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CrediaBank

PRESS RELEASE

CREDIABANK PLANS TO OFFER NEWLY ISSUED ORDINARY SHARES TO ENHANCE ITS CAPITAL POSITION AND EXPAND ITS FREE FLOAT

Athens, March 23, 2026 – CrediaBank S.A. ("**CrediaBank**", the "**Bank**" or the "**Company**"), the 5th banking pillar in Greece, today announces its intention to proceed with an offering of newly issued common, registered ordinary shares with voting rights ("**New Shares**") of CrediaBank – with the abolition of the pre-emptive right of its existing shareholders ("**Shareholders**") – that will be admitted to trading on the Main Market of the Regulated Securities Market of the Athens Stock Exchange ("**ATHEX**" and "**Admission**", respectively).

The proposed issuance of the New Shares is subject to market conditions, an authorisation by the Extraordinary General Meeting of the Shareholders to be held on 27 March 2026 and a decision of the Company's Board of Directors ("**BoD**") acting pursuant to such authorisation.

The New Shares are expected to be offered through (i) a public offering in the Hellenic Republic to retail and professional investors via the EBB service of ATHEX, with a right of priority allocation of New Shares to be granted to registered Shareholders at the record date to be determined by the BoD ("**Greek Public Offering**") and (ii) private placements to qualified, institutional and other eligible investors outside of the Hellenic Republic, subject to applicable exemptions from applicable prospectus requirements (the "**Institutional Offering**" and, together with the Greek Public Offering, the "**Combined Offering**").

In connection with the Greek Public Offering and the Admission, the Company is preparing a document in accordance with Annex IX of Regulation (EU) 2017/1129, as in force.

Key Highlights

- CrediaBank is the 5th banking pillar in Greece by total assets as of December 31, 2025,[1] formed through the merger between Attica Bank and Pancreta Bank in 2024.
- CrediaBank has emerged as a Greek challenger bank, with 36% year-over-year growth in net loans as of December 31, 2025, outpacing the growth of the Greek market, which stood at 8%.[2]
- The Company achieved 88% growth in recurring pre-provision income in 2025 and €1.1 billion of net credit expansion, corresponding to an 11.4% market share in net credit expansion.[3]
- The Company has a holistic product offering across wholesale and retail banking with a particular strength and focus on the fast-growing and underserved SME and small business segments.

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[1] Based on data from the Bank of Greece and Company estimates based on peer company financials.
[2] Based on data from the Bank of Greece.
[3] Based on data from the Bank of Greece and peer financial disclosures

- Through the actions undertaken in the recent past, CrediaBank commands a robust and clean balance sheet with a gross NPE ratio of 2.9% as of December 31, 2025, and no deferred tax credits in its capital structure.
- CrediaBank has entered into a definitive agreement – subject to customary corporate and regulatory approvals – to acquire a 70% stake in HSBC Malta , which, as of December 31, 2024, was the second largest bank in Malta by total assets (with c.24% market share), the second largest life insurer by gross written premiums and the second largest asset manager by assets under management in the highly attractive Maltese market.[4] This inorganic, highly synergistic and strategic move will double the Company's size, significantly diversify the business profile of CrediaBank and unlock attractive sizable synergies.
- CrediaBank has a clear strategy for further sustainable and profitable growth with recurring return on tangible equity (defined as recurring net profit after interest payments on the Company's AT1 notes, divided by average tangible book value) expected to exceed 17% in the medium term, supported by strong growth, balance sheet re-leveraging, and operating efficiencies, on the back of the Company's ongoing digital transformation programme and major synergy realization.
- The Company is managed by a well-seasoned leadership team with a track-record of successful execution of complex and strategic projects and believes it is uniquely positioned to deliver synergies and value creation for all its stakeholders.

Proposed Combined Offering Highlights

The Company is proposing to conduct the Combined Offering to (i) enhance its capital position and pursue growth, (ii) increase its free float, (iii) improve the liquidity of its ordinary shares and (iv) diversify its Shareholder base.

The proposed Combined Offering is expected to consist of a primary offering of New Shares to be issued by the Company following a share capital increase, with the disapplication of pre-emptive rights but with a right of priority allocation of New Shares to the existing Shareholders.

In addition, Discovery Capital Management, LLC, Fiera Capital (UK) Limited on behalf of certain of its investment funds and Marbella Investments Inc (the "**Cornerstone Investors**") have pre-committed, severally and not jointly, to subscribe for New Shares in the proposed Combined Offering for an aggregate amount of approximately €110 million, subject to customary terms and conditions.

Lock Up

It is expected that the Company and its significant shareholders, Thrivest Holding Ltd. and the Hellenic Corporation of Assets and Participations S.A., will each commit to a 180-day share lock-up from the commencement of trading of the New Shares on ATHEX, subject to customary exceptions.

Use of Proceeds from the Proposed Combined Offering

The net proceeds will be used by the Company to enhance its capital position and pursue growth, with a view to maintaining capital adequacy and liquidity ratios well above the requirements of the European supervisory framework.

[4] Based on data from the Central Bank of Malta and Company estimates based on peer company financials

Eleni Vrettou, Chief Executive Officer and Board member of CrediaBank, commented:

"Our intention to strengthen our capital position is in-line with our strategic priority of pursuing and continuing to deliver profitable growth, both in Greece as well as in Malta. We are creating the conditions that will allow CrediaBank to accelerate its full potential realisation, further strengthen its relative position in the Greek market and internationally, further diversify its shareholder base and exploit possible strategic opportunities through partnerships and / or acquisitions. I would like to extend my thanks to the Cornerstone Investors for their confidence and support in the Bank's management and our business plan and for sharing our vision at this pivotal moment for the Bank."

For further information, please contact:

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Cornerstone Investors

Founded by Rob Citrone in 1999, Discovery Capital Management is a global macro hedge fund, with $3.5bn assets under management, that invests across all asset classes in emerging and developed markets.

Fiera Capital Corporation is a leading independent asset management firm with a growing global presence. Fiera Capital delivers customised and multi-asset solutions across public and private market asset classes to institutional, financial intermediary and private wealth clients across North America, Europe and key markets in Asia and the Middle East. Fiera Capital's depth of expertise, diversified investment platform and commitment to delivering outstanding service are core to its mission of being at the forefront of investment management science to create sustainable wealth for clients. Fiera Capital trades under the ticker FSZ on the Toronto Stock Exchange.

Marbella is an investment vehicle beneficially owned by the Elias Gkotsis family. Elias Gkotsis is a prominent Greek shipowner active for almost 40 years in international shipping, while at the same time holding significant investments across real estate, Greek and international equities.

Syndicate Members

Morgan Stanley and UBS Investment Bank are acting as Joint Global Coordinators and Managers, and together with Pantelakis Securities S.A., Euroxx Securities S.A., Optima Bank S.A., Ambrosia Capital Hellas (AEPEY) and Rizzo Farrugia & Co (Stockbrokers) Ltd, as Joint Bookrunners for the Institutional Offering outside of Greece. Pantelakis Securities, Euroxx Securities S.A. and Optima Bank S.A. are acting as Coordinators of the Greek Public Offering.

Important Information

The information contained in this announcement is for background purposes only and does not purport to be full or complete. No reliance may be placed by any person for any purpose on the information contained in this announcement or its accuracy, fairness or completeness.

This announcement is not a prospectus and not an offer of securities or an invitation to make offers or to subscribe, purchase or invest in any New Shares in any jurisdiction. The Company is preparing an information document in accordance with Article 1(4)(db) and and 1(5)(ba) of Regulation (EU) 2017/1129, as amended (the "Annex IX Document" and the "Prospectus Regulation", respectively). The Annex IX Document will be filed to the Hellenic Capital Market Commission and published on the website of the Company, the Athens Stock Exchange and any financial intermediaries of the Greek Public Offering.

Any offer to acquire New Shares pursuant to the Greek Public Offering will be made, and any investor should make his investment decision on the basis of, the information that will be contained in the Annex IX Document should the transaction proceed, which includes the information required under Annex IX of the Prospectus Regulation as well as the regulated information published by the Company. Any subscription for securities in the Institutional Offering should be made solely on the basis of the information contained in the institutional offering circular, to be issued in connection with the Institutional Offering. There is no guarantee that the Combined Offering will take place.

This announcement is not for distribution, directly or indirectly, in or into the United States (including its territories and possessions, any State of the United States and the District of Columbia), Australia, Canada, Japan or any other jurisdiction in which the distribution or announcement would be unlawful. The distribution of this announcement may be restricted by law in certain jurisdictions and persons into whose possession any document or other information referred to herein comes should inform themselves about and observe any such restriction. Any failure to comply with these restrictions may constitute a violation of the securities laws of any such jurisdiction.

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The securities may not be offered or sold in Australia, Canada or Japan or to, or for the account or benefit of, any national, resident or citizen of Australia, Canada or Japan, subject to certain exceptions.

In any EEA Member State, other than Greece, (each such EEA Member State a "Relevant State") this communication and any offer if made subsequently is only addressed to and is only directed at "qualified investors" in that Member State within the meaning of Article 2(e) of the Prospectus Regulation. The securities mentioned in this press release are not intended to be offered to the public in any Relevant State and are only available to "qualified investors". Any invitation, offer or agreement to subscribe for, purchase or otherwise acquire such securities in a Relevant State will only be available for "qualified investors". Persons in any Relevant State who are not "qualified investors" should not take any actions based on this press release, nor rely on it.

In the United Kingdom, this publication is being distributed only to and is directed only at 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 FSMA (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"). The securities are available only to, and any invitation, offer or agreement to subscribe, purchase or otherwise acquire such securities will be available only

to or will be engaged in only with, Relevant Persons. Any person who is not a Relevant Person should not act or rely on this document or any of its contents.

The timing of the Combined Offering, should the Company's competent corporate bodies decide to proceed, may be influenced by things such as market conditions. There is no guarantee that the Combined Offering will occur and you should not base your financial decisions on the Company's intentions in relation to the Combined Offering at this stage. Acquiring investments to which this announcement relates may expose an investor to a significant risk of losing all of the amount invested. Persons considering making such investments should consult an authorized person specializing in advising on such investments. This announcement does not constitute a recommendation concerning the Combined Offering. The value of shares can decrease as well as increase. Potential investors should consult a professional advisor as to the suitability of the Combined Offering for the person concerned.

This announcement does not identify or suggest, or purport to identify or suggest, the risks (direct or indirect) that may be associated with an investment in the New Shares.

The Combined Offering may be influenced by a range of circumstances, such as market conditions, and is subject to corporate approvals by the Company's competent corporate bodies, and there is no guarantee that the Combined Offering will proceed.

No representation or warranty, express or implied, is made by any of Morgan Stanley Europe SE, UBS Europe SE, Euroxx Securities S.A., Pantelakis Securities S.A., Optima Bank S.A., Ambrosia Capital Hellas (AEPEY) and Rizzo Farrugia & Co (Stockbrokers) Ltd (together, the "Managers"), or any of their respective affiliates, directors, officers, employees, advisers or agents as to the accuracy or completeness or verification of the information contained in this announcement (or whether any information has been omitted therefrom), and nothing contained herein is, or shall be relied upon as, a promise or representation by any of them in this respect, whether as to the past or future. The information in this announcement is subject to change. None of the Managers or any of their respective affiliates, directors, officers, employees, advisers or agents assumes any responsibility for its accuracy, completeness, or verification and accordingly they disclaim, to the fullest extent permitted by applicable law, any and all liability whether arising in tort, contract or otherwise which they might otherwise be found to have in respect of this announcement or any such statement. The Managers are each acting exclusively for the Company and for no-one else in connection with any transaction mentioned in this announcement and will not regard any other person (whether or not a recipient of this announcement) as their respective clients in relation to any such transaction and will not be responsible to any other person for providing the protections afforded to their respective clients, nor for advising any such person on the contents of this announcement or in connection with any transaction or other matter referred to in this announcement.

Certain data in this announcement, including financial, statistical, and operating information has been rounded. As a result of the rounding, the totals of data presented in this announcement may vary slightly from the actual arithmetic totals of such data. Percentages in tables may have been rounded and accordingly may not add up to 100 per cent. Unless otherwise indicated, market, industry and competitive position data are estimated (and accordingly, approximate) and should be treated with caution. Such information has not been audited or independently verified, nor has the Group ascertained the underlying economic assumptions relied upon therein.

For the avoidance of doubt, the contents of the Group's website, or any website directly or indirectly linked to the Group's website, are not incorporated by reference into, and do not form part of, this announcement.