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CREDIABANK S.A.

ANNOUNCEMENT OF AVAILABILITY OF THE ANNEX IX DOCUMENT UNDER REGULATION (EU) 2017/1129 (the “Document” and the “Regulation,” respectively)

The Document has been prepared in accordance with Articles 1.4.(db) and 1.5.(ba) and the requirements of Annex IX of the Regulation for the purpose of (a) a public offering, with the exclusion (abolition) of pre-emptive rights of existing shareholders, in Greece, of up to 375,000,000 new, ordinary, dematerialised, registered voting shares with a nominal value of €0.05 each, issued by CrediaBank S.A. (the “**CrediaBank**” or the “**Company**”), and (b) the admission of the New Shares (as defined below) to trading on the Main Market of the Regulated Market of the Athens Stock Exchange (the “**ASE**” and the “**Admission**,” respectively).

Specifically, based on the Company’s Board of Directors resolution dated 29.03.2026, pursuant to authorization granted by the Extraordinary General Meeting of Shareholders of the Company on 27.03.2026, it was approved, among other matters, to increase the Company’s share capital by up to €18,750,000, through a cash contribution, to raise funds up to €300,000,000 through the issuance of up to 375,000,000 new ordinary, dematerialized, registered voting shares with a nominal value of €0.05 each (the “**New Shares**”), with the exclusion (abolition) of pre-emptive rights of the Company’s existing shareholders, in accordance with Article 27(4) of Law 4548/2018 and with the possibility of partial coverage under Article 28 of Law 4548/2018 (the “**Share Capital Increase**”), at an offering price of €0.80 per New Share (the “**Offering Price**”). The final number of New Shares will be equal to the quotient of the total amount ultimately raised through the Share Capital Increase divided by the Offering Price and the final nominal amount of the Share Capital Increase will be equal to the product of the final number of New Shares multiplied by their nominal value (i.e. €0.05 per New Share). Additionally, it was decided that the New Shares will be offered through (i) a public offering in Greece to retail investors and qualified investors (the “**Greek Public Offering**”), with a preferential allocation right (the “**Preferential Allocation Right**”) granted to existing shareholders of the Company, who are registered as shareholders in the Shareholders’ Register (S.A.T.) at the close of trading of the Company’s existing shares on 30.03.2026 (the “**Record Date**”), according to their participation in the existing share capital, that is at a ratio of 375,000,000 New Shares for each existing Share, so that they may maintain their proportional ownership in relation to their holdings prior to the Share Capital Increase, and (ii) a private placement outside Greece, which does not constitute a public offering, in any case subject to applicable exemptions from prospectus requirements (the “**International Offering**,” and together with the Greek Public Offering, the “**Combined Offering**”).

Information regarding the process for investors to participate in the Greek Public Offering is provided in Section XI, “Terms and Conditions of the Greek Public Offering,” of the Document.

Below is the expected timetable for the Greek Public Offering and the Admission:

Date	Event
30.03.2026	Submission of the Document to the Hellenic Capital Market Commission
30.03.2026	Publication of the Document on the ATHEX DSB, the Company's website and the websites of the Placement Coordinators and Placement Agents
30.03.2026	Publication of the announcement - invitation to investors and commencement of the Greek Public Offering
30.03.2026	Record Date for Preferential Allocation Right
30.03.2026	Commencement of the Greek Public Offering
01.04.2026	End of the Greek Public Offering
07.04.2026	Release of investor funds and payment of the purchase price for the allocated shares by the Qualified Investors
07.04.2026	BoD Decision regarding the certification of payment of the Share Capital Increase, based on a report by a certified auditor or auditing firm
07.04.2026	Publication of an announcement regarding the outcome of the Combined Offering on the ATHEX DSB and the Company's website
07.04.2026	Approval by the competent committee of the ATHEX for the admission to trading of the New Shares
07.04.2026	Announcement of the date of commencement of trading of the New Shares on the ATHEX DSB and on the Company's website
08.04.2026	Commencement of trading of the New Shares

It should be noted that the above timetable depends on several unpredictable factors and may change. In such a case, the investing public will be informed via the ATHEX DSB and the Company's website.

Further information regarding the Share Capital Increase and the Greek Public Offering is included in the Document, which does not constitute a prospectus within the meaning of the Regulation and, therefore, has not been reviewed or approved by the Hellenic Capital Market Commission.

The Document has been prepared in accordance with Article 1(4)(db) and Article 1(5)(ba) of the Regulation and the requirements set out in Annex IX of the Regulation.

The Document can be accessed electronically on the websites of Hellenic Exchanges – Athens Stock Exchange Group S.A. (<https://www.athexgroup.gr/el/market-data/informative-material>), the Company (<https://www.crediaBank.com/omilos/enimerosiependuton/epiloges-gia-tin-enishusi-tis-parousias-stis-kefalaiaiores/>) and the Placement Coordinators, namely EUROXX Securities S.A. (www.euroxx.gr/crediaBankAnnexIX.html), Pantelakis Securities S.A. (<https://www.pantelakis.gr/pantelakis/services/CrediaBankOffer>), Optima bank S.A. (<https://www.optimabank.gr/business/investment-banking/enimerotika-pliroforiaka-deltia>) and Ambrosia Capital Hellas Single Member Investment Services S.A. (<https://ambrosiacapital.gr/credia/>).

Additionally, during the period of the Greek Public Offering, an electronic copy of the Document will be provided free of charge, upon request, to any potential investor by the Company, EUROXX Securities S.A., Pantelakis Securities S.A., Optima bank S.A. and Ambrosia Capital Hellas Single Member Investment Services S.A.

For further information, shareholders may contact the Company's Shareholder Services Department at email custodyservices@crediaBank.com.

Chalandri, 30 March 2026

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The Company has not authorized any offer to the public of securities in any Member State of the European Economic Area other than Greece (each other Member State, a "Relevant State"). With respect to each Relevant State, no action has been undertaken or will be undertaken to make an offer to the public of securities requiring publication of a prospectus in any Relevant State. As a result, the securities may only be offered in Relevant States (a) to any legal entity which is a qualified investor as defined in Article 2 (e) of Regulation (EU) 2017/1129 (the "Prospectus Regulation") (each, a "Qualified Investor"); or (b) in any other circumstances which do not require the publication by the Company of a prospectus pursuant to Article 3 of the Prospectus Regulation. For the purposes of this paragraph, the expression an "offer of securities to the public" means a communication to persons in any form and by any means, presenting sufficient information on the terms of the offer and the securities to be offered, so as to enable an investor to decide to purchase or subscribe for those securities.

In addition, the Company has not authorized any offer to the public of securities in the United Kingdom and no action has been undertaken or will be undertaken to make an offer to the public of securities that could require publication of a prospectus in the United Kingdom. Accordingly, this communication is only being distributed in the United Kingdom to persons who are qualified investors within the meaning of Paragraph 15, Part 1, Schedule 1 of the Public Offers and Admissions to Trading Regulations 2024/105 (the "POAT Regulations") who are persons (i) falling within the definition of "investment professionals" in Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005, as amended (the "Order"), (ii) who are high net worth companies as described in Article 49(2)(a) to (d) of the Order, or (iii) to whom such investment or investment activity may otherwise lawfully be communicated (all such persons together being referred to as "Relevant Persons"). Any investment or investment activity to which this communication relates will, in the United Kingdom, only be available to, and will only be engaged in with, Relevant Persons. Any person in the United Kingdom who is not a Relevant Person must not act or rely on this presentation or any of its contents.

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