CrediaBank

H1 2026 Financial Results Presentation

6 August 2026

Contents

1. Executive Summary

H1 2026 results: Strong performance in line with our strategy and targets

Net interest income
€98.2mln
(+26% YoY)

Net fee income
€22.7mln
(+34% YoY)

Recurring PPI
€53.6mln
(+45% YoY)

Reported PAT
€23mln
(+368% YoY)

Recurring PAT
€31.3mln
(+45% YoY)

Gross loans
€5.3bn
(+39% YoY)

SME loans
€1.4bn
(37% of new disbursements)

Deposits
€7.6bn
(+16% YoY)

NPE ratio
2.4%

NPE Coverage
57.1%
(+930bps YoY)

CET1 ratio
15.5% ; 16.7% pro-forma for Evropi Holdings

CAD ratio
20.8% ; 21.8% pro-forma for Evropi Holdings

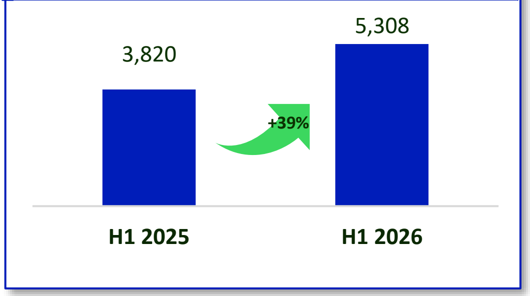
Market Share
Loans & depos
3.8% and 3.3% respectively

Total active customers
`~350k

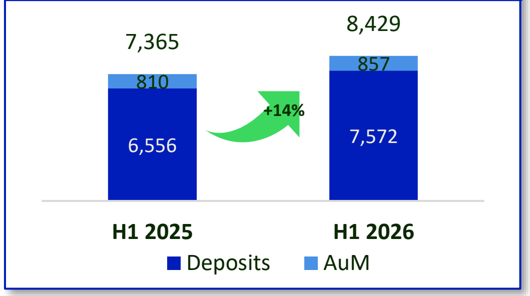
66 Branches

1,223 Employees

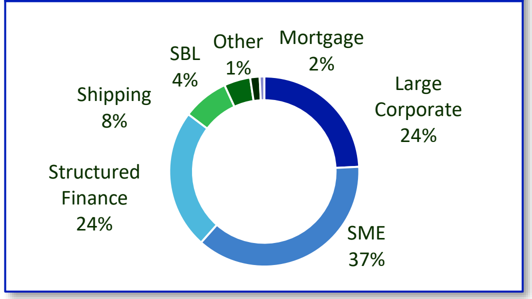
Gross Loans (€m)



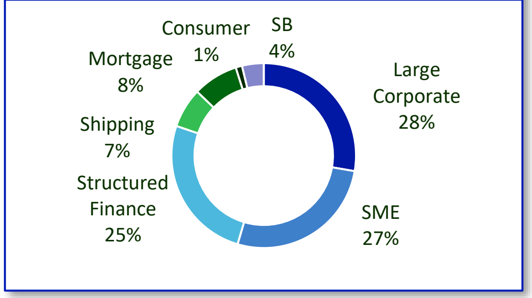
Client Assets(€m)



New Disbursements (%)



Loan Book Breakdown



Notes:
1. As per published financial statements, all quarters adjusted for PPA reclassification to interest expense and depreciation. 2. CET1 including period profits 3. Gross Loans exclude S/N of securitized portfolios.

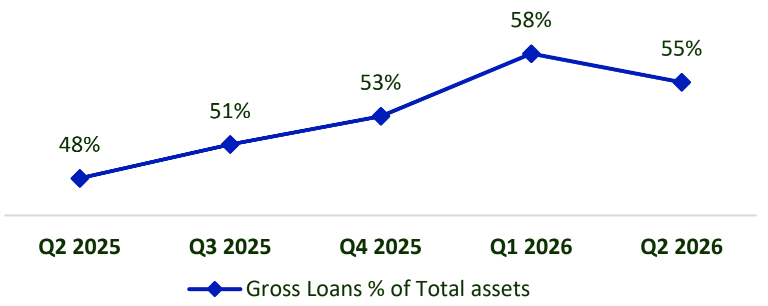
H1 2026: Delivering across all performance indicators …

Substantial loan growth	**€2.0bn** Disbursements	**€0.8bn** Net credit expansion (11% market share)	**vs. 7.5bn** credit net flows for the market[1]
Major profitability improvement	**€53.6m** Recurring PPI; **€31.3m** Recurring PAT (+45% YoY growth (both))	**€98.2m** Net interest income (+26% YoY growth); 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	**€7.6bn** Deposits (+12% YtD vs. 5% market[1])	**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	**€300m** Share Capital Increase (Book ~4x oversubscribed)	**15.5%** CET1 ratio (No DTC); **16.7%** Evropi Pro-forma	**20.8%** Total capital ratio; **21.8%** Evropi Pro-forma

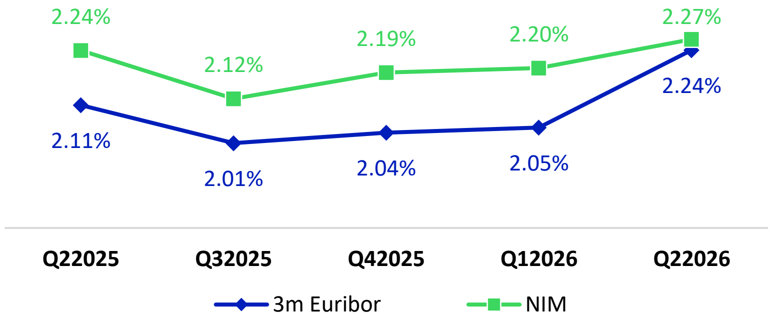
Source: Bank of Greece.
Notes:
1. Private sector.

… with accelerating growth and sustainable recurring profitability…

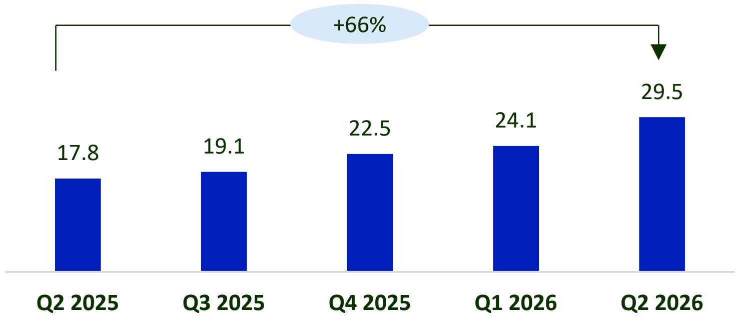
Ongoing balance sheet re-levering



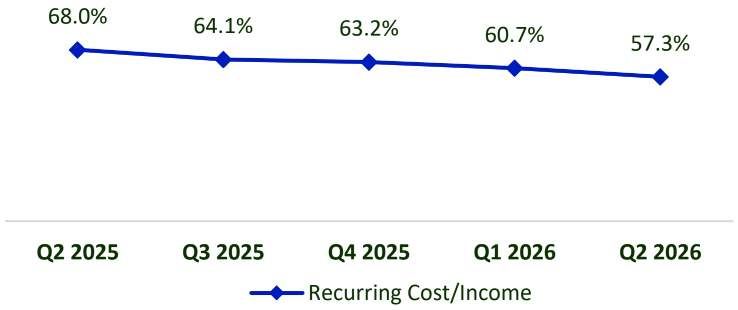
Margin increases further



Solid recurring PPI growth (€m)



Improving operating leverage



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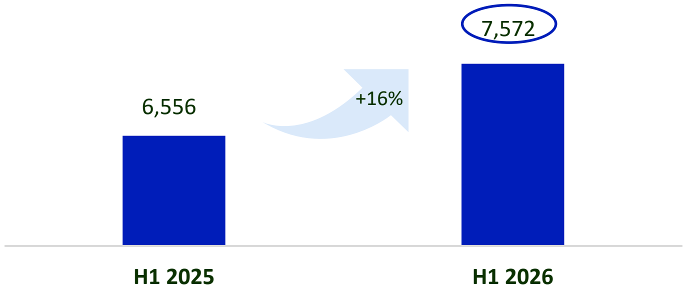
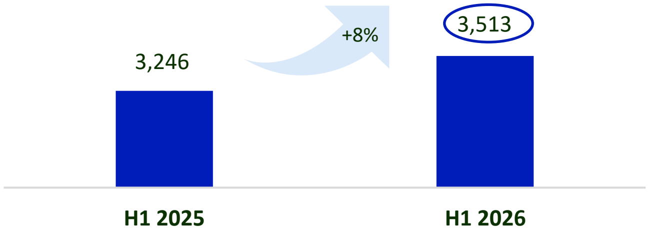
Notes:
1. Gross Loans exclude senior notes. 2. NIM Q2-Q4 2025 adjusted for the acquisition of a performing mortgage portfolio (project Galene) that was concluded in Q4 2025. Previously the impact of 7 months interest was accounted for in Q4 2025 alone. 3. Operating costs include costs associated with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

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

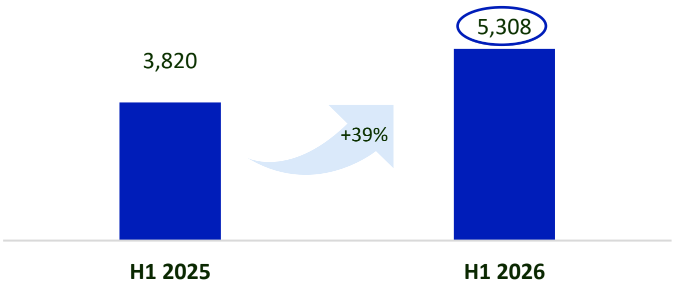
Deposits (€m)



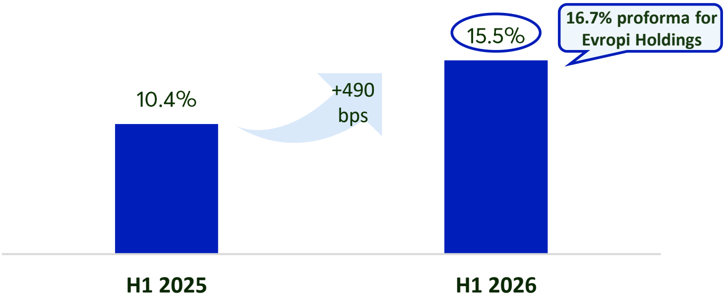
Core Deposits (€m)



Loans (€m)



CET1 ratio



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

H1 2026 HSBC Malta Update

€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**

Source: Company information.

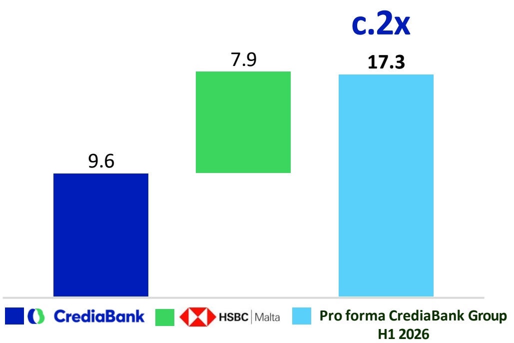
Malta consolidation impact

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

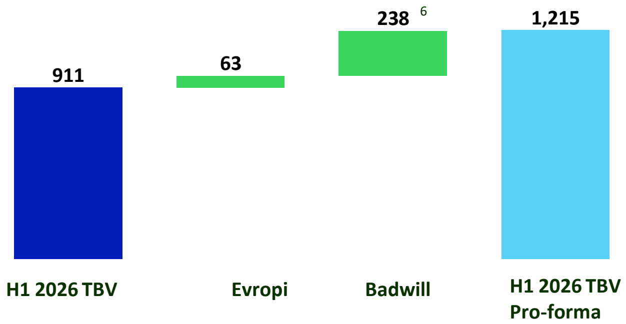
		CrediaBank	HSBC Malta (2)	Pro forma combined view
Balance Sheet	Net customer loans	5.2[3]	2.7	7.9
	Customer deposits	7.6	6.2	13.8
	Assets	9.6	7.9	17.3[(5)]
Recurring P&L(3)	Operating income	130	104	234
	Operating expenses	(77)	(59)	(135)
	Pre-provision income	54	38	92
	Profit before tax	40	52	92
KPIs & Ratios	NIM (on average assets) (%)	2.2%	2.1%	
	Cost-to-income ratio (%)	59%	56%	
	Net Loan-to-deposit ratio(2,3) (%)	69%	43%	
	NPE ratio (%)	2.4%	2.3%	
	NPE coverage ratio (%)	57%	43%	
	Employees(4) (FTE) (#)	1,223	923[7]	

Pro forma combined view

Total assets(6)(€bn), H1 2026



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. As of 2025

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

2. H1 2026 Financial Performance Analysis

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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%**

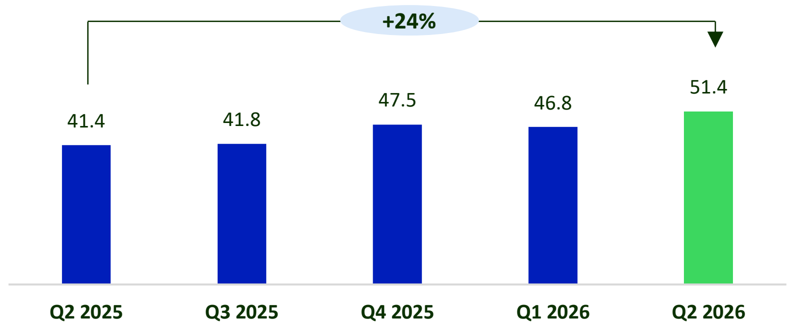
Key P&L ratios	Q2 2025	Q1 2026	Q2 2026	QoQ %	H1 2026	H1 2025	YoY %
NIM (over average assets)[2]	2.2%	2.2%	2.3%	7 bps	2.2%	2.0%	+16bps
Recurring Cost to income ratio	68.0%	60.7%	57.3%	-3.4 pps	58.9%	66.6%	-7.7pps

- **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 .**

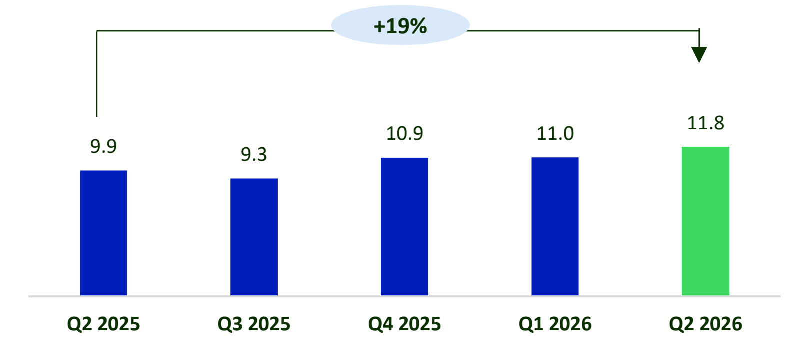
Notes:
1. As per published financial statements, all quarters adjusted for PPA reclassification to interest expense and depreciation. 2. Q2 2025 to Q4 2025 NIM adjusted for the acquisition of a performing mortgage portfolio (project Galene) that was concluded in Q4 2025. Previously the impact of 7 months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

Sustained improvement across core operating lines

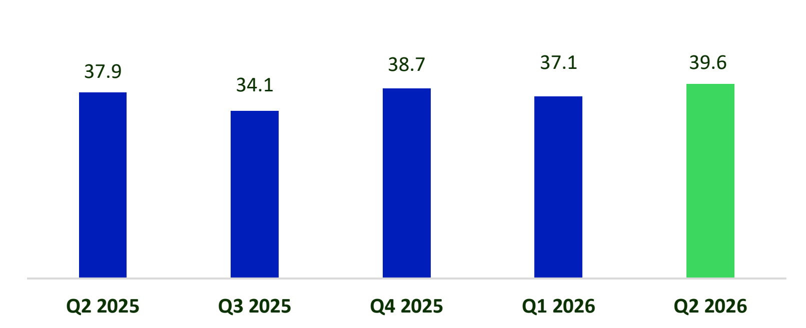
Net interest income evolution (€m)



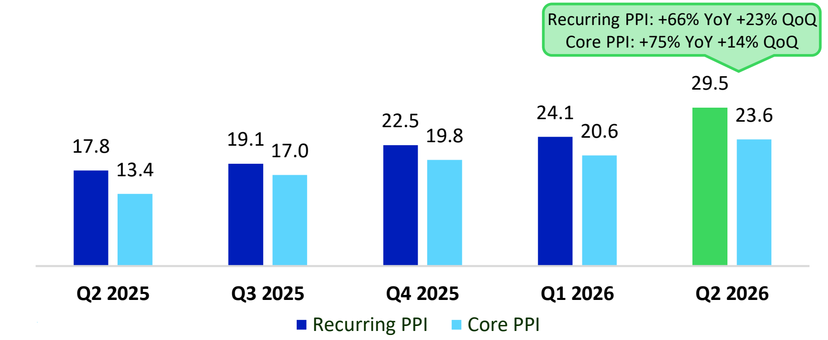
Net fee & commission income evolution (€m)



Recurring OpEx evolution (€m)



PPI evolution (€m)



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Notes:
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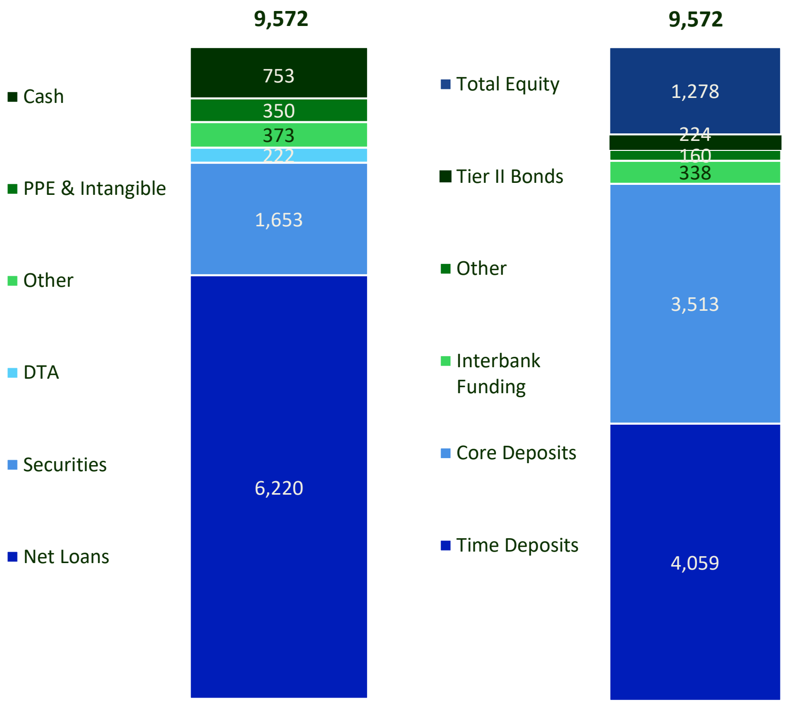
Robust and under-levered balance sheet with resilient liquidity

Group balance sheet (€m)

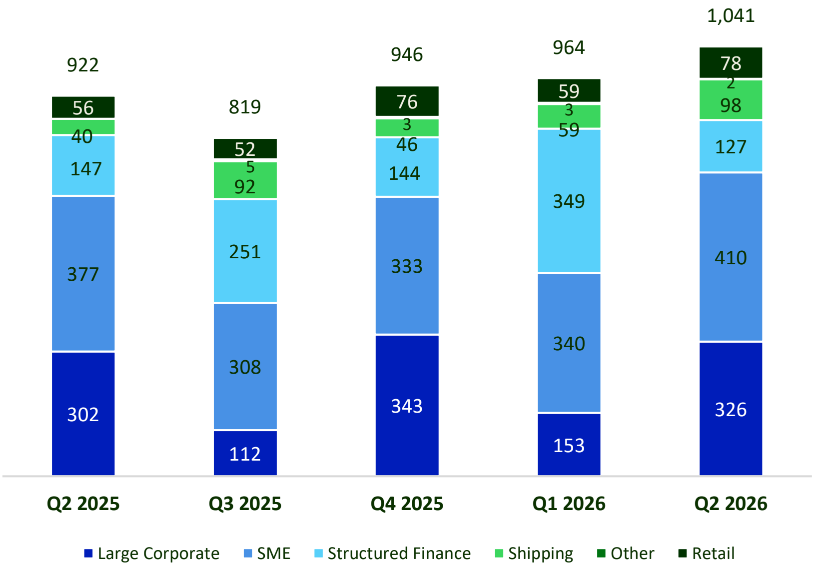


- **Excess liquidity** creates opportunities to boost net interest income and support future growth
- Resilient liquidity profile with **LCR 145% and LDR 70%**
- Customer **deposits are the main source of funding**, representing 79% of liabilities and equity
- **Retail deposits represent 57%** of total deposits
- **Net loans amounted to c.€6.2bn**, o/w c. €1bn relates to the senior note of the securitizations
- Customer loans comprise **65% of assets**
- Retail loan book: 13% ; wholesale & other: 87%
- **Fixed income portfolio** comprises 17% of assets

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

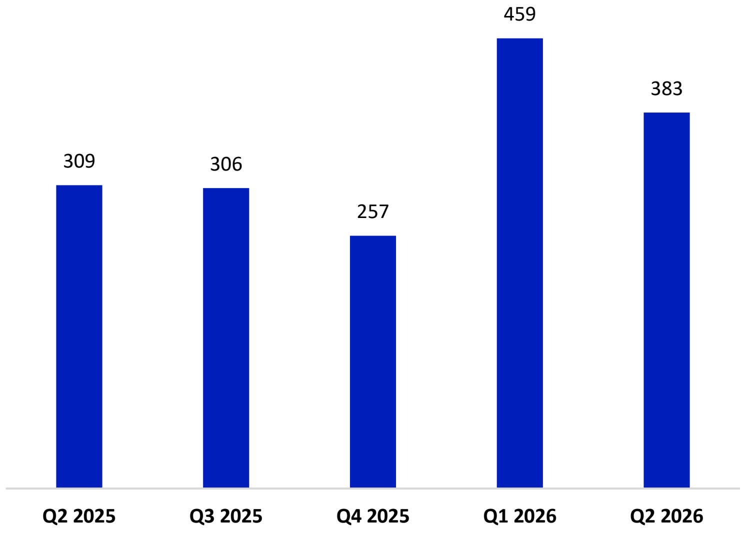
New disbursements (€m)

H1 2026
€2.0bn new disbursements



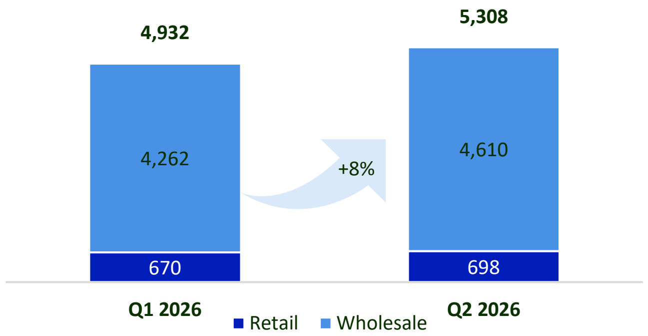
Net credit expansion (€m)

H1 2026
€0.8bn net credit expansion

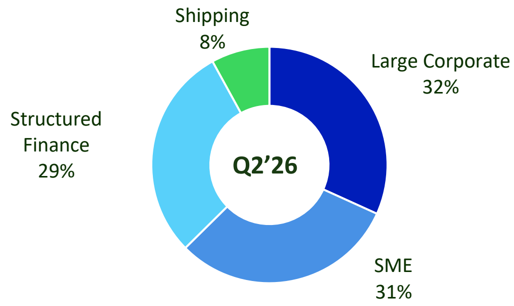


Committed partner to Greek corporates and SMEs

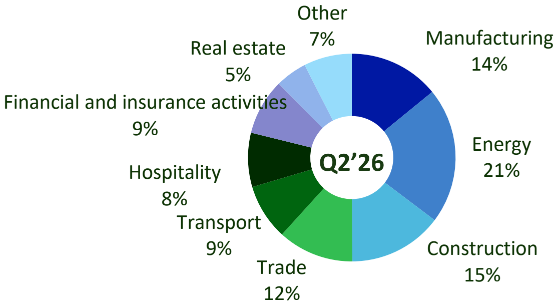
Loan book evolution[1,2] (€m)



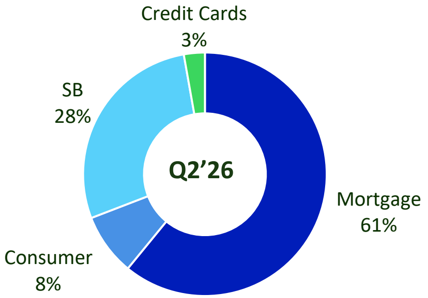
Wholesale loans breakdown



Gross loans per sector



Retail loans breakdown



No CHF loans

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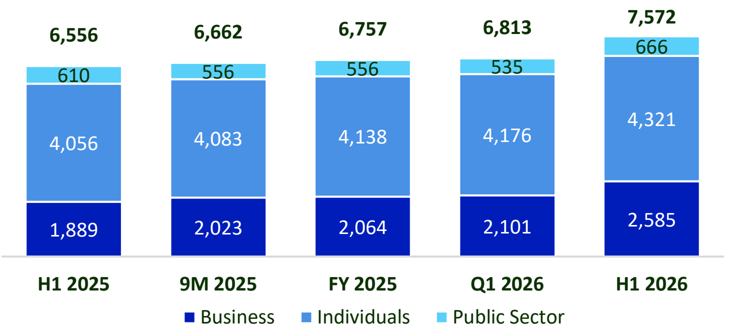
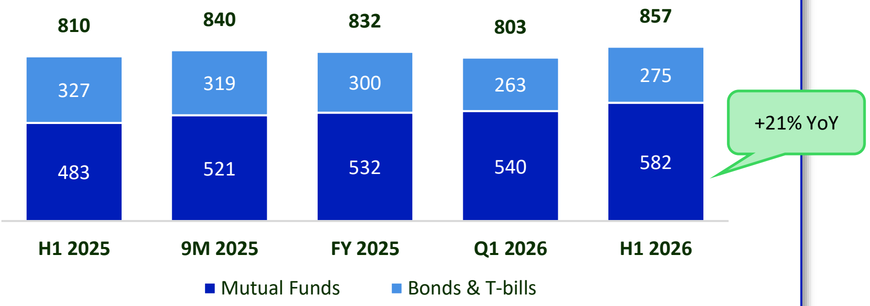
Notes:
1. Excluding Senior & Mezzanine notes of securitisations.
2. Wholesale loans include "Public sector" and "Net investment in finance lease.

Diversified deposit mix with a steadily increasing market share

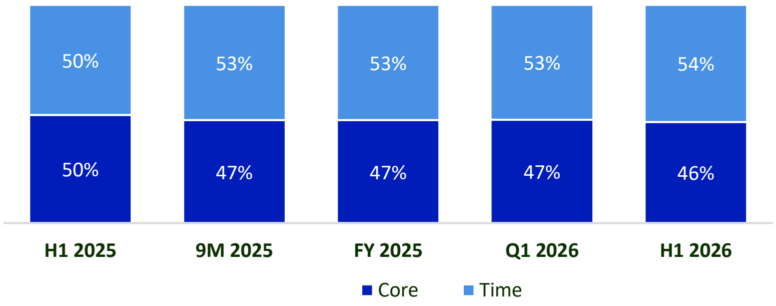
Deposits per customer type (€m)



AuM (€m)



Deposit mix evolution

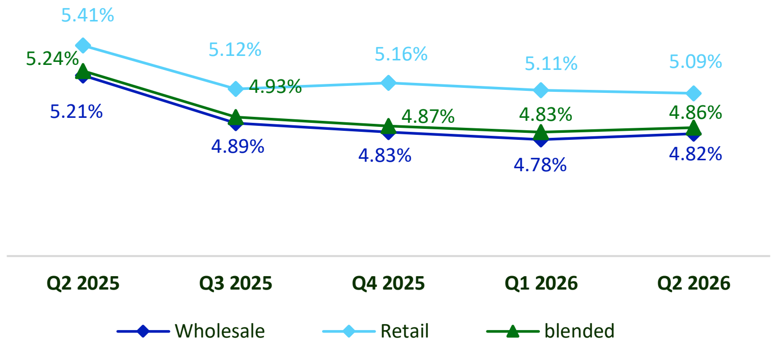


- Group deposits stand at c. €7.6 bn, up by **16% YoY vs market growth of 9.3% YoY**.
- The **deposit mix remained rather stable on a quarterly basis with core deposits representing 46% of the total in** H1 2026 from 47% in Q1 2026.
  – Retail deposits represent 57% of total deposits.
- **Mutual funds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

Notes:
1. MIS Data

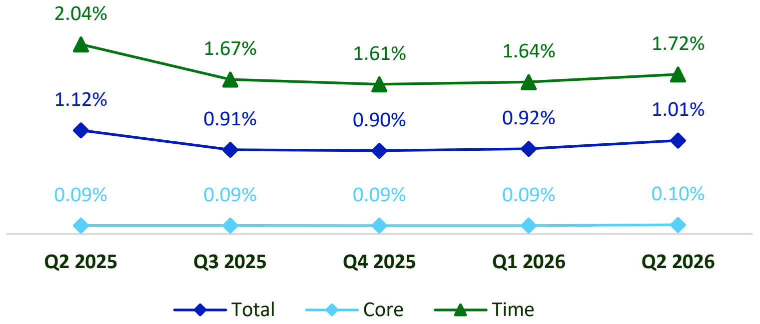
Increasing NIM on balance sheet re-leveraging

Loan yields[1]



	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
3M Euribor	2.11	2.01	2.04	2.05	2.24
Loan yield	5.24	4.93	4.87	4.83	4.86
Implied loan spread	3.13	2.92	2.83	2.78	2.62
Time deposit cost	2.04	1.67	1.61	1.64	1.72
Total deposit cost	1.12	0.91	0.90	0.92	1.01
NIM[2]	2.2%	2.1%	2.2%	2.2%	2.3%

Deposit costs

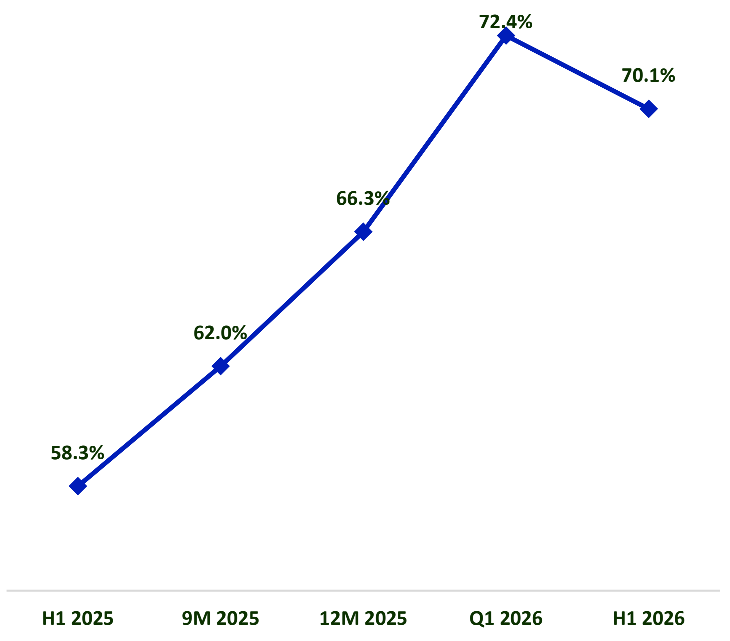


- **Q2 2026 NIM at 2.3%, up 10bps YoY**, benefiting from re-leveraging and mix improvements.
- Yield on performing exposures at 4.9%, affected by base rates.
- Deposit costs slightly increased in line with forward curves, reaching 1.72% in Q2 2026, down by 32bps YoY
- c.53% of time deposits will get repriced in the next 3 months and c. 73% in the next 6 months.

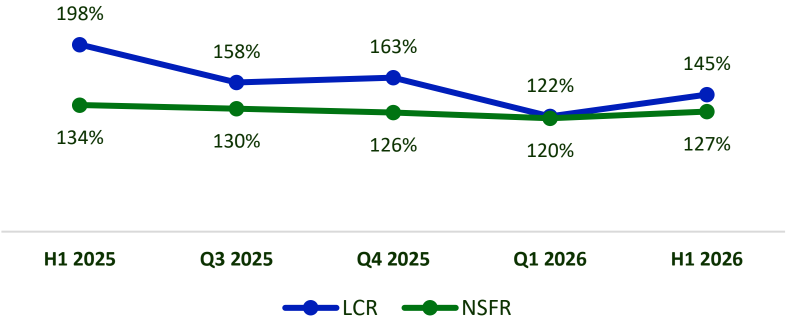
Notes:
1. MIS data, loan yields including contribution of law 128/75 where applicable.
2. NIM adjusted for portfolio Galene calendarization (Q2–Q4 2025).

Resilient liquidity profile to support continued growth

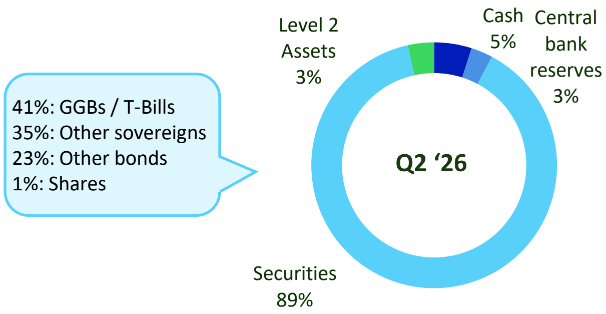
Net Loans[1] / Deposits



LCR & NSFR



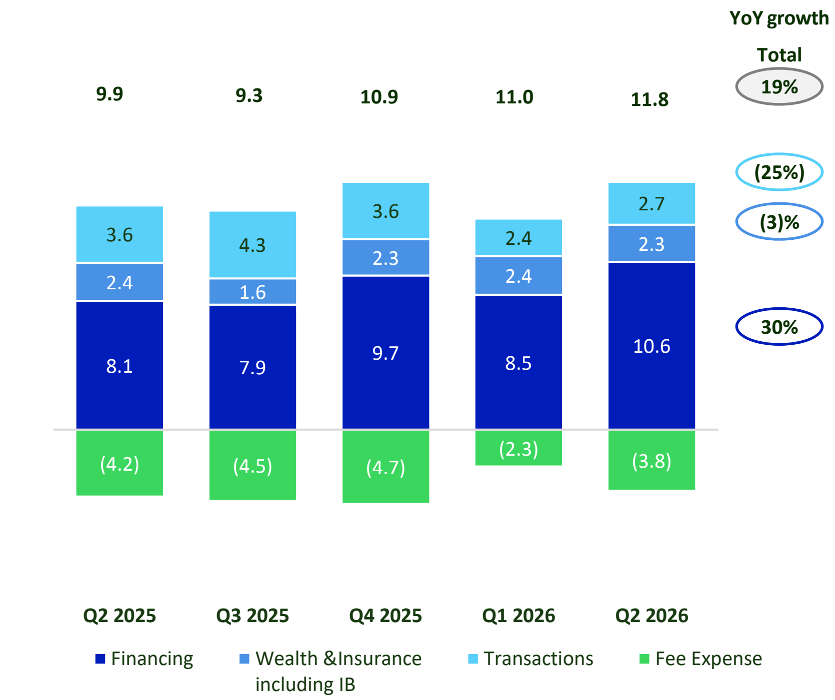
HQLA



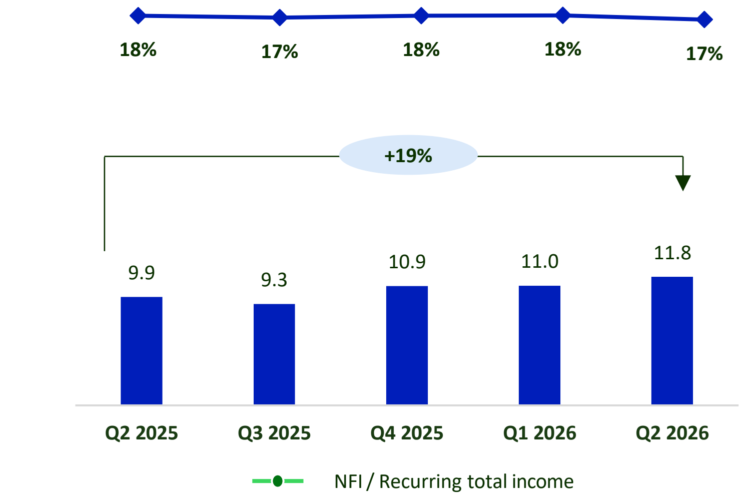
Notes:
1. Excluding S/N of securitized portfolios.

Continued growth in the fee income contribution

NFI evolution by category (€m)



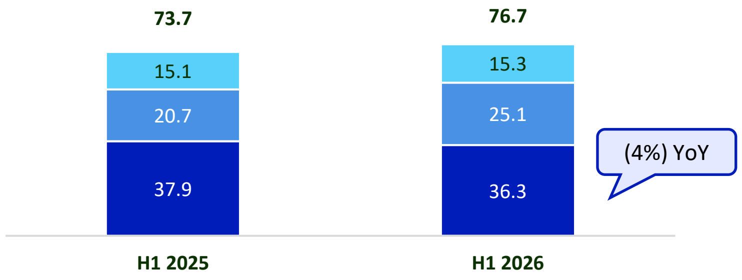
NFI evolution (€m)



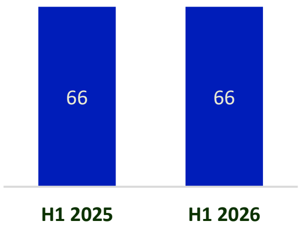
- Q2 2026 net fee income at €12m (+19% YoY), representing a share of 17% of total income
- Loan fees remain the major fee growth contributor
- Fee income to more than double by 2028 from the entrance into two new segments, resulting from the acquisitions of Pantelakis Securities and Evropi Holdings

Ongoing focus on cost rationalization

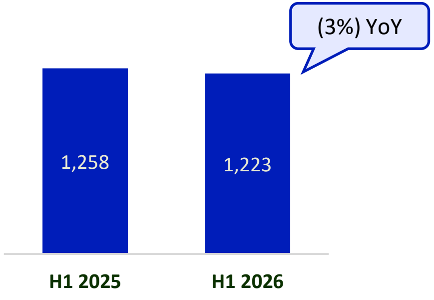
Breakdown of recurring operating expenses (€m)



Branches (#)



FTEs (#)



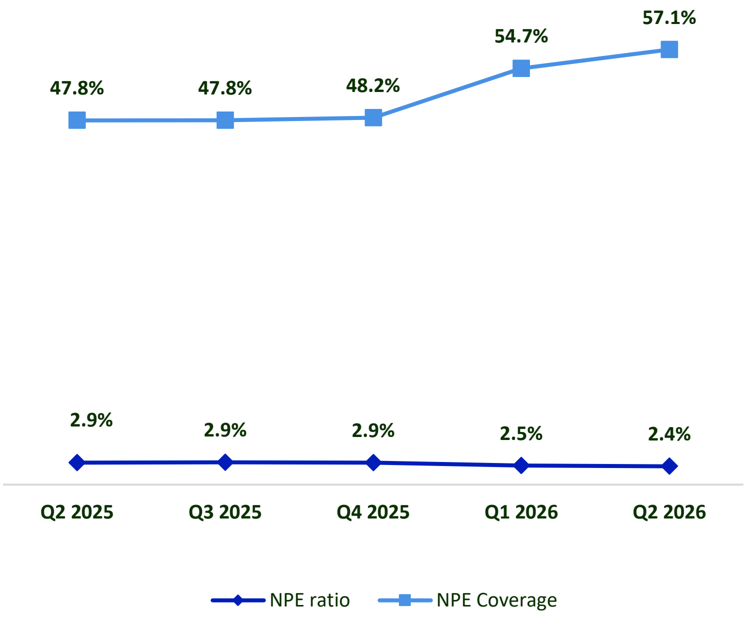
- Despite inflationary pressures, recurring Opex of €76.7m increased by 4% YoY, related to the digital transformation and the branch renovations program. € 3m preparation costs for the Maltese acquisition, burdened OpEx.
- Following the voluntary exit scheme (VES), the Group's headcount amounted to 1,223 FTEs in H1 2026, a 3 % decrease YoY. H1 2026 personnel costs at €36.3m down by 4% YoY.
- CrediaBank's footprint at 66 branches.
- H1 2026 G&As at €25.1m as preparatory phase for the Malta transaction inflates the cost base.

1. Operating costs include costs associated with the Malta acquisition prior to consolidation

Solid asset quality with NPE ratio at new lows and coverage rising further

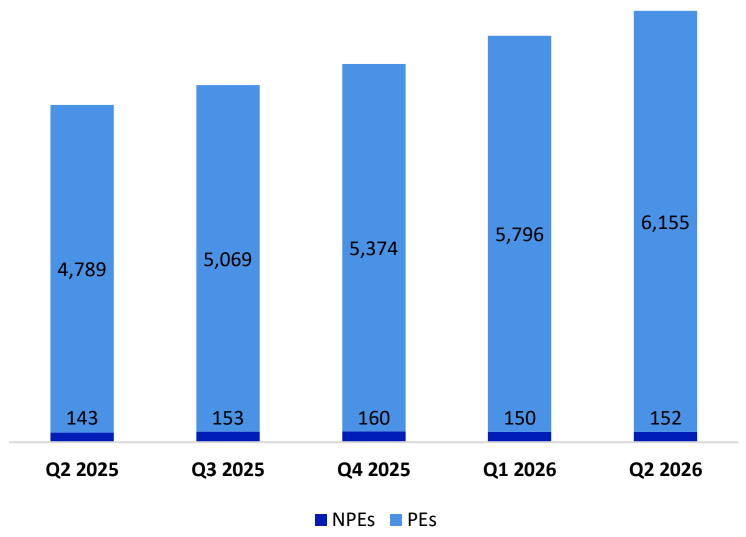
NPE ratio[1] and NPE coverage

NPE ratio declined to 2.4% - 48bps down YoY and 12bps QoQ
NPE coverage ratio enhanced to 57.1%



Performing exposures (PEs) & NPEs (€m)

€6.2bn loans GBV[1] (o/w ~€6.2bn PEs, +6% QoQ)
NPEs stable at €152mln despite solid loan growth

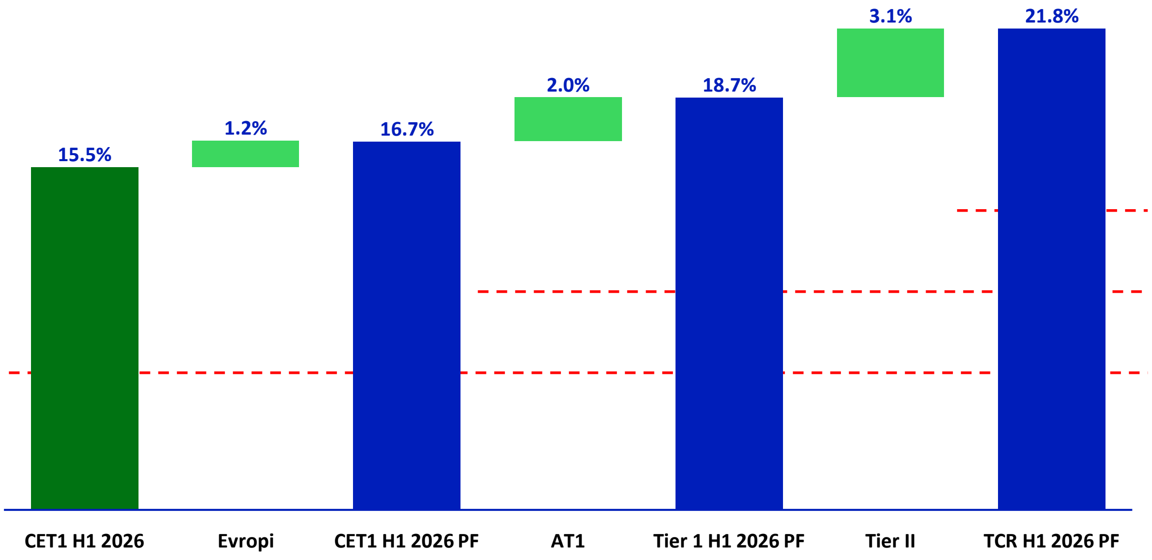


CrediaBank

Notes:
1. Including S/N of securitized portfolios.

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

4. Transformation

CrediaBank

Key Initiatives / Market Developments

In the past months, significant achievements were realized driving greater efficiency, consistency and business value

HSBC Malta

Accelerate the delivery of the Bank's strategic objectives, through doubling its assets, and expanding its operations to a new and attractive market outside of Greece.

Euronet

Modernizing payments through the transfer of ATM and card processing to Euronet.

BNP PARIBAS ASSET MANAGEMENT

Strategic partnership with BNP Paribas Asset Management to accelerate Wealth Management growth

European Investment Bank

Up to €100 million financing to support investment in Greece's security and defence SMEs and mid-cap companies ecosystem

ΠΑΝΤΕΛΑΚΗΣ ΧΡΗΜΑΤΙΣΤΗΡΙΑΚΗ Α.Ε.Π.Ε.Υ.

Entering capital markets via the 70% acquisition of Pantelakis Securities, diversifying fee income.

ΕΥΡΩΠΗ ΑΣΦΑΛΙΣΤΙΚΗ

Strengthening bancassurance through the acquisition of Evropi Holdings, unlocking insurance synergies for customers.

Transformation Overview

Driving sustainable value creation through operational excellence and digital transformation

Operational excellence

Key initiatives

- ✓ Operating model redesign and consolidation of core activities
- ✓ Expanded remote and self-service capabilities
- ✓ Enriched product offering
- ✓ Strategic partnerships and acquisitions

Expected value

- ✓ Lower operational overhead
- ✓ Accelerated delivery
- ✓ Elevated service standards

Digital transformation

Key initiatives

- ✓ Customer relationship management
- ✓ Azure & Cloud Data foundations
- ✓ Digital lending preparation
- ✓ Omnichannel experience modernization

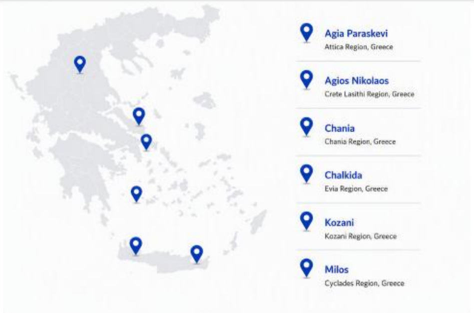
Expected value

- ✓ 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

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

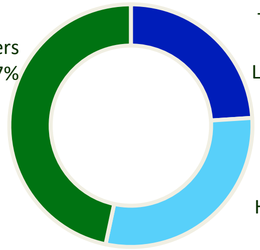
Next milestones: Customer Care go-live (Sep) · Friends & Family release of the new digital experience (Sep) · Digital Instant Loan (Oct) · Omnichannel rollout (Nov)

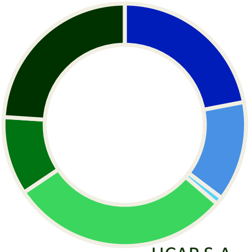
Annex

CrediaBank

CrediaBank's shareholder structure & credit ratings

Shareholder structure[1]





Moody's credit rating

Rating / Action	11.06.2021	11.11.2022	26.09.2023	5.07.2024	15.11.2024	17.03.2025	08.04.2026	2026 vs 2021
Baseline credit assessment	Caa3	Caa3	Caa2	Caa2	B2	B1	ba3	+6
Outlook	Stable	Positive	Positive	Rating(s) Under Review	Positive	Positive	Stable	
Counterparty risk rating	Caa1	B3	B2	B2	Ba2	Ba1	Baa3	+7
Bank deposits	Caa3	Caa1	B3	B3	B1	Ba2	Ba1	+8

Notes:
1. As of 7 April 2026, following the SCI.

Sustainable NII

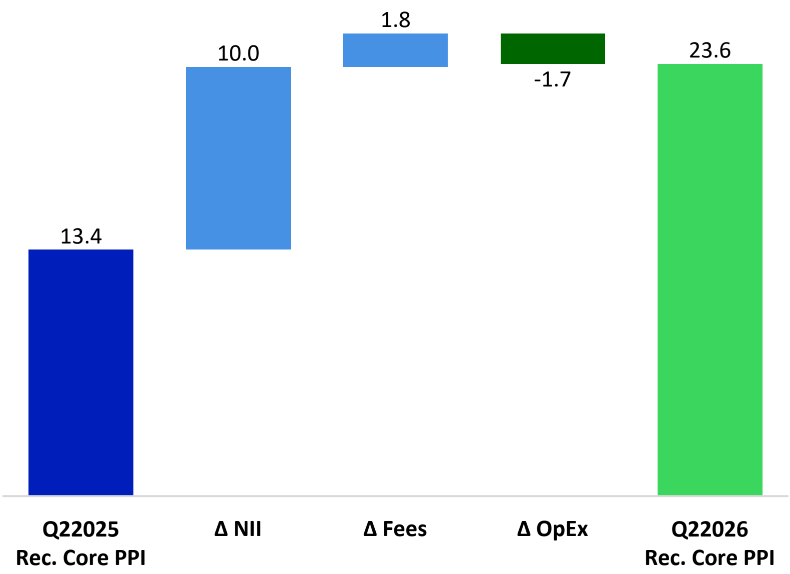
NII evolution per Q (€m)

(€m)	Q2 2026	Q1 2026	Q2 2025	YoY	QoQ
PEs	**60.4**	**55.4**	**48.5**	**24%**	**9%**
Senior notes	3.0	3.0	3.5	(14%)	0%
NPEs	0.5	0.4	0.4	11%	11%
Bonds	12.1	9.7	9.7	25%	24%
Cash & Banks	1.1	1.2	1.2	(10%)	(13%)
Interest Income	**77.0**	**69.7**	**63.3**	**22%**	**10%**
Deposits	-17.0	-15.2	-17.2	(1%)	12%
Debt Securities	-3.2	-3.2	-1.2	164%	1%
Other	-5.3	-4.6	-3.4	54%	14%
Interest expense	-25.5	-23.0	-21.8	17%	11%
Net interest income	**51.4**	**46.8**	**41.4**	**24%**	**10%**

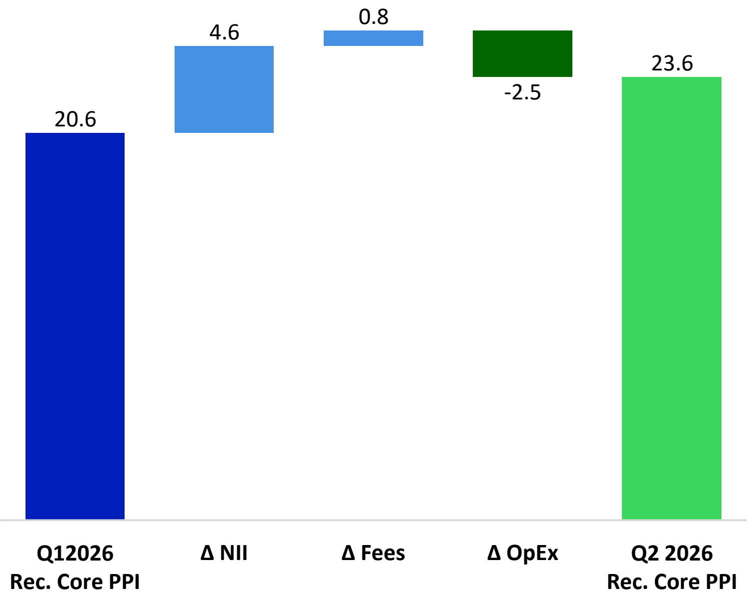
- Q2 2026 NII at €51.4m, up 24% YoY and 10% QoQ.
- Robust YoY growth supported by credit expansion and a sizable securities portfolio, benefiting from the increasing rates environment.
- Loan interest income increased by 24% YoY and by 9% QoQ supported by the net credit expansion.
- Deposit costs rather stable YoY and increased by 12% QoQ due to the increase of base rates.
- NII sensitivity to a 25bps change in Euribor is approximately €4m.

Core PPI up by 75% YoY and by 14% QoQ

Recurring Core PPI bridge (€m)

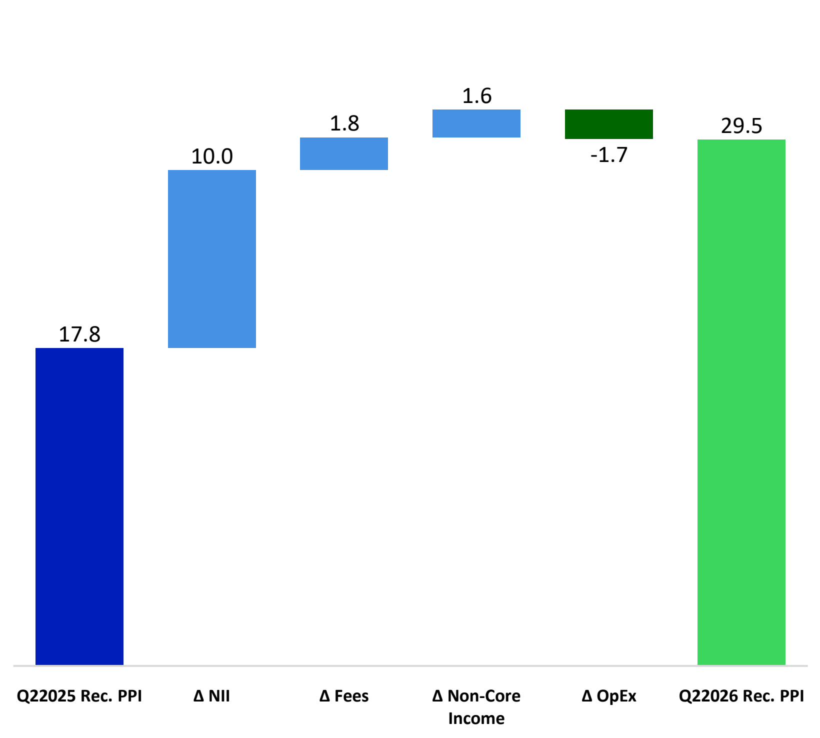


Recurring Core PPI bridge (€m)

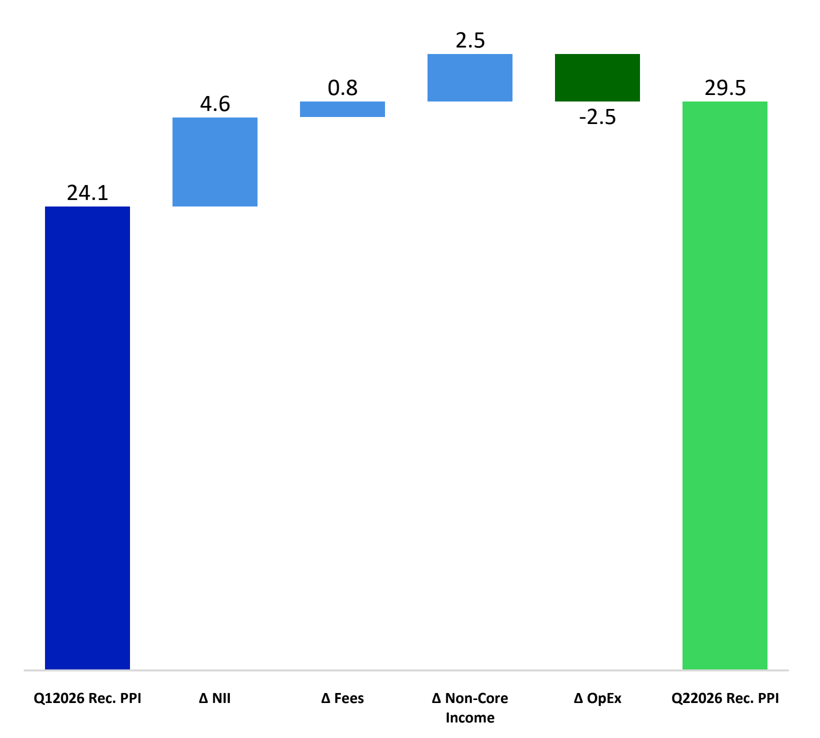


Recurring PPI up by 66% YoY and by 23% QoQ

Recurring PPI bridge (€m)

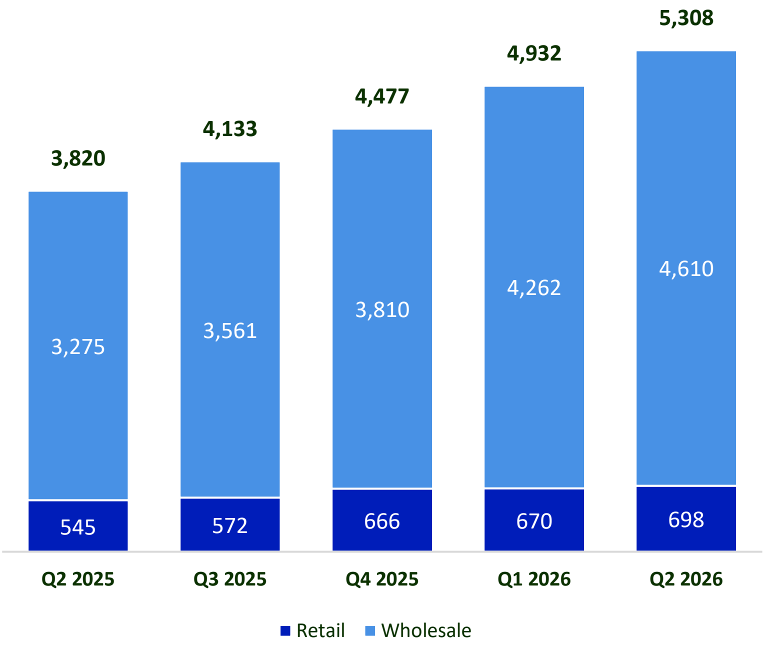


Recurring PPI bridge (€m)

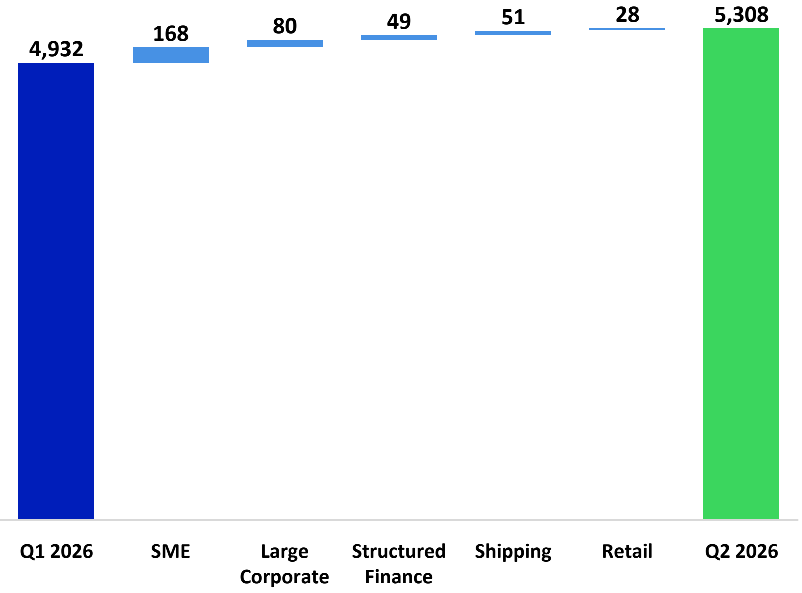


Gross loans increased by 8% QoQ and by 39% YoY

Loan book evolution[1] (€m)



Gross loans evolution by category[2] (€m)



CrediaBank

Notes:
1. Excluding senior notes
2. Differences in loan categories due to reclassifications between segments.
3. SCF and Shipping also targeting SME companies in the respective sectors.

Average new NPE flows of the last 5 quarters ~ 1% (annualized)

Quarterly NPE flows

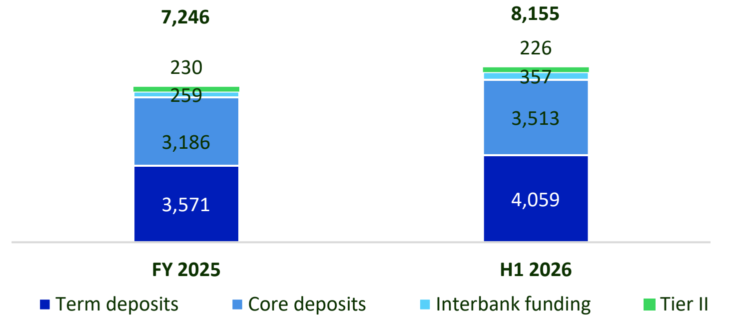
Period (€m)	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
New NPE flows (annualized)	0.9%	1.5%	1.3%	1.3%	1.1%
NPE | begin of period	137	143	153	160	150
Inflows	9	16	15	16	15
o/w Defaults	9	16	14	16	15
o/w Redefaults	0	0	0	0	0
Outflows	(4)	(5)	(7)	(26)	(13)
o/w Cures & repayments, liquidations	(4)	(4)	(7)	(26)	(13)
o/w write-offs	0	(2)	0	0	0
Net NPE flow	5	11	7	(10)	2
NPE | end of period	143	153	160	150	152

Quarterly NPE flows by type of loan

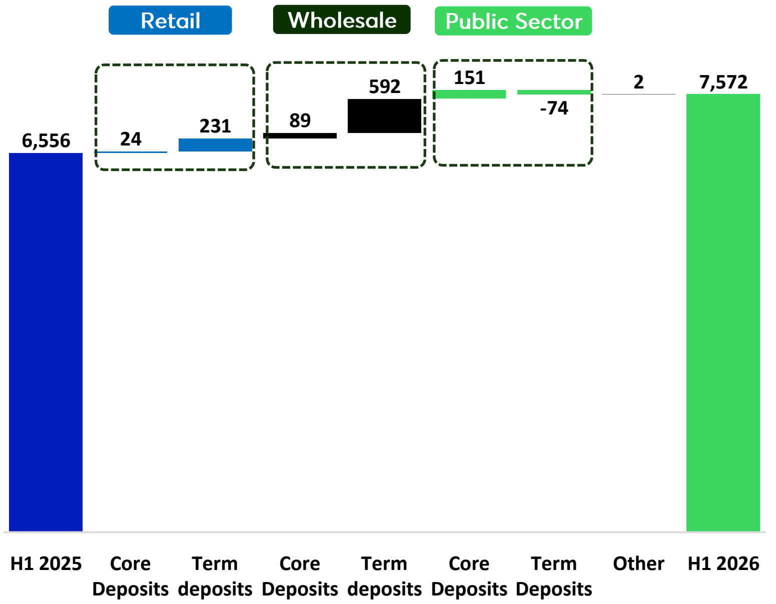
Period (€m)	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Inflows	9	16	15	16	15
Business	7	11	11	13	14
Mortgages	1	2	3	3	1
Consumer	1	3	1	1	1
Outflows	(4)	(5)	(7)	(26)	(13)
Business	(2)	(2)	(5)	(25)	(9)
Mortgages	(1)	(1)	(1)	(1)	(3)
Consumer	(1)	(3)	(1)	(1)	(1)

Total funding & deposits analysis

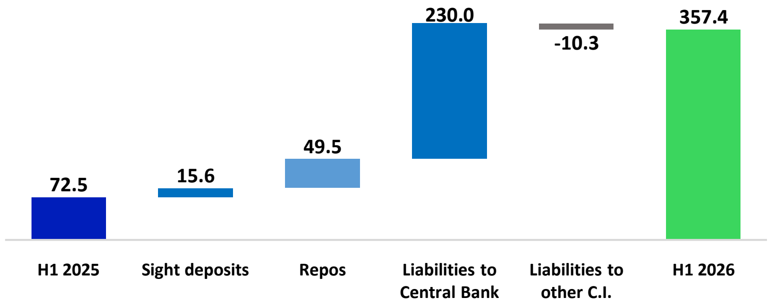
Total funding evolution (€m)



Due to customers (€m)

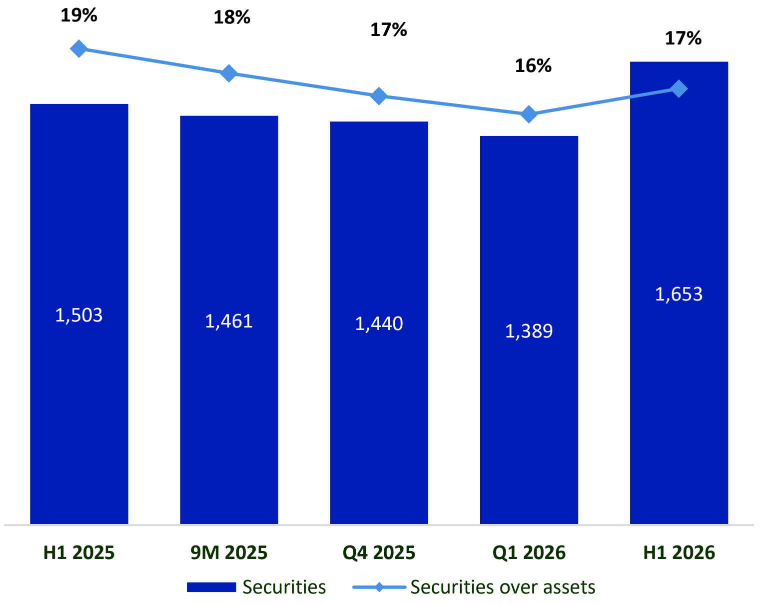


Due to financial institutions (€m)

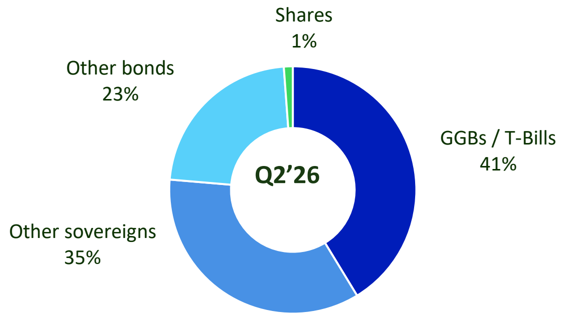


Excess liquidity placed in Greek and other European sovereigns

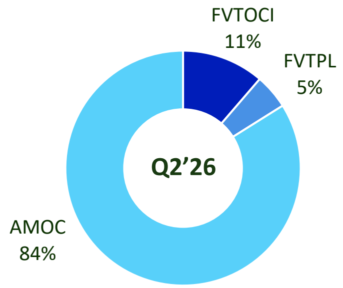
Total securities evolution (€m)



Breakdown per issuer



Breakdown per classification

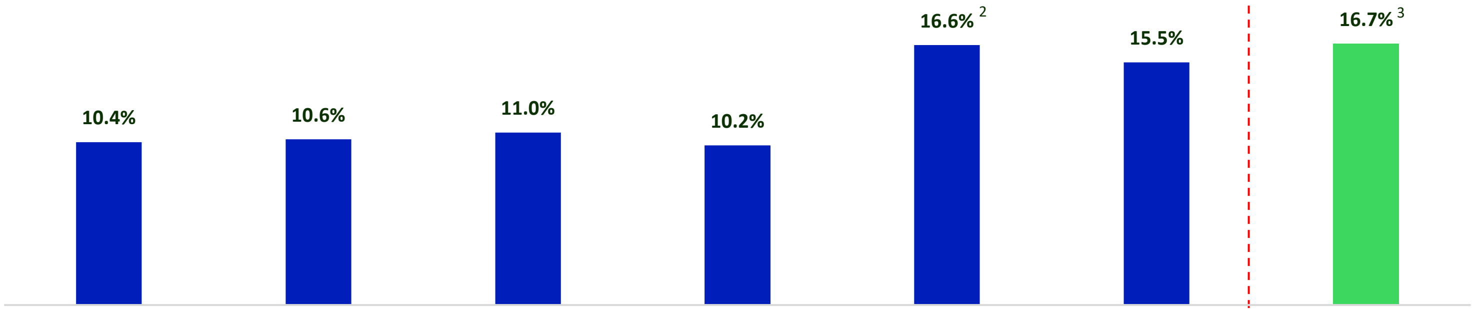


Business volumes

Amounts in €m	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026	YoY %	QoQ %
Total Gross Loans	**3,820**	**4,133**	**4,477**	**4,932**	**5,308**	**39%**	**8%**
Large & other	1,184	1,243	1,375	1,385	1,465	24%	6%
SME	1,302	1,169	1,175	1,254	1,422	9%	13%
Structured Finance	600	892	987	1,306	1,355	126%	4%
Shipping	188	257	273	317	369	96%	16%
Total Wholesale Loans	**3,275**	**3,561**	**3,810**	**4,262**	**4,610**	**41%**	**8%**
Mortgage	303	320	403	408	419	38%	3%
Consumer	54	56	59	55	59	10%	6%
SB	167	176	186	188	200	20%	7%
Credit Cards	22	20	19	19	20	-10%	5%
Total Retail Loans	**545**	**572**	**666**	**670**	**698**	**28%**	**4%**
Group Deposits	**6,556**	**6,662**	**6,757**	**6,813**	**7,572**	**16%**	**11%**
Core deposits	3,246	3,141	3,186	3,228	3,513	8%	9%
Time Deposits	3,310	3,520	3,571	3,585	4,059	23%	13%

Notes: Loan figures exclude the S/N of the HAPS securitization. Differences in loan categories due to reclassifications following the systemic integration with xPCB.

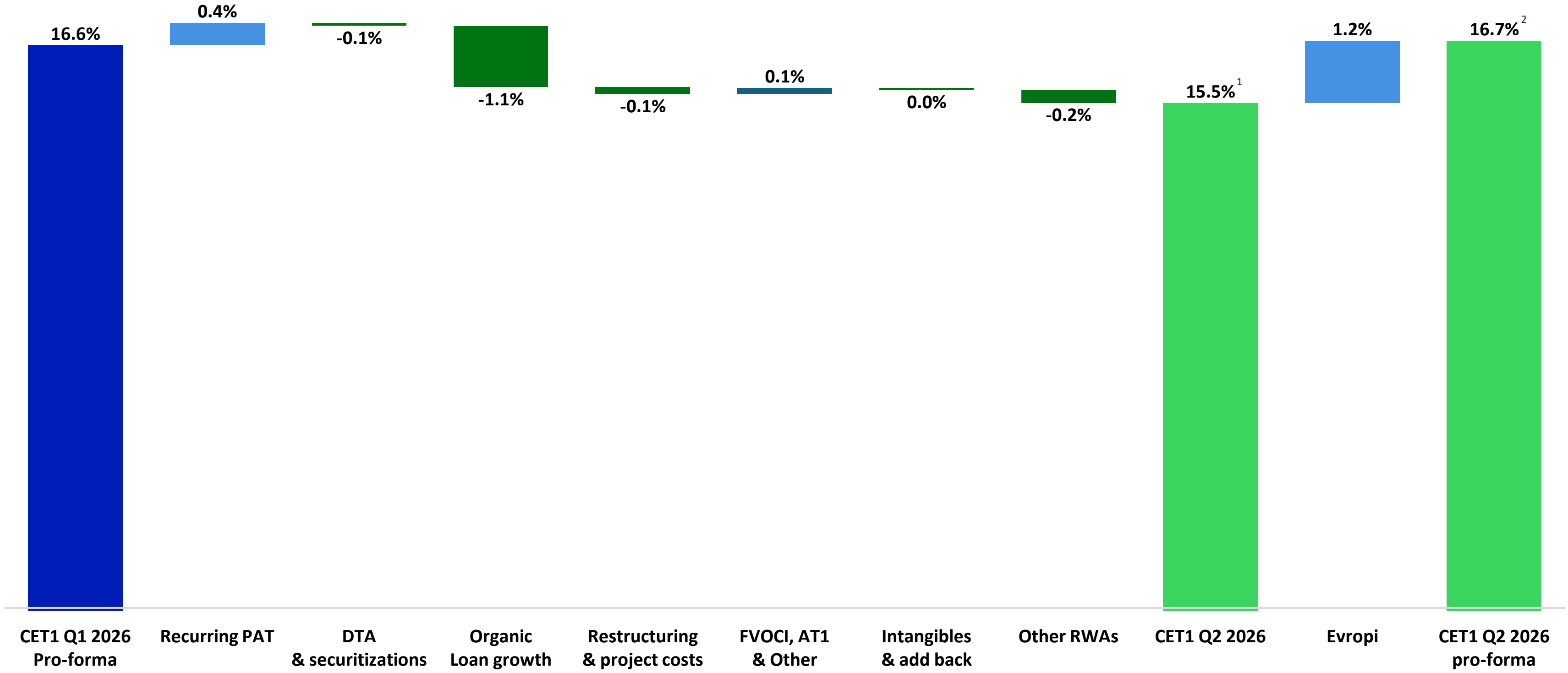
CET1 ratio, including period profits and pro-forma for Evropi Holdings exceeds regulatory requirements by 765bps



Amounts in €m	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q1 2026PF	Q2 2026	Q2 2026PF
CET1 capital	**392**	**388**	**436**	**446**	**725**	**739**	**825**
RWAs	**3,764**	**3,671**	**3,964**	**4,374**	**4,374**	**4,773**	**4,946**
CET1 %	**10.4%**	**10.6%**	**11.0%**	**10.2%**	**16.6%**	**15.5%**	**16.7%**
TBV	**621**	**617**	**617**	**616**	**896**	**911**	**974**

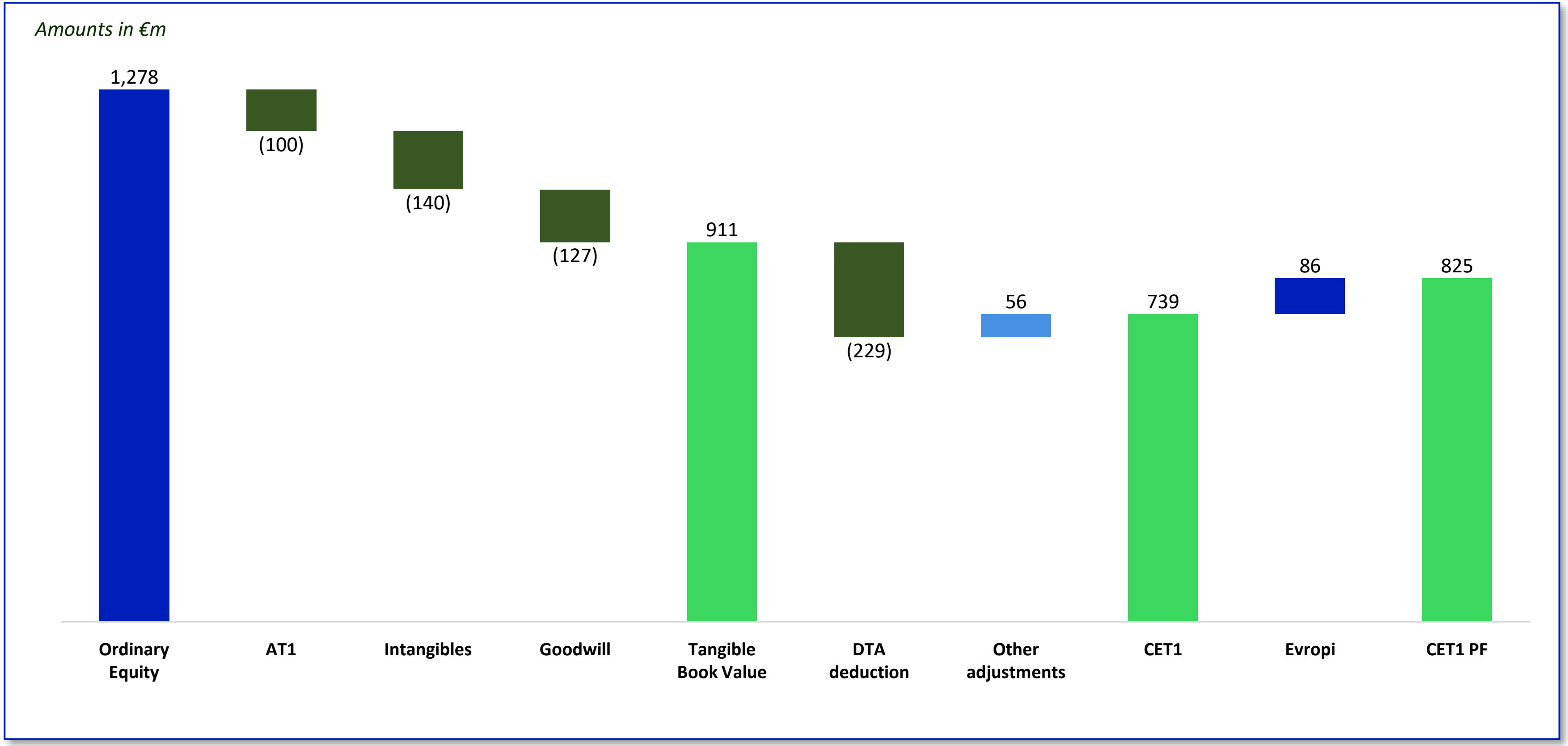
Notes:
1. Including period profit.
2. Pro-forma for the € 300m SCI. 3 Pro-forma for Evropi

CET1 movements | Q1 2026 to Q2 2026



Notes:
1. Including period profit.
2. Pro-forma for Evropi.

Shareholders Equity to TBV and CET1 (H1 2026)



E - Environment: Steady Progress and target setting

Driving Sustainable Finance

- ✓ $98m in sustainability-linked loans to the Shipping sector (54% of total shipping loan disbursements)
- ✓ Rank 1st worldwide in sustainability-linked loans, as a percentage of our total portfolio, based on this year's Petrofin Bank Research in Global Ship Finance
- ✓ €253m in RES and green financing
- ✓ ESG Risk Management Policy
- ✓ ESG materiality risk assessment
- ✓ Progressing the integration of ESG criteria into the Bank’s credit assessment process, enhancing the assessment of clients’ sustainability profile and ESG-related risks.

Enhancing our operational footprint

- ✓ 88% of fleet plug-in hybrid / electric
- ✓ Expansion of EV charging infrastructure supported by new electricity meters
- ✓ Commitment to reduce purchased electricity by 15%, by 2030
- ✓ Energy-efficiency upgrades implemented in 8 branches under the New Experience Branches rollout.
- ✓ 100% of branch electricity consumption matched with renewable energy through Guarantees of Origin.
- ✓ HVAC system upgrades or replacements, using next-generation equipment and low-impact refrigerants
- ✓ Commitment to minimize paper consumption by 30% compared to 2024, by 2030

S - Society: Supporting our people, customers and communities

Empowering our people

- ✓ 41% women in positions of responsibility; >50% women at C-level, supporting gender-balanced leadership
- ✓ 23% of leadership roles held by employees 55+, valuing experience and institutional knowledge
- ✓ 15% of leadership roles held by employees with caregiving responsibilities, reflecting inclusive access to career progression
- ✓ 46 average training hours per employee strengthening capability and regulatory readiness

Fostering inclusion & wellbeing

- ✓ Awarded the Diversity Label by the Ministry of Social Cohesion and Family Affairs, recognized among 41 organizations awarded out of 100 applicants, achieving a score above the average of the awarded organisations
- ✓ Completed a targeted training and advisory program with New Agriculture New Generation, supporting agrifood businesses in promoting high nutritional value products and sustainable water management practices.
- ✓ Human rights commitment statement & diversity, equity & inclusion policy
- ✓ Well-being initiatives for staff through Hellas EAP
- ✓ Awarded the first 158 graduates of CrediaBank's two certified Relationship Manager academies, reinforcing the Bank's investment in front-line talent development and customer advisory excellence.

Giving back to society

- ✓ Expanded accessibility-by-design across the branch experience, with eight New Experience Branches already operating under full accessibility and inclusion principles.
- ✓ Strengthened DE&I in both employee and customer experience, supported by inclusive service training and the Bank's recognition with the Diversity Label.
- ✓ Certification of 5 branches as neurodiversity friendly in progress by HappyAct.
- ✓ CrediaConnect service extends the personalized banking experience beyond the physical branch, enabling broader reach, enhancing digital inclusion and customer-centric service
- ✓ Proud participant of the UN global compact network
- ✓ CrediaBank supported public health through the donation of a CPR system to EKAB for ambulance use.
- ✓ CrediaBank signed an MoU with the Hellenic Mediterranean University to support Crete's agri-food sector through joint initiatives in education, research, innovation and local entrepreneurship.

G - Governance: Operating with transparency and integrity

Strengthening our governance framework

- ✓ CrediaBank has been recognized, for the first time, among The Most Sustainable Companies in Greece by QualityNetFoundation.
- ✓ Revised Sustainability Policy, with stronger governance, ESG data, carbon disclosures, and SDG mapping
- ✓ Reputational Risk Policy launched
- ✓ Progressively updating internal policies to incorporate ESG considerations
- ✓ ESG integration into committees and decision-making
- ✓ Enhanced all key Board committees to incorporate ESG aspects and responsibilities

Promoting ethical and responsible conduct

- ✓ Ethical & safe workplace culture- zero cases of discrimination or harassment in 2024–2025, supported by an ISO 37002:2021 aligned whistleblowing system
- ✓ Anonymous employee survey, achieving strong participation and reinforcing CrediaBank's commitment to understanding employee perspectives and shaping people-focused priorities.
- ✓ Procurement compliance with accessibility requirements (Law 4994/2022 – European Accessibility Act)

Transparency and global engagement

- ✓ UN Global Compact annual Communication on Progress (CoP)
- ✓ UN Human Rights Due Diligence in progress, supporting the Bank's human rights due diligence roadmap
- ✓ Diversity Charter renewed
- ✓ Enhanced transparency and market engagement, with free float at 29.9%, supporting broader investor participation
- ✓ CrediaBank has been included in Bloomberg ESG Score total coverage Index
- ✓ ATHEX ESG transparency score 85%
- ✓ Participation in the S&P corporate sustainability assessment (CSA), strengthening external ESG benchmarking and disclosure readiness
- ✓ Strengthened external ESG visibility, with continued monitoring of international ESG rating activity and emerging interest from providers such as MSCI

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/Q127:** Finalization of the **operational readiness**
- **April 2027 Legal/Operational merge** along with the change of ownership

Start → SPA signed → MFSA file submitted → TOM finalized → Regulatory approval → Operational readiness → Legal day 1 → Completion

Completed: SPA signed, MFSA file submitted, TOM finalized
Ongoing: Regulatory approval, Operational readiness, Legal day 1

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

Group Balance Sheet

Balance sheet, in €m	H1 2025	9M 2025	FY 2025	Q1 2026	H1 2026[1]
Assets					
Cash and balances with central bank	654	647	643	357	753
Due from other financial institutions	79	70	69	67	69
Financial assets	1,503	1,461	1,440	1,389	1,653
Derivative financial instruments - assets	0	0	0	0	1
Net loans and advances to customers	4,864	5,149	5,457	5,864	6,220
Investments in associates	2	3	4	5	5
Property, plant & equipment	87	86	86	85	80
Investment property	91	91	103	103	109
Intangible assets	254	259	262	265	267
Deferred tax assets	272	272	225	222	222
Assets held for sale	22	22	15	15	17
Other assets	144	112	176	176	176
Total assets	**7,972**	**8,172**	**8,480**	**8,549**	**9,572**
Liabilities					
Due to financial institutions	73	179	259	357	338
Due to customers	6,556	6,662	6,757	6,813	7,572
Debt securities issued	178	178	169	169	224
Defined benefit obligations	7	7	7	7	7
Other provisions	0	0	0	0	0
Other liabilities	184	170	309	221	152
Total liabilities	**6,998**	**7,196**	**7,501**	**7,567**	**8,294**
Equity					
Share capital (common shares)	81	81	81	81	100
Other debt securities	100	100	100	100	100
At par	1,565	519	519	519	801
Retained earnings	(2,006)	9	12	17	9
Reserves	1,235	267	267	264	268
Total equity	**975**	**976**	**979**	**981**	**1,278**
Total liabilities & equity	**7,972**	**8,172**	**8,480**	**8,549**	**9,572**

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Note:
1. Published FS as of 06.08.2026.

Group P&L

Profit & loss statement, in €m	H1 2025	9M 2025	FY 2025	Q1 2026	H1 2026[1]
Interest income	125.7	190.3	260.8	69.7	146.7
Interest expense	(47.6)	(70.5)	(93.4)	(23.0)	(48.5)
Net interest income	**78.1**	**119.9**	**167.4**	**46.8**	**98.2**
Income from fees and commissions	24.6	38.4	54.0	13.3	28.9
Fees and commissions expense	(7.6)	(12.1)	(16.8)	(2.3)	(6.2)
Net fees & commission income	**17.0**	**26.3**	**37.2**	**11.0**	**22.7**
Profit / (loss) from financial transactions	3.5	3.5	4.6	0.6	0.7
Profit / (loss) from investment portfolio	2.1	2.6	3.2	1.3	1.6
Dividends	0.4	0.6	0.8	0.0	1.8
Other income / (expenses)	9.6	10.9	11.8	1.6	5.3
Total non-core income	**15.6**	**17.7**	**20.5**	**3.5**	**9.4**
Total recurring operating income	**110.6**	**163.8**	**225.1**	**61.2**	**130.3**
Non-recurring revenues	9.8	9.8	53.2	0.0	0.0
Total reported operating income	**120.4**	**173.6**	**278.3**	**61.2**	**130.3**
Personnel costs	(37.9)	(54.9)	(71.9)	(18.0)	(36.3)
General & administrative expenses	(20.7)	(30.0)	(43.6)	(11.7)	(25.1)
Depreciation	(15.1)	(22.8)	(31.0)	(7.4)	(15.3)
Total recurring operating expenses	**(73.7)**	**(107.8)**	**(146.5)**	**(37.1)**	**(76.7)**
Restructuring & project costs	**(29.0)**	**(36.6)**	**(46.3)**	**(4.8)**	(12.6)
o/w Staff leaving expense & incentive	(26.8)	(34.1)	(39.0)	(3.9)	(10.2)
o/w Other restructuring & project costs	(1.8)	(2.1)	(6.9)	(1.0)	(2.4)
Total operating expenses	**(102.6)**	**(144.4)**	**(192.8)**	**(42.0)**	**(89.4)**
Recurring PPI	**36.9**	**56.0**	**78.6**	**24.1**	**53.6**
PPI (reported)	**17.8**	**29.2**	**85.5**	**19.3**	**41.0**
Provisions for expected credit losses	(9.4)	(15.8)	(21.7)	(7.2)	(13.4)
Results from investments in associates	0.1	0.5	0.9	(0.2)	(0.1)
Loss on write-off of fixed assets	0.0	0.0	(0.7)	0.0	0.0
Recurring Profit / (loss) before income tax	**27.6**	**40.8**	**57.8**	**16.7**	**40.1**
Profit / (loss) before income tax	**8.5**	**13.9**	**64.1**	**11.9**	**27.5**
Income tax	(3.6)	(4.0)	(48.9)	(4.1)	(4.5)
Recurring profit / (loss) after income tax	**21.6**	**31.8**	**45.1**	**13.0**	**31.3**
Profit / (loss) after income tax	**4.9**	**9.9**	**15.2**	**7.8**	**23.0**

Notes: As per published financial statements, all quarters adjusted for PPA reclassification to interest expense and depreciation.
1. Published FS as of 06.08.2026.

Group P&L

Profit & loss statement, in €m	Q2 2025	Q3 2025	Q4 2025	Q1 2026[1]	Q2 2026[1]
Interest income	63.3	64.7	70.4	69.7	77.0
Interest expense	(21.8)	(22.9)	(22.9)	(23.0)	(25.5)
Net interest income	**41.4**	**41.8**	**47.5**	**46.8**	**51.4**
Income from fees and commissions	14.1	13.8	15.6	13.3	15.6
Fees and commissions expense	(4.2)	(4.5)	(4.7)	(2.3)	(3.8)
Net fees & commission income	**9.9**	**9.3**	**10.9**	**11.0**	**11.8**
Profit / (loss) from financial transactions	2.0	0.1	1.1	0.6	0.1
Profit / (loss) from investment portfolio	1.1	0.5	0.5	1.3	0.4
Dividends	0.3	0.3	0.2	0.0	1.8
Other income / (expenses)	1.0	1.2	1.0	1.6	3.7
Total non-core income	**4.4**	**2.1**	**2.8**	**3.5**	**5.9**
Total recurring operating income	**55.8**	**53.2**	**61.2**	**61.2**	**69.1**
Non-recurring revenues	8.5	0.0	43.4	0.0	0.0
Total reported operating income	**64.2**	**53.2**	**104.7**	**61.2**	**69.1**
Personnel costs	(18.5)	(17.0)	(17.0)	(18.0)	(18.3)
General & administrative expenses	(11.9)	(9.3)	(13.5)	(11.7)	(13.4)
Depreciation	(7.6)	(7.7)	(8.2)	(7.4)	(7.9)
Total recurring operating expenses	**(37.9)**	**(34.1)**	**(38.7)**	**(37.1)**	**(39.6)**
Restructuring & project costs	**(14.4)**	**(7.7)**	**(9.7)**	**(4.8)**	(7.8)
o/w Staff leaving expense & incentive	(12.5)	(7.4)	(4.9)	(3.9)	*(6.3)*
o/w Other restructuring & project costs	(1.5)	(0.3)	(4.8)	(1.0)	*(1.5)*
Total operating expenses	**(52.3)**	**(41.8)**	**(48.4)**	**(42.0)**	**(47.4)**
Recurring PPI	**17.8**	**19.1**	**22.5**	**24.1**	**29.5**
PPI (reported)	**11.9**	**11.4**	**56.3**	**19.3**	**21.7**
Provisions for expected credit losses	(4.6)	(6.4)	(5.9)	(7.2)	(6.2)
Results from investments in associates	0.0	0.4	0.4	(0.2)	0.1
Loss on write-off of fixed assets	0.0	0.0	(0.7)	0.0	0.0
Recurring Profit / (loss) before income tax	**13.3**	**13.1**	**17.1**	**16.7**	**23.4**
Profit / (loss) before income tax	**7.4**	**5.4**	**50.2**	**11.9**	**15.6**
Income tax	(2.6)	(0.5)	(44.9)	(4.1)	(0.4)
Recurring profit / (loss) after income tax	**10.4**	**10.2**	**13.3**	**13.0**	**18.2**
Profit / (loss) after income tax	**4.8**	**5.0**	**5.3**	**7.8**	**15.2**

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Notes: As per published financial statements, all quarters adjusted for PPA reclassification to interest expense and depreciation.
1. Published FS as of 06.08.2026.

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
CHF loans	Swiss Franc loans
CoE	Cost of equity
Common Equity Tier 1 ratio (CET 1)	Common Equity Tier 1 regulatory capital as defined by Regulation (EU) 575/2013
Cost of funds (CoF)	Average cost paid by the bank to fund its assets
Cost of risk (CoR)	Loan loss reserves for the period divided by gross loans of the relevant period
Cost-to-core-income ratio	Operating expenses over core income; core income defined as net interest income + net fee income
Cost-to-income ratio	Management expenses divided by total income
CRE	Commercial real estate
DTA	Deferred Tax Asset
DTC	Deferred tax credit
FTEs	Full-time employees
FV	Fair Value
FVOCI	Fair value through other comprehensive income
FVTPL	Fair value of assets through profit & loss
GBV	Gross book value

Glossary of Terms (2/4)

Terms	Definitions
GDP	Gross domestic product
Gross NPE ratio	Non-performing exposures divided by gross customer loans for the period
HAPS	Hellenic Asset Protection Scheme
HQLA	High Quality Liquid Assets
ISO	International Organization for Standardization
LC	Large Corporate
Liquidity coverage ratio (LCR)	The proportion of highly liquid assets held by financial institutions, to ensure their ongoing ability to meet short-term obligations
Loan to deposit (LTD)	Gross loans divided by customer deposits
LTM	Term loans including Government products
LTV	Loan-to-Value
Net commission income (NFI)	Commission income less commission expense
Net interest margin (NIM)	Net interest income over average interest-earning assets
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	Net customer loans divided by customer deposits, indicating the extent to which the loan portfolio is funded by the bank's deposit base
Net NPE ratio	Non-performing exposures net of loan loss reserves divided by net customer loans for 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-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
NPL	Non-performing loans
NPE coverage	Loan loss reserves divided by non-performing exposures for the period
NPE Ratio	Gross non-performing exposures divided by total customer loans, measuring the share of a bank's loan book that is classified as non-performing

Glossary of Terms (3/4)

Terms	Definitions
Operating Income	Total operating revenue minus operating expenses (administrative expenses, depreciation, amortization and other operating costs)
Overall capital ratio (OCR)	Total regulatory capital divided by total risk weighted assets, as defined by Regulation (EU) 573/2013
P / TBV	Price to tangible book value ratio
PBT	Profit before tax
PCB	Pancreta Bank
Performing exposure (PE)	Loan exposures not classified as non-performing (i.e. exposures that are not past-due by >90 days and for which there is no indication of unlikeliness to pay)
POS	Point of Sale – loans or credit provided at the moment a customer purchases goods/service
PPE	Property, Plant & Equipment
Pre-provision income (PPI)	Total operating income for the period less total operating expenses for the period
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 PBT	Profit before tax excluding non-underlying / one-off items, providing a view of the bank's underlying, repeatable profitability
Recurring PPI	Pre-provision income adjusted to exclude non-recurring items, showing the bank's core operating performance before credit costs
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
RoATE	Net income divided by average tangible equity, measuring profitability relative to tangible shareholder capital
RoE	Return on equity – net income divided by average shareholders' equity
RoTE	Return on tangible equity – net income divided by average tangible equity
RRF	Recovery and Resilience Facility
SME	Small and medium-sized enterprise

Glossary of Terms (4/4)

Terms	Definitions
SB	Small businesses
SRT	Significant risk transfer of credit risk to third parties
Stage 3	Includes credit impaired exposures, loan loss reserves for exposures classified under Stage 3 are calculated for the lifetime of the exposure (lifetime expected credit losses)
TBV	Tangible Book Value
TCR	Total capital ratio – total regulatory capital divided by risk-weighted assets
Tier 1	Primary component of the bank's regulatory capital, comprising Common Equity Tier 1 and Additional Tier 1 instruments
Tier 2 instrument	Secondary component of the bank's regulatory capital, in addition to Tier 1 capital, that makes up the bank's required regulatory reserves
UCI	Union de Creditos Immobiliarios, S.A.E
Voluntary exit scheme (VES)	A scheme that provides an incentive for employees to retire early
WM	Wealth Management

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52

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53

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