

[Translation from the original text in Greek]

AGREED-UPON PROCEDURES REPORT IN RESPECT OF THE VERIFICATION OF THE CARRYING VALUE OF THE ASSETS AND LIABILITIES OF CREDIABANK SOCIÉTÉ ANONYME BANKING COMPANY AS AT THE TRANSFORMATION DATE IN ACCORDANCE WITH THE PROVISIONS OF ARTICLE 16 OF LAW 2515/1997, AS WELL AS THE EXAMINATION OF THE CONTENT OF THE MERGER AGREEMENT IN ACCORDANCE WITH THE ARTICLE 7 OF LAW 4601/2019.

To the Shareholders and the Board of Directors of CrediaBank Société Anonyme Banking Company

Purpose of this Agreed-Upon Procedures Report

The Board of Directors of the companies “CrediaBank Société Anonyme Banking Company” (hereinafter the “**Bank**”) and “Europe Holdings Société Anonyme” resolved to initiate merger process through the absorption of the latter by the former, in accordance with the provisions of Law 2515/1997, Law 4601/2019 and Law 4548/2018, as in force, and designated 30 June 2026 as the transformation balance sheet date (hereinafter the “**Merger**”).

Our report is solely for the purpose of assisting Bank’s Shareholders in determining the carrying value of its assets and liabilities as of the transformation date in accordance with the provisions of Article 16 of Law 2515/1997 for the purposes of the forthcoming merger, as well as in examining the content of the relevant Draft Merger Agreement (the “**DMA**”), as made available to us by the Bank’s Management (hereinafter “**Management**”), on the basis of the provisions of Law 4601/2019 (hereinafter the “**Subject Matter**”). Accordingly, this report may not be suitable for any other purpose.

This report is intended solely for the Shareholders and the Board of Directors of the Bank and should not be used by, or distributed to, any other party.

For the purposes of the Merger, the Bank prepared a Transformation Balance Sheet as at 30.06.2026 (Appendix A).

Our report is limited to the matters described above and does not extend to any Financial Statements prepared by the Bank.

Responsibilities of the Management

Management has acknowledged that the agreed-upon procedures are appropriate for the purpose of the engagement.

Management is responsible for the subject matter on which the agreed-upon procedures are performed.

Auditor’s Responsibilities

We have conducted the agreed-upon procedures engagement in accordance with the International Standard on Related Services (ISRS) 4400 (Revised), Agreed-Upon Procedures Engagements. An agreed-upon procedures engagement involves us performing the procedures that have been agreed with the Company, and reporting the findings, which are the factual results of the agreed-upon procedures performed. We make no representation regarding the appropriateness of the agreed-upon procedures.

This agreed-upon procedures engagement is not an assurance engagement. Accordingly, we do not express an opinion or an assurance conclusion.

Had we performed additional procedures, other matters might have come to our attention that would have been reported.



Professional Ethics and Quality Management

We have complied with the ethical requirements of the International Code of Ethics for Professional Accountants issued by the International Ethics Standards Boards of Accountants (including International Independence Standards) (IESBA Code) as well as the ethical and independence requirements of Law 4449/2017 and of Regulation (EU) No 537/2014, that are relevant to the audit of the financial statements in Greece.

Our firm applies International Standard on Quality Management (ISQM) 1, Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance and Related Services Engagements, and accordingly, maintains a comprehensive system of quality management including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Procedures and Findings

We have performed the procedures described below, which were agreed upon with the Board of Directors in the terms of engagement dated 07 August 2026:

No.	Procedures	Findings
1.	Comparison and reconciliation of the balances and amounts included in the Bank's Transformation Balance Sheet as at 30 June 2026 with the corresponding accounting records maintained by the Bank as of that date.	We compared the balances and amounts included in the Bank's Transformation Balance Sheet as at 30 June 2026 (Appendix A) to the corresponding accounting records maintained by the Bank as at that date. These balances and amounts are analysed in Appendix B to our Report. Based on the results of the above agreed-upon procedure, we noted that the carrying value of the Bank's assets and liabilities included in the Bank's Transformation Balance Sheet as of 30 June 2026 agreed to the corresponding balances reflected in the accounting records maintained by the Bank as of that date.
2.	Th examination of whether the content of the DMA is in compliance with the provisions of Article 7 of Law 4601/2019, as in force.	We examined the compliance of the content of the DMA with the provisions of article 7 of Law 4601/2019, as in force. Based on the results of the above agreed-upon procedure, we noted that the content of the DMA is in compliance with the provisions of Article 7 of Law 4601/2019.

Athens, 16 September 2026

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Appendix A: Transformation Balance Sheet of the Bank as at 30.06.2026

Amounts in € thousand	30 June 2026
Assets	
Cash and balances with Central Bank	753,239
Due from other financial institutions	69,082
Derivative financial instruments - assets	630
Loans and advances to customers (net of impairment)	6,208,431
Investment securities	1,653,188
Investments in subsidiaries	10,513
Investments in associates and other entities	5,324
Tangible assets	79,304
Investment property	109,420
Intangible assets	266,725
Deferred tax assets	222,189
Assets held for sale	16,596
Other assets	170,450
Total Assets	9,565,091
Liabilities	
Due to credit institutions	338,382
Due to customers	7,584,776
Derivative financial instruments - liabilities	465
Debt securities in issue	224,336
Defined benefit obligations	7,387
Other provisions	23,948
Other liabilities	115,386
Total Liabilities	8,294,680
Equity	
Share capital (common shares)	99,782
Other equity instruments	100,000
Share premium	800,552
Reserves	268,219
Retained earnings	1,858
Total Equity	1,270,411
Total Liabilities and Equity	9,565,091

Appendix B: Analysis of the balances included in the Bank's Transformation Balance Sheet as at 30.06.2026

Assets

Cash and balances with Central Bank

The balance of "Cash and balances with Central Bank" primarily comprises cash in hand and deposits held with the central bank.

	Balance as at 30.06.2026 (in thousands)
Cash and balances with Central Bank	€ 753,239

Due from other financial institutions

The balance of "Due from other financial institutions" primarily comprises sight and term deposits with credit institutions, margin accounts collateral and securities purchased under resale agreements (reverse repos).

	Balance as at 30.06.2026 (in thousands)
Due from other financial institutions	€ 69,082

Derivative financial instruments - assets

The balance of "Derivative financial instruments - receivables" primarily comprises foreign exchange forward contracts, interest rate and currency swap agreements, and futures contracts.

	Balance as at 30.06.2026 (in thousands)
Derivative financial instruments - assets	€ 630

Loans and advances to customers (net of impairment)

The balance of "Loans and advances to customers (net of impairment)" comprises of loans to individuals, corporate entities (including finance lease receivables) and the public sector, net of impairment allowances.

	Balance as at 30.06.2026 (in thousands)
Loans and advances to customers (net of impairment)	€ 6,208,431

Investment securities

The balance of “Investment securities” comprises financial instruments measured at amortised cost, at fair value through profit or loss, and at fair value through other comprehensive income, and primarily includes Greek government bonds, Greek treasury bills, foreign government bonds, corporate bonds and equity securities.

	Balance as at 30.06.2026 (in thousands)
Investment securities	€ 1,653,188

Investments in subsidiaries

The balance of “Investments in subsidiaries” comprises the subsidiary companies, namely “Credia Group Insurance Agency S.A (Single Member)” and “Credia Factors S.A. (Single Member) Debt Management Company”.

	Balance as at 30.06.2026 (in thousands)
Investments in subsidiaries	€ 10,513

Investments in associates and other entities

The balance of “Investments in associates and other entities” primarily consists of the associate “Zaitech Innovation Venture Capital Fund I”.

	Balance as at 30.06.2026 (in thousands)
Investments in associates and other entities	€ 5,324

Tangible assets

The balance of “Tangible assets” primarily consists of own-used land and buildings, equipment, leasehold improvements on third party’s property and right-of-use assets.

	Balance as at 30.06.2026 (in thousands)
Tangible assets	€ 79,304

Investment property

The balance of "Investment property" consists of land and buildings held for long-term rental or for capital appreciation.

	Balance as at 30.06.2026 (in thousands)
Investment property	€ 109,420

Intangible assets

The balance of "Intangible assets" primarily comprise goodwill, the acquired core deposit intangible – and software.

	Balance as at 30.06.2026 (in thousands)
Intangible assets	€ 266,725

Deferred tax assets

The balance of "Deferred tax assets" comprise the net deferred tax recognised on deductible temporary differences and unused tax losses carried forward.

	Balance as at 30.06.2026 (in thousands)
Deferred tax assets	€ 222,189

Assets held for sale

The balance of "Assets held for sale" consists of a portfolio of properties held for sale.

	Balance as at 30.06.2026 (in thousands)
Assets held for sale	€ 16,596

Other assets

The balance of "Other assets" primarily comprise receivables from the Hellenic Deposit and Investment Guarantee Fund (HDIFG), tax advances and other tax receivables, securitisation receivables, accrued and invoiced unearned income and other receivables from third parties.

	Balance as at 30.06.2026 (in thousands)
Other assets	€ 170,450

Liabilities

Due to credit institutions

The balance of “Due to credit institutions” consists of amounts owed to banks.

	Balance as at 30.06.2026 (in thousands)
Due to credit institutions	€ 338,382

Due to customers

The balance of “Due to customers” primarily comprise savings and current accounts, sight and term deposits of individuals, corporate entities and the public sector.

	Balance as at 30.06.2026 (in thousands)
Due to customers	€ 7,584,776

Derivative financial instruments - liabilities

The balance of “Derivative financial instruments - liabilities” primarily consists of foreign exchange forward contracts and interest rate and currency swap contracts.

	Balance as at 30.06.2026 (in thousands)
Derivative financial instruments - liabilities	€ 465

Debt securities in issue

The balance of “Debt securities in issue” comprises subordinated bonds (Tier II) issued in 2015 (renewed in 2021) and in 2025, as well as of the notes issued in the context of the Perseus and Perseus II synthetic securitisations carried out by the Bank.

	Balance as at 30.06.2026 (in thousands)
Debt securities in issue	€ 224,336

Defined benefit obligations

The balance of “Defined benefit obligations” consists of the Bank’s obligations for post-employment retirement benefits provided to its employees.

	Balance as at 30.06.2026 (in thousands)
Defined benefit obligations	€ 7,387

Other provisions

The balance of “Other provisions” consists mainly of provisions for litigious claims and provisions for credit risk coverage from off-balance sheet items.

	Balance as at 30.06.2026 (in thousands)
Other provisions	€ 23,948

Other liabilities

The balance of “Other liabilities” primarily comprises commissions and interest payable, lease liabilities and other amounts owed to third parties.

	Balance as at 30.06.2026 (in thousands)
Other liabilities	€ 115,386

Summary (Amounts in € thousands):

Total Assets (A)	€ 9,565,091
Total Liabilities (B)	€ 8,294,680
Total Equity (A) - (B)	€ 1,270,411