submissions for the first quarter, interim profitability is not incorporated into regulatory own funds due to the restrictions provided for under the applicable supervisory framework.

Including interim profitability for the first quarter amounting to €7.8 million, the Group's CET1, TIER1 and TCR capital ratios amounted to 10.19%, 12.48% and 16.02%, respectively, while for the Bank the corresponding ratios amounted to 9.98%, 12.26% and 15.79%.

The main factors contributing to the capital adequacy ratios as of 31 March 2026 were, on the one hand, the increase in total regulatory capital, primarily driven by the improved profitability of the period amounting to €7.8 million, in combination with the reduction in deferred tax assets, and, on the other hand, the Group's credit expansion amounting to approximately €465 million, in line with its business plan.

It is noted that the March ratios do not incorporate the positive impact arising from the successful completion of the growth share capital increase amounting to €300 million, which was completed on 7 April 2026. On a pro forma basis, the CET1, TIER1 and TCR capital ratios are estimated at 16.6%, 18.9% and 22.4%, respectively, while for the Bank at 16.4%, 18.6% and 22.2%, significantly strengthening the capital profile and resilience of both the Group and the Bank.

Furthermore, the Group performed an internal exercise within the framework of the ICAAP, incorporating an adverse scenario reflecting a potential deviation from the operating income and expense targets set out in the Business and Capital Plan through 2028, covering the required assessment period for the going concern assumption (being at least 12 months from the publication date of the Financial Statements).

The relevant assumptions reflect adverse developments in key financial metrics, including credit expansion, organic revenues, funding costs and total operating expenses. Following incorporation of the adverse scenario, the Group's Capital Adequacy Ratios remain above the minimum regulatory requirements for a period of at least twelve months from the publication date of the Interim Condensed Financial Information.

6. Operating segments

Group

(Amounts in thousand €)	Retail Banking	Corporate Banking	Structured Financing	Treasury	Corporate Center / Intercompany Eliminations	Total
From January 1st to March 31st 2026						
Net income						
- interest	(3,338)	25,583	15,046	7,694	1,799	46,784
- commission	1,786	4,230	4,280	0	662	10,958
- trading results and other income	600	0	0	3,500	(633)	3,467
- Inter-segment results	19,570	(7,479)	(5,437)	(4,051)	(2,602)	0
Net Total Income	18,618	22,333	13,889	7,142	(773)	61,211
Result from investments in associates					(167)	(167)
Profit / (Loss) before income tax	(784)	12,206	9,495	5,464	(14,482)	11,900
Income tax					(4,079)	(4,079)
Profit / (Loss) for the period						7,821
<u>Other segment items</u>						
Provisions for expected credit losses and other impairment	225	(259)	(754)	(240)	(6,162)	(7,189)
Depreciation expense	(2,676)	(2,007)	(892)	(1,413)	(446)	(7,435)
Total Assets 31.3.2026	668,068	2,610,372	1,606,074	1,803,520	1,860,505	8,548,539
Total Liabilities 31.3.2026	4,676,282	1,267,951	297,078	569,153	756,879	7,567,343

Group

(Amounts in thousand €)	Retail Banking	Corporate Banking	Structured Financing	Treasury	Corporate Center / Intercompany Eliminations	Total
From January 1st to March 31st 2025						
Net income						
- interest	(10,324)	24,572	6,314	13,230	2,831	36,623
- commission	1,006	4,427	1,554	0	69	7,056
- trading results and other income	227	5,625	625	2,561	3,486	12,524
- Inter-segment results	27,109	(12,290)	5,396	(7,345)	(12,870)	0
Net Total Income	18,018	22,333	13,889	8,446	(6,485)	56,203
Results from investments in associates					58	58
Profit / (Loss) before income tax	13,802	20,494	13,329	7,747	(54,291)	1,080
Income tax					(972)	(972)
Profit / (Loss) for the period						108
<u>Other segment items</u>						
Provisions for expected credit losses and other impairment	(416)	(311)	(76)	145	(4,190)	(4,848)
Depreciation expense	(3,788)	(1,522)	(482)	(840)	(1,112)	(7,744)
Total Assets 31.12.2025	525,927	2,260,599	637,991	1,406,480	3,648,642	8,479,639
Total Liabilities 31.12.2025	4,576,508	937,188	262,055	197,060	1,528,051	7,500,862

7. Net interest income

Net interest income amounted to €46.7 million, recording an increase of 27% compared to the corresponding period of 2025. This increase was mainly attributable to the 22% rise in interest income from loans and receivables from customers (approximately €10.7 million), driven by the expansion of the Bank's interest-bearing base, as well as to the 25% decrease (approximately €5.9 million) in the Bank's funding costs compared to the comparative period of 2025, following the repricing of deposit products.

The above positive effects were partially offset by the 21.5% decrease in interest income from bonds (approximately €2.6 million) and an increase of approximately €2.6 million in interest expense on subordinated bonds, due to the issuance of a subordinated bond (TIER II) during the second quarter of 2025.

8. Net commission income

The Group's net fee and commission income amounted to €10.9 million, recording a significant increase of €3.9 million (or 55.3% on percentage basis) compared to the corresponding period.

The increase in net fee and commission income during the first quarter of 2026 was mainly attributable to:

- the increase of €0.4 million in management fees from shipping loans;
- the increase of approximately €1.1 million in custody fees arising from customers' participation in mutual funds, as well as from equity and bond underwriting activities;
- the increase of €2.3 million in fees from the arrangement and management of bond loans;
- the decrease of €1.2 million in fees payable to transaction clearing organizations Visa and Mastercard.

Conversely, a negative impact arose from the decrease of €0.8 million in mutual fund management fees compared to the corresponding period.

9. Operating expenses

(Amounts in thousand €)

Description	Group	
	31.3.2026	31.3.2025
Salaries and wages	(16,264)	(16,224)
Social security contributions (defined contribution plans)	(2,961)	(3,316)
Other charges	(602)	(466)
Defined benefit plan expenses	(264)	(307)
Other provisions for post employment benefits obligations	0	(125)
Personnel Expenses	(20,089)	(20,438)
Security and cleaning expenses	(845)	(770)
Telecommunication and service utility expenses	(1,251)	(1,349)
Printing and stationery expenses	(536)	(34)
Advertising, promotion, donations, memberships and grants expenses	(994)	(978)
Non - embedded taxes and insurance premium expenses	(1,251)	(1,099)
Third party fees and expenses	(3,257)	(1,469)
Teiresias systems expenses	(381)	(184)
Repair and maintenance expenses	(2,428)	(2,062)
Travelling expenses	(673)	(390)
Other expenses	(1,063)	(506)
General Operating Expenses before provisions	(12,678)	(8,841)
Staff leaving expense	(1,752)	(13,311)
Non requerring Operating Expenses	(1,752)	(13,311)
Depreciation of tangible assets	(741)	(1,014)
Amortization of intangible assets	(4,104)	(3,518)
Amortization of right of use asset	(2,589)	(3,212)
Depreciation Expense	(7,435)	(7,744)
Total Operating Expenses	(41,954)	(50,333)
Number of employees	Group	
	31.3.2026	31.3.2025
The average number of employees is:	1,197	1,441
The number of employees is:	1,204	1,408

The average number of employees of the Group during the current period amounted to 1,197, versus 1,441 employees in the comparative period. Staff costs and expenses for the period under review amounted to €20.1 million, remaining at almost the same level as in the corresponding period of 2025.

General operating expenses amounted to €12.68 million as at 31.03.2026, representing an increase of 43.4% compared to the comparative period (31.03.2025: €8.84 million). This increase is mainly attributable to:

- non-recurring third-party fees amounting to €0.5 million, in the context of the operational merger and expenses related to the Bank's brand awareness;
- non-recurring expenses for consultants, legal advisors and other related costs amounting to €0.33 million, relating to the implementation of the Bank's decision regarding the acquisition of a majority stake in HSBC Malta plc;
- charges in the current period of €0.67 million relating to repairs and maintenance expenses, mainly associated with IT systems;
- charges in the current period of €0.32 million relating to consumables (printed materials and stationery), associated with the replacement of debit and credit cards in the context of the operational merger, as well as increased network requirements for pre-printed forms;
- charges in the current period of €0.5 million relating to various expenses, including the Bank's annual subscriptions, retail sales promotion expenses, auction expenses and auditors' fees.

The item "Staff departure costs" relates to the termination of employment of 19 employees during the first quarter of 2026.

10. Taxes

The income tax for the first quarter of 2026 was calculated based on the review of the items and nature of revenues and expenses, in accordance with the effective tax provisions. As regards the temporary differences between tax and accounting base, a deferred tax has been calculated in accordance with IAS 12.

The Group's deferred tax is calculated, using the balance sheet method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred tax is determined using tax rates that have been enacted by the balance sheet date and are expected to apply when the related deferred tax asset is realized or deferred tax liability is settled. If the tax rate changes at the year that deferred tax asset is realized or deferred tax liability is settled, then the difference is recognized in the income statement, except the temporary tax differences that are recorded directly in Equity.

Article 93 of Law 4605/01.4.2019 "Alignment of Greek legislation with the European Parliament and Council Directive (EU) 2016/943 of 08.6.2016 on the protection of undisclosed know-how and business information (confidential commercial data) against unlawful acquisition, use and disclosure (EEL 157, 15.6.2016) - Measures for accelerating the work of the Ministry of Economy and other provisions" states that:

- The credit balances of fiscal years 2008 and 2010 up to 2012 that arose from withheld taxes on specially taxed income are transferred and will be offset at the time when income tax is incurred in proportion to that tax. This net-off procedure also includes any amounts refunded by virtue of court decisions, creating an obligation to return them to the Greek State at the time, proportionally to the amount of the income tax recognized.
- The credit balances that arose under Law 4046/2012 and have not been offset after the end of the five-years period from their recognition, will be offset starting from 01.1.2020 in ten equal annual installments with any tax liability of the banks.

Based on the above, the Bank's receivables from the Greek State from withheld taxes amount to approximately €4.9 million and relate to the financial years 2011, 2012 and 2013 (i.e. the years 2010, 2011 and 2012) and will be offset, as mentioned above. Of the aforementioned total amount of €4.9 million, an amount of €3.44 million has been offset.

The table below presents the income tax which was recognized directly to equity:

Group

(Amounts in thousand €)

Description	31.3.2026			31.3.2025		
	Before income tax	Income tax	After income tax	Before income tax	Income tax	After income tax
Amounts reclassified in income statement						
Financial assets at fair value through other comprehensive income (FVOCI)	(3,961)	871	(3,090)	(4,377)	963	(3,414)
Total	(3,961)	871	(3,090)	(4,377)	963	(3,414)

The following table presents the income tax recognized in the income statement for the period:

(Amounts in thousand €)

Description	Group	
	31.3.2026	31.3.2025
Current income tax	(294)	(169)
Deferred income tax	(3,785)	(803)
Total	(4,079)	(972)

The deferred tax is as follows:

(Amounts in thousand €)

Deferred Tax	Group	
	31.3.2026	31.3.2025
Difference from tangible assets depreciation	(915)	(3,195)
Revaluation of Investment property fair value	(12)	1,090
Allowance for impairment of loans	1,071	1,072
Allowance for impairment of off balance sheet items	53	(152)
Allowance for impairment of financial assets	53	(33)
Tax losses carried forward and other temporary differences	(4,157)	375
Valuation of associates	(55)	0
Investment securites available for a sale	139	0
Pension and other benefits after retirement	37	41
Deferred income tax	(3,785)	(803)

The following table presents deferred tax assets and liabilities in the interim statement of financial position:

(Amounts in thousand €)

Description	Group	
	31.3.2026	31.12.2025
Provisions for credit losses	18,049	16,978
Impairment of financial assets at fair value through other comprehensive income (FVOCI)	1,157	286
Off balance sheet items	4,167	4,113
Valuation of associates	(55)	0
Valuation of securities and treasury shares	139	0
Tax losses carried forward	225,762	230,068
Pension and other benefits after retirement	1,592	1,556
Impairment of other financial assets	829	776
Other temporary differences	1,340	1,378
Deferred Tax Assets	252,981	255,155
Revaluation of intangible assets	(16,787)	(16,786)
Revaluation of tangible assets	(7,304)	(6,655)
Tax losses carried forward	(2,363)	(2,285)
Revaluation of investment properties	(2,285)	(2,273)
Other temporary differences	(2,499)	(2,499)
Deferred Tax Liabilities	(31,237)	(30,498)
Net Deferred Tax Assets	221,744	224,658

11. Earnings / (Losses) per share – basic and diluted

Basic profit /(loss) per share is calculated by dividing the net profit/(loss) for the period attributable to the Bank's common shareholders by the weighted average number of the Bank's common shares outstanding during the period.

As at 31.03.2026, and in the comparative period, there were no dilutive potential ordinary shares; therefore, basic and diluted earnings are the same.

(Amounts in thousand €)	Group	
	31.3.2026	31.03.2025
Description		
Profit / (Loss) for the year attributable to equity owners of the Bank	7,821	108
Profit / (Loss) for the year attributable to ordinary equity owners of the Bank	7,821	108
Weighted average number of ordinary shares during the period	1,618,011,473	1,618,008,618
Earnings / (Losses) per share - basic (in €)	0.0048	0.0001

12. Investment securities

Investment securities measured at fair value through profit or loss (Amounts in thousand €)	Group	
	31.3.2026	31.12.2025
Government Bonds	46,601	47,753
Greek Government Bonds	11,988	16,399
Greek Government T-Bills	34,613	31,354
Corporate Bonds	1,899	1,963
Credit institutions	652	685
Non-financial corporations	1,247	1,279
Bonds	48,500	49,716
Listed shares - (Domestic)	5,672	5,989
Listed shares - (Foreign)	7,889	8,958
Non-Listed Shares - (Domestic)	4,339	4,339
Shares	17,900	19,286
Investment securities measured at fair value through profit or loss	66,400	69,002

The decrease compared to 31 December 2025 is mainly attributable to a loss of €1.2 million from the valuation of the Visa share, as well as to sales/maturities of Treasury bills and government bonds amounting to €13.3 million and €3.9 million, respectively, which were partially offset by purchases of Treasury bills totaling €19.2 million.

Investment securities measured at amortized cost (Amounts in thousand €)	Group	
	31.3.2026	31.12.2025
Government Bonds	957,188	948,368
Greek Government Bonds	527,585	540,182
Foreign Government Bonds	429,603	408,187
Corporate Bonds	213,006	182,462
Credit institutions	107,627	102,873
Non-financial corporations	105,378	79,588
Expected credit losses	(4,160)	(3,907)
Investment securities measured at amortized cost	1,166,034	1,126,922

Investment securities measured at fair value through other comprehensive income (FVOCI)

(Amounts in thousand €)

	Group	
	31.3.2026	31.12.2025
Government Bonds	79,922	164,515
Greek Government Bonds	35,820	59,662
Foreign Government Bonds	15,539	74,362
Greek Government T-Bills	28,563	30,491
Corporate Bonds	75,431	78,160
Credit institutions	62,802	62,434
Non-financial corporations	12,629	15,726
Bonds	155,353	242,675
Listed shares - (Domestic)	894	1,065
Listed shares - (Foreign)	15	17
Non-Listed Shares - (Domestic)	734	734
Shares	1,643	1,816
Investment securities measured at fair value through other comprehensive income (FVOCI)	156,996	244,491

The decrease compared to 31 December 2025 is mainly attributable to the maturities of Treasury bills with a nominal value of €5.8 million and government bonds with a nominal value of €78.8 million during the first quarter of 2026.

13. Loans and advances to customers

(Amounts in thousand €)

Description	Group	
	31.3.2026	31.12.2025
Credit cards	21,555	22,760
Consumer loans	62,326	63,033
Mortgages	392,571	388,320
Loans to individuals	476,452	474,113
Loans to corporate entities	4,368,376	3,926,788
Public sector	16,812	17,243
Senior notes of securitisations at amortized cost	1,010,982	1,055,086
Net investment in finance lease	70,713	58,509
Expected Credit Losses	(82,099)	(77,201)
Mezzanine notes of securitisations at fair value	2,613	2,618
Loans and advances to customers (before impairment)	5,943,336	5,531,741
Loans and advances to customers (net of impairment)	5,863,851	5,457,157

The movement of expected credit losses for 2025 is as follows:

Movement of expected credit losses

(Amounts in thousand €)

	Group			Total
	(Stage 1)	(Stage 2)	(Stage 3)	
Opening balance 1.1.2025	(15,485)	(1,671)	(43,769)	(60,925)
Expected credit risk losses and losses reversals for first quarter of 2025	201	(537)	(2,891)	(3,227)
Movements between stages	(1,040)	572	468	0
Expected credit losses 31.03.2025	(16,324)	(1,636)	(46,192)	(64,152)
Movements for the period 1.4.2025 - 31.12.2025				
Expected credit risk losses and losses reversals for 2025	(6,670)	(336)	(8,045)	(15,051)
Write offs during 2025	1,957	0	44	2,001
Movements between stages	458	(374)	(84)	0
Expected credit losses 31.12.2025	(20,579)	(2,345)	(54,277)	(77,201)

The movement of expected credit losses for 2026 is as follows:

Movement of expected credit losses

(Amounts in thousand €)

	Group			Total
	(Stage 1)	(Stage 2)	(Stage 3)	
Opening balance 1.1.2026	(20,579)	(2,345)	(54,277)	(77,201)
Expected credit risk losses and losses reversals for 2026	1,449	(2,237)	(4,109)	(4,898)
Write offs during 2026	0	0	0	0
Movements between stages	(859)	860	(1)	0
Expected credit losses 31.03.2026	(19,990)	(3,722)	(58,387)	(82,099)

The credit loss provisions for the first quarter of 2026 and 2025 are as follows:

(Amounts in thousand €)

Description	Group	
	31.3.2026	31.3.2025
(Impairment charge) / Reversal of impairment charge on loans and advances to customers	(4,897)	(3,228)
(Impairment charge) / Reversal of impairment charge on off balance sheet items	(243)	692
Fair value gain/(loss) of financial assets measured at fair value through other comprehensive income (FVOCI)	12	33
(Impairment charge) / Reversal of impairment charge on financial assets measured at amortized cost	(253)	114
Synthetic securitisation costs	(1,809)	(649)
Loss on Rhodium portfolio receipts	0	(1,810)
Total	(7,189)	(4,848)

Loans and advances to customers
Group
31.3.2026

(Amounts in thousand €)	12 month expected credit losses (Stage 1)	Lifetime expected credit losses of non impaired assets (Stage 2)	Lifetime expected credit losses of impaired assets (Stage 3)	Carrying amount
Retail Loans				
Gross carrying amount	441,655	10,595	24,202	476,452
Expected credit losses	(1,324)	(303)	(7,569)	(9,196)
Carrying amount	440,332	10,292	15,017	467,256
Corporate Loans				
Gross carrying amount	4,200,379	112,750	125,961	4,439,089
Expected credit losses	(18,662)	(3,419)	(50,818)	(72,899)
Carrying amount	4,181,717	109,331	15,017	4,366,191
Public Sector Loans				
Gross carrying amount	16,732	80	0	16,812
Expected credit losses	(4)	(0)	0	(5)
Carrying amount	16,728	80	15,017	16,808
Senior and mezzanine notes of securitisations				
Gross carrying amount	1,013,596	0	0	1,013,596
Expected credit losses	0	0	0	0
Carrying amount	1,013,596	0	15,017	1,013,596
Loans and advances to customers				
Total Gross carrying amount	5,672,362	123,425	150,163	5,945,949
Total expected credit losses	(19,990)	(3,722)	(58,387)	(82,099)
Total Carrying Amount	5,652,372	119,702	91,776	5,863,851

Group

31.12.2025

(Amounts in thousand €)	12 month expected credit losses (Stage 1)	Lifetime expected credit losses of non impaired assets (Stage 2)	Lifetime expected credit losses of impaired assets (Stage 3)	Carrying amount
Retail Loans				
Gross carrying amount	435,054	16,672	22,388	474,113
Expected credit losses	(1,450)	(542)	(7,371)	(9,362)
Carrying amount	433,604	16,130	15,017	464,751
Corporate Loans				
Gross carrying amount	3,793,692	53,723	137,883	3,985,298
Expected credit losses	(19,125)	(1,804)	(46,906)	(67,835)
Carrying amount	3,774,567	51,920	90,976	3,917,463
Public Sector Loans				
Gross carrying amount	17,243	0	0	17,243
Expected credit losses	(4)	0	0	(4)
Carrying amount	17,239	0	0	17,239
Senior and mezzanine notes of securitisations				
Gross carrying amount	1,057,704	0	0	1,057,704
Expected credit losses	0	0	0	0
Carrying amount	1,057,704	0	0	1,057,704
Loans and advances to customers				
Total Gross carrying amount	5,303,692	70,395	160,271	5,534,358
Total expected credit losses	(20,579)	(2,345)	(54,277)	(77,201)
Total Carrying Amount	5,283,113	68,050	105,993	5,457,156

14. Investments in subsidiaries

(Amounts in thousand €)

31.3.2026

Company Name	Country of incorporation	Number of shares	Ownership interest %	Equity	Acquisition Cost	Carrying amount
CrediaBancassurance Agency S.A.	Greece	10,000	100%	7,131	100	100
Credia Factors S.A.	Greece	1,200,000	100%	10,009	6,000	10,009
Investment in subsidiaries					6,100	10,109

(Amounts in thousand €)

31.12.2025

Company Name	Country of incorporation	Number of shares	Ownership interest %	Equity	Acquisition Cost	Carrying amount
CrediaBancassurance Agency S.A.	Ελλάδα	10,000	100%	6,723	100	100
Credia Factors S.A.	Ελλάδα	1,200,000	100%	7,875	6,000	7,875
Investment in subsidiaries					6,100	7,975

15. Investment in associates and joint ventures

The Group companies consolidated using the equity method in accordance with IAS 28 are presented below as follows:

Zaitech Innovation Venture Capital Fund I

Zaitech Innovation Venture Capital Fund I aims to invest in innovative capital companies that have a registered and effective head office in Greece, preferably in companies operating in the food, beverage, retail, organic, industrial, energy, telecommunication and IT sectors. The activities' location of the company does not differ from its headquarters. The subsidiary, "Attica Ventures S.A.", in which the Bank is a shareholder of 10%, has been appointed as the management company for the closed-end mutual fund Zaitech I. The book value of the Bank's investments in Zaitech Fund I as at 31.03.2026 amounted to €2,936 k.

It is noted that the valuation of the venture capital fund holdings is carried out in accordance with the guidelines of the European Private Equity & Venture Capital Association – EVCA Guidelines and the provisions of Law 4141/2013.

A loss of approximately €167 k on the valuation of the companies has been recorded in the consolidated income statement for the period as a result of the above participation.

EOS Hellenic Renaissance Fund II

EOS Hellenic Renaissance Fund II aims to invest in financially sound SMEs and small mid-cap companies with high growth potential. EHRF II as a general growth fund will invest in all sectors, with 50% allocation to F&B and 50% to other sectors, namely logistics and transportation, selective industrial, selective consumer and retail, digital and technology - fintech (in development stage). The fund is managed by EOS Capital Partners AIFM. The book value of the Bank's investments as at 31.03.2026 in the EOS Hellenic Renaissance

Fund II ("EHRF II") amounted to €250 k. From the above participation, a loss of approximately €7.3 k has been recognized in the consolidated income statement for the period.

Golden Age Capital Private Equity Fund I (A.K.E.S.)

Golden Age Capital Private Equity Fund I aims to invest in sectors such as food & beverages and restaurants, healthcare services, business services, specialized industries (e.g. precision manufacturing, clothing, car maintenance, repair and operations) and consumer products and retail trade. The mutual fund is managed by Golden Age Capital AIFM. The book value of the Bank's investments as at 31.03.2026 in the Golden Age Capital Private Equity Fund I amounted to €367.9 k and relates to the first three instalments paid out of the Bank's total committed participation amounting to €2.0 million. From the above participation, a loss of approximately €77.8 k arising from valuation has been recognized in the consolidated income statement for the period.

SMERemediumCap II

SMERemediumCap invests in companies operating below their full potential or undergoing significant transformation. The Fund primarily aims to bridge the equity financing gap, as well as the strategic and managerial capability gap, of medium-sized enterprises that are overleveraged and/or underperforming. The fund is managed by SMERemediumCap. As at 31.03.2026, the book value of the Bank's investments amounted to €26 k and relates to the first instalment of the Bank's total committed participation of €3.0 million.

ELIKONOS 3 S.C.A. SICAV-RAIF

ELIKONOS 3 S.C.A. SICAV-RAIF invests in sectors with long-term growth potential and high multiplier impact, as well as in small- and mid-capitalization companies with sound financial fundamentals and prospects for further expansion in both domestic and international markets. The fund is managed by JTC (Luxembourg) S.A. As at 31.03.2026, the book value of the Bank's investments amounted to €160 k and relates to the first instalment of the Bank's total committed participation of €2.0 million.

Northern Greece Investment Fund (NGIF)

Northern Greece Investment Fund (NGIF) invests in fast-growing export-oriented companies and start-ups operating in the sectors of information technology, energy, healthcare services, food and beverages, pharmaceuticals, food technology, and other related industries. The fund is managed by THERMI VCM AEDAKES. The book value of the Bank's investment as at 31.03.2026 amounted to €798 k. From the above participation, a profit of approximately €333.6 k arising from valuation has been recognized in the consolidated income statement for the period.

The table below presents CrediaBank participating interest in associates and joint ventures for both the current and the comparative period:

Group

31.3.2026

Company Name (Amounts in thousand €)	Country of Incorporation	% Participation	Acquisition Cost
Zaitech Innovation Venture Capital Fund I	Greece	50%	2,936
EOS HELLENIC RENAISSANCE FUND II	Luxembourg	0%	251
Golden Age Fund I	Greece	2%	368
SMERemedium Cap II	Luxembourg	2%	26
ELIKONOS 3 S.C.A. SICAV-RAIF	Luxembourg	1%	161
Northern Greece Investment Fund (NGIF)	Greece	2%	799

31.12.2025

Company Name (Amounts in thousand €)	Country of Incorporation	% Participation	Acquisition Cost
Zaitech Innovation Venture Capital Fund I	Greece	50%	3,103
EOS HELLENIC RENAISSANCE FUND II	Luxembourg	0%	130
Golden Age Fund I	Greece	1%	215
SMERemedium Cap II	Luxembourg	2%	26
ELIKONOS 3 S.C.A. SICAV-RAIF	Luxembourg	1%	71
Northern Greece Investment Fund (NGIF)	Greece	2%	490

16. Assets held for sale

Assets held for sale

In the context of the initiatives actions recorded in the Business Plan 2022-2025, the Group has initiated the process of selling a portfolio of properties that were either classified under the "Investment property" category or had been reclassified in the category "Investment property" as they were no longer used by the Group for its operations.

Investment property items that meet the criteria of IFRS 5 and are immediately available for sale in their present condition, with the sale considered highly probable, have been classified as 'Assets held for sale'. Their disposal has been approved by the competent governing bodies and is expected to be completed gradually within the next twelve months.

In the first quarter of 2026, the Group proceeded with the sale of one property with a carrying amount of €83 k for a consideration of €100 k. The gain on disposal, amounting to €17 k was recognized in the income statement and is included under "Other income/expense".

As at 31 March 2026, the total fair value of property classified as held for sale amounted to €14.9 million.

17. Due to financial institutions

(Amounts in thousand €)

Description	Group	
	31.3.2026	31.12.2025
Sight deposits	26,039	8,527
Liabilities to other credit institutions	281,798	184,803
Repurchase agreements (Repos)	49,544	65,406
Due to financial institutions	357,382	258,736

Amounts due to credit institutions amounted to €357.3 million in the current period, recording a significant increase compared to 31.12.2025, mainly attributable to the drawdown of short-term borrowing from the European Central Bank (ECB) amounting to €100 million, with a one-week maturity, in the context of normal operating activities.

18. Due to customers

Description	Group	
	31.3.2026	31.12.2025
Current accounts	164,053	175,364
Savings accounts	1,368,727	1,378,618
Term deposits	2,667,885	2,573,940
Blocked	72	72
Deposits of individuals	4,200,736	4,127,993
Sight deposits	1,228,326	1,166,463
Term deposits	774,838	859,339
Blocked	1,058	1,063
Deposits of corporations	2,004,222	2,026,865
Sight deposits	415,118	418,104
Term deposits	142,481	137,404
Blocked	6	6
Public sector deposits	557,605	555,514
Sight deposits	34,612	31,224
Savings accounts	1,141	1,323
Other deposits	35,752	32,547
Other due to customers	14,416	14,127
Due to customers	6,812,731	6,757,046

19. Debt securities in issue

The issued bond loans as at 31.3.2026 are as follows:

Subordinated Bond Loan

At its meeting on 31.3.2021, the Board of Directors of Pancreta Bank, in accordance with the provisions of Law 4548/2018, Law 3156/2003 and Regulation EU 575/2013 of the European Parliament and the Council as of 26 June 2013, decided to issue and offer through private placement a subordinated common bond loan with a total nominal value of up to €23.5 million. The loan will have a 7-year maturity from the issue date and a fixed interest rate of 6%. In this context, 235 single-copy common bonds of nominal value and an issue price of €100,000 each were issued. Only those who met the criteria for qualification as a professional client, as set out in Law 4514/2018, were eligible to participate. The bondholders are not entitled to early redemption of the bonds. The Bank has the right to redeem the bonds early after a period of five years. Prior to the expiry of five years, the Bank may only redeem the bonds in accordance with Article 78, paragraph 4 of Regulation (EU) 575/2013. This requires the prior approval of the Bank of Greece and is subject to the following conditions:

- there is a change in the regulatory classification of these instruments, which would entail their exclusion, possibly from equity or reclassification to lower quality equity, or
- there is a significant change in the applicable tax treatment of such instruments which the institution demonstrates to the competent authorities and which could not reasonably have been foreseen at the time of their issue.

As at 31 March 2026, the outstanding balance of the subordinated bond loan stands at €23.5 million.

Subordinated Notes ("Tier II Notes")

Under its EMTN Programme, on 13 June 2025 the Bank issued Tier II Notes with an aggregate principal amount of €150.0 million, maturing in 2035.

The Tier II Notes bear interest at a fixed rate of 7.375% per annum until 13 June 2030, payable annually in arrears. Thereafter, the interest rate will be reset with reference to the prevailing mid-swap rate plus a margin of 5.104% per annum. Unless previously redeemed in accordance with their terms, the Tier II Notes will mature on 13 June 2035 and will be redeemed at their nominal value.

The Tier II Notes constitute direct, unsecured and subordinated obligations of the Bank and rank pari passu without any preference among themselves and equally with all other unsecured and subordinated obligations ranking pari passu with the Tier II Notes (including any future Tier II capital instruments that may be issued). As at 31 March 2026, the outstanding balance of the Tier II subordinated bond, net of issuance costs, amounted to €145.6 million.

(Amounts in thousand €)	Group
Opening balance 1.1.2026	169,063
<u>Changes period 1.1 - 31.3.2026</u>	
Issue of TIER II bond expenses	113
Balance 31.3.2026	169,176

The following issues have been carried out by the Bank:

(Amounts in thousand €)	Group		31.12.2025		
	31.3.2026	31.12.2025	Average interest rate for the period	Carrying amount	
Description	Maturity date	Average interest rate for the period	Carrying amount	Average interest rate for the period	Carrying amount
Subordinated bond, issue 2015 (renewed 2021) (Tier II)	31.3.2028	6.00%	23,500	6.00%	23,500
Subordinated bond, issued in 2025 (Tier II)	13.6.2030	7.38%	145,676	7.38%	145,563
Debt securities in issue			169,176		169,063

20. Equity

(Amounts in thousand €)	Group	
	31.3.2026	31.12.2025
Description		
Paid up (common shares)	80,901	80,901
Share Capital	80,901	80,901
Share Premium	519,434	519,433
AT1 capital instruments	100,000	100,000
Reserves	263,736	266,825
Retained Earnings	17,126	11,617
Total Equity	981,196	978,777

Share Capital

On 17.01.2025, the bank announced that the Athens Stock Exchange approved the admission to trading on the Main Market of the Athens Stock Exchange of 17,049 new ordinary registered shares of the Bank with voting rights and a nominal value of €0.05 each, resulting from the mandatory conversion of 151 bonds, each with a nominal value of €100,000, which had been issued as Additional Tier 1 (AT1) capital instruments under Articles 52-54 of Regulation (EU) No. 575/2013 by "PANCRETA COOPERATIVE BANK" (i.e. "PANCRETA BANK S.A." under its former legal form as a cooperative credit institution), which the Bank fully and automatically succeeded upon the merger by its absorption by the Bank, concluded on 04.9.2024.

At the same time, on 20.1.2025, trading of 17,049 New Shares commenced on the Main Market of the Athens Stock Exchange.

Following the above, the total share capital of the Bank as at 31.03.2026 amounts to eighty million nine hundred thousand six hundred twenty euros and thirty-five cents (€80,900,620.35), divided into one billion six hundred eighteen million twelve thousand four hundred seven (1,618,012,407) ordinary, registered shares of nominal value of euro five cents (€0.05) each.

Convertible Bond Loan

As at 5.6.2025, the Bank successfully completed the issuance of €100,000,000 Additional Tier 1 Notes (the “AT1 Notes”), fixed rated, perpetual Notes, callable after five (5) years and six (6) months issued under the Bank’s Euro Medium Term Note Programme. Moody’s Ratings assigned Caa1 (hyb) to CrediaBank’s AT1 Notes. Issuance expenses amounted to €3.9 million while interest expense amounted to €2.3 million in the current period.

Treasury Shares

The Bank held no treasury shares as at 31.03.2026.

21. Related party transactions

(Amounts in thousand €)

	Group	
Transactions with related companies	31.3.2026	31.12.2025
Receivables	364,928	326,533
Liabilities	325,397	428,226
Off Balance Sheet Items	44,378	47,640
	1.1-	1.1-
	31.3.2026	31.3.2025
Income	4,337	1,899
Expenses	228	550
	1.1-	1.1-
	31.3.2026	31.3.2025
Transactions with Members of the Management	31.3.2026	31.12.2025
Receivables (Loans)	1,108	1,414
Liabilities (Deposits)	7,831	8,813
Off Balance Sheet Items	11,779	9,289
	1.1-	1.1-
	31.3.2026	31.3.2025
Income	9	127
Expense	26	9
Salaries and wages	1,155	1,165
Directors' fees	251	254
Total fees of Members of Management	1,406	1,419

Related parties include:

(a) the entity having control over the Bank, i.e. the Hellenic Corporation of Assets and Participations S.A. (HCAP SA), Thrivest Holding LTD, Fund of Engineers and Public Works Contractors (T.M.E.D.E.) and the National Electronic Social Security Agency (e-EFKA) and the financial entities controlled, jointly controlled or significantly influenced by this entity, as well as the key members of this Management and their close relatives,

(b) the entity having significant influence over the Bank and the financial entities controlled by that entity,

(c) the key members of the Bank's Management, the members of the Executive Committee, the members of the Audit Committee, the members of the Assets-Liabilities Management Committee as well as their close relatives, and the entities controlled or jointly controlled by the aforementioned persons,

(d) the Bank's associates and joint ventures (Note 15), and

(e) the subsidiaries (Note 14).

Transactions of a similar nature are presented on a consolidated basis. All banking transactions carried out with related parties are within the normal scope of business and are conducted at arm's length, i.e. a) were granted in the course of usual business operations b) were carried under the same terms, including interest rates and collateral, as similar loans granted to third parties in the same period, and c) do not involve a higher than normal degree of credit risk or other unfavorable factors.

It is noted that transactions with members of the Board include the transaction balances of the BoD members until the end of their term of office. In particular, the change in salaries and wages of the members of the Management in the closing period versus the comparative period arose from the compensation paid to the resigning members of the Management.

22. Contingent liabilities and commitments

22.1 Off balance sheet liabilities and pledged assets

(Amounts in thousand €) Description	Group	
	31.3.2026	31.12.2025
Contingent Liabilities		
Letters of Guarantee	932,152	939,373
Contingent liabilities arising from forward contracts	4,500	7,500
Total Contingent Liabilities	936,652	946,873
Undrawn Credit Limits		
- Up to 1 year maturity	1,255,643	1,146,648
- Over 1 year maturity	36,034	34,533
Total Undrawn Credit Limits	1,291,678	1,181,181
Liabilities and commitments relating to off-balance sheet assets	2,228,330	2,128,054

22.2 Tax obligations

Pursuant to the provisions of Article 65 A of Law 4174/2013 from 2011 the statutory auditors and auditing firms that conduct statutory audits in Société Anonyme are required to issue an annual tax certificate on the application of tax provisions to tax items. Pursuant to article 56 of Law 4410/ 03.08.2016, in respect of the fiscal years starting as of 01.01.2016 and onwards, the issuance of a tax certificate is optional. However, the Bank intends to continue receiving the tax certificate. The fiscal years up to 31.12.2019 are considered to be tax-deferred. As far as the fiscal year 2025 is concerned, the tax audit is in progress.

22.3 Legal cases

The Group records all legal actions brought against it by third parties and examines the likelihood of their success and the possible outcome in cooperation with the Legal Department. In cases where a negative outcome is likely and the outcome can be estimated with sufficient reliability, the Group makes a provision that is recorded in the balance sheet account "Provisions for litigious cases." For the year ended 31.12.2026, for legal actions brought against all Group companies, according to the opinion of the Legal Services Department, and following a relevant assessment, the amount estimated to arise as a future payment obligation amounts to €5,217 k (31.12.2025: €5,389 k).

22.4 Other provisions

As at 31.03.2026, the amount of expected credit losses from off balance sheet items amounts to €18,940 k (31.12.2025: €18,697 k).

23. Reclassification of items

The Management has proceeded with the reclassification of PPA amortization in its financial statements.

The published and reclassified financial statements as at 31.03.2025 are as follows::

Income statement

Group 31.3.2025

(Amounts in thousand €)	Published figures	Reclassification	Amounts after reclassification
Interest expense and similar expenses	(25,539)	(216)	(25,755)
Depreciation expense	(6,986)	(758)	(7,744)
PPA Depreciation	(974)	974	(0)

24. Events after March, 31 2026

Share Capital Increase

On 7.4.2026, the Board of Directors of the Bank certified the share capital increase, which was fully subscribed in the amount of €300 million. Following the share capital increase, the Bank's shareholder structure is as follows:

Shareholders	No. of Shares	shareholding percentage
THRIVEST HOLDING LTD	811,789,871	40.73%
Hellenic Corporation of Assets and Participations S.A.	585,074,648	29.36%
Other Shareholders (<5%)	596,147,888	29.91%

Share Capital Increase through Capitalization with a free allocation of shares

On 16.04.2026, CrediaBank informed investors that the Bank's Board of Directors, pursuant to the authorization granted to it by the Extraordinary General Meeting of the Bank's shareholders on March 27, 2026, in accordance with Article 24(1)(b) of Law 4548/2018, at its meeting held on April 16, 2026, approved the increase of the Bank's share capital by an amount of €101,857.10 through the capitalization of an equal amount of share premium reserve, with the issuance of 2,037,142 new common registered voting shares with a nominal value of €0.05 each.

The New Shares will be allocated in accordance with the program for the free allocation of shares pursuant to Article 114 of Law 4548/2018, which was approved by the Extraordinary General Meeting of the Bank's shareholders on March 27, 2026 to senior executives (including executive members of the Board of Directors) of the Bank (the "Beneficiaries"). It is noted that the Bank's shareholders do not have preemptive rights in the Share Capital Increase, as it is carried out through the capitalization of the aforementioned reserve and in accordance with the provisions of Article 27(2) of Law 4548/2018, and furthermore, certification of payment for the Share Capital Increase is not required pursuant to Article 20(5) of Law 4548/2018.

Following the Share Capital Increase, the Bank's share capital will amount to €99,752,477.45, divided into 1,995,049,549 common registered voting shares with a nominal value of five cents (€0.05) each.

Share Sale and Purchase Agreement with the Shareholders of Pantelakis Securities S.A. for the Acquisition of a Majority Shareholding in PANTELAKIS Securities S.A.

On 11.5.2026, CrediaBank S.A. hereby confirms that it has entered into a share sale and purchase agreement with the shareholders of Pantelakis Securities S.A. for the acquisition of a 70.0% majority stake in the Company (the "Transaction"), 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 Transaction. The Transaction does not include the participation of Pantelakis (50%) in AssetWise SA. The consideration will amount to €8.75 million for 70% of the shares and is expected to have a minor impact on the Bank's capital position. The parties aim to complete the Transaction within the third quarter of 2026, subject to the satisfaction of several conditions, including all necessary regulatory approvals. Founded in 1920 by the Pantelakis family, the Company has been well established as one of the most reputable and leading brokerage firms in the Greek market. Pantelakis Securities is a member of Euronext Athens and offers a broad spectrum of services to both retail and institutional investors, providing access to the Greek as well as all major international equities and derivatives markets. The Transaction underpins CrediaBank's strategy to expand and upgrade its product and service offering to its customers and to further strengthen its position in the capital markets. It is also expected to enhance its fee income and further diversify the fee revenue pools, with significant upside potential. The Company will continue to operate seamlessly under its existing management team, while, with

the Bank's strategic support and the access to a broad network of retail and corporate clients, it is expected to significantly expand its client base and further enhance its growth and outward looking prospects.

Agreement for the Acquisition of Evropi Holdings S.A.

On 21 May 2026, the Bank announced it has agreed the acquisition of Evropi Holdings S.A. to be effected through a share-for-share exchange and merger by absorption (the "Transaction"). Based on the agreed terms, the preliminary exchange ratio results in CrediaBank's and Evropi's shareholders holding 90.375% and 9.625% of the shares of the combined entity, respectively. Consequently, Evropi's shareholders shall receive 1.446 newly issued CrediaBank shares for each 1 Evropi share. CrediaBank's shareholders will retain the same number of shares. The preliminary exchange ratio has taken into account that Evropi will proceed with the distribution of €45,5mn to its existing shareholders, the award of approximately 3.5mn new shares in the context of its incentive plans and the sale of certain real estate properties at agreed prices. The Transaction is subject to customary conditions precedent, including the completion of satisfactory due diligence to be carried out by the Bank, regulatory approvals, approval by the general meetings of shareholders of the Parties, as well as the Hellenic Corporation of Assets and Participations S.A.'s consent. The reference date of the merger balance sheet has been set for 30 June 2026.

[CrediaBank Announcement: CrediaBank to acquire Evropi Holdings through a share-for-share exchange - CrediaBank](#)

Annual General Meeting of 22.5.2026

The Annual General Meeting of the Bank will be held on 22.05.2026 with the resolutions and the corresponding information forms to be posted at the following web address:

<https://www.crediabank.com/en/group/investor-relations/general-meetings/>