CrediaBank

Corporate Presentation
September 2026

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1.CrediaBank: Fastest-growing 5th banking pillar in Greece

CrediaBank

The #5[1] banking pillar in Greece

Formed through the merger between Attica Bank and Pancreta Bank, CrediaBank has emerged as **a key challenger bank** with a **robust and clean balance sheet**, gaining market share from the four Greek incumbents.

#66 Branches

#5 Business Centers

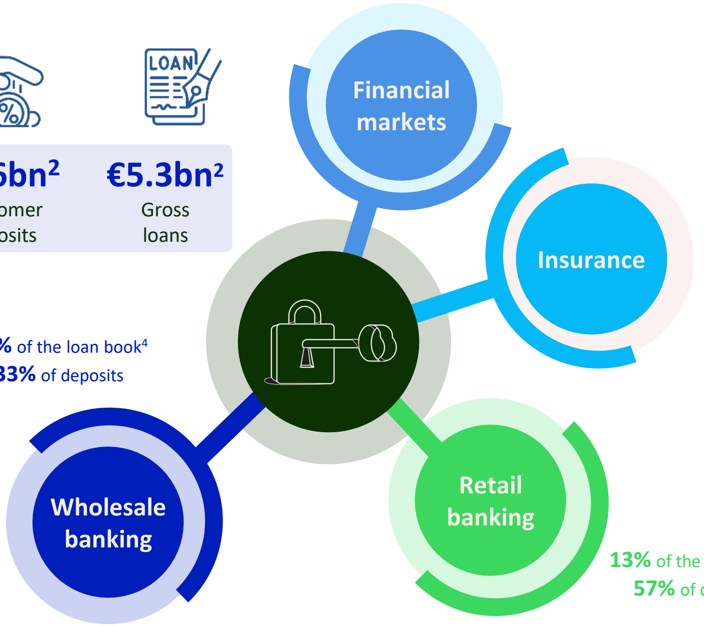
~5% market share by branches[3]

~#1,223 Employees

~#350k Total active customers

€7.6bn[2] Customer deposits

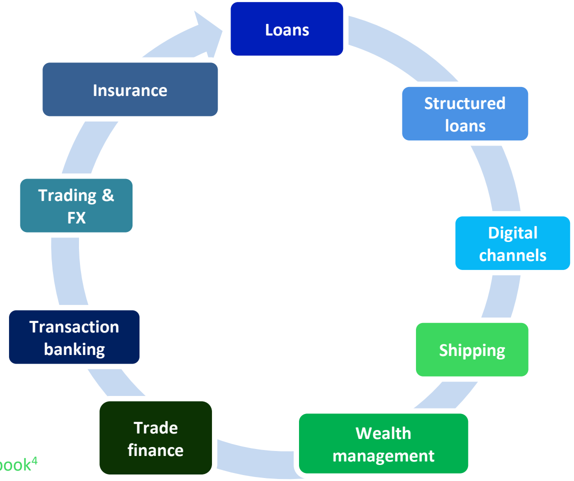
€5.3bn[2] Gross loans



87% of the loan book[4]
33% of deposits

13% of the loan book[4]
57% of deposits

The bank operates across **all business segments** and has a **balanced product offering**



Notes:
1. Ranking based on assets as of 30.06.2026.
2. Loans & Deposits as of H1 2026.
3. As of 31 December 2025, market share based on Hellenic Banking Association.
4. Excluding senior & mezzanine notes of securitisations.
5. Wholesale loans include "Public sector" and "Net investment in finance lease".

A successful turnaround, paving the way for sustainable growth and value creation

Standalone entities *(2021 – 2024)* | **CrediaBank** *(2024 – 2025)* | **CrediaBank** *(2026 – onwards)*

Standalone entities (2021 – 2024)

attica bank

- **Dec-21**: **€240m share capital increase** / strategic investor HFSF[1]
- **Sep-22**: Appointment of new top **management**
- **Apr-23**: **€473m share capital increase** / strategic investor Thrivest Holdings

PANCRETA BANK

- **Oct-22**: **€100m share capital increase** / strategic investor Thrivest Holdings
- **Jul-23**: Acquisition of HSBC Greece
- **Dec-23**: Acquisition of Cooperative Bank of Central Macedonia

CrediaBank (2024 – 2025)

- **Jul-Sep-24**: **Merger with Pancreta** Bank, establishing the 5th banking pillar in Greece. Thrivest and HFSF [1] major shareholders
- **Dec-24**: **€735m share capital increase** completion of legal merger with Pancreta Bank; **€220m synthetic securitisation** of performing SME and Large Corporate portfolio
- **Jan-25**: **€3.6bn GBV NPE securitisation** completion
- **Mar-25**: Voluntary exit scheme and branch rationalization initiation
- **Jul-25**: **Rebranding** as CrediaBank; **€100m AT1** and **€150m Tier 2** issuance
- **Sep-25**: **Submission of binding offer for HSBC Malta**; Completion of operational merger with Pancreta Bank
- **Oct-25**: **€0.5bn 2nd synthetic securitisation** completion of performing SME and Large Corporate portfolio; Launch of **digital transformation**
- **Dec-25**: Entered into exclusive negotiations to **acquire Pantelakis Securities** to diversify product and expand brokerage capabilities; Sale of merchant acquiring business and **payments partnership with Euronet**[2]; Signed **Definitive Agreement** with HSBC Malta[3]

CrediaBank (2026 – onwards)

- **Q4-2026**: Expected closing of 70% of Pantelakis securities; Expected closing of Evropi acquisition
- **Q2-2027**: HSBC Malta expected transaction close
- **Q2-2027**: Expected launch of tender for minorities for HSBC Malta

Building the Fifth Pillar → *Strengthening the Core & Restoring Firepower* → *Accelerating Growth, Expansion & Digitalisation*

Sources: Company information

Notes:

1. Hellenic Financial Stability Fund, later known as Hellenic Corporation of Assets and Participations (HCAP).
2. Completion expected in Q4 2026.
3. Subject to corporate and regulatory approvals.

Track-record of successful execution of complex and strategic projects

M&A & Disposals

- Agreement for **acquisition of Evropi Holdings** [1] — May-26
- Agreement for the sale of merchant acquiring business and **payments partnership with Euronet**[1] — Dec-25
- Definitive agreement for **acquisition of HSBC Malta for €200m**[2] — Dec-25
- Exclusive negotiations for the potential **acquisition of Pantelakis Securities** — Dec-25
- Purchase of €90m[3] **performing residential mortgage loan portfolio** from UCI[4] — Nov-25
- Completion of the **merger of Attica Bank and Pancreta Bank** — Sep-24
- **Acquisition of Cooperative Bank of Central Macedonia** by Pancreta Bank — Dec-23
- **Acquisition of HSBC Greece** by Pancreta Bank — Jul-23

Integration & Operations

- **Digital transformation** launch — Oct-25
- Operational merger of Attica Bank - Pancreta Bank — Sep-25
- **CrediaBank rebranding** launch — Jul-25
- **Branch network rationalisation** initiation — Feb-25
- **Voluntary Exit Scheme ("VES")** launch — Feb-25
- **Transformational programme** launch to unlock synergies from the merger with Pancreta Bank — Dec-24
- Appointment of **new top management** in Attica Bank — Sep-22

Asset Quality

- **c.€0.5bn[5] Synthetic Securitisation** of performing LC[7] & SME and sale of CLNs to Davidson Kempner ("DK") — Oct-25
- **c.€3.6bn[5] NPE Portfolios Securitisation** and sale of the subordinated notes to DK — Jan-25
- **c.€0.2bn[5] Synthetic Securitisation** of performing LC[6] & SME and sale of Credit-Linked Notes to DK — Dec-24

Financing & Capital Markets

- **€300m Share Capital Increase** to strengthen capital markets presence — Apr-26
- **€100m AT1/ €150m T2 Issuance** Debut in the subordinated capital markets — Jun-25
- **€735m Share Capital Increase** with the participation of Hellenic Financial Stability Fund[7] and Thrivest Holdings — Dec-24
- **€473m Attica Bank Share Capital Increase** and entry of Thrivest Holdings — Apr-23
- **€100m Pancreta Bank Share Capital Increase** led by Thrivest Holdings — Oct-22

Sources: CrediaBank disclosures.
Notes:
1. Subject to corporate approvals.
2. Transaction expected to be completed in Q2 2027 for HSBC Malta, subject to the fulfilment of a series of terms and conditions, including all necessary regulatory approvals.
3. Outstanding principal balance (as of 31st March 2025).
4. Union de Creditos Immobiliarios, S.A.E
5. Total Book Value.
6. Large Corporate.
7. Now Hellenic Corporation of Assets and Participations (HCAP).

A proven track record of execution underpinning our long-term ambitions

	FY 2022[1] attica bank	FY 2025 CrediaBank	FY 2025 CrediaBank + HSBC Malta (Pro forma combined)	Long-term targets
Net loans[2]	€1.3bn	€4.4bn	€7.2bn	>€14bn
Gross NPE ratio	65.7%	2.9%		<2.7%
TBV	-€0.1bn	€0.6bn	€0.8bn	>2.1€bn
CET1 ratio	-6.2%	11.0%		>16.5%
Recurring cost-to-income ratio[3]	158%	63%	59%	Mid 30%s
Recurring PPI[3]	-€39m	€82m	€182m	
Reported net profit	-€387m	€15m	€65m[4]	>€360m[5]

>19% RoTE target[3,5]

Source: Company information.

Notes:
1. This information is derived from the consolidated financial statements of Attica Bank S.A. as of and for the year ended 31 December 2022. It does not reflect the Pancreta Merger and is not directly comparable to the information derived from the consolidated financial statements of the Group as of and for the year ended 31 December 2025 shown on this slide. See "Disclaimer".
2. Excludes senior notes.
3. These measures are Non-IFRS Measures. For the definition of these measures, see "Glossary of terms and Non-IFRS Measures".
4. Includes the portion of HSBC Malta net profit attributable to CrediaBank.
5. On a recurring basis.

CrediaBank´s highlights

1	Attractive markets	A **highly attractive Greek banking market** supported by **strong macroeconomic tailwinds**, alongside a leading presence in the **profitable and growing Maltese market**
2	The fastest growing bank in Greece	**The Greek challenger bank**, consistently gaining market share from larger systemic banks
3	Leading position in Malta	**The 2nd largest bank in Malta** (by assets), with **best-in-class RoaTBV** (20.6%)(1)
4	Robust balance sheet	Ample **excess liquidity** to fund further growth (72% loan-to-deposit ratio)
5	Clean and recapitalised bank	**No DTCs, NPE ratio <2.5%** following a radical NPE cleanup and a full recapitalisation
6	Transformation program in motion	**Full-scale digital rebranding** and platform launch, delivering a modern, seamless customer experience and operational efficiency to **unlock the full value of synergies**
7	Unrivaled growth momentum	Strategic focus on **SMEs, small businesses**, and other growing segments result in **market-leading net credit expansion** (11% market share in H1 2026)
8	Strong and accelerating profitability	**Improvement across all profitability metrics** with **significant upside potential** on the back of **full synergy realisation** and **strategic plan execution**
9	International and product diversification	The acquisitions of **HSBC Malta**, **Evropi Holdings**, and **Pantelakis Securities** provide significant **revenue diversification**, **scalability**, and **new growth opportunities**
10	Highly-experienced management team	**Strong track-record** of successfully executing **transformational transactions** and continued delivery of organic **profitable expansion**

Note:
1. RoaTBV @ 13% CET1 capital ratio; 12.1% RoaTBV at current 24.7% CET1 ratio.

The CrediaBank Group of Tomorrow

CrediaBank

The 5th **banking pillar** in Greece by total assets

Large and **growing** market (11% market share in net credit expansion)(1)

>100 years expertise in traditional banking

Focus on SMEs (26% of total loans)(2,4)

Strong track-record in **financing** (30% of gross fee income)(4)

Highly-experienced management team

+

HSBC | Malta

Leading position in Malta (2nd by total assets)(3)

Strong capital position (24.7% CET1 ratio)(3)

Low cost of funding (c.0.3% cost of funds)(4)

Established wealth management franchise and **bancassurance potential**

Stable and **high-quality customer base** with significant untapped potential

Well-seasoned leadership team

Combined CrediaBank Group

Strong corporate presence focusing on SMEs and SBs(6)

Solid international presence offering a comprehensive retail client experience

Customer-centric approach combining physical footprint with digital proposition

Multi-faceted business model delivering diversified organic capital generation

Strengthened management team with local market expertise and track record in smooth integrations

Strong capital position with excess capacity for growth

Significant value creation stemming from the strong complementarity held by the two banks

Sources: CrediaBank and HSBC Malta company information, Bank of Greece.

Notes:

1. FY 2025, based on Bank of Greece data.
2. Based on total gross performing loans.
3. As of 30 June 2026.
4. Figures as of H1 2026.
5. Small business.

A group well-positioned to capture business upsides across Greece and Malta

Greece

- Continued supportive **macroeconomic momentum** and **growing under-penetrated banking sector**
- CrediaBank is expected to **outgrow its Greek peers**:
  - Lack of competitor agility towards **underserved SMEs and SBs**
  - Focus on **enhanced customer experience**
  - **Reperforming loans** opportunity
- Rapid emergence of **efficiency** and **profitable profile**:
  - **Re-leveraging of balance sheet** and margin convergence
  - Organic and inorganic revenue and **product diversification** (e.g. Pantelakis, Evropi Holdings)
  - Delivery of **synergies** and **economies of scale**

Malta

- **One of the fastest growing economies** in the Eurozone with **healthy banking sector performance**
- Platform with **established leadership position**
- HSBC Malta needs a **"restart"**:
  - Over a decade of operations under **non-core status**
  - **Underinvested in IT** and personnel
  - **Risk appetite not fit** for retail and corporate needs
  - **Deleveraging of loan portfolio**
- **Value unlock** opportunities:
  - Unlock full potential of **retail customer portfolio**
  - Develop **SME and small business**
  - Reshape **operational processes**

+

Synergies

- **Cross-diversification of products and know-how** (corporate RMs into Malta vs wealth into Greece)
- **Funding synergies** (access to low-cost retail customer deposits in Malta)
- **Cost and efficiency optimisation** (in-sourcing, tech investments, modernisation, digitalisation)

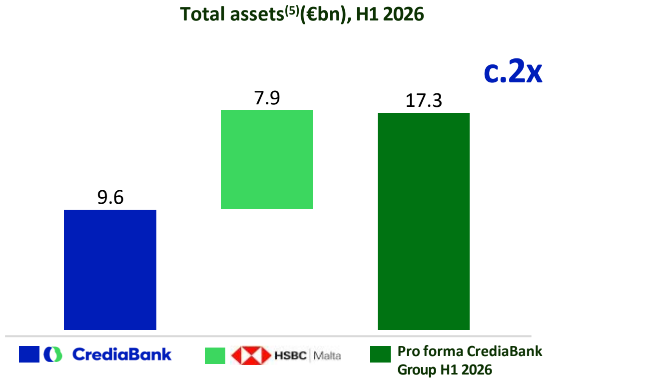
Sources: CrediaBank and HSBC Malta company information

…expected to double in size again upon HSBC Malta consolidation[1]

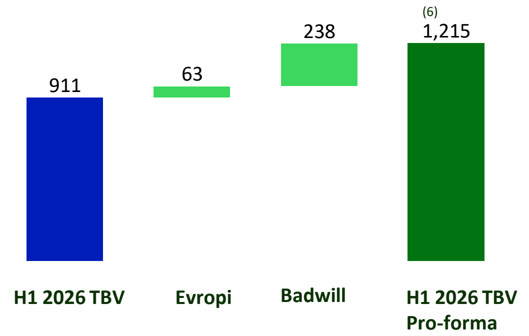
H1 2026 (€bn for BS figures, €m for P&L figures)

		CrediaBank	Pro Forma Combined[2]
Balance Sheet	Net customer loans	5.2[3]	7.9
	Customer deposits	7.6	13.8
	Assets	9.6	17.3[5]
Recurring P&L[3]	Operating income	130	234
	Operating expenses	(77)	(135)
	Pre-provision income	54	92
	Profit before tax	40	92
KPIs & Ratios	NIM (on average assets) (%)	2.2%	2.2%
	Cost-to-income ratio (%)	59%	58%
	Net Loan-to-deposit ratio[2,3] (%)	69%	57%
	NPE ratio[7] (%)	2.4%	2.4%
	NPE coverage ratio (%)	57%	53%
	Employees[4] (FTE) (#)	1,223	~2,100

Pro forma combined view



Pro forma TBV view



Source: Company disclosures

Notes:

1. Subject to regulatory approvals and completion of the transaction
2. Metrics reflect 100% of HSBC Malta, as of H1 2026.
3. Excluding senior notes.
4. Excludes offshore employees.
5. Pro forma total assets calculated as the addition of total assets minus the cash consideration of c.€0.2bn for the acquisition of the 70% of HSBC Malta.
6. Badwill calculation as of H1 2026 results
7. Including senior notes

Governance: Operating with transparency and integrity

Key Initiatives

01 Strengthening our governance framework

100% of Committee Chairs are Independent
42% Independent Non-Executive Board Members
100% Board Members receive ESG training
The Chairman is an a former ECB governing council member

02 Two core shareholders reduced below 30%

In line with SSM requirements; new long-term foreign investors introduced.

03 Increased female representation on the Board

A new member joined CrediaBank's BoD increasing the % of women in the BoD to 30% from 25% previously.

04 Board Digital Committee / Group Executive Technology

Newly established committees in the area of technology. One at BoD level and one management committee at C-level

05 New policies approved / introduced

Risk, Capital & Regulatory, Credit Models & Financial Control, Governance, Compliance & People, Markets, Products & Client conduct

06 New roles to manage new subsidiaries

Chief International, Group roles (i.e. Risk), new Chief Compliance & Corporate Governance Officer, Chief Technology Officer International, new roles to be introduced for oversight of the Group's subsidiaries.

07 Employees' view in the center of our priorities

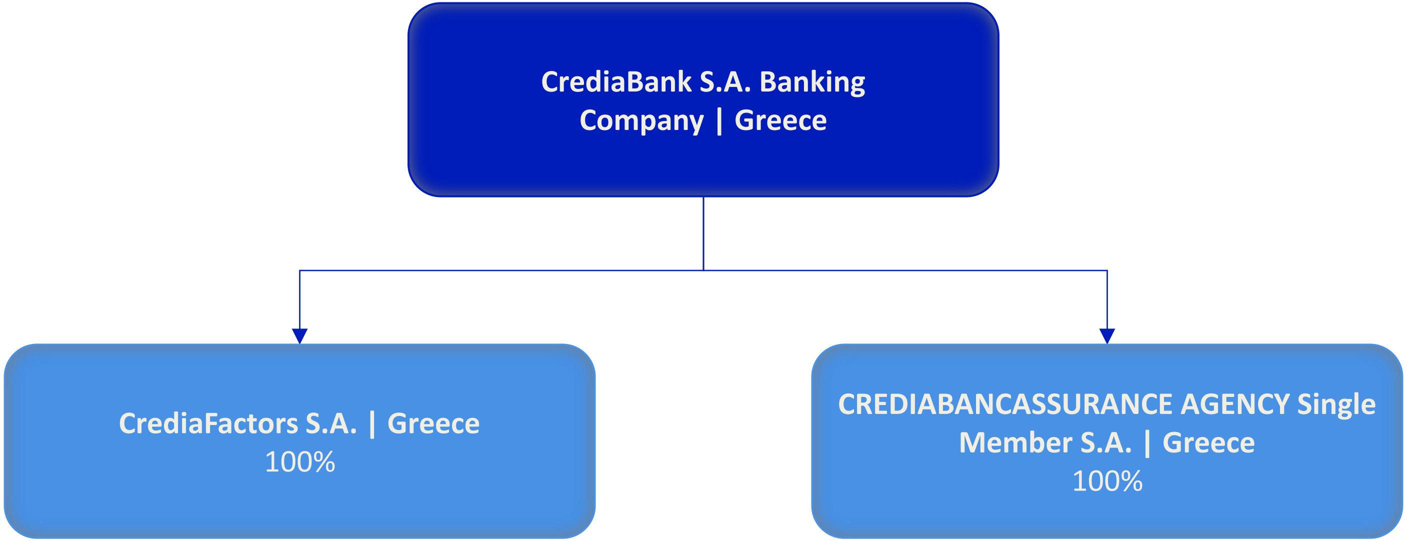
Anonymous employee survey, achieving strong participation and reinforcing CrediaBank's commitment to understanding employee perspectives and shaping people-focused priorities.

08 Policies and procedure in place for the well being of our employees

Ethical & safe workplace culture- zero cases of discrimination or harassment in 2024–2025, supported by an ISO 37002:2021 aligned whistleblowing system

Current CrediaBank Corporate Structure

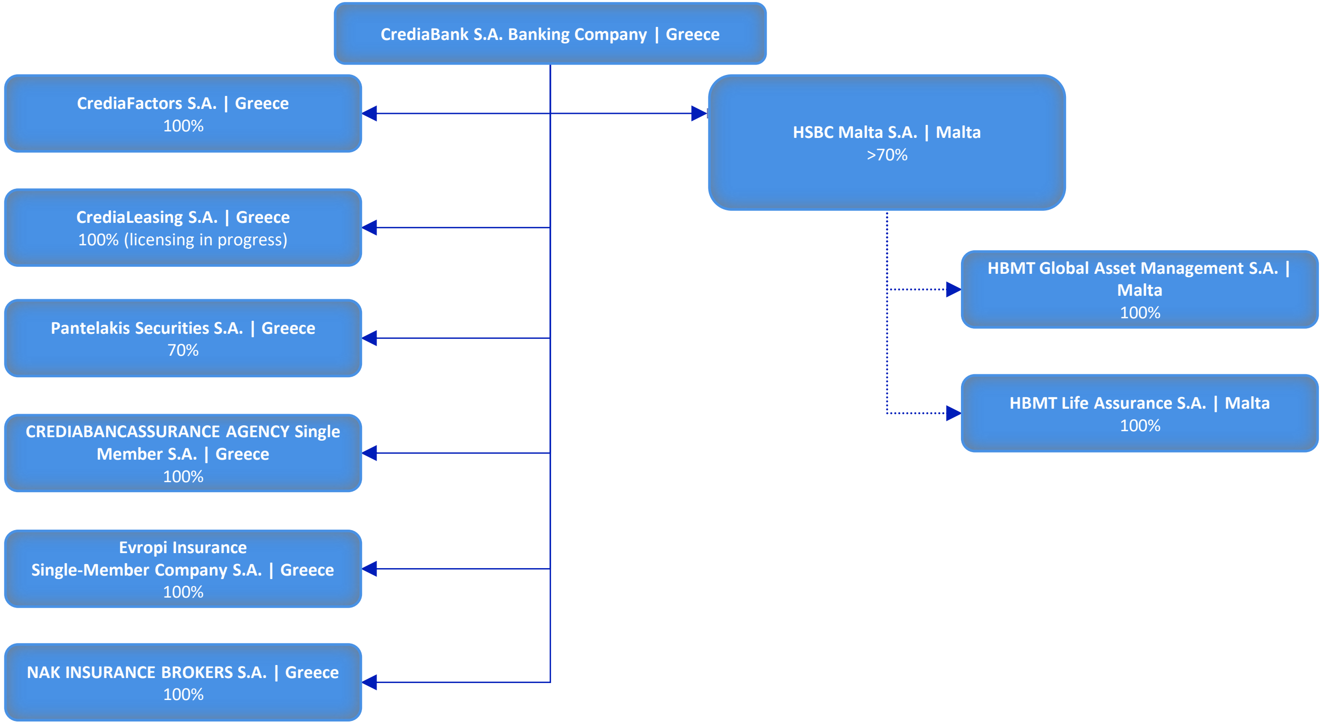
CrediaBank



Expected Future CrediaBank Group Corporate Structure

Note: *This is an in-principle illustration of the Group's potential future structure, providing an indication of how the Group could evolve following the acquisition of HSBC Malta, Evropi, and Pantelakis Securities. It is preliminary and subject to change.*

CrediaBank



The implementation of our strategy is underway…

CrediaBank Group's strategic pillars

1 CHALLENGE THE GREEK BANKING MARKET

\+

2 SUPERCHARGE MALTA

\+

3 DIGITAL TRANSFORMATION AND SYNERGY REALISATION

\+

4 VALUE CREATION THROUGH TARGETED M&A

- STRONG GROWTH
- DIVERSIFIED REVENUE STREAMS
- BALANCE SHEET OPTIMISATION
- CAPITAL GENERATION
- PROVEN TRACK RECORD ON M&A EXECUTION

Execution so far

Grew loans and deposits ~4x and ~2x above mkt growth rates respectively[1]

H1 2026 Key Financials
- Resilient loans and deposits at €2.7bn and €6.2bn respectively
- Ample liquidity, with loans to deposit ratio at just 43%
- Robust Capital, with CET1 at 24.7% and TCR at 27.8%
- NPE ratio at 2.3%

Program launched, first deliveries expected in 4Q26,

Cost-to-Income ratio improves by 770bps YoY

SPA signed for acquisition of 70% Pantelakis Securities, expanding into brokerage

Acquisition of Evropi Holding entering the P&C market

Transactions to add c. 45 mln EBT by 2028

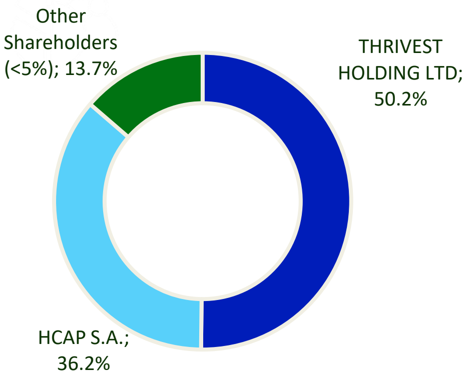
Expected closing:

HSBC Malta: Q2 2027
Pantelakis Securities: Q4 2026
Evropi Holdings: Q4 2026

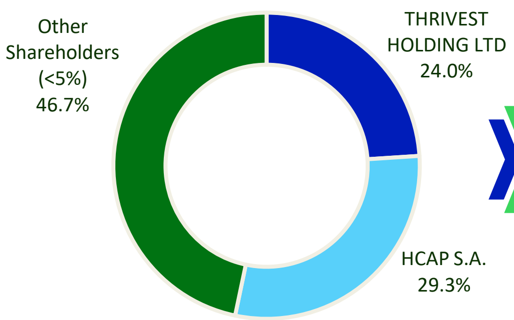
1. CrediaBank YoY loan growth at 39% vs 11% for the market and deposit growth at 16% vs 9% for the market

CrediaBank Group shareholder structure

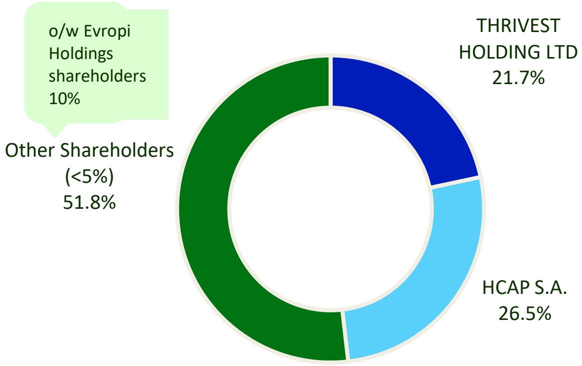
Pre April 2026 Share Capital Increase



Current Shareholding Structure



Post acquisition of Evropi Holdings (indicative)



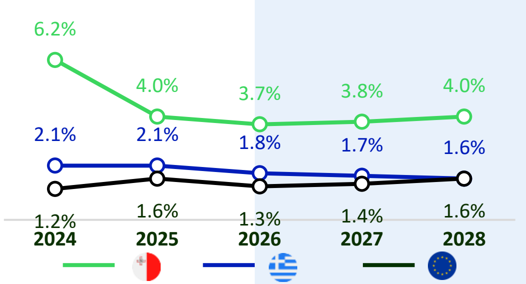
2. Operating Environment

CrediaBank

Greece and Malta both high growth economies with structural drivers for outperformance

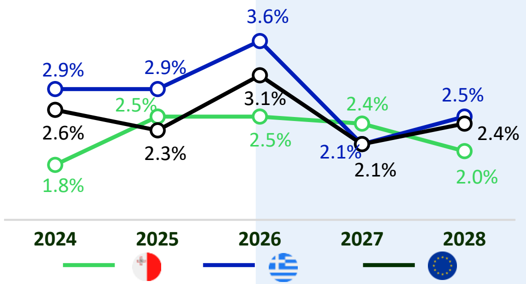
High Growth Markets

Current GDP growth, %[1]



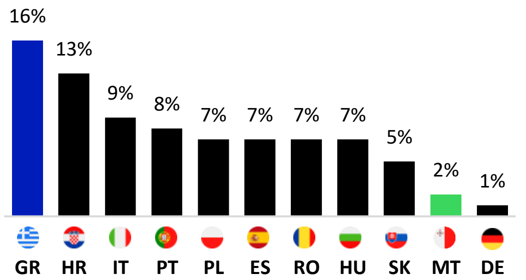
Stable Inflation Trends

Inflation rate,%[1]



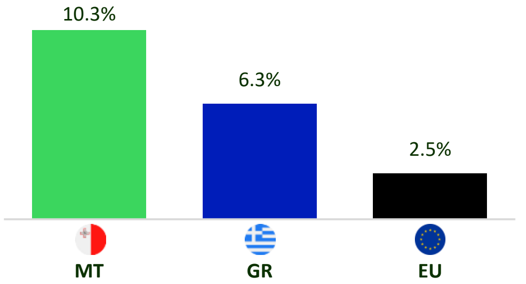
Strong Tailwinds from RRF Funds

RRF of GDP, 2023,%[2]



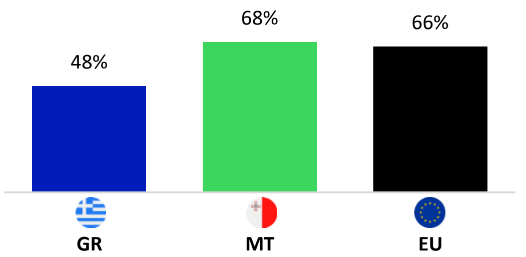
Strong Loan Growth Surpassing EU

Loan Growth, Q4 2024 – Q4 2025, YoY,%[3,6]



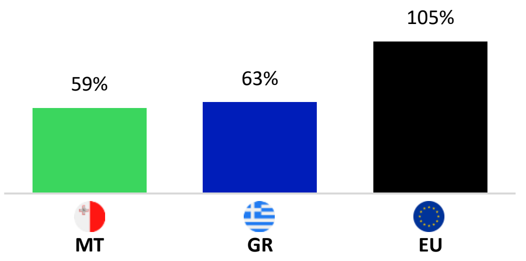
Ample Headroom for Further Expansion

Loan-to-GDP[4,6], 2025,%



Strong Liquidity to Fund Growth

Net Loan-to-Deposit, Dec-25,%[5]



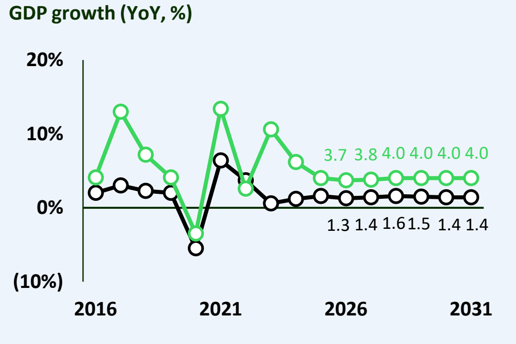
Sources: IMF, European Commission, ECB, Eurostat, EBA.

Notes:

1. IMF Data at 06.08.2026.
2. European Commission.
3. ECB Data, total loans include loans by MFIs to households and NFCs.
4. ECB and Eurostat.
5. EBA Risk Dashboard.
6. Figures for Eurozone.

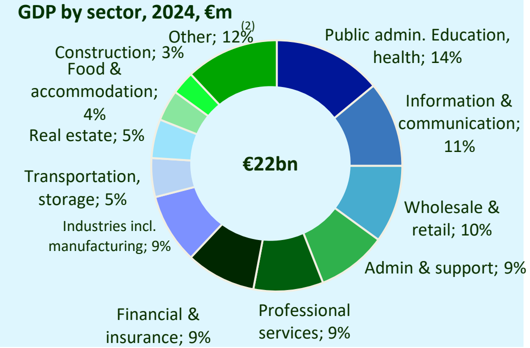
Maltese economy underpinned by resilient growth, diverse contribution of service sectors and macro stability

Stronger GDP growth than EU



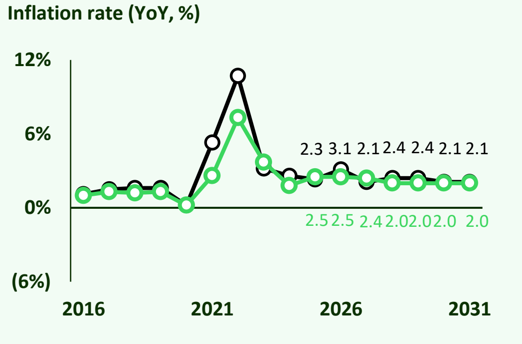
Malta has consistently delivered strong real GDP growth over the last five years, averaging 7.4%[1], materially outperforming both Greece (4.1%)[1] and the EU average (2.7%)[1], supported by a diversified, services-led economy

Service-driven economy



Malta's GDP is highly service-driven, with services accounting for c.85-90% of economic output, led by export-oriented activities such as information, communication, financial services, tourism, and professional services

Moderating inflationary pressures



Following post-pandemic volatility, inflationary pressures have moderated, with medium-term expectations anchored around the ECB's 2% target, enhancing real income growth and macro predictability

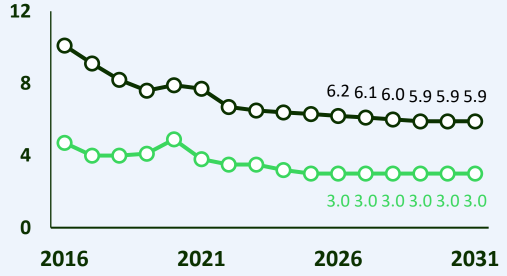
MT — EU

Sources: IMF, National Statistics Office of Malta (NSO).
Notes:
1. IMF Data at 06.08.2026.
2. Includes agriculture and fisheries, i-gaming and other.

Strong labour market fundamentals, economic sentiment and tourism contribution a boon for Maltese Economy

Structurally low unemployment

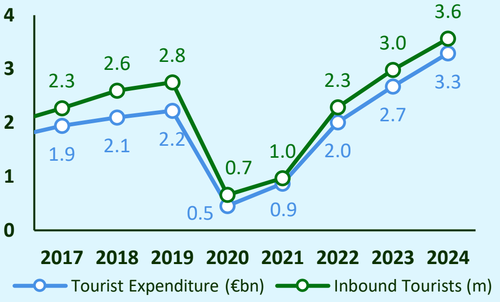
Unemployment rate (%)[1]



Structurally low unemployment (expected to remain at c.3.0% in the near term) reflects strong labour market fundamentals, underpinning household consumption, credit demand, and overall economic resilience

Strong tourism contribution

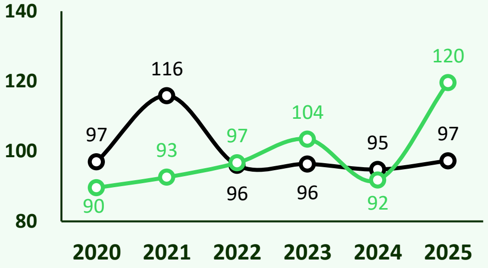
Inbound tourists and expenditure



Tourism continues to be a key contributor to the Maltese economy with 3.6m tourists visiting in 2024 and tourist expenditures reaching €3.3bn, implying >20% YoY growth

Positive economic sentiment

Economic Sentiment Indicator[2]



Malta's economic sentiment is currently >20pp above the EU average, underscoring a bullish attitude towards the Maltese Economy. Strong investment grade ratings **(A-/A2/A+** from **S&P/Moody's/Fitch)** reflect a stable macro outlook

MT — EU

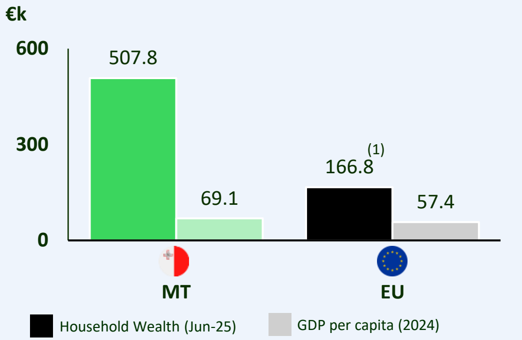
Sources: IMF, Eurostat

Notes:

1. IMF Data at 06.08.2026. Unemployment data available for the Euro Area only.
2. Monthly composite index produced by the European Commission to track economic activity based on the industry, services, consumer, retail and construction sectors.

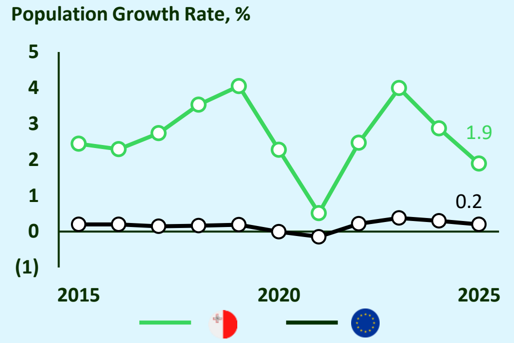
Malta has a young and growing population with high household purchasing power

High household wealth



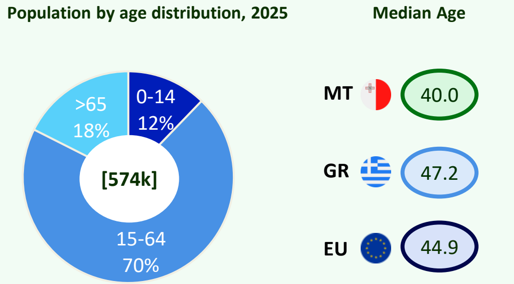
Malta has high household wealth, which is well above EU levels, indicating high purchasing power

Strong population growth



Population growth of Malta has been consistently above EU, primarily due to immigration, implying continued higher demand for financial services

Attractive demographics



Relatively younger population with median age of Maltese population c.5 years younger than EU and c.7 years younger than Greece, implying attractive demographic trends

Source: World Bank, Eurostat, ECB, IMF.
Note:
1. Household Wealth Data for EU20.

3. CrediaBank Group H1 2026 Performance

H1 2026: Delivering across all performance indicators ...

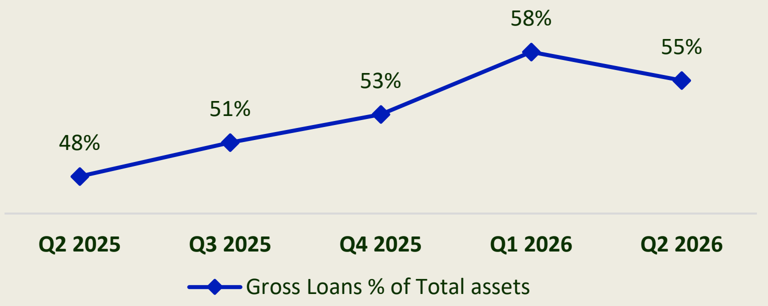
Substantial loan growth	**€2.0bn** Disbursements	11% market share **€0.8bn** Net credit expansion	**vs. 7.5bn** credit net flows for the market[1]
Major profitability improvement	+45% YoY growth (both) **€53.6m** Recurring PPI **€31.3m** Recurring PAT	+26% YoY growth **€98.2m** Net interest income Net Fee Income +34% YoY	**Major earnings quality improvements** Core revenues +27% YoY
Operational improvements	**Digital transformation underway**	**Branch transformation to "New Experience Branch" >40% by year end**	**Cost/Income ratio down by 770 bps YoY**
Resilient liquidity	+12% YtD vs. 5% market[1] **€7.6bn** Deposits	**70%** Loan-to-deposit ratio	**145%** LCR
Sound asset quality	**2.4%** Gross NPE ratio	**c.57%** NPE coverage	**c.40bps** Underlying CoR
Robust capital position	Book ~4x oversubscribed **€300m** Share Capital Increase	No DTC **15.5%** CET1 ratio **16.7%** Evropi Pro-forma	**20.8%** Total capital ratio **21.8%** Evropi Pro-forma

CrediaBank

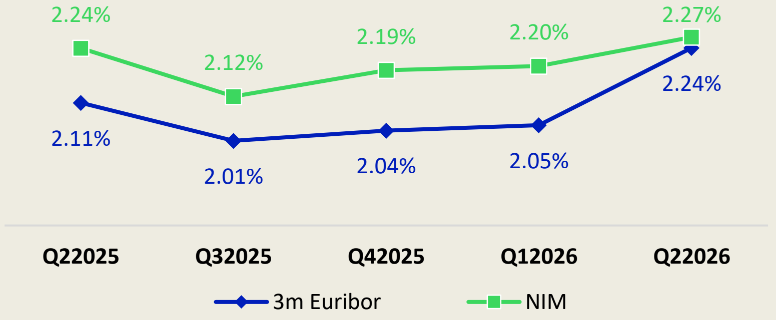
Source: Bank of Greece.
Notes:
1. Private sector.

… with accelerating growth and sustainable recurring profitability…

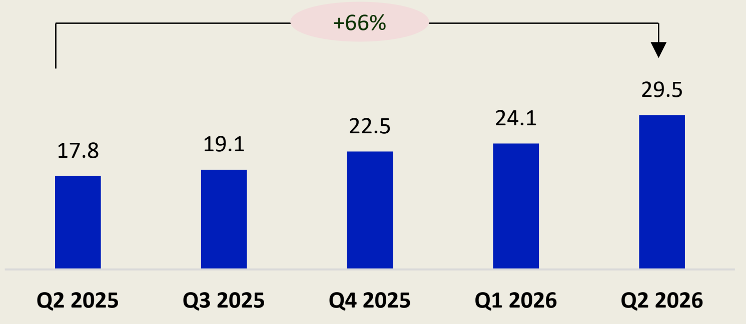
Ongoing balance sheet re-levering



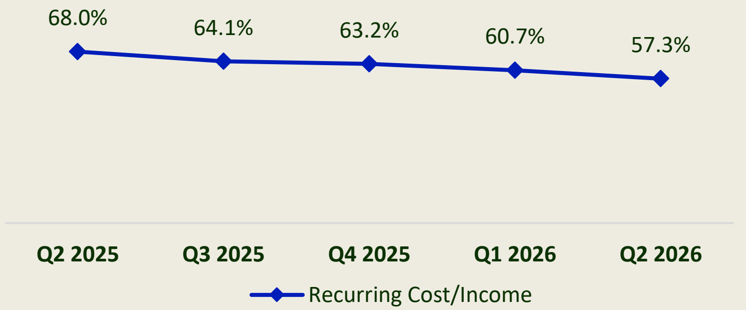
Margin increases further



Solid recurring PPI growth (€m)



Improving operating leverage



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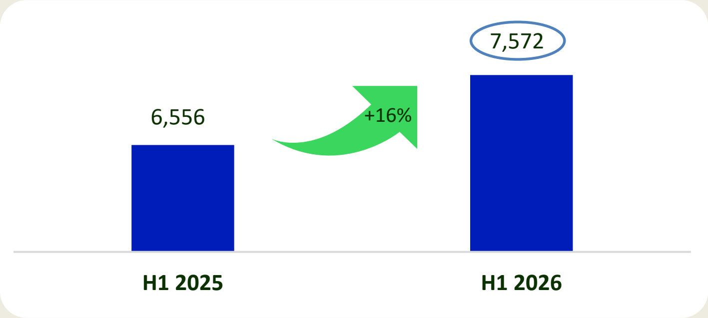
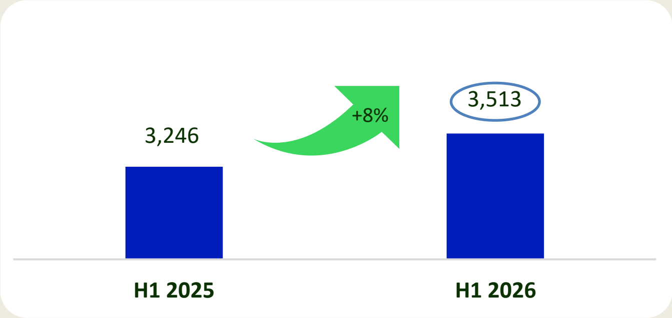
Notes:
1. Gross Loans exclude senior notes. 2. NIM Q2-Q4 2025 adjusted for the acquisition of a performing mortgage portfolio (project Galene) that was concluded in Q4 2025. Previously the impact of 7 months interest was accounted for in Q4 2025 alone. 3. Operating costs include costs associated with the Malta acquisition prior to consolidation

… on the back of re-levering and a robust capital position

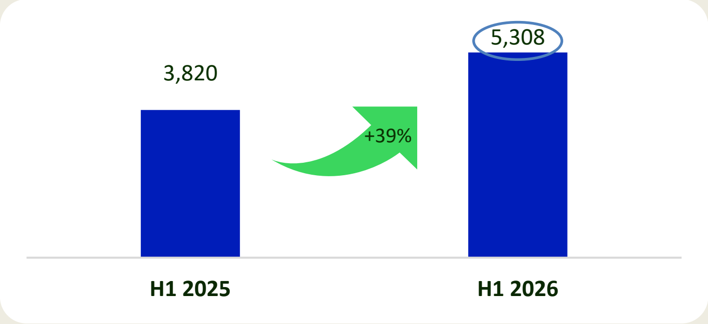
Deposits (€m)



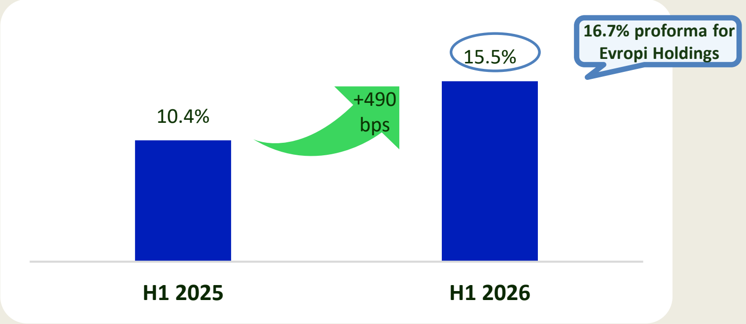
Core Deposits (€m)



Loans (€m)



CET1 ratio



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Source: Bank of Greece.
Notes:
1. Private sector.

Summary P&L[1] | Recurring PPI at €53.6m, 45% up YoY

Amounts in €m	Q2 2025	Q1 2026	Q2 2026	QoQ %	H1 2026	H1 2025	YoY %
Net interest income	41.4	46.8	51.4	10%	98.2	78.1	26%
Net fee & commission income	9.9	11.0	11.8	7%	22.7	17.0	34%
Non-core income	4.4	3.5	5.9	71%	9.4	15.6	-40%
Total Recurring Operating Income	55.8	61.2	69.1	13%	130.3	110.6	18%
Total Recurring Operating Expenses	-37.9	-37.1	-39.6	7%	-76.7	-73.7	4%
Recurring Pre Provision Income	**17.8**	**24.1**	**29.5**	**23%**	**53.6**	**36.9**	**45%**
Recurring Core Pre Provision Income	**13.4**	**20.6**	**23.6**	**14%**	**44.2**	**21.4**	**107%**
Reported PPI	11.9	19.3	21.7	13%	41.0	17.8	130%
Profit before tax	7.4	11.9	15.6	31%	27.5	8.5	224%
Recurring Profit before tax	**13.3**	**16.7**	**23.4**	**40%**	**40.1**	**27.6**	**45%**
Recurring Profit after tax	**10.4**	**13.0**	**18.2**	**40%**	**31.3**	**21.6**	**45%**
Reported Profit after tax	**4.8**	**7.8**	**15.2**	**94%**	**23.0**	**4.9**	**368%**

Key P&L ratios	**Q2 2025**	**Q1 2026**	**Q2 2026**	**QoQ %**	**H1 2026**	**H1 2025**	**YoY %**
NIM (over average assets)[2]	2.2%	2.2%	2.3%	7 bps	2.2%	2.0%	+16bps
Recurring Cost to income ratio	68.0%	60.7%	57.3%	-3.4 pps	58.9%	66.6%	-7.7pps

- **H1 2026 Recurring PPI at €53.6m, up by 45% YoY**, setting a **new record** indicating growth sustainability:
  - H1 2026 Core PPI increased by 107% YoY, illustrating the major quality improvement in earnings.
- **H1 2026 profitability growth was a result of the strong net credit expansion driving both NII (+26% YoY) and NF&CI (+34% YoY)**:
  - NII primarily supported by robust credit growth, alongside higher trading volumes, slightly aided by the increasing rates environment.
  - Non-core income normalized to sustainable levels, in the absence of one-offs. Non-core revenues declined by 40% YoY (+71% QoQ) as Q1 2025 was inflated from an extraordinary revenue of €5m.
- **Opex at €76.7m** increased by 4% YoY increase driven from higher volumes and incremental costs associated with the acquisition of the Maltese Bank of ~ € 3 mln
- **H1 2026 recurring cost-to-income ratio reached an all-time low** of 58.9%, despite Malta extra costs, improving by 770bps YoY:
  - Driven by strong operating income growth Q2 2026 cost-to-income even lower at 57.3%
- **H1 2026 Profit after Tax at €23m,~ 4x higher YoY** on robust core income growth and **Recurring Profit after tax at €31.3m +45% YoY .**

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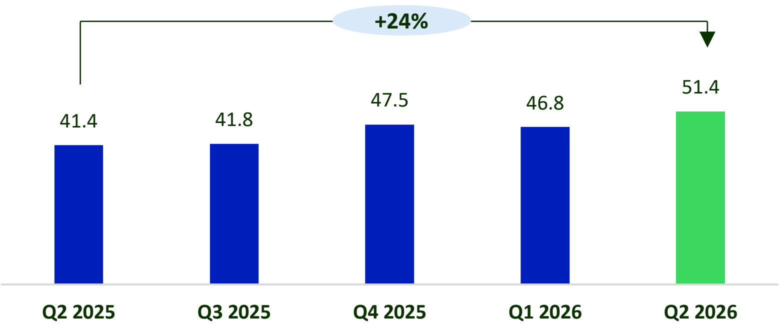
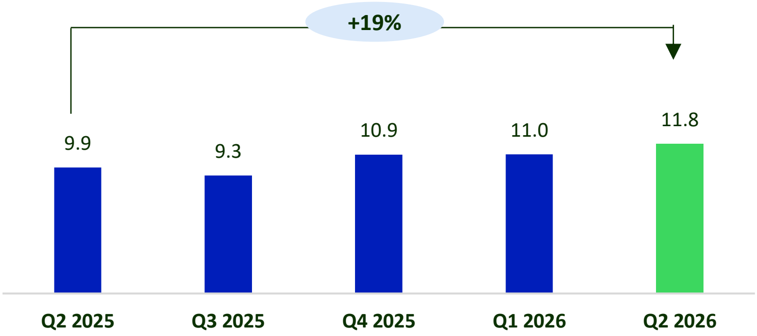
Notes:1. As per published financial statements, all quarters adjusted for PPA reclassification to interest expense and depreciation. 2. Q2 2025 to Q4 2025 NIM adjusted for the acquisition of a performing mortgage portfolio (project Galene) that was concluded in Q4 2025. Previously the impact of 7 months interest was accounted for in Q4 2025 alone.

Sustained improvement across core operating lines

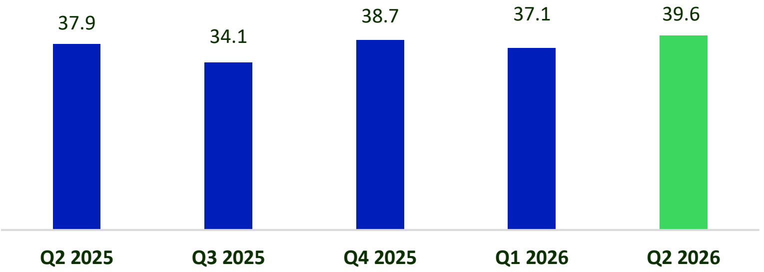
Net interest income evolution (€m)



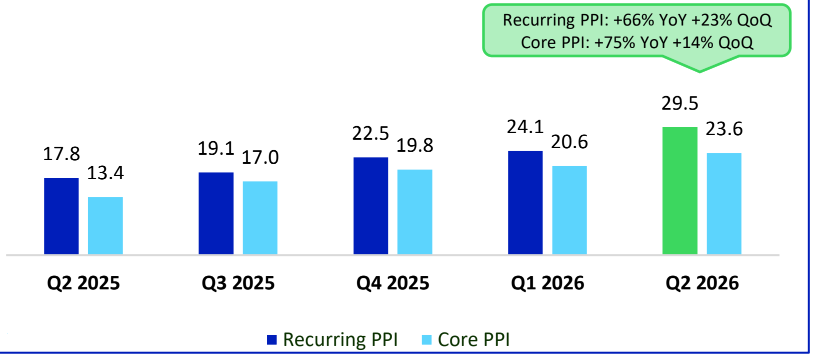
Net fee & commission income evolution (€m)



Recurring OpEx evolution (€m)



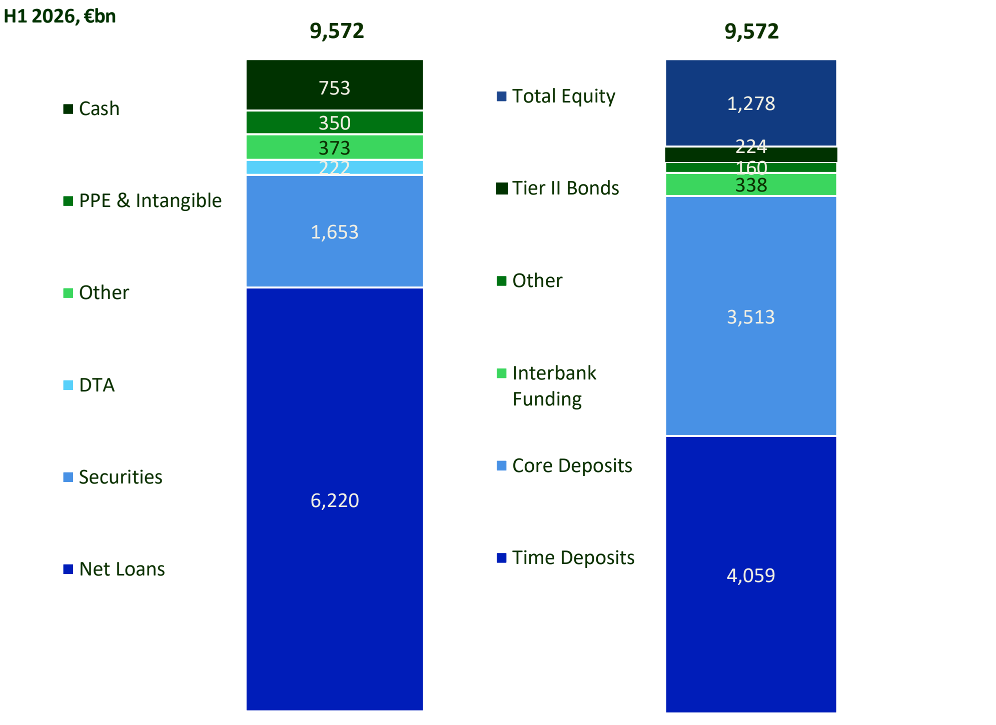
PPI evolution (€m)



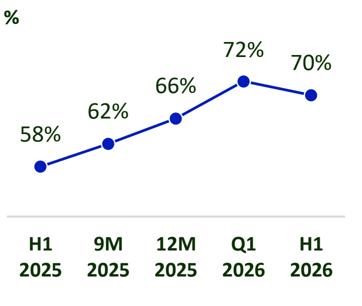
Notes:
1. As per published financial statements, all quarters adjusted for PPA reclassification to interest expense and depreciation. 2. . Operating costs include costs associated with the Malta acquisition prior to consolidation
3. Q2 2025 to Q4 2025 NIM adjusted for the acquisition of a performing mortgage portfolio (project Galene) that was concluded in Q4 2025. Previously the impact of 7 months interest was accounted for in Q4 2025 alone.

Robust and under-levered balance sheet with solid liquidity to fund future growth

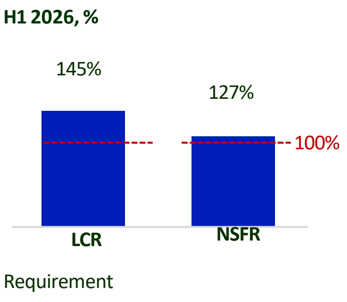
Balance sheet structure



Net loan(1) to deposit ratio



LCR and NSFR(2)



Key underutilised balance sheet levers

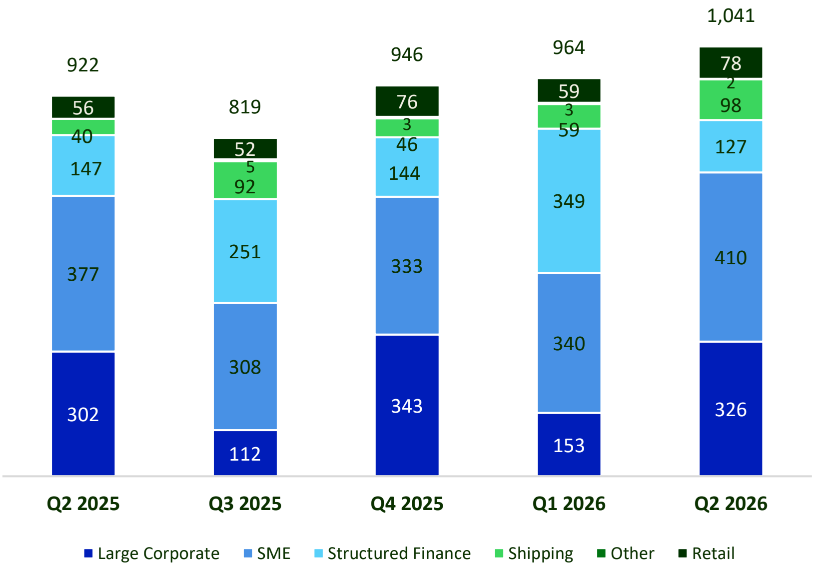
Asset Side	Growing contribution of net loans in total assets
	Run-off and reinvestment of securitised note of €1.1bn yielding only 1%
	Utilisation of DTA through profits and reinvestment into lending and securities
Liability Side	Improving cost of funding through increasing share of core demand deposits
	Run-off of legacy inherited discontinued Tier 2 bond of €33m with total cost of over 6% p.a.

Source: Company information.
Notes:
1. Excluding senior notes

Record disbursements of €2bn leading to €0.8bn net credit expansion

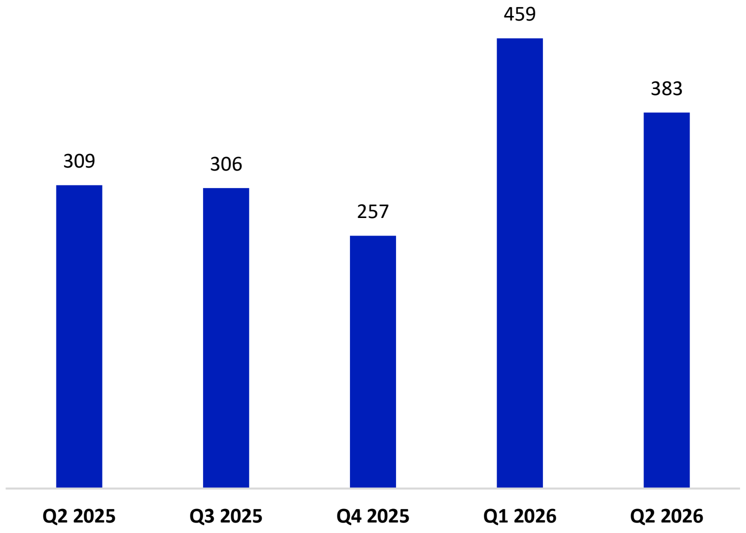
New disbursements (€m)

H1 2026
€2.0bn new disbursements



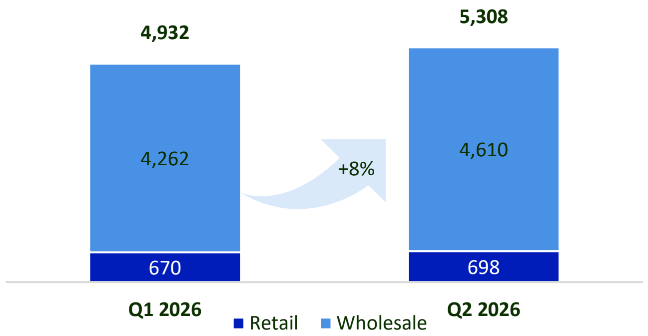
Net credit expansion (€m)

H1 2026
€0.8bn net credit expansion

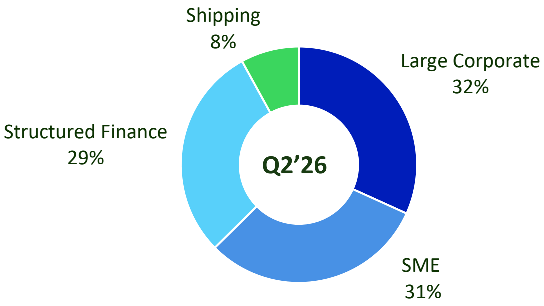


Committed partner to Greek corporates and SMEs

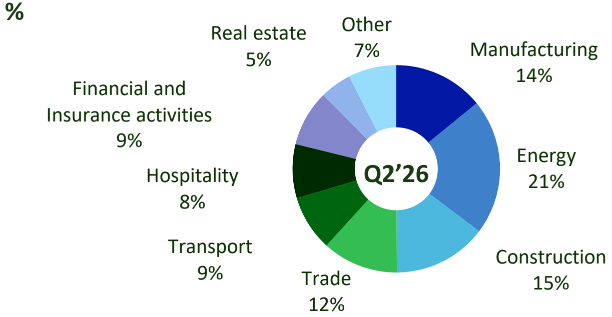
Loan book evolution[1,2] (€m)



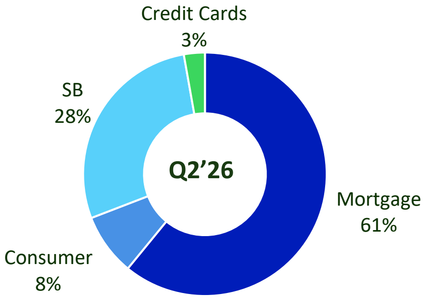
Wholesale loans breakdown



Gross loans per sector



Retail loans breakdown

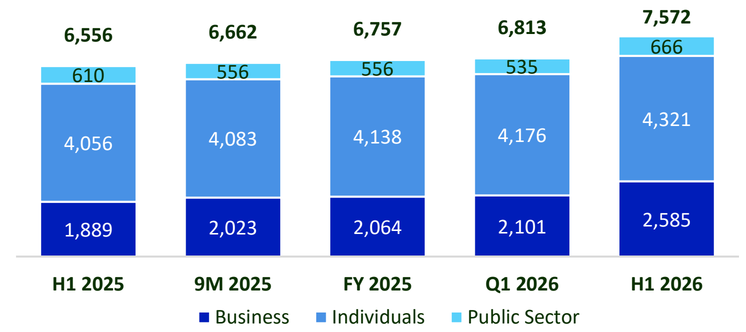


No CHF loans

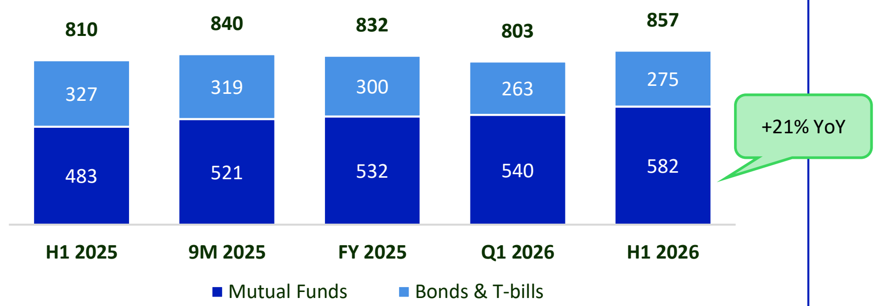
Notes:
1. Excluding Senior & Mezzanine notes of securitisations.
2. Wholesale loans include "Public sector" and "Net investment in finance lease.

Diversified deposit mix with a steadily increasing market share

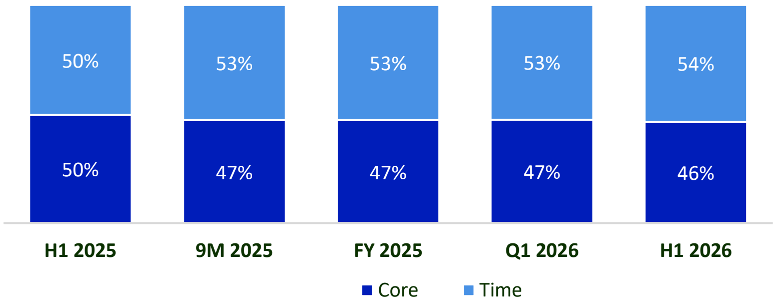
Deposits per customer type (€m)



AuM (€m)



Deposit mix evolution



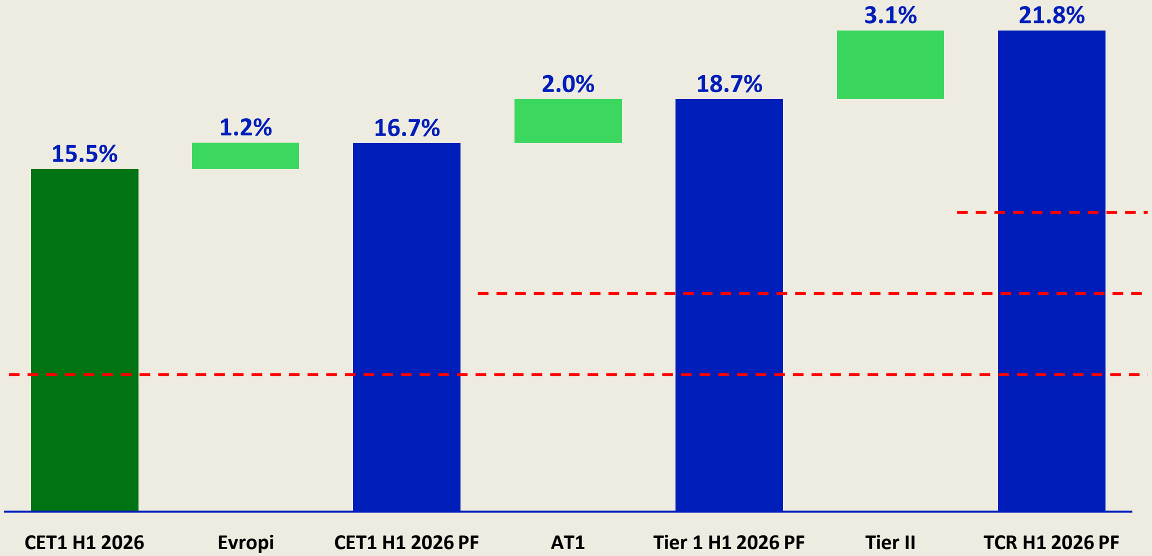
- Group deposits stand at c. €7.6 bn, up by **16% YoY vs market growth of 9.3% YoY**.
- The **deposit mix remained rather stable on a quarterly basis with core deposits representing 46% of the total in** H1 2026 from 47% in Q1 2026.
  - Retail deposits represent 57% of total deposits.
- **Mutual funds AuM increased by 21% YoY** with total AuM up by 6% YoY.

CrediaBank

Notes:
1. MIS Data

Healthy capital position, no DTC, well above regulatory requirements

€5.0 bn RWAs[1]
€825m CET1 capital[1]
€100m Tier 1[1]
€154m Tier 2[1]



OCR thresholds

TCR: 13.80%

TIER 1: 11.05%

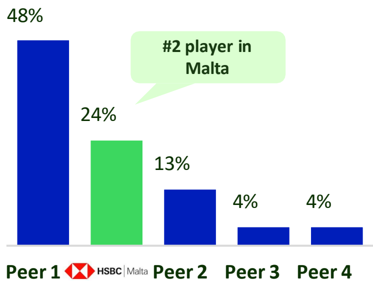
CET1: 8.99%

Notes:
1. Pro-forma for acquisition of Evropi Holdings, including period profits

HSBC Malta is a leading retail bank in Malta with an established bancassurance and asset management platform

- One of the leaders in the growing Maltese market
- EU licenced bank, life insurer and asset manager
- Strong customer base
- Access to low-cost retail funding
- High quality business with robust corporate governance and conservative risk appetite
- Experienced executive team

Market share by total assets[1], FY 2025



HSBC Malta Group – H1 2026

€51.7m Recurring Profit before tax	**€2.7bn** Net loans and advances to customers	**€6.2bn** Customer deposits	**>€1.0bn** Assets under management
24.7% CET1 Ratio	**27.8%** Total Capital Ratio	**43%** Net Loans to deposit ratio	**2.3%** NPE ratio

- **H1 2026 demonstrated HSBC Malta's resilient franchise value and its key positive characteristics: Robust capital position, ample liquidity, strong asset quality and profitability that can be scaled further.**
- **Recurring PBT at €51.7m vs** €58.7m in 1H 2025, negatively affected from the lower interest rate environment and weaker non-core & other revenues. Provision reversals, on the back of further asset quality improvements, partly offset weaker revenues.
- **Net Loans at €2.7bn** just €67m lower YtD, **with NPEs down 6% at record low levels (2.3%).**
- **Customer deposits at €6.2bn flat YoY, with ample liquidly (Loans to deposit ratio at just 43%)**
- **Capital ratios remained strong, well above regulatory thresholds, with CET1 ratio at 24.7% (+60bps YtD) and Total Capital ratio at 27.8% (+70bps YtD)**
- **CrediaBank has agreed to acquire the 70% stake at a fixed price of €200m, therefore current estimated badwill stands at 238m without including the positive PPA**

CrediaBank

Notes:
1. Peers include BOV, APS, Lombard, BNF and ECCM, based on company filings and Central Bank of Malta data.
2. Data as of H1 2026.

4. Our Strategy for Greece

CrediaBank's Key Focus areas in Greece

Area	Positioning and opportunities	Strategic Priorities
Customer base and footprint	• With respect to other market players[1], CrediaBank holds a **smaller market share in terms of lending and deposit base**, but secures a **lower LTD ratio** with respect to the market; • Being the **5th largest banking group in Greece**, the Bank holds **significant potential to expand its market presence and coverage**, also **internationally**; • Some **sub-segments** (e.g., affluent, SME and SB segments) are **still largely underserved** in the Greek market, offering a great opportunity to **fill the gap** on unmet demanded services and lending; • Moreover, given the **gap that the Bank holds in terms of innovation with respect to the market**, there's significant room for **digitalization** in terms of **products offered** and **distribution channels**.	**01** Grow customer base & footprint
Revenue streams	• The Bank holds **high reliance on NII**, making up **~75%** of its **recurring operating income**; but will continue to **diversify and stabilise its revenue streams** by further **tapping into areas of potential growth in fee and commission income**, also exploiting **cross-selling opportunities**; • As a result, the Bank is positioned to expand and **scale investments on a wider operational foundation**.	**02** Diversify & stabilise revenue streams
Balance Sheet	• **Expansion in underserved segments** (e.g., SMEs, SBs) and **digitalisation** can act as **levers to secure funding from a more diversified customer base** in order to optimise and broaden the funding mix, also in light of (likely) incoming **MREL requirements**. • Diversification in terms of assets and funding, also **through inorganic growth**, will serve as a strategic lever for CrediaBank to **enhance Group-level liquidity**.	**03** Optimise Balance Sheet
Capital position	• Beyond the **impact from recent actions**, the Bank presents capital levels **structurally below peer average**; • Opportunity to **strengthen capitalization** by **setting out CrediaBank's business model for a stable organic capital generation** by implementing the **set of tactical actions** envisaged by the Bank's 2025-2030 financial and economics projections.	**04** Strengthen capital ratios
Efficiency	• The Bank's **internal system presents a gap in terms of innovation and efficiency** with respect to the market, with an **above-average cost-income ratio** of 63.5% in FY 2025. • **Operational Excellence projects** which are in progress will allow the Bank to improve its efficiency levels.	**05** Improve efficiency

Notes:
(1) Other market players refer to Alpha Bank, Piraeus Bank, Eurobank and National Bank of Greece;.

Challenge the Greek banking market: CrediaBank's strategic pillars

A — Accelerate growth in wholesale segment

- Focus on fast-growing and underserved SME segment
- Tap into sectors of excellence
- Strengthen RM coverage model and streamline corporate credit process

B — Rebuild retail presence

- Focus on attractive SB and affluent clients
- Develop personalised approach and re-engage inactive[1] customers
- Enhance product offering and capture opportunities in re-performing loans market

C — Expand fee income factories

- Enhance wealth management proposition
- Grow bancassurance business
- Enter brokerage fee income stream

✓ Significant growth opportunity for a more agile challenger bank in Greece across wholesale, retail, and fee factories

Note:
1. Customers with zero monthly transactions.

A

Differentiated Wholesale Banking proposition

Key segment statistics[1]

€4.6bn[1]
Customer loans

€2.0bn [1]
New disbursements

c.11.5% [4]
Market share in new business

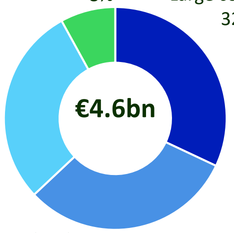
€2.6bn
Customer deposits[2]

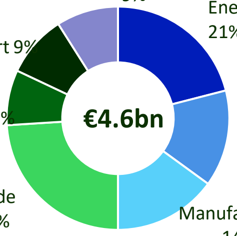
5
Dedicated business centers

>58
Wholesale banking RMs

Wholesale loans breakdown[1]

Shipping and ASF include loans to mainly SME clients





Key client and product offering

- Large corporates
- SMEs
- Asset & Specialized Finance
- Shipping Finance
- Leasing
- Factoring

1 Large Corporates	Serves clients with turnover >€60m across multiple industries. Dedicated Hospitality team for a specific focus on the sector
2 SMEs	Offers a comprehensive suite of banking services and specialized products, tailored to the needs of SMEs across all sectors of the Greek economy
3 ASF	Provides financing mainly for energy and infrastructure projects, as well as real estate, M&A debt portfolios and international transactions
4 Shipping	Tailored financing to ship-owning groups, focusing on small and medium-sized shipping and coastal shipping companies

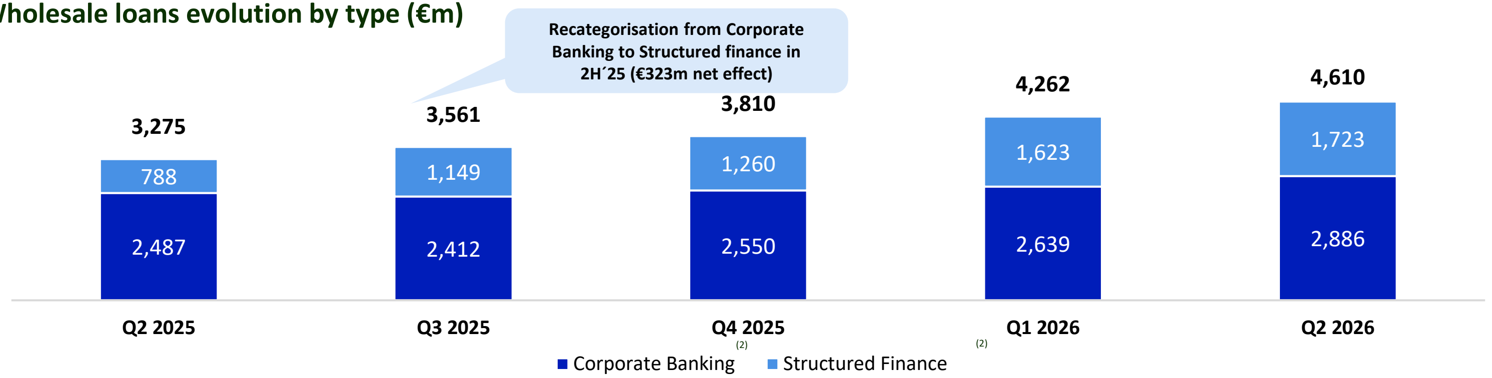
Awarded "Shipping Financier of the Year" in 2025[3]

CrediaBank

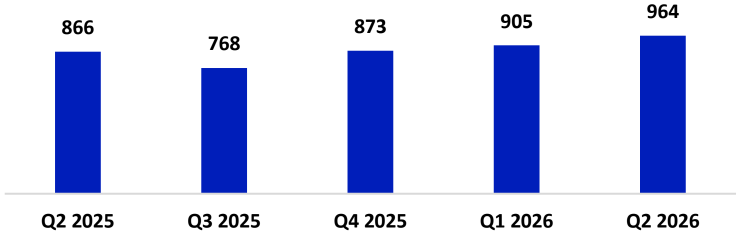
Source: Company information.
1. Data as of H1 2026.
2. Refers to Business deposits.
3. Received at Lloyd's List Greek Shipping Awards.
4. In H1 2026

Strong commercial momentum underpins growth

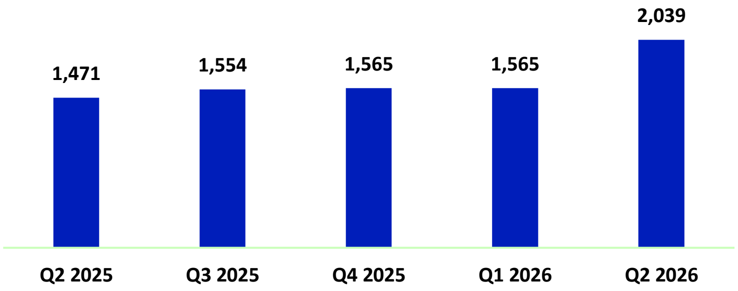
Wholesale loans evolution by type (€m)



Wholesale disbursements (€m)



Wholesale deposits evolution (€m)(1)



Source: Company information.
1. Intra-group volumes excluded, Wholesale Public volumes excluded (customers assigned to Financial Markets). Q2 2026 not comparable due to reclassifications between segments.
2. Corporate Banking includes Large Corporates and SMEs, Structured finance includes Asset & Specialised finance and Shipping.

Focus on SME banking built for speed, service and specialist insight

Key segment statistics

c.6.6%
Loan market share(1)

c.73%
Lower-SME originations in new lending

c.€0.8bn
Disbursements in H1 2026

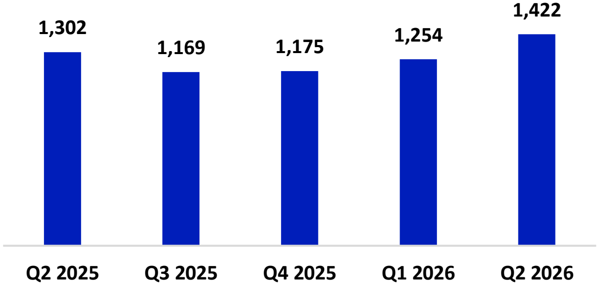
1 month
Time-to-money(2)

>900
Customers

32
SME banking RMs

SME loan evolution (in €m)

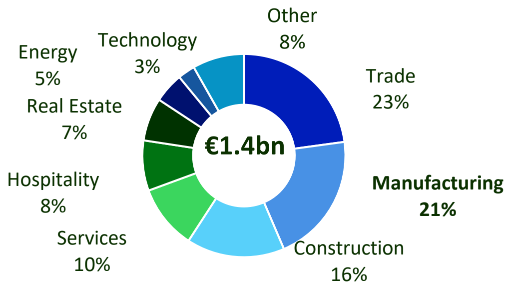
SME data not comparable given €340m gross recategorisation to other segments in H2´25 (€162m net effect)



Key serviced sectors

- Manufacturing
- Construction
- Agri-food
- Services
- Hotels & Tourism
- Real Estate
- Wholesale Trade
- Defence & Security
- Technology

SME loans breakdown per sector (H1 2026)⁾



Source: Company information.
1. Calculated on Bank of Greece H1'26 figures.
2. Defined as average time from origination to disbursement.

Strong client relationships enabled by deep sector expertise and a targeted product offering

Strengths of our Wholesale and SME banking franchise

1 Sector-specialised, custom financing model	**Proven depth** across infrastructure, hospitality, tourism, energy, healthcare, real estate, manufacturing, agri-food, services and shipping, **enabling cash-flow-aligned, growth-phase-appropriate financing, beyond what systemics typically offer**
2 Focus on high-impact "lower SMEs"	**Special focus on "lower SMEs"** (<€20m turnover) where needs are most underserved; **dedicated SME teams and 5 business centres across Greece enable rapid, relationship-led coverage** with sector-trained RMs and regular on-site visits
3 Rapid time-to-money	**Fast decision-making** and **flexible** structuring give a clear edge on complex or time-sensitive cases, supported by a **structured 3-step process** that can issue a **term sheet within one week**
4 Value-creation driven strategy	**Disciplined pricing and selective growth** underpin bespoke solutions; a **partnership model (not transactional lending)** drives cross-sell across the franchise and prioritises profitability over balance-sheet expansion
5 Enhanced international capabilities	**Strengthened lending, trade finance and advisory** through the integration of HSBC Malta, supporting clients' regional and global ambitions and **unlocking international growth for Greek SMEs**

Source: Company information.
Note:
1. Based on management's experience.

B

Retail & affluent banking

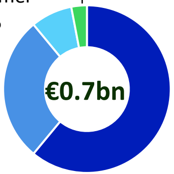
Key retail business statistics

- **c.8%[1]** Net credit expansion market share
- **€4.3bn[2]** Retail Deposits
- **+19k** Onboardings in FY 2025
- **c.350k[3]** Active Customers
- **€10k[4]** Avg. consumer loan ticket
- **€100k[4]** Avg. mortgage disbursement

Key focus areas

- Individuals & Affluent
- Self-employed
- Branches, digital, third-party partners
- Deposits & Lending
- Wealth & Payments
- Customer experience & Modernisation

Retail loans breakdown by type (Q2 2026)



Deposits	Core / Time
Wealth	MFs[5] from 8 foreign and 4 Greek partners, bonds, T-bills, IPOs
Loans	Consumer / Mortgages / SB loans
Cards	Debit, credit, digital wallets, cash back
Bancassurance	Life, home, car, health, unit linked products
Trx banking	Standard operations
Channels	Branch, call center, digital, CrediaConnect, third parties

Bespoke product offering characterised by:

1. **360° products**: Comprehensive and exclusive ecosystem designed to support new home buyers throughout all stages of the client journey (e.g. marketplace, ancillary services)
2. **Open architecture**: Followed in Investment and Bancassurance products, offering personalized solutions tailored to the customer profile at competitive rates
3. **Innovative products**: Exclusive offerings (such as Unit linked and POS transaction fraud insurance product)

Sources: Company information, Bank of Greece.
1. Based on the H1 2026 net credit expansion. Calculation based on Bank of Greece data.
2. Data as of Q2 2026, excluding public sector.
3. Based on H1 2026 data.
4. Relates to new booked in 2025.
5. Mutual Funds.

Targeted segmentation with differentiated service models

SBs

No inactive customers

Customers (active / *inactive*)	Segment	Service model
2k	**Gravitas**	• Sales manager and access to CrediaConnect are provided on top of a relationship manager • Personalised, priority service across all channels, enhanced with rewards and branded experiences • Customised business cards and SME packaged solutions, complementing special pricing
18k / *2k*	**Sapphire**	• Access to a relationship manager and to all serviced channels / rewards depending on the relationship • Full product offering, branded business cards, and special pricing • Relationship-based empowerment
22k / *32k*	**Standard**	• Customers that typically execute simple transactions and offered off-the-shelf & bundled products • CrediaBank uses trainings, and advisory from partners to empower this segment

Individuals

Customers (active / *inactive*)	Segment	Service model
1k / -	**Palladium**	• Premium segment targeting €500k+ balance customers • Expert RMs, exclusive and bespoke solutions (dedicated credit cards, Lombard lending, alternative investments) , delivering a fully tailored client experience
49k / *42k*	**Cobalt**	• Affluent clients with >€60k balances • Tailored deposit pricing, advisory services, mutual funds, access to IPOs at preferential terms, and loans/cards with fee waivers and lower FX and transfer fees
7k / *12k*	**Upper Mass**	• Individual customers with balances between €20k and €60k • Shares the same product offering as the Mass segment
244k / *467k*	**Mass**	• Individual clients with balances of ≤€20k • Comprehensive offering across deposits, mutual funds (8 foreign / 4 Greek partners), IPOs, lending, cards, bancassurance, and transaction banking

Totals include Public sector (2k / 1k) and 323k dormant inactive customers

Active customers	Inactive customers	Total customers
346k(1)	879k	1.2m

✓ **Potential to activate inactive customers, much cheaper than acquiring new customers**

1. As of FY 2025.

CrediaBank's proposition to individual clients: personalised, fast, omnichannel

Strengths of our Individuals segment

1 Tiered segmentation model	Mass (≤€20k), Upper Mass (€20–60k), Cobalt (>€60k) and **recently launched Infinity for High-net-worth individuals (>€500k)**
2 Strong value proposition for high-value clients	**Senior expert RMs, exclusive products**, private meeting rooms, extended-hours, remote channels, dedicated call lines and premium content
3 High-quality wealth offering	**Leading wealth management advisory** and **open-architecture access** to international mutual fund houses (expected partnership with a leading global investment house in 2026)
4 Dedicated loyalty and engagement programs	**Cashback schemes, relationship-based benefits and targeted engagement initiatives** designed to enhance customer retention and attract new clients
5 Human-centred experience	**A human, tailored branch experience** — walk-in access, personal advisory, and seamless omnichannel delivery
6 Embedded finance	**Customer acquisition at a lower cost**, offering of **new products**, and enlarged CrediaBank **client coverage ecosystem**

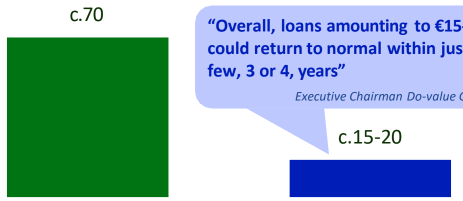
Succeeding in small business banking through time-to-yes and tailored services

How we position in the Small Businesses market

1 Growth partner for Small Businesses	**Human-to-Human model**: direct, **barrier-free access to branches and RMs** — a contrast to the centralised, appointment-driven approach of competitors **Enlarged product offering:** covering every EU and sovereign subsidy programme (e.g. RRF, and Leader)
2 Specialised advisory-driven relationship management	**Small Business RM as a differentiation lever**, with lifecycle-driven SB relationship managers trained through the Credia Business Academy — a rigorous, dual-track capability and training platform
3 Targeted segmentation with differentiated service models	**Robust, multi-dimensional segmentation framework** (size, engagement, complexity, sector relevance), enabling focused resource allocation and superior value delivery
4 Enhanced service model for top-tier customers	**CrediaBank delivers a differentiated, premium service model** for higher end customers —beyond the uniform, one-size-fits-all SB propositions offered by competitors
5 Customer empowerment	**Expected strengthened cross-border lending, trade finance and advisory services** through the integration of HSBC Malta, supporting clients with regional and global ambitions

Re-performing loans – A scalable growth opportunity

Greek RPL market (in €bn)



"Overall, loans amounting to €15-20b could return to normal within just a few, 3 or 4, years"

Executive Chairman Do-value Greece

Currently under servicers' management

Exp. to re-enter the market in next 3-4y

Track record and pipeline

- **Galene: Won a competitive process for a €90m PE portfolio of residential mortgage. Reached an agreement with Davidson Kempner (DK)** to acquire, at a pre-agreed price, any loans of their perimeter that will reperform (DK acquired the €60m sub-performing / non-performing perimeter)
- **Giza: CrediaBank will provide senior financing €45m** to Fortress (successful bidder) for the acquisition of the notes, keeping the right of first offer, where allowed (transaction closed, financing expected to take place within Sep26)
- **Jewel: +€40m mortgage re-performing portfolio** expected to be acquired by CrediaBank (SPA to be signed by the end of September)
- In discussions with **Cepal and doValue** for the sale of a **series of re-performing mortgage portfolios** through bilateral processes

CrediaBank competitive advantage[1]

- ✓ **Deep on-the-ground engagement** with key local servicers (Cepal, doValue), driving immediate execution readiness
- ✓ **Demonstrated performance edge** with a proven PL track record (Galene) and active participation across RPL opportunities
- ✓ **Management focused on scaling RPLs**, fully aligned with CrediaBank's ambition to capture greater market share.
- ✓ **Clear first-mover advantage** reinforced by the limited activity of systemic banks in the re-performing loans space

Building an 'RPL platform'

- **Origination pipeline expansion**
- **Structured sourcing framework**
- **Disciplined asset selection**
- **Operational readiness & speed**
- **Revenue upside & client monetisation**
- **Lucrative opportunity**
- **Warehouse platform**

Source: Company information.
Note:
1. Management belief.

C

Fee income factory: A modern, open architecture wealth platform

Product offering

- ✓ **Comprehensive product suite** spanning across mutual funds and a full range of fixed-income instruments including government, corporate and supranational bonds, as well as Greek treasury bills
- ✓ **Personalised financial planning** at the core of the value proposition, delivering tailored advice to affluent clients (Cobalt) through dedicated and experienced wealth management professionals
- ✓ **Strengthened franchise** following the Pancreta Merger, which added capabilities and scale through the earlier acquisition of HSBC Greece's wealth management operations
- ✓ **Open architecture** of wealth management services to cater to every client's needs through a wider range of products

Distribution channels

Branches	Relationship managers	Distribution agreements
Advisory services via RMs on-site or remotely	c.60 relationship managers	50% fee structure

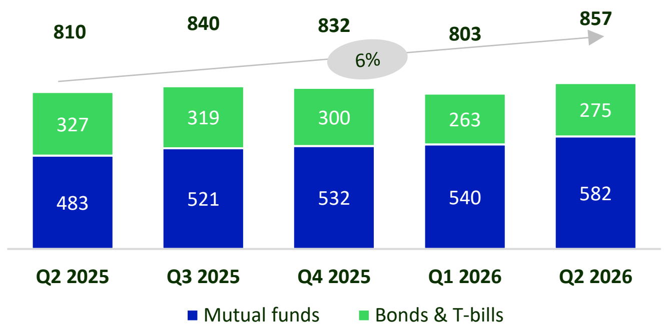
Greek partners: Allianz AEDAK, Triton, alphatrust, 3K Investment Partners

International partners: J.P.Morgan, Franklin Templeton, BlackRock, Allianz Global Investors, PIMCO, HSBC, Schroders, BNP Paribas

Key metrics

- **€857m**[2] (+10% YoY) WM AuM
- **>250** Curated products
- **c.5,500** Primary investors
- **c.20,000** Affluent clients
- **c.1,000** High Net Worth clients

AuM (€m)



Source: Company information.
Notes: Data as of 1H 2026.

Partner-enabled bancassurance offering for every client segment

Product offering

- Insurance services are offered through **Credia Group Insurance Agency**, a wholly-owned dedicated insurance distribution subsidiary established in 2005
- Distributes insurance products in partnership with multiple insurance companies through an **open architecture model**
- Delivers **tailored insurance solutions through expert in-house and specialist brokerage partners**
- The ongoing acquisition of HSBC Malta is expected to **further bolster the Group's bancassurance potential**
- In 2025, **CrediaBank revamped its bancassurance model**, expanding the product suite and enhancing sales and operating processes
- Pursues **exclusive partnerships and selective acquisitions in life, general, and health insurance** to expand CrediaBank's customer base

Bancassurance partners

orizon, GENERALI, Allianz, ΕΥΡΩΠΗ ΑΣΦΑΛΙΣΤΙΚΗ, INTERAMERICAN, SYNDEA, ERGO

Represent 60% of volumes

Recent developments and key metrics

Diversification of sales model

To meet customer needs

2.5%

Insurance penetration in Greece remains low compared to Europe (7.4%) [2]

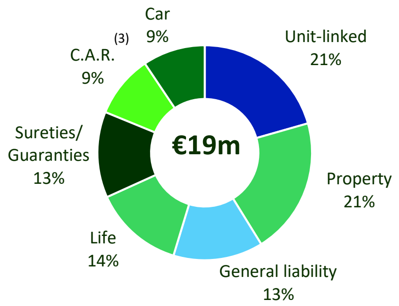
1% / 3% / 1%

Market share[1] Life / General / total

Exclusive products

Customised unit-linked product & POS products that provide coverage against fraudulent POS machine transactions

Net premiums by type



Sources: Company information, KPMG Insurance Market Annual Report 2025, Bank of Greece, Association of Insurance Companies.
1. As of December 2025.
2. As of FY 2025.
3. Construction All Risks Insurance.

Strategic rationale for investment in the insurance sector

CrediaBank + ΕΥΡΩΠΗ HOLDINGS

1. **Attractive growth dynamics in insurance**: Enter an adjacent sector with strong structural growth and resilient through-the-cycle performance, supported by superior valuation metrics relative to banking

2. **Enhance customer proposition & cross-selling**: Broaden the Group's offering through more integrated solutions across banking, protection and investment needs, leveraging Evropi's leading position in property insurance and its differentiated capabilities (including surety bonds and integrated brokerage platform). Dual cross-selling opportunities (insurance products to CrediaBank's clients and banking products to Evropi's clients).

3. **Revenue diversification & Profit accretion**: Increase the share of fee and insurance income, reducing reliance on net interest income and enhancing resilience to interest rate cycles and regulatory pressures. Evropi seen contribution € 45m in PBT by 2028.

4. **Platform for further value creation**: Establish a scalable insurance platform enabling product innovation and deeper technological integration (including leveraging Credia's digital channels and Evropi's brokerage network)

5. **Capital efficiency with imminent upside**: Transaction expected to improve the Group's capital position (CET1 uplift of ~120bps).

6. **Revenue protection**: Non leakage of revenues by sharing relevant fees with third parties.

Entering the insurance market - Evropi Holdings at a glance

Company description

- With nearly **90 years of history** in the insurance sector**,** Evropi is a **leading Greek insurance group**, operating under the Intracom Group (40% stake) and listed on the Athens Stock Exchange
- In 2023, Evropi emerged from the **integration of several businesses**, following the acquisition of KLM (real estate) by Intracom
- Evropi's business model combines both **insurance and insurance brokerage services** through Evropi insurance, NAK (specialized brokerage), and AMYNA (insurance brokerage)
- Evropi has undergone a **sophisticated corporate transformation** to become a **leading insurance player**
  - Acquisition of **NAK** and **AMYNA** in 2025
  - Acquisition of 50% of **Alpha Insurance Brokers** in Romania in 2025
  - Divestment of non-core retail, construction, and energy segments and focus on **high-growth insurance subsegments**

Product and service offering by subsidiary

ΕΥΡΩΠΗ ΑΣΦΑΛΙΣΤΙΚΗ

- Full range of **general insurance products,** specialized in industrial, commercial and financial risks, transports and surety bonds
- Offers **reinsurance services**

NAK STRATEGIC INSURANCE CONSULTANCY

- Insurance **broker specialized in niche sub-segments** i.e. M&A, sureties, etc.
- Leader in **surety bonds**
- Leader in **credit insurance**
- 250+ corporate clients

AMYNA

- Provides **insurance brokerage services,** primarily managing all insurance needs for the Intracom Group
- Fully absorbed by NAK on 4th December 2025

Primary stats

c.90 years
Presence in insurance services

+500
Employees & Associates

1 out of 2
Insurers in Greece licensed to issue sureties

12%
Market share in credit insurance

€42m / €12m
Revenue / PBT (FY 2025[1])

€192m
Equity after SCI (FY 2025)

367%
SII ratio (FY 2025)

€310m
Market capitalization

Source: Company information; FactSet as of 20 May 2026.
Note:
1. Pro-forma full consolidated figures.

Entering the insurance market - Transaction highlights

Transaction rationale

- **Evropi is a leader in property insurance, one of only two insurers in Greece licensed on surety bonds**, with an integrated business portfolio, **combining insurance and insurance brokerage services**
- Evropi will allow Credia to **further diversify revenue sources beyond NII and enhance value creation for its shareholders**
- The transaction is expected to be **capital accretive by ~100bps** with further upside contingent on the regulatory treatment of the insurance entity
- It will **unlock the full insurance potential** for the Group through a stable and enhanced platform, delivering **diversification** and significant **revenue synergies** (c.€17m pre-tax run rate fully phased-in by 2028)

Indicative terms and timeline

- CrediaBank has signed a binding term sheet regarding the potential **acquisition of Evropi, effective through a merger by absorption**
- The transaction will be structured as a **share-for-share deal**, with **CrediaBank / Evropi** shareholders representing **90.375% / 9.625%**, respectively, of the combined Group
- Pre-transaction, Evropi will distribute **€46m of extraordinary dividend** to its current shareholders, stemming from a **pre-agreed sale of a real estate asset**
- Thrivest and HCAP to remain the **largest shareholders** of Credia; **free-float** to increase to **~40%**
- Evropi's **successful** and **experienced** management team to **continue running the business post completion**
- **The expected closing of the transaction is November 2026**, subject to corporate and regulatory approvals

Key transaction metrics

90.4% / 9.6%
CrediaBank / Evropi stake in combined

Nov 2026
Expected closing

Attractive ROIC
Above internal hurdle rate

Capital accretion
~100bps of immediate capital uplift

c.€17m
Run-rate synergies (pre-tax)

c.€45m
PBT contribution to the Group by 2028[1]

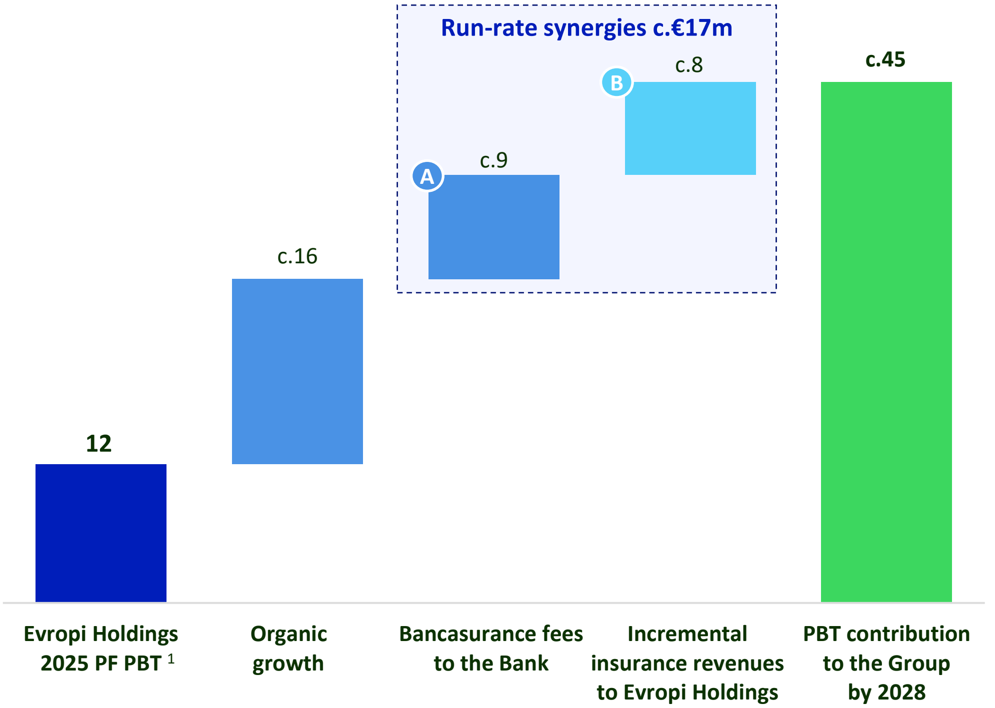
c.8%
2027 EPS accretion for CrediaBank shareholders[1]

Mid-teens upside
To net income (medium term guidance)[1]

Source: Company information.
Note:
1. Including run-rate synergies.

Evropi Holdings & CrediaBank - Synergy creation rationale for investment in the insurance sector

PBT contribution to the Group (€m)



The **partnership between CrediaBank and Evropi Holdings** is expected to unlock significant value:

A

— **Evropi Holdings to tap into CrediaBank's existing c.365k active clients under a conservative 10-15% penetration**, depending on the client type

— **CrediaBank is expected to capture c.22% incremental bancassurance revenues** from insurance subsidiaries directly as bancassurance fees. Staff training costs are assumed to be incurred by the bank

B

— Evropi Holdings to leverage **CrediaBank's** extensive and well-established **distribution network** and **expand its client base**

— Synergies are expected to be **fully realised by 2028**, driven by the ramp-up of the bancassurance platform

Evropi Holding is expected to contribute **c.€45m of additional PBT to CrediaBank by 2028**, reflecting its organic growth potential enhanced under CrediaBank's ownership

Source: Company information.
Note:
1. Represents full-year integration of acquired subsidiaries in 2025.

Pantelakis Securities & Evropi Holdings transaction roadmap

Pantelakis Securities & Evropi Holdings transaction roadmap

Completion milestones

Pantelakis Securities	**May 2026:** SPA signed	**Jul 2026:** Submission to the HCMC	**Mid-Sep 2026:** HCMC approval	**End-Sep 2026:** Completion of the transaction	
Evropi Holdings	**May 2026:** Merger Term-sheet signed	**Jul 2026:** Submission to the BoD and HCC	**Sep 2026:** BoD Approval of Merger Agr. incl. Fairness & Verification Reports	**Mid Oct 2026:** Regulatory Approvals (BoG & HCC)	**End Oct 2026:** Credia & Evropi GA approvals / Completion of the transaction

Completed Ongoing

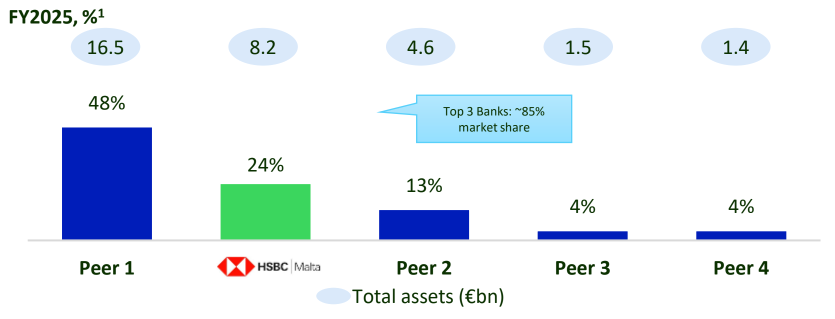
5. Maltese Operations

a. Current Status of Maltese Operations

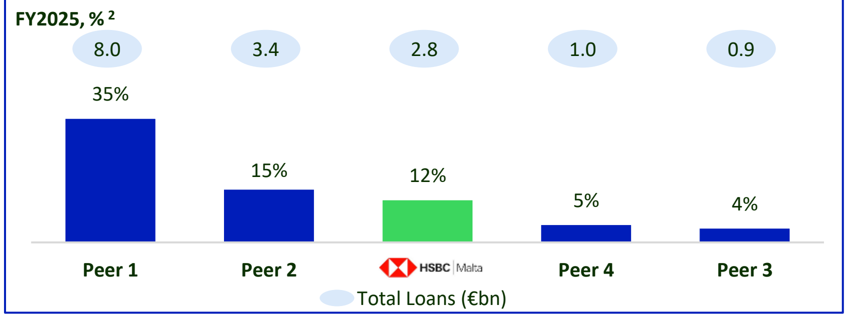
CrediaBank

Maltese banking market highly concentrated with top 3 banks holding combined ~85% market share of total assets

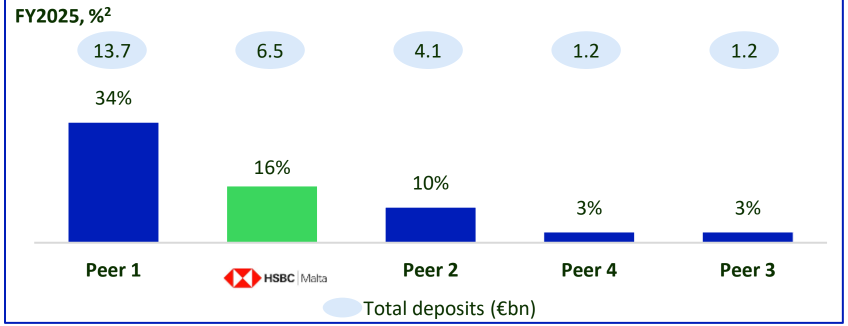
Market share by total assets



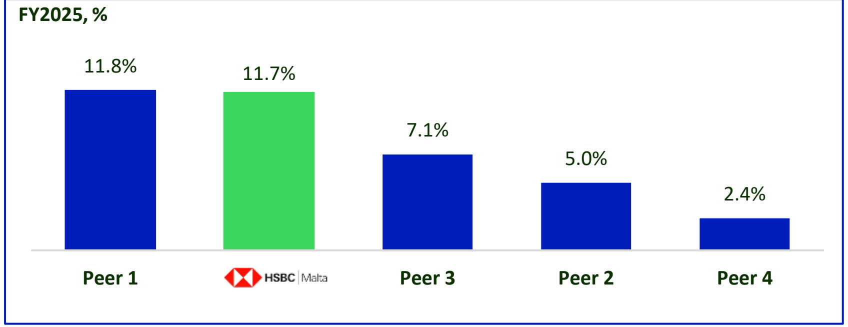
Market share by gross loans



Market share by customer deposits



Return on equity



Sources: Central Bank of Malta and HSBC Malta 2025 Annual Report, Peers' disclosures, ECB data.
Notes: HSBC Malta's peers include APS Bank, Bank of Valletta, BNF Bank, Lombard Bank Malta.
1. FY 2025, based on company financials and ECB data.
2. FY 2025, based on company financials and Central Bank of Malta data.

HSBC Malta Snapshot: second largest local player with well-diversified business and ~24% market share by total assets

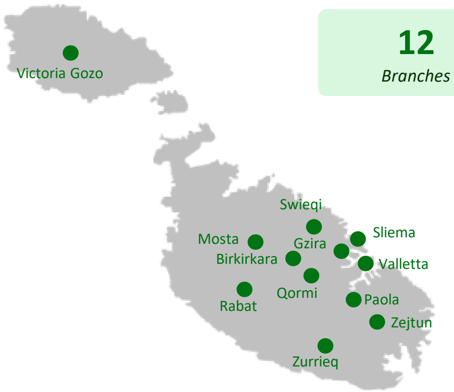
Overview

- ✓ 2nd Largest Bank in Malta with 24% market share by total assets as of 2025
- ✓ Universal banking offering towards retail, SME, corporate clients
- ✓ Complementary fee franchises with wealth, asset management and insurance proposition
- ✓ Attractive financial profile low cost of funding, healthy asset quality and robust capital position

Key Financials (H1'26)

€7.9bn Total assets	**€2.6bn** Customer loans	**€6.2bn** Deposits
€0.6bn Equity	**24.7%** CET 1 ratio	**2.4%** NPE ratio(1)
c.0.4% Cost of funds(2)	**€62m** Net income(2)	**20.6%** RoATE@13% CET1(3)

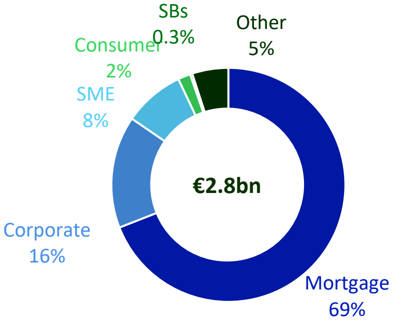
Branch Locations



12
Branches

Business Mix

Gross Loans by Products, FY 2025



Segments and Offering

Segment	Loans	Revenue	Key Offering
Wealth & Personal Banking	**€1.9bn** *Loans*	**€171m** *Revenue (2)*	*Mortgages; Consumer Loans; Deposits and savings; Payments and FX*
Corporate and Institutional Banking	**€0.8bn** *Loans(*	**€82m** *Revenue (2)*	*Lending and Trade Finance; Cash Management; Global Markets; FX, Structured Finance*

Asset and Wealth Management	Insurance
#2 *Asset Manager by assets in Malta*	**#2** *Insurer by GWP in Malta*
€1 Bn *AuM (incl. Distribution)(1)*	**€58m** *GWP(4)*

Sources: HSBC Malta disclosures, CrediaBank Information, MFSA Malta

Notes:
1. As of December 2025
2. Represents LTM 1H'26 figures
3. As of H1'26. based on average tangible equity where excess capital over 13% CET1 is subtracted.
4. As of December 2025.

Wealth and Personal Banking: full product offering servicing ~161,000 retail clients

Overview

- ✓ **Providing full range of products and services to meet the personal banking and wealth management needs of individual customers**
- ✓ **Propositions specifically designed for customers' needs at different points in their lifecycle**
  - ✓ Universal retail banking products and services
  - ✓ Wealth solutions for retirement planning, life protection and broader investment needs
  - ✓ Digital banking solutions to further enhance customer experience

Key highlights

- **Loyal and high-quality customer base, with strong market trust**
- **Retail mortgages as main anchor product for other business lines**
- **Holistic and premium proposition versus to peers**

Product offering

Loans
- Home loans
- Personal loans
- Cards
- Overdrafts

Deposits and Savings
- Current accounts
- Savings accounts
- Term deposits

Payments and FX
- Payments
- Money transfers
- FX, Int'l Payments

Asset and Wealth Management

Life Insurance

Key metrics and financials

Key Financials

1H'26, (€b)

LTM 1H'26, (€m)

Customers and Distribution

FY 2025

~161,000
Retail Customers

12
Branches

63
ATMs

Source: HSBC Malta.

Corporate and Institutional Banking: Integrated offering for local and international customers

Overview

- ✓ **Providing a wide range of products and services to SMEs, mid-market enterprises and corporates**
  - ✓ Specialised RM approach to mid-market and large enterprises
  - ✓ Smaller customers serviced via portfolio approach
  - ✓ Collaboration between RMs and other business units to cross sell
- ✓ **Broader financial solutions to corporate and institutional clients through global markets offering**
  - ✓ Tailored solutions including foreign exchange and interest rate risk products

Product offering

Commercial Banking

- *Credit & Lending*
- *Payments*
- *Cash Management*
- *Structured Trade Products*
- *Trade Finance*
- *Green & Sustainability Linked Products*
- *Receivables Finance*

Global Markets

- *Interest Rate Swaps*
- *FX Swaps*
- *FX Spot*
- *Forwards*
- *Notes*

Key highlights

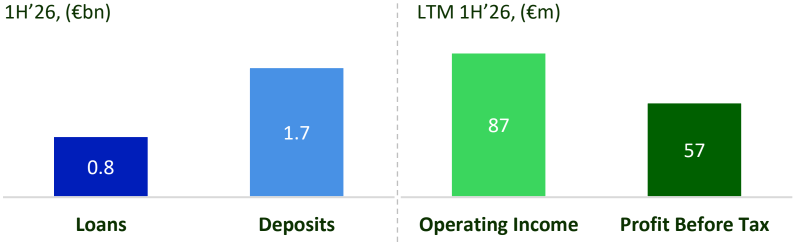
Loyal customer base with significant potential to cross-sell

Profitable, highly liquid and well capitalised business with conservative risk appetite

Highly experienced team including dedicated RMs and high-quality customer service

Key metrics and financials

Key Financials



Source: HSBC Malta disclosures.

Second largest insurance platform in Malta, boosting fee-income

Overview

- ✓ **Offering life insurance and savings solutions to domestic customers through HSBC Life Assurance (Malta) Ltd**
  - ✓ 2nd largest insurer in Malta by GWP
  - ✓ Bancassurance model leveraging HSBC Malta network to cross-sell via financial advisors and in corporate banking
  - ✓ High penetration to HSBC Malta bank customers

Product offering

- Life Protection
- Unit-Linked Products
- Key-Five Critical Illness
- Retirement Pension Plan
- Additional Life Cover

Key Highlights

- **Strong collaboration with WPB(1) and CIB(2) enabling cross-sell**
- **Efficient in-house operations in issuing, underwriting, administration and claims**
- **Optimised operating model with limited reliance to HSBC Group**
- **Well positioned to take advantage of potential pension reforms in Maltese market**

Key Metrics and Financials (1H2026)

€14m
Profit Before Tax

252%
Solvency Ratio

Sources: HSBC Malta disclosures, Central Bank of Malta
1. Wealth & Personal Banking.
2. Corporate & Investment Banking.

Wealth and Asset Management will be a cross-selling engine for rest of the group

Wealth Management Overview

Overview

- ✓ Wealth solutions offering to retail customers for retirement planning, life protection and investment solutions
- ✓ Certified, licensed and knowledgeable wealth advisors
- ✓ High experience and role tenure for advisors and managers

Product Offering

Lump sum
- Mutual funds managed by HSBC AM Malta
- Third-party funds
- Unit-linked products

Regular saving & pensions
- Unit-linked products

Protection suite
- Lending related death cover
- Critical illness cover

Asset Management Overview

Overview

- ✓ Key player in the local market focused on the management of collective investment schemes and discretionary portfolios
- ✓ Asset management partner for insurance discretionary portfolio
- ✓ UCITS[1] Management Company with fund selection capabilities

Key metrics

2nd largest *AM business in Malta by assets (2025)*

>20% market share *in locally managed funds (2025)*

>€1.0Bn *assets under management and distribution[2]*

Sources: HSBC Malta disclosures, MSFA Malta

Notes:
1. Undertakings for Collective Investment in Transferable Securities
2. As of December 2025 based on public disclosures.

5. Maltese Operations

b. Our Strategy for Malta

CrediaBank

Supercharge Malta: HSBC Malta's strategic pillars

A — Unlock commercial banking

- Leverage CrediaBank's expertise in corporate lending
- Grow SME segment
- Explore underserved segments

B — Accelerate personal banking and fee income factories

- Make retail offering more competitive, develop SB offering
- Cross-sell and launch new insurance products
- Grow wealth and asset management business

C — Reshape internal processes

- Reduce cost-to-serve[1] and time-to-serve, launch of digital channels
- Replace offshore costs with inshore
- Digitalise onboarding, KYC, and other processes

✓ Supercharging Malta across segments by switching from "run-off" to "active growth" mode, leveraging CrediaBank's RM-centric model and cross-selling, re-leveraging balance sheet, and re-shaping internal processes

Note:
1. Total cost of acquiring, onboarding, and servicing a customer.

A How we are going to unlock commercial banking in Malta

Area	Tactical initiatives	Key elements	Key objectives
Customer base	Strengthen corporate lending	• Leverage CrediaBank's **expertise in corporate lending, including shipping** • **Develop SME segment** through **CrediaBank's RM-centric model** • **Enhance the granularity** of the commercial portfolio and related funding	Further client base expansion
Market segments	Enter underserved sectors	• **Explore growth opportunities** in **underserved segments holding significant upside potential**, such as Accomodation, Food and Real Estate *(see next page)* • Consider **cross-border lending** for diversification beyond the Maltese market	Market share growth
Cost and time-to-serve	Credit assessment procedures optimisation	• Speed up credit assessments through **digitalisation** and **shifting operations to the local team** – optimising both **cost-to-serve and time-to-serve**	Optimise and reduce cost-to-serve and time-to-serve

Value enhancers

- **Enrich commercial offering to target additional sectors** (e.g. Food & Accommodation, Real Estate & Construction)
- **Develop industry-specific packages**
- **Create a reliable CRM system to serve all business customers**

Significant upside from focusing on underserved segments

	Maltese Gross Loans Market (€m)	HSBC Malta Gross Loans Market (€m)	Market share
Households	9,520	2,023	21.3%
Non-financial corporations	4,255	349	8.2%
Real estate activities	1,347	84	2.8%
Construction	908	36	3.9%
Wholesale & retail trade, repairs	767	147	4.9%
Accommodation, food services and activities	697	34	6.2%
Transport, storage, Information & communication	293	8	19.1%
Manufacturing	243	40	16.5%
Other[1]	2,348	451	19.2%
Total			c.17.5%
Underpenetrated segments			c. 5%

Underpenetrated segments

€3.2bn
Total targetable loans

€162m
Current HSBC Malta loans

c.5%
Current HSBC market share

+€400m
Potential new loans

*By strategically focusing on these sectors, HSBC Malta could **lift its current share in these sectors to its market average (c.17.5%), unlocking >€400m in new lending[2]**)*

CrediaBank

Source: National Statistics Office.
Note: Data as of 30th June 2025
1. Includes Electricity, Financial and insurance activities, Other Non-Financial activities and Extra-Territorial Bodies and Organisations.
2. Management belief.

B How we are going to accelerate personal banking and fee income factories in Malta

Area	Tactical initiatives	Key elements	Key objectives
Retail	Make retail offering more competitive	• Focus on growing **mortgages market**, updating product proposition and offering loans to first-time borrowers • Develop **SB offering**	✓ Recover market share in retail mortgages ✓ Grow SB segment ✓ Attract underserved client segments and improve efficiency
	Introduction of digital channels	• Penetrate further the retail market through digital platform • Facilitate access to **personal loans** • Shorten the credit **assessment phase** and improve **customer experience**	
Insurance	Cross-selling to new retail customers	• **Capture upside from cross-selling** insurance products to **retail customers**	✓ Increase fee income streams ✓ Strengthen distribution capacity ✓ Expand product offering and client base
	New products and channels	• **Monitor developments** in **general insurance** and launch **new products** for retirement, investments and protection • Leverage existing **distribution channels** and introduce new **digital** ones	
Wealth & Asset Management	Build on existing synergies	• Leverage HSBC Malta's **strong cross-selling network** to **unlock synergies** across business lines • **Favorable regulatory and tax environment** to attract Greek and international clients	

Value enhancers

- Increased product flexibility
- Market campaign on new mortgages
- Simplified, faster lending processes
- Digital platform for easier interactions
- AI-enhanced wealth advisory services
- Youth and professional packages

C How we are going to reshape internal processes in Malta

Area		Key actions to be implemented	Key objectives
Products	**Lending** (A)	• Facilitate access to **mortgage lending** and **personal loans** through **online platforms** • **Grow unsecured lending** through introduction of **digital journeys** for **new credit cards** and **personal loan sales**	✓ Atract underserved customer segments (e.g. under 30s)
Products	**Wealth Management** (B)	• **Establish trading platform for wealth management** • Tailor investment solutions through **automatic, personalised solution construction**	✓ Create a more attractive wealth management product offering
Products	**Payments** (C)	• **Enhance the HSBC Malta app** with richer features • **Introduce mobile pay**, digital wallet and merchant acquiring	✓ Boost customer satisfaction and loyalty ✓ Increased access to retail funding
Operations	**Onboarding** (D)	• **Streamline onboarding** with digital ID verification, faster setup, minimal manual steps, and improved data quality	✓ No branch visits required for onboarding ✓ Lower operational costs and reduced FTE requirement
Operations	**KYC[1]** (E)	• **Digitalise of KYC**[(1)] system to **streamline customer assessment** by ensuring accurate and timely **client identification**	✓ Reduce operational and compliance risks ✓ Cost-saving enabler
Operations	**CRM** (F)	• Develop of a **robust CRM system**, enabling **personalised client interactions** and **strengthening customer relationships**	✓ Increase retention and revenue per customer ✓ Boost cross-selling potential

✓ **Digitalisation as engine to unlock HSBC Malta's full potential in operations and client engagement**

Note:
1. Know Your Customer.

HSBC Malta acquisition roadmap

HSBC Malta transaction timeline

On our way to operational readiness

December 2025: SPA signed	**January 2026:** Submission to the local regulator of the file concerning the Bank	**April 2026:** Finalization of the target operating model	**Q4 2026: Regulatory approval** from the local regulator and ECB about the change of control	**Q4 26/Q1 27** Finalization of the **operational readiness**	**Q2, 2027** Legal merger and **completion of transaction**
SPA signed	**MFSA file submitted**	**TOM finalized**	**Regulatory approval**	**Operational readiness**	**Legal day 1**

Start → **Completion**

Completed: December 2025, January 2026, April 2026. Ongoing: Q4 2026, Q4 26/Q1 27, Q2, 2027.

Completed Ongoing

6. Technology Infrastructure and Digital Transformation Program

CrediaBank

A universal bank developing capabilities of a neobank

IT and digital organisational structure

Tech-enabled model unifying IT and digital banking to strengthen support, sales and service delivery

A solid structure to set the foundation for a successful digital transformation through advanced data governance, modern data management, robust cybersecurity, elevated architecture with fully integrated digital banking

Information Technology & Digital Banking General Division

Architecture

- ✓ Defines architecture, improves system integration, and sets standards for new technologies

Business Planning

- ✓ Leads project portfolio, investment/ resource planning, and coordination of risk, compliance, KPIs and staffing topics

Digital Banking

- ✓ Drives CrediaBank's digital transformation toward a fully customer-centric, data-driven and modern organization

Information Technology

- ✓ 365 availability and resilience of IT systems
- ✓ Systems Implementation

Data Governance, Management & Analytics

- ✓ Governs data standards, roles and processes to ensure secure, high-quality, trusted data
- ✓ Manages Organisation Data and Information Dissemination

Information Security

- ✓ Delivers security systems, vulnerability assessment, risk mitigation and ongoing monitoring

Source: Company information.

Overview of Current CrediaBank's key technology service providers

ADVANTAGE FINANCIAL SYSTEMS EXPERTS	**Web / Mobile banking** Advantage
	Business orchestration IBM BAW
	Integration IBM ACE
temenos	**Core banking** T24 Temenos – R17
temenos	**Payments** Payments HUB R17/R23
SPARKLE	**Infrastructure** Sparkle DC
nexi Euronet	**Debit Cards & ATM, Merchant Acquiring, Credit Cards** Euronet from Q4/2026

Our data principles

1. **Digital channels with basic functionality and user experience**
2. **Customer journeys dependent on employee intervention**
3. **Building a modern business process layer to document and execute all core processes**
4. **Investing in integration layer to move away from P2P integrations**
5. **Legacy stable core banking with customisations to eliminate by proceeding to fresh versions**
6. **Mainly on-premise infrastructure outsourced to managed services partner**
7. **Different services for ex Attica Bank / ex Pancreta Bank's cards, investing in migration to Euronet**

CrediaBank's Digital Transformation overview – key initiatives

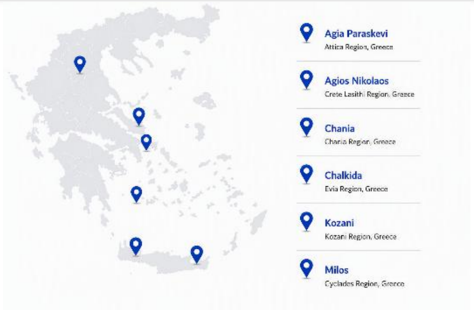
Driving sustainable value creation through operational excellence and digital transformation

	Operational excellence	Digital transformation
Key initiatives	✓ Operating model redesign and consolidation of core activities ✓ Expanded remote and self-service capabilities ✓ Enriched product offering ✓ Strategic partnerships and acquisitions	✓ Customer relationship management ✓ Cloud and AI Journey ✓ Digital lending (Across Channels Navigation) ✓ Omnichannel experience modernization
Expected value	✓ Lower operational overhead ✓ Accelerated delivery ✓ Elevated service standards	✓ Unified customer view ✓ Faster, automated service ✓ Modernised digital infrastructure

Branch transformation progress

24 branches targeted for rebranding by end-2026, reflecting a disciplined rollout of the new branch model:

- ✓ 8 branches completed to date
- ✓ 6 branches scheduled by early Q4 2026
- ✓ Remaining 10 on track for delivery by year-end



Digital transformation progress in Q2 2026

Q2: from build-up to value creation — first capabilities live in production (CRM, personalized campaigns, lending automation)

Driving commercial growth
The unified customer view (Customer 360) and the first personalized, data-driven campaigns strengthen cross-selling and customer engagement, supporting product origination and revenue per customer

Elevating the customer experience
The new omnichannel experience, the upgraded contact center and digital lending journeys deliver faster, seamless service across channels, reducing friction and drop-off in key customer interactions

Structurally lowering cost-to-serve
Automation of credit processes and the shift of service interactions to digital and remote channels reduce manual effort and operational complexity across the network and central functions

Accelerating speed-to-market
Modern cloud infrastructure and a unified data platform shorten the development cycle for new products and services and enable data-driven decision-making across the Bank

Building a resilient and secure foundation
A modern, scalable and secure technology base enhances operational resilience, supports regulatory confidence and provides the platform for sustainable digital growth

Next milestones (Q4/2026 – Q1/2027): Customer Care · New digital experience gradual migration· Digital Instant Loan · Real Omnichannel (Branch/Digital/Customer Care)

Evolving digital framework to support and improve CrediaBank’s operations

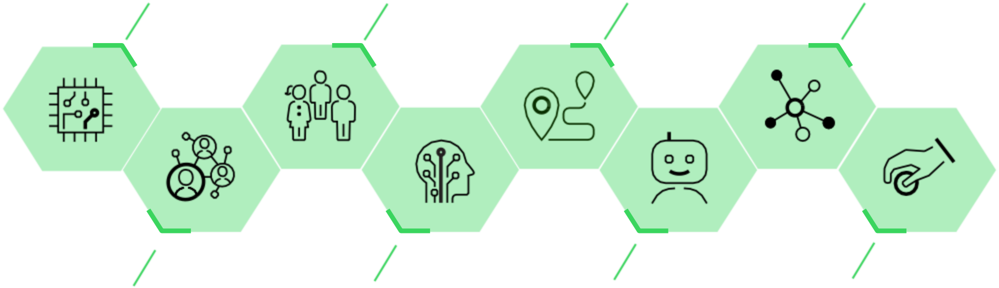
Digital framework

Mobile-first, digital-by-design

Human-to-human service enablement

Seamless and intuitive customer journeys

Ecosystems and marketplaces



Omnichannel experience

Customer-centric product delivery (customer arena)

Data-driven personalisation

Embedded finance

Source: Company information.

Accelerating a fully digital, omnichannel banking experience across services, payments, cards, and branches

Digital capabilities

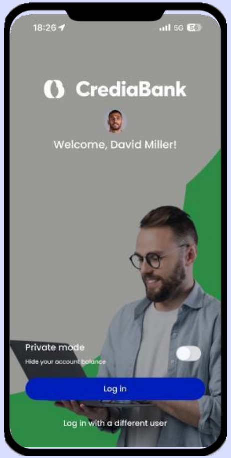
01 **Digital services:**
Digital customer onboarding and setup, account re-activation and profile updates, enhanced digital alerts, access to e-statements and payments journeys

02 **Payments and securities:**
Strengthened transfer controls, broader payment execution options and enhanced IRIS payment experience

03 **Digital product and transactions:**
Expanded digital self-service, holistic visibility of financial information, online application to banking products, and monitoring of merchant transactions

04 **Wallet and card digitalisation:**
Full support of Apple Pay / Google Pay / Garmin Pay, including manual and in-app provisioning and a PIN reminder functionality

05 **Digital enablement extended to the branch network:** Modernised customer identification & servicing (e.g. e-GOV KYC), upgraded branch infrastructure, enhanced accessibility and inclusion



>70%
penetration among active customers

>60%
activity rate among registered users[1]

c.25m
In time deposits Digitally managed/month
(Active Balances> 50M

>€10bn
transaction value/year

Apple Pay

G Pay

GARMIN PAY™

CrediaBank

Source: Company information.
Note: All information as of H1 2026
1. Users with at least one monetary transaction per month.

Next-generation distribution channel for banking services

Branches

- Remodeling the branch network towards **New Concept Banking Branches** to provide **personalized service and digital self-service options**
- Branch network supported by **Insurance Sales Coaches Team** to provide ongoing training and daily support to branch officers

Digital channels

- Offers **digital financial services** through CrediaBank e-Banking and CrediaBank m-Banking (mobile application)
- In 2025, launched **IRIS e-Commerce, a QR Code payments solution** to facilitate online purchases directly through e-banking

Integrated payment services supported by

Apple Pay

G Pay

GARMIN PAY™

Third parties

- In 2025, CrediaBank introduced **loan-origination through referrals from third-parties**, which manage customer onboarding, documentation and application submission
- **One-stop-shop** for mortgage co-funded loans through partnerships with a web platform for property, RE[1] company and electricity provider, to offer a total solution

Construction companies

Real estate brokers (co-funded loans)

Credit intermediaries

Collaboration with one of the most dominant aluminium companies in Greece

CrediaBank

Source: Company information.

Note:

1. Real Estate.

7. Pro forma combined financials and outlook

CrediaBank

Updated financial targets

	Metric	Medium-term	Long-term	Commentary
Profitability	Net interest margin[1]	~2.7%	~2.9%	✓ Uplift through balance sheet re-levering in both Greece and Malta
	Total income growth *(YoY)*	Mid-teens CAGR	Mid-teens CAGR	✓ Balanced growth driven by volumes, margin and fee expansion
	Cost-to-income *(recurring)*	Low 40%s	Mid 30%s	✓ Improving operating leverage – transformation programme and synergy delivery
	Cost of risk[2]	~30bps	~30bps	✓ Clean and well-provisioned portfolio along with supportive macro trends reflected in stable cost of risk
	Tax rate *(effective)*	~24%	~24%	✓ Effective tax rate of the combined group
	Net profit *(recurring)*	>€260m	>€360m	✓ Solid recurring profitability leading to high teens RoaTBV
	RoaTBV *(recurring)*	>18%	>19%	
Balance sheet, asset quality & capital	Net loans[3]	>€11bn	>€14bn	✓ Greek balance sheet re-levering, capturing market share and reigniting growth in Malta
	Net loan growth[3]	Mid-teens CAGR	Mid-teens CAGR	
	NPE ratio *(gross)*	<2.7%	<2.7%	✓ Healthy loan portfolio; NPE ratio trending down
	Net loan-to-deposit ratio	~70%	~75%	✓ Strong structural liquidity supported by ample deposit funding
	TBV	>€1.4bn	>€2.1bn	✓ Significant organic capital generation
	CET1 ratio	>15.5%	>16.5%	✓ Robust buffers maintained throughout the plan

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Notes:
1. Based on average total assets.
2. Based on average gross loans.
3. Excluding senior notes.

Detailed pro forma combined financials FY2025

Income Statement, €m	CrediaBank FY2025	HSBC Malta[1] FY2025	Pro Forma Combined FY2025
Interest income	261	199	459
Interest expense	(93)	(23)	(116)
Net interest income	**168**	**175**	**344**
Net fees & commission income	**37**	**21**	**59**
Total non-core income	**20**	**23**	**43**
Non-recurring revenues	53	-	53
Total reported operating income	**279**	**219**	**499**
Recurring operating expenses	**(143)**	**(120)**	**(263)**
One-off expenses	**(11)**	**-**	**(11)**
Total operating expenses	**(155)**	**(120)**	**(275)**
Provisions for expected credit losses	(22)	10	(12)
Results from investments in associates	1	-	1
PPA depreciation	(4)	-	(4)
Staff leaving expense	(35)	-	(35)
Loss on write-off of fixed assets	(1)	-	(1)
Profit / (loss) before income tax	**64**	**109**	**173**
Income Tax	(49)	(37)	(86)
Profit / (loss) after income tax	**15**	**72**	**87**
Profit attributable to CrediaBank	**15**	**50[2]**	**65**

Balance Sheet[2], €bn	CrediaBank FY2025	HSBC Malta[1] FY2025	Pro Forma Combined FY2025
Cash and balances with central bank	0.6	1.3	**1.7[3]**
Due from other financial institutions	0.1	0.7	**0.7**
Financial investments	1.4	3.3	**4.7**
Derivative financial instruments	0.0	-	**0.0**
Net loans and advances to customers	5.5	2.8	8.2
Investments in associates	0.0	-	**0.0**
Property, plant & equipment	0.1	0.1	**0.2**
Investment property	0.1	-	**0.1**
Intangible assets	0.3	0.0	**0.3**
Deferred tax assets	0.2	-	**0.2**
Assets held for sale	0.0	-	**0.0**
Other assets	0.2	0.1	**0.3**
Total assets	**8.5**	**8.2**	**16.4[3]**
Due to financial institutions	0.3	0.0	**0.3**
Due to customers	**6.8**	**6.5**	**13.3**
Debt securities issued	0.2	0.2	**0.4**
Defined benefit obligations	0.0	-	**0.0**
Other provisions	0.0	-	**0.0**
Other liabilities	0.3	0.8	**1.1**
Total liabilities	**7.5**	**7.5**	**15.0**
Shareholders' equity	**1.0**	**0.6**	**1.2[4]**
Minorities	-	-	**0.2**
Total liabilities & Equity	**8.5**	**8.2**	**16.4**

1. Metrics reflect 100% of HSBC Malta, as of FY2025.
2. FY2025 Profit attributable to HSBC Malta is attributable to HSBC Group
3. Pro forma total assets calculated as the addition of total assets minus the cash consideration of c.€0.2bn for the acquisition of the 70% of HSBC Malta.
4. Excess of CrediaBank's share of HSBC Malta's equity (carrying values as at 31 December 2024) over the €0.2Bn consideration paid.

Detailed pro forma combined financials H12026

Income statement, €m	CrediaBank H12026	HSBC Malta[1] H12026	Pro Forma Combined H12026
Interest income	147	96	243
Interest expense	(49)	(11)	(59)
Net interest income	**98**	**86**	**184**
Net fees & commission income	**23**	**11**	**34**
Total non-core income	**9**	**7**	**17**
Non-recurring revenues	-	-	-
Total reported operating income	**130**	**104**	**234**
Recurring operating expenses	**(77)**	**(66)**	**(143)**
One-off expenses	(13)	-	(13)
Total operating expenses	**(89)**	**(66)**	**(155)**
Provisions for expected credit losses	(13)	6	(7)
Results from investments in associates	(0)	-	(0)
PPA depreciation	-	-	-
Staff leaving expense	(2)	-	(2)
Loss on write-off of fixed assets	-	-	-
Profit / (loss) before income tax	**27**	**44**	**72**
Income Tax	(4)	(16)	(20)
Profit / (loss) after income tax	**23**	**29**	**52**
Profit attributable to CrediaBank	**23**	**20**[2]	**43**

Balance sheet, €bn	CrediaBank H12026	HSBC Malta[1] H12026	Pro Forma Combined H1'26
Cash and balances with central bank	0.8	1.2	1.7[3]
Due from other financial institutions	0.1	0.5	0.6
Financial investments	1.7	3.4	5.0
Derivative financial instruments	0.0	0.0	0.0
Net loans and advances to customers	6.2	2.7	8.9
Investments in associates	0.0	-	0.0
Property, plant & equipment	0.1	0.1	0.1
Investment property	0.1	-	0.1
Intangible assets	0.3	0.0	0.3
Deferred tax assets	0.2	0.0	0.2
Assets held for sale	0.0	0.0	0.0
Other assets	0.2	0.1	0.2
Total assets	**9.6**	**7.9**	**17.3**[3]
Due to financial institutions	0.3	0.0	0.4
Due to customers	**7.6**	**6.2**	**13.8**
Debt securities issued	0.2	0.2	0.4
Defined benefit obligations	0.0	-	0.0
Other provisions	-	0.0	0.0
Other liabilities	0.2	0.8	1.0
Total liabilities	**8.3**	**7.3**	**15.5**
Shareholders' equity	**1.3**	**0.6**	**1.5**[4]
Minorities	-	0.0	0.2
Total liabilities & Equity	**9.6**	**7.9**	**17.3**

1. Metrics reflect 100% of HSBC Malta, as of 1H2026
2. 1H2026 Profit attributable to HSBC Malta is attributable to HSBC Group
3. Pro forma total assets calculated as the addition of total assets minus the cash consideration of c.€0.2bn for the acquisition of the 70% of HSBC Malta.
4. Excess of CrediaBank's share of HSBC Malta's equity (carrying values as at 30 June 2026) over the €0.2Bn consideration paid.
5. Half-year figures have been annualised by multiplying the reported six-month value by two.

Glossary of terms (1/4)

Terms	Definitions
AM	Asset management
AMOC	Fair value of assets at amortized cost
AT1	Additional Tier 1 capital instruments
ATM	Automated Teller Machine
AuM	Assets under management
CAGR	Compound Annual Growth Rate
CIB	Corporate & Institutional Banking
CoE	Cost of equity
Common Equity Tier 1 ratio (CET 1)	Common equity Tier 1 Capital as defined by Regulation (EU) 575/2013 divided by total RWAs
Cost of funds	Total interest paid over a given period divided by the average balance of funding liabilities
Cost of risk (CoR)	Calculated by dividing recurring provisions for ECLs by average gross loans. Average gross loans is the numerical average of gross loans at the end of the period examined and total assets at the end of the previous period.
Cost-to-income ratio	Total operating expenses divided by total operating income
CRE	Commercial real estate
DTA	Deferred Tax Asset
DTC	Deferred tax credit
FTEs	Full-time employees
GBV	Gross book value
GDP	Gross domestic product
Gross NPE ratio	Calculated by dividing NPEs by total loans and receivables before impairment at the end of the period
GWPs	Gross Written Premiums
HCAP	Hellenic Corporation of Assets and Participations
HQLA	High Quality Liquid Assets
Interest yield	Interest income over average interest-earning assets
ISO	International Organization for Standardization
LC	Large Corporate

Glossary of terms (2/4)

Terms	Definitions
Liquidity coverage ratio (LCR)	The liquidity buffer of HQLAs that a financial institution holds in order to withstand net liquidity outflows over a 30 calendar-day stressed period as per Regulation (EU) 2015/61
Loan-to-deposit ratio (LDR)	Calculated by dividing gross loans and advances to customers (excluding securitization notes in 2024 and 2025) by due to customers
Loan-to-GDP ratio	Total outstanding loans in an economy divided by the country's Gross Domestic Product (GDP)
LTM	Term loans including Government products
LTV	Loan-to-Value
MDA buffer	Maximum distributable amount buffer
Net interest margin (NIM)	Calculated by dividing annual net interest income by the average balance of total assets. The average balance of total assets is the numerical average of total assets at the end of the period examined and total assets at the end of the previous period
Net Credit Expansion	Increase in the loan portfolio over a period after accounting for repayments, write-offs and sales, showing the bank's net new lending activity
Net Loan-to-Deposit Ratio	Calculated by dividing net loans and advances to customers by due to customers
Net NPE ratio	NPEs divided by net loans and receivables before impairment at the end of the period
New Disbursement	New loans issued during a period, representing the total amount of fresh credit granted to customers (excluding renewals, restructurings, and rollovers)
Non-Core Revenues	The sum of (i) profit/(loss) from financial transactions, (ii) profit/(loss) from investment portfolio and (iii) other income/(expenses).
Non-performing exposures (NPEs)	An exposure that is a) 90 days past-due (material exposure) and b) unlikely to be repaid in full without collateral realization (irrespective of any past-due amount or of the number of days past-due), in compliance with EBA Guidelines, In this Presentation, NPEs are reported under IFRS. For regulatory reporting purposes, NPEs also include Omega and Metexelixis underlying loan exposures
NPE coverage ratio	Calculated by dividing accumulated impairment provisions for loans and other receivables by total NPEs
NPE Ratio	Calculated by dividing NPEs by total loans and receivables before impairment at the end of the period
NSFR	Net stable funding ratio
Operating Income	Total operating revenue minus operating expenses (administrative expenses, depreciation, amortisation and other operating costs)
One-Off Expenses	The sum of non-recurring expense items included in reported personnel, general operating and depreciation expenses
P/TBV	Price to tangible book value ratio
PBT	Profit before tax
PCB	Pancreta Bank
POS	Point of Sale – loans or credit provided at the moment a customer purchases goods/service

Glossary of terms (3/4)

Terms	Definitions
PPE	Property, Plant & Equipment
Pre-provision income (PPI)	Total operating income for the period less total operating expenses for the period
Pro-forma figures	Financial figures prepared under the assumption that the combination of CrediaBank and HSBC Malta was effective as of 01.01.25
PV	Photovoltaic (solar power technology that converts sunlight into electricity, typically through rooftop or ground-mounted solar panels)
Recurring Core Income	The sum of (i) Recurring NII and (ii) net fee and commission income
Recurring Cost-to-Income	Cost-to-income ratio adjusted to exclude one-off or non-recurring items, showing the bank's underlying operating efficiency
Recurring Depreciation Expenses	Depreciation expenses excluding the impact of non-recurring items
Recurring General Operating Expenses	Personnel expenses excluding the impact of non-recurring items
Recurring Net Profit	Reported net profit minus the after-tax impact of non-recurring items, based on the nominal tax rate which is 22% for Greece
Recurring Net Interest Income (NII)	Net interest income excluding the impact of non-recurring items
Risk weighted assets (RWAs)	Risk weighted assets are assets and off-balance sheet exposures, weighted according to risk factors based on the Regulation (EU) 575/2013 for credit, market and operational risk
Recurring non-core revenue	Non-core revenues excluding the impact of non-recurring items.
Recurring Operating Expenses	The sum of (i) Recurring Personnel Expenses, (ii) Recurring General Operating Expenses and (iii) Recurring Depreciation Expense.
Recurring Personnel Expenses	Personnel expenses excluding the impact of non-recurring items
Recurring Pre-Provision Income (PPI)	Total Recurring Operating Income less Recurring Operating Expenses.
Recurring Profit Before Tax (PBT)	Recurring PPI less Recurring Provisions for ECLs, less PPA Depreciation, plus the results from investments in associates.
Recurring Provisions for ECLs	Provisions for expected credit losses excluding the impact of non-recurring items
Recurring RoTE	Recurring Net Profit after interest payments on the AT1 Notes, divided by average TBV
RES	Renewable energy sources
RMs	Relationship Managers
RoATE	Return on average tangible equity, which is net income divided by average tangible equity
RoATE@13% CET1	RoATE, where excess capital over 13% CET1 is subtracted

Glossary of terms (4/4)

Terms	Definitions
RoE	Return on equity – net income divided by average shareholders' equity
ROIC	Return on invested capital – net operating profit after tax divided by average invested capital
RoTE	Return on tangible equity – net income divided by average tangible equity
RRF	Recovery and Resilience Facility
RWAs	Assets and off-balance-sheet exposures at year / period end, weighted according to risk factors based on Regulation (EU) 575/2013
SB	Small businesses
SME	Small and medium-sized enterprise
Stage 3	Includes credit impaired exposures, loan loss reserves for exposures classified under Stage 3 are calculated for the lifetime of the exposure
Voluntary exit scheme (VES)	A scheme that provides an incentive for employees to retire early
WM	Wealth Management
WPB	Wealth & Personal Banking
TBV	Tangible Book Value
TCR	Common equity Tier 1 Capital as defined by Regulation (EU) 575/2013 divided by total RWAs
Tier 1	The sum of ordinary shares, share premium, preference shares, reserves, retained earnings, minority interests, hybrid instruments, less treasury shares, less retained losses, less intangible assets, less goodwill
Tier 2	Secondary component of the bank's regulatory capital, in addition to Tier 1 capital, that makes up the bank's required regulatory reserves
Time-to-money	The time it takes from initiating a loan/application to the moment funds are disbursed to the customer
Total capital ratio	Total capital as defined by Regulation (EU) 575/2013 divided by RWAs
Total recurring operating income	The sum of (i) Recurring Core Revenues Income and (ii) Recurring Non-Core Revenues.
UCI	Union de Creditos Immobiliarios, S.A.E
Underlying CoR	Recurring provisions for ECLs divided by average gross loans (excluding securitization notes in 2024 and 2025). Average gross loans is the numerical average of gross loans at the end of the period examined and total assets at the end of the previous period.

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