

PRESS RELEASE

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CrediaBank: New Record Performance in the Nine-Month Period of 2025

Recurring operating profit of €58.9 million, net credit expansion of €848 million, and a 91% increase in recurring Operating Income year-on-year

CrediaBank organic figures improved significantly across all operating lines, achieving a new performance record with recurring profits (before taxes and provisions) of €58.9 million, up 116% year-on-year. Recurring profits before taxes amounted to €40.8 million for the first nine months of 2025, compared to only €2.2 million in the corresponding period last year, driven by a strong increase in organic revenues, fueled by the Bank's credit expansion and synergies from the merger with the former Pancreta Bank.

The Group's core revenues increased by 92% year-on-year, reaching €146.8 million, resulting in recurring operating income of €164.5 million, compared to €86.2 million in the same period last year, marking a 91% annual increase.

CrediaBank's loan portfolio showed significant growth, with net credit expansion reaching €848 million. The Bank holds a market share of 15.3% of the total net credit expansion (i.e., new production), confirming the competitiveness of its services. The Bank has confirmed its forecast for net credit expansion this year to exceed the annual target of €1 billion.

The Group's new disbursements reached €2.4 billion for the first nine months, marking the best nine-month performance in the Bank's history. Disbursements to large enterprises accounted for 53% of new disbursements, while 47% was directed to small and medium-sized businesses and individuals.

Net interest income increased by 86% year-on-year, amounting to €120.5 million due to net credit expansion and the growth of bond portfolio balances.

There was strong performance in net commission income, which reached €26.3 million, representing a 120% annual increase, mainly driven by increased loan production, continued growth in the issuance of letters of guarantee, fund transfers, client asset management and the effect of the merger.

Recurring operating expenses amounted to €105.5 million for the first nine months, reflecting a 10% decrease on a quarterly basis, thanks to a reduction in recurring staff costs by 8% and a 21% decrease in general operating expenses. These improvements reflect the benefits of the merger, the completion of the Bank's voluntary staff exit program, and the consolidation and closure of branches, gradually optimizing the Bank's overall cost base in line with its business plan.

As a result, the Bank recorded pre-tax profit of € 40.8 million versus € 2.2 million a year ago.

The Group's NPE (Non-Performing Exposure) ratio stood at 2.9%, remaining stable compared to the previous quarter, with limited inflow of new arrears.

The Group's total deposits amounted to approximately €6.7 billion, showing a 9% increase compared to the end of 2024, with the growth rate exceeding that of the banking system's overall deposit increase.

Customer funds under management rose by 11% since the end of 2024, reaching €840 million.

Commenting on the results for the first nine months of 2025, CrediaBank's CEO, Ms. Eleni Vrettou, stated:

"The first nine months of 2025 marked a series of milestones for CrediaBank. A year after the merger with Pancreta Bank, we are now a unified operational entity with a new image and identity. With growth in all organic metrics and a new performance record, international presence, and a renewed image and operation, we remain passionate about being by our customers' side. We are working strategically to fulfill our mission: to meet our customers' needs with speed and flexibility, remaining by their side not only in their daily life but also in every important decision they make. Our current goal is to invest in the necessary upgrading and modernization of the Bank's infrastructure, so we can become the best bank for all, combining a human approach with the use of technology."

About CrediaBank

CrediaBank is the fifth largest bank in Greece by total assets serving c. 300,000 active corporate and retail customers through a total of 65 retail banking branches and 5 business centers across the country offering a broad range of financial services, including loans, deposits, insurance products, investment products, mutual funds and stock trading services to retail and corporate customers.