ANNOUNCEMENT

CrediaBank completes the acquisition of a portfolio of re-performing residential mortgage loans

Athens, 03 November 2026

CrediaBank (the «Bank») has successfully completed the acquisition of a portfolio of re-performing, primarily residential mortgage loans, with a total gross book value of approximately €37.4 million (the "Jewel Portfolio" or the "Transaction"). The loans formed part of existing securitisations under the "Hercules" programme and have been serviced by Cepal Hellas S.A. ("Cepal" or the "Servicer").

The Transaction marks a landmark for the Greek banking sector, being the first transfer of a portfolio of re-performing residential mortgage loans directly to a bank. The underlying loans had been previously classified as non-performing but have since returned to performing status in accordance with the criteria of the European Banking Authority (EBA), while the final portfolio perimeter was determined following a thorough assessment of all borrowers.

This development is a strategic initiative for the Bank, which is taking a leading role in restoring borrowers' access to the banking system, by providing a practical solution to those previously excluded because of their past payment difficulties but who have since returned to a regular repayment pattern.

The acquisition of the Jewel Portfolio strengthens CrediaBank's position in Retail Banking, as the Bank expects to welcome more than 800 new individual customers, aiming to build broader banking relationships and address their wider financial needs. The Transaction is fully aligned with the Bank's strategic priorities and its objectives for sustainable growth, combining attractive returns with prudent risk management, while strengthening the Bank's ability to extend financing to creditworthy borrowers throughout Greece.

Cepal will continue to service the portfolio for a transitional period following the completion of the Transaction, until the relevant client base and services are ultimately assumed by the Bank to ensure continuity in loan servicing and borrower support.

PwC M&A Consulting Services P.C. ("PwC") acted as financial advisor to the Bank, and legal advice was provided by Vyzas – Grigoriadou & Partners law firm ("PwC Legal Services").

CrediaBank S.A.