

CrediaBank

FY 2025 Financial Results

5th March 2026



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CrediaBank FY2025 at a glance



CrediaBank is the 5th banking pillar in Greece



Formed through the merger between Attica Bank and Pancreta Bank, CrediaBank has emerged as a **Greek challenger bank with a robust and clean balance sheet, gaining market share** from the four systemic banks

Operational Metrics

From 87 upon Pancreta merger



66 Branches **5** Business centers
c.5% market share⁽¹⁾

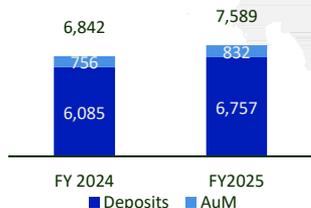


c.350k
Active Customers

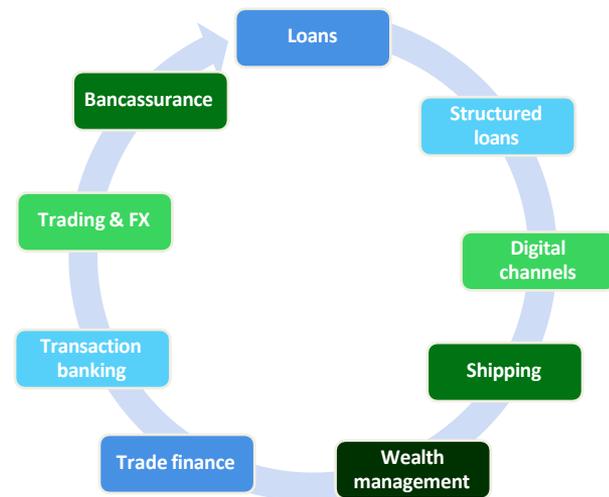
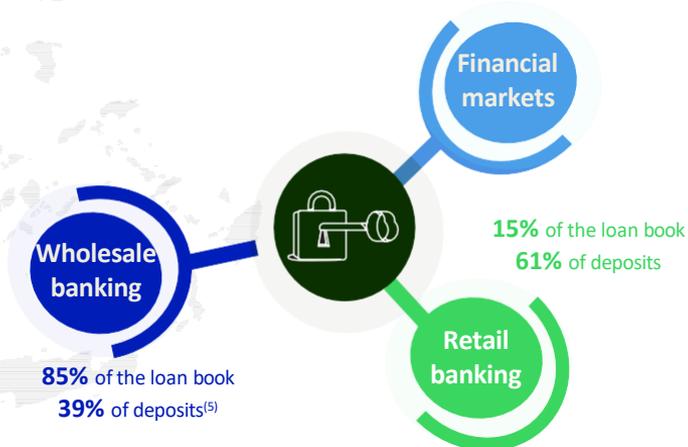


1,202
Employees

Client assets



5th banking pillar⁽¹⁾ in Greece, operating across all business segments with a holistic product offering
FY 2025

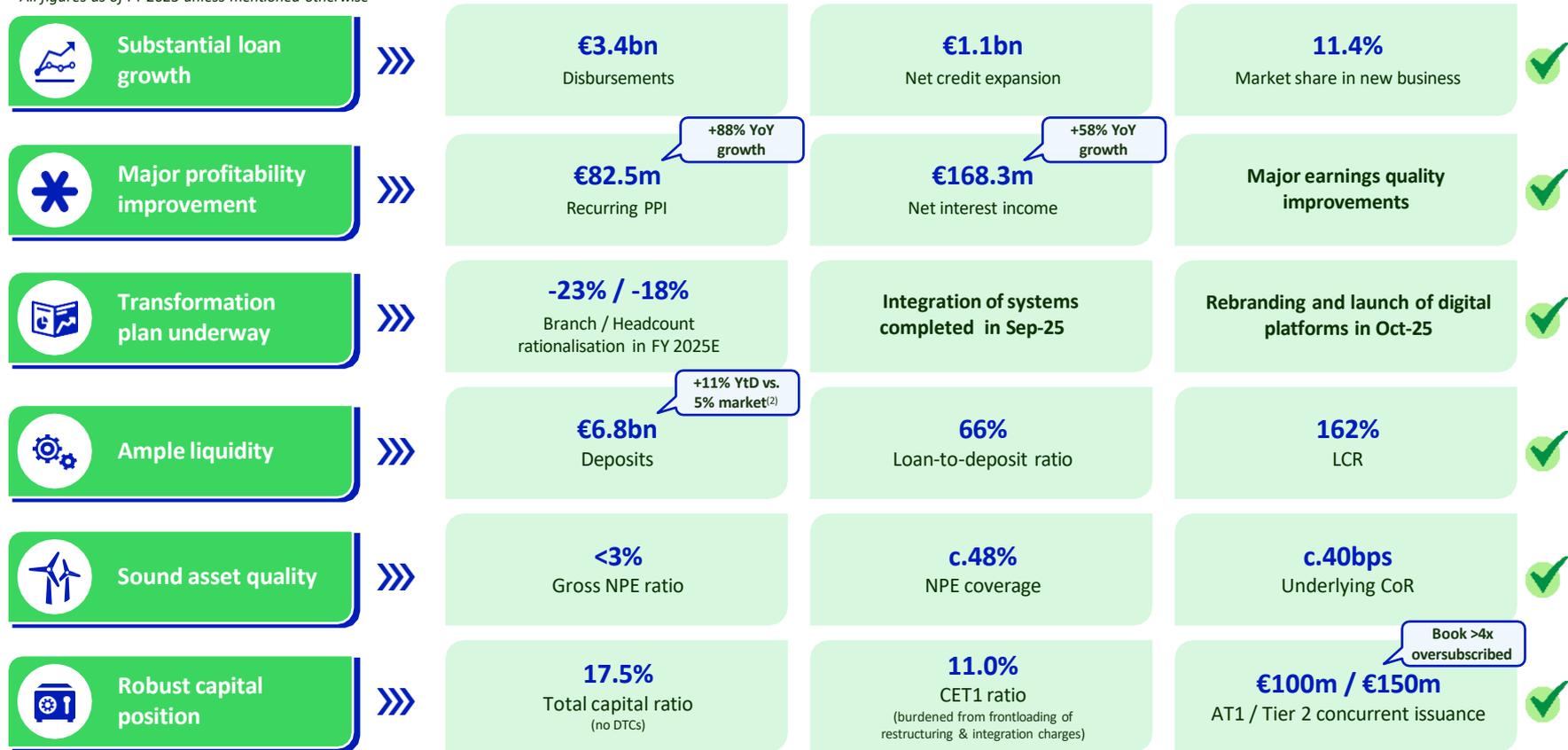


(1) Ranking based on assets as of 31st December 2025.

(2) Excluding securitised portfolios and senior & mezzanine notes from securitisations.

CrediaBank is delivering across all key value creation levers

All figures as of FY 2025 unless mentioned otherwise

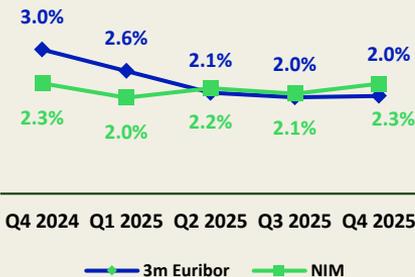


Delivering accelerated growth and recurring profitability

Ongoing balance sheet re-levering



Driving margin increase despite falling rates

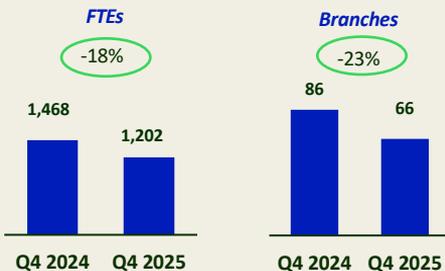


Improving Operating Leverage



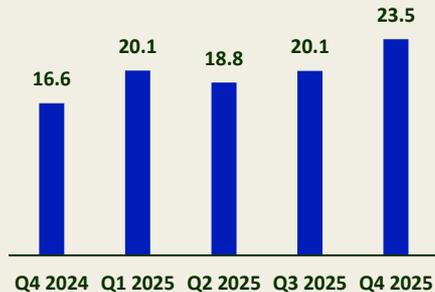
Frontloaded rightsizing of the platform

FTEs and Branches



Solid recurring PPI growth

Recurring PPI



Coming through bottom line trends

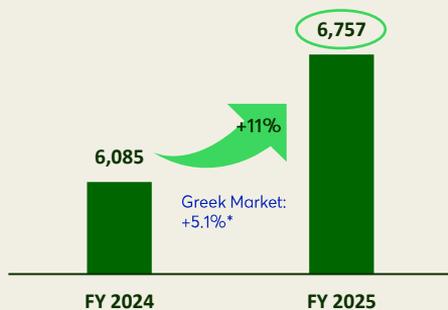
Recurring EBT



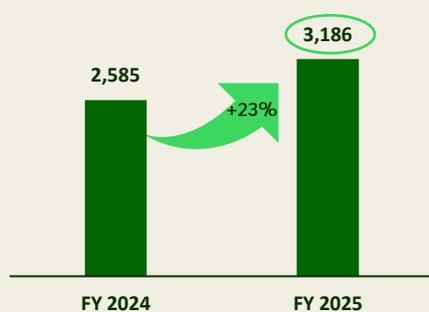
1. Excluding € 6.5m provision reversal

And topping market's performance

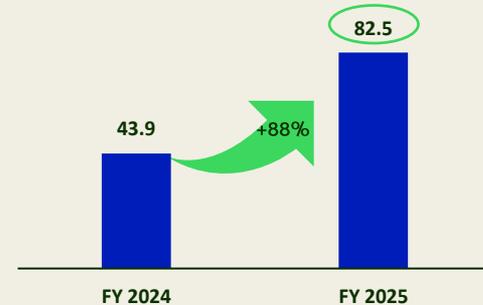
Deposits, FY 2024 – FY 2025 (€mln)



Core Deposits, FY 2024 – FY 2025 (€mln)



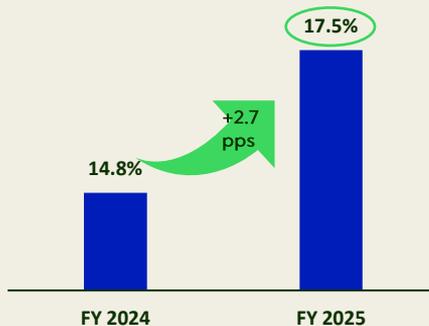
Recurring PPI, FY 2024 – FY 2025 (€mln)



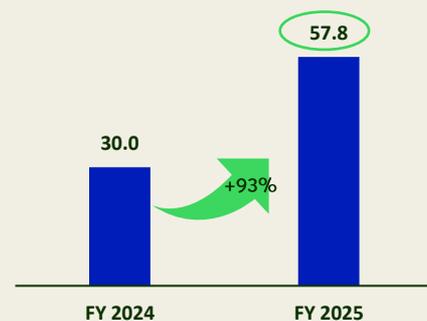
Loans, FY 2024 – FY 2025 (€mln)



Total Capital, FY 2024 – FY 2025 (€mln)



Recurring EBT, FY 2024 – FY 2025 (€mln)



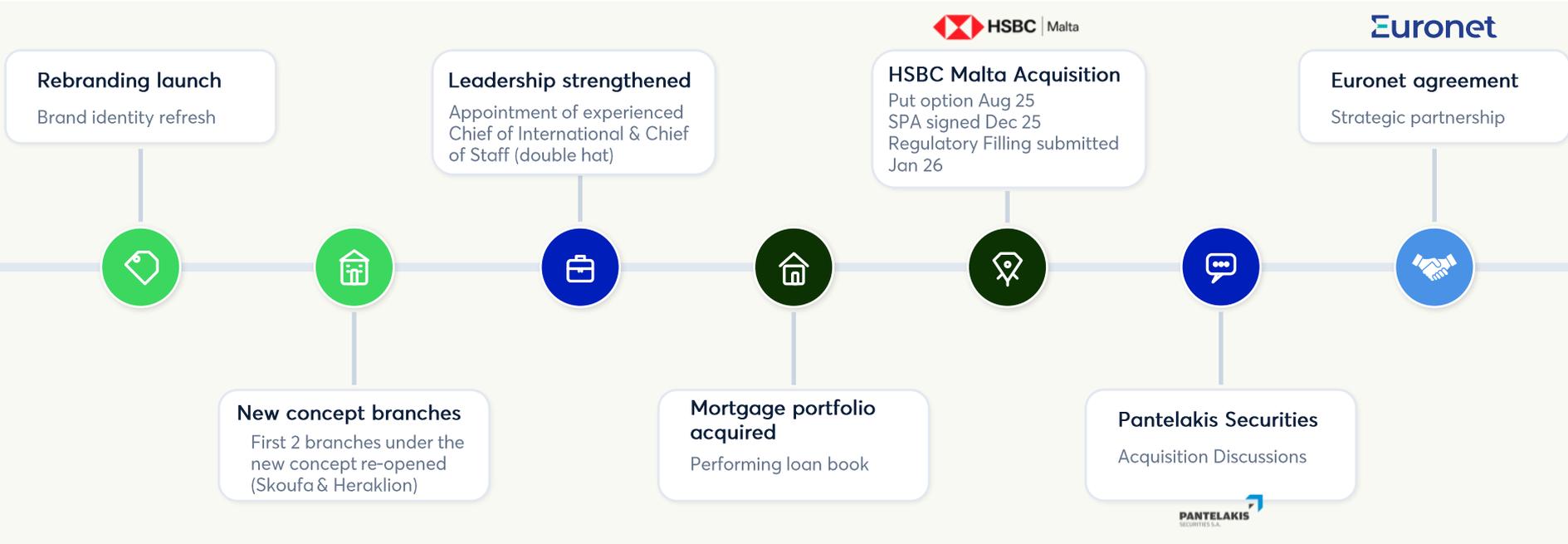
*Private sector, source: BoG

Transformation Q4'25

Transformation in Motion | Tactical Today, Strategic for Tomorrow



In three months, CrediaBank accelerated transformation through new brand concept introduction, international expansion & strategic partnerships.



Strategic Priorities

Delivering Strong Sustainable Growth and Profitability

Strategic Pillars



01

Challenge the Greek Banking Market

Accelerate growth in wholesale segment; rebuild retail presence



02

Supercharge Malta

Integration of HSBC Malta into the Group & unlock commercial banking



03

Digital Transformation & Synergy Realization

End-to-end digitization to enhance customer journeys and optimize costs



04

Value Creation through targeted M&A

Diversify revenue streams, expand fee income factories

Strategic Objectives



01

Enhance Efficiency & Capital Generation

Benefit from ongoing restructuring and re-leveraging targeting efficiency gains & capital accretion



02

Balance Sheet Optimization

Asset & liability mix improvements to drive NIM expansion



03

Strengthen presence in capital markets

Exploration of actions that allow the further expansion of the Group, the fortification of capital buffers and free-float enhancement

FY2025 Financial Performance Analysis



P&L Group Figures* | FY2025 Recurring PPI at €82.5mln

2025 Group recurring PPI at €82.5mln, up 88% YoY, benefiting from the merger, setting a new record for the bank. Excluding the income contribution of NPEs, 2025 PPI grows more than 2x YoY. Q4 2025 Core PPI grows 15% QoQ, illustrating the major quality improvement in earnings.

2025 profitability drivers were NII growth of 58% YoY, net fee income growth of 96% YoY and non-core income growth of 24% YoY. NII benefited primarily from strong credit expansion as well as high loan & bond volumes, despite the increased cost of funding.

Sustainable Income; Following the clean-up, 99% of Interest Income is attributed to PEs vs 85% one year ago.

Recurring PBT came in at €57.8mln in 2025 from €30.0mln in 2024, **up by 93% YoY** due to the robust performance of core revenues (NII and net Fees)

Reported PBT at €64.1mln dragged from one-off charges of €46.3mln related to the VES and restructuring of the Bank including the rationalization of the Branch network. These charges however will accelerate the realization of synergies (payback at c. 2 years).

Effective cost control with recurring Cost to income at 63.5% in 2025, down 570bps YoY, with Q4 2025 reaching new all-time lows.

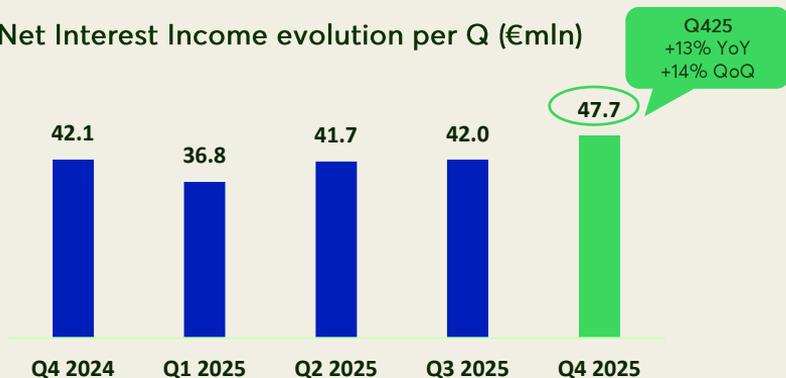
Amounts in €mln	Q4 2024	Q3 2025	Q4 2025	QoQ %	YoY %	FY 2024	FY 2025	YoY %
Net interest income	42.1	42.0	47.7	14%	13%	106.7	168.3	58%
<i>Net interest income ex.NPEs</i>	30.1	41.6	47.2	14%	57%	101.2	166.4	64%
Net fee & commission income	7.0	9.3	10.9	18%	55%	19.0	37.2	96%
Non-core income	6.9	2.1	2.8	34%	-60%	16.5	20.5	24%
Total Recurring Operating Income	56.1	53.4	61.5	15%	10%	142.3	225.9	59%
Total Recurring Operating Expenses	-39.5	-33.3	-37.9	14%	-4%	-98.4	-143.5	46%
Recurring Pre Provision Income	16.6	20.1	23.5	17%	42%	43.9	82.5	88%
Recurring Pre Provision Income ex.NPEs	4.5	19.6	23.0	17%	407%	38.4	80.6	110%
Recurring Core Pre Provision Income	9.6	18.0	20.7	15%	115%	27.4	62.0	126%
Reported PPI	11.9	12.4	57.3	363%	380%	33.2	89.4	170%
Profit / (Loss) before tax	16.3	5.4	50.2	821%	208%	-367.6	64.1	n.m.
Recurring Profit / (Loss) before tax	15.6	13.1	17.1	30%	10%	30.0	57.8	93%
Key P&L ratios	Q4 2024	Q3 2025	Q4 2025	QoQ %	YoY %	12M 2024	12M 2025	YoY %
NIM over average assets	2.30%	2.08%	2.29%	21 bps	-10bps	2.14%	2.10%	-4bps
Recurring Cost to income ratio	70.5%	62.4%	61.7%	-0.7 pps	-8.7pps	69.1%	63.5%	-5.7pps

*As per published financial statements, adjusted for one-offs, 2024 figures include PCB's contribution from 04.09.2024, that the legal merger took place.

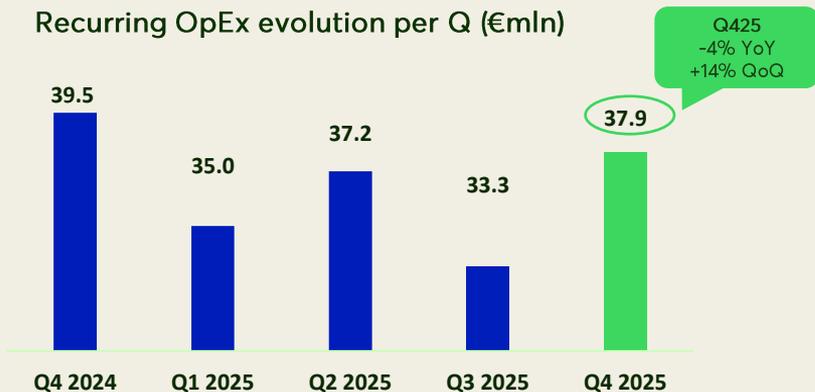
Core operating lines continue to grow;

PPI up by 42% YoY; Core PPI up by 115% YoY!

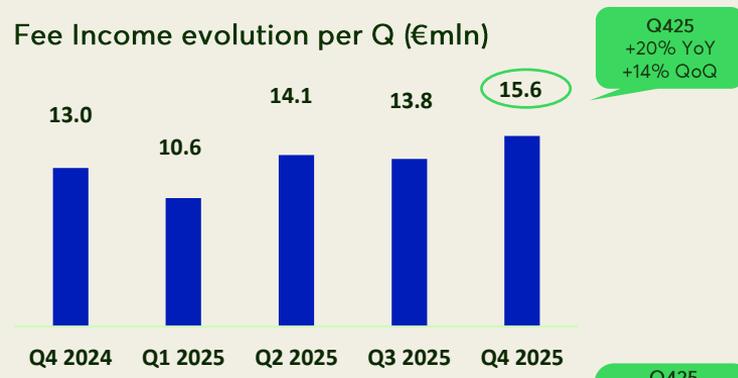
Net Interest Income evolution per Q (€mln)



Recurring OpEx evolution per Q (€mln)



Fee Income evolution per Q (€mln)



PPI evolution per Q (€mln)



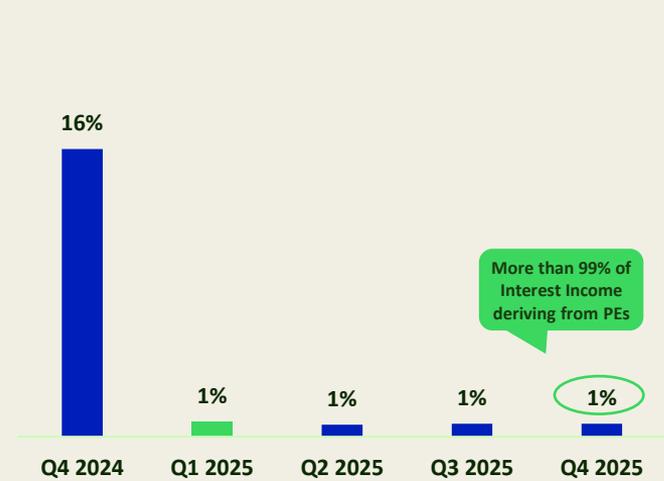
Q425 NII at €47.7m, up 13% YoY and by 14% QoQ.

NPE contribution nearly zeroed.

NII evolution per Q (€m)



NPE Interest Income contribution per Q (€m)



- Robust YoY growth supported by credit expansion and a high securities book despite the lower rate environment.
- NPE income drops to just € 0.5m.

Note:
Loan / bond gross income from Astir 2, Omega and Metexelixis up to Q4 2024.

Loan Yields & Cost of Funding

Successful deposit repricing driving NIM resilience

Loan Yields*



	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
3M Euribor	3.01	2.56	2.10	2.01	2.04
Loan yield	6.20	5.64	5.25	4.93	4.87
Implied loan spread	3.19	3.08	3.15	2.92	2.83
Time deposit cost	2.80	2.44	2.04	1.67	1.61
Total deposit cost	1.67	1.41	1.12	0.91	0.90
NIM	2.3%	2.0%	2.2%	2.1%	2.3%

Deposit Costs



- ✓ Q4'25E NIM at 2.3%, up 20bps QoQ, benefiting from re-leveraging and mix improvements
- ✓ Yield on performing exposures at 4.9%, affected by base rates
- ✓ Deposit costs de-escalating (12M'25)
- ✓ Time deposits downward repricing continues; down by 119bps YoY (12M'25)
- ✓ c.59% of time deposits will get repriced in the next 3 months and c.76% in the next 6 months

Note:

* MIS data, loan yields including contribution of law 128/75 where applicable

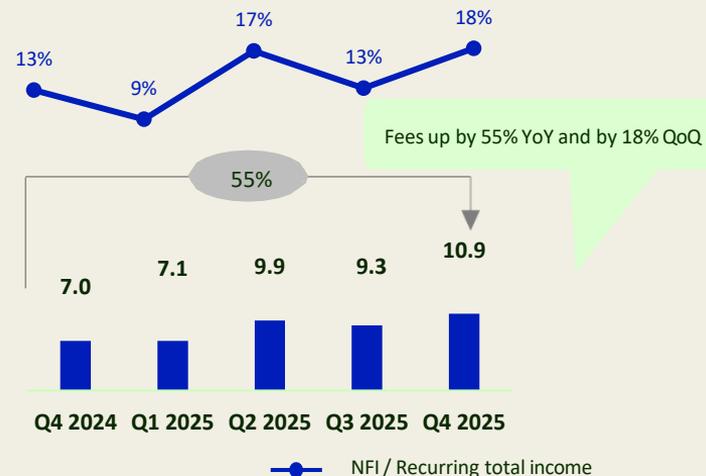
NFI more than doubles YoY supported from all key lines

with net fee income representing an increasing share of total income

NFI evolution per Q per category (€mIn)



NFI evolution (€mIn)



- ✓ FY 2025E net fee income at **€37.2m** (+96% YoY)
- ✓ **Increasing weight of net fee income in operating income**, at **c.18%** of recurring operating income in Q4 2025 (vs. c.13% the prior year)
- ✓ **Loan fees remain the major fee growth contributor**

Focus on cost rationalization

Recurring Opex at €37.9mln, down -4% YoY, despite inflationary pressures; first signs of synergies becoming evident

Breakdown of Recurring Operating Expenses (€mln)



- ✓ Q4 2025 recurring costs down by 4% YoY, as first signs of synergies becoming evident.
- ✓ Post implementation of the VES announced in February, the Group's headcount dropped to 1,202. Following the colocation of branches in close proximity and other planned closures, the Group's footprint amounts to 66 branches.
- ✓ The Group has crystallised synergies of €25m from the actions implemented, following the Pancreta merger as of 31 December 2025

Branches (#)

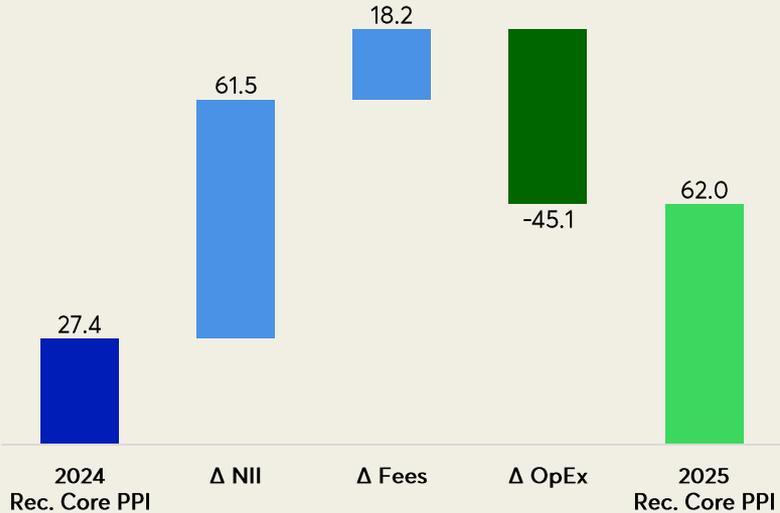


HC (#)



Core PPI up by 126% YoY and by 15% QoQ

Recurring Core PPI Bridge, 12M 2024 – 12M 2025 (€mln)

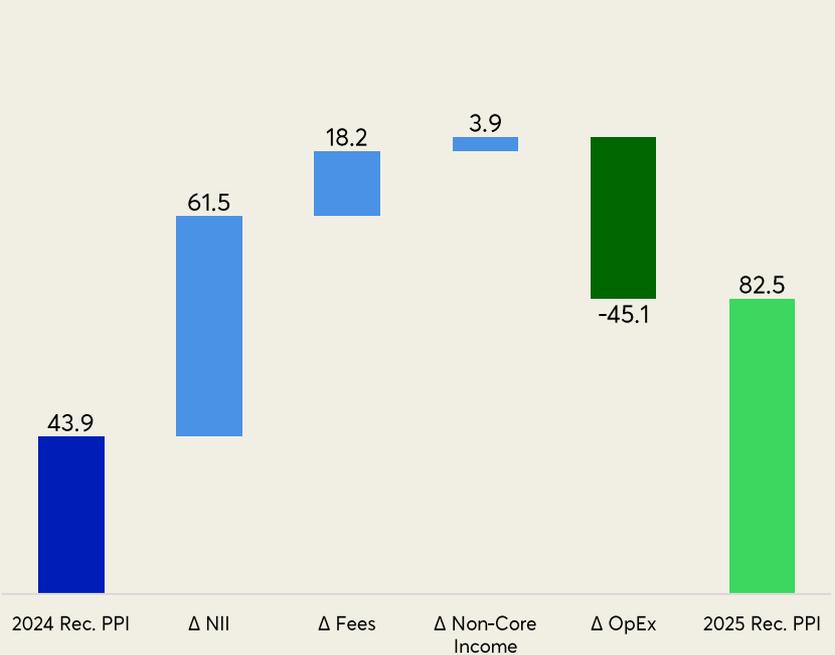


Recurring Core PPI Bridge, Q3 2025 – Q4 2025 (€mln)

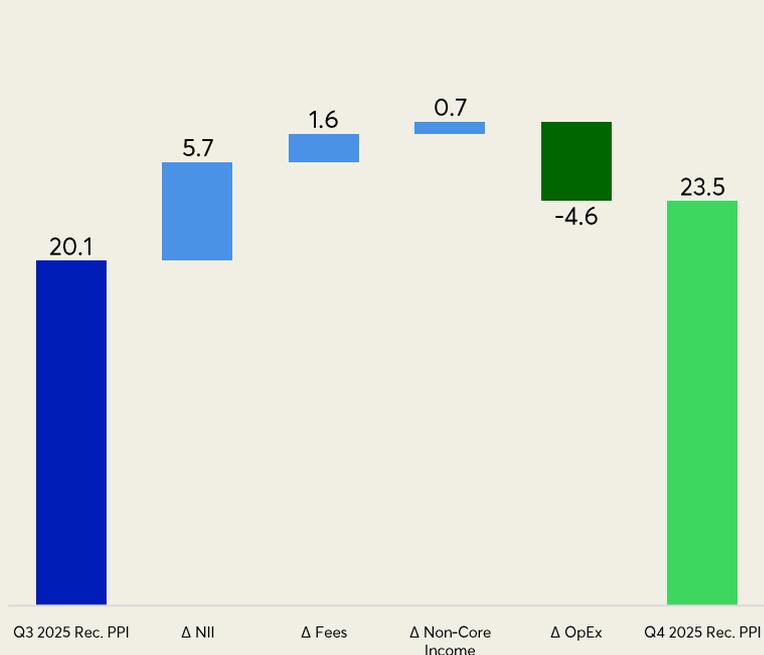


Recurring PPI up by 88% YoY and by 17% QoQ

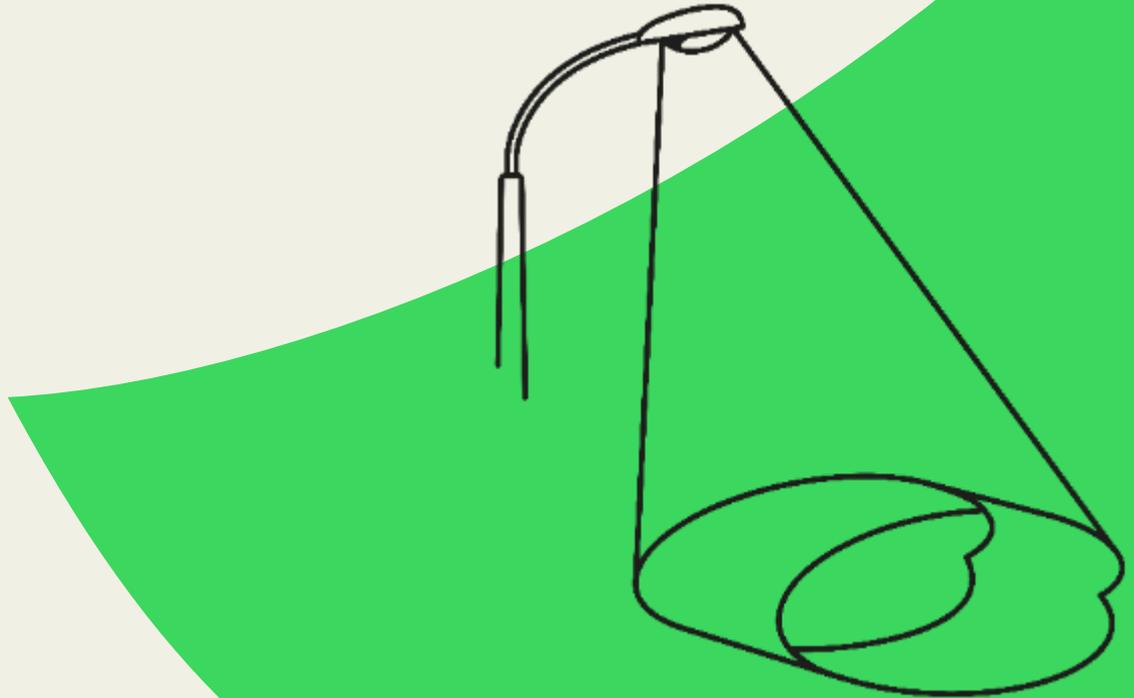
Recurring PPI Bridge, 12M 2024 – 12M 2025 (€mIn)



Recurring PPI Bridge, Q3 2025 – Q4 2025 (€mIn)

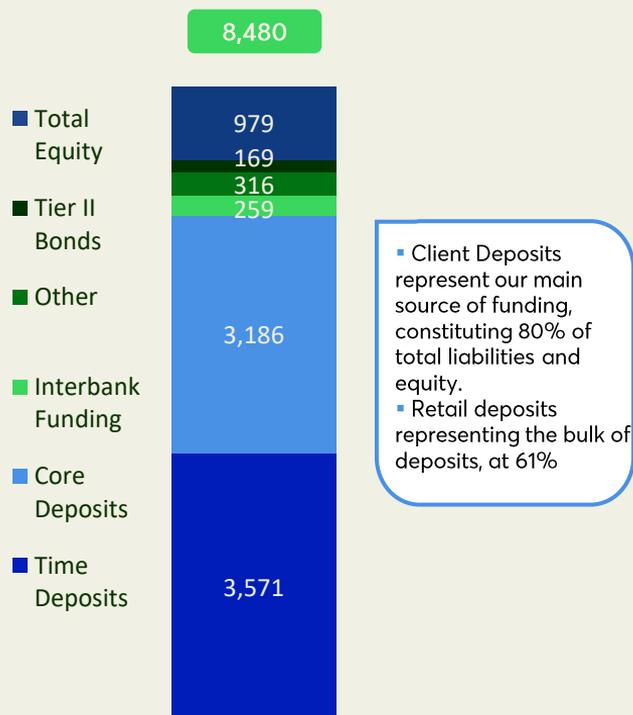
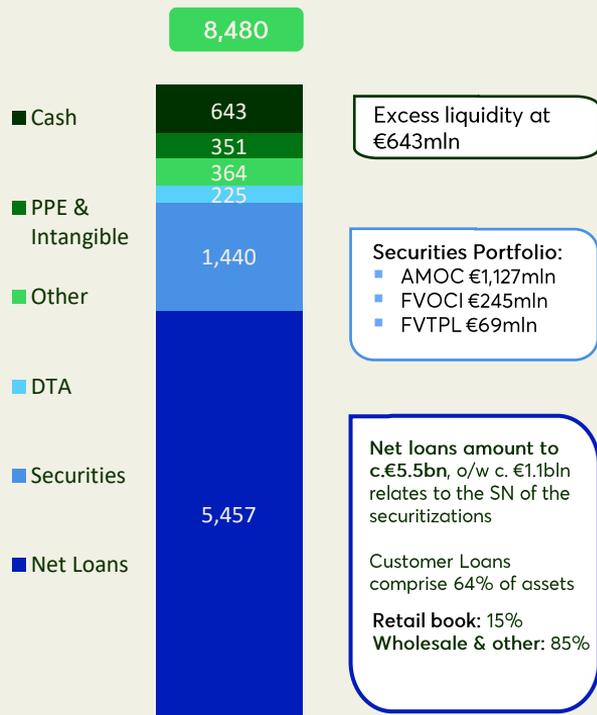


Balance Sheet Analysis



Balance Sheet

Under-levered Balance Sheet with ample liquidity



Highlights

- ✓ Excess liquidity creates opportunities to boost net interest income and support future growth
- ✓ Strong liquidity profile with LCR 162% and LDR 66%
- ✓ Customer deposits as the main source of funding, representing 80% of liabilities and equity
- ✓ Fixed income portfolio comprises 17% of assets

Loan Book Evolution

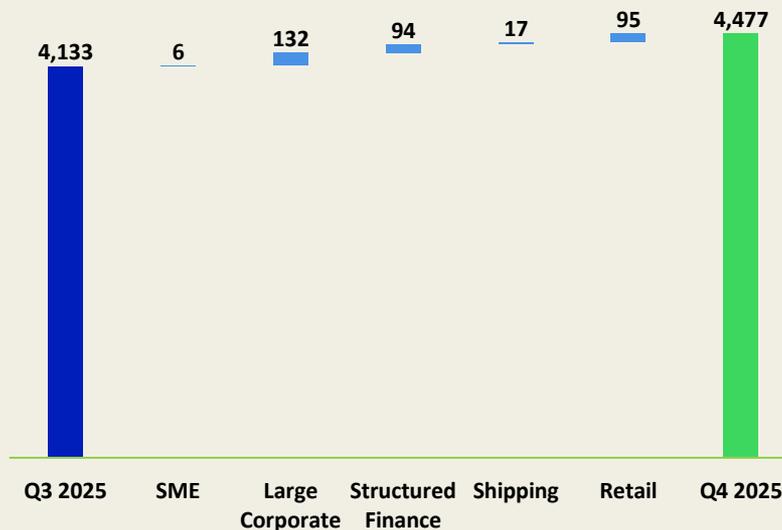
Performing loans increased by 8% QoQ and by 36% YoY

Loan Book evolution*, Q4 2024 – Q4 2025 (€mln)



*Differences in loan categories due to reclassifications between segments

Gross Loans evolution per category* (€mln)



*SCF and Shipping also targeting SME companies in the respective sectors

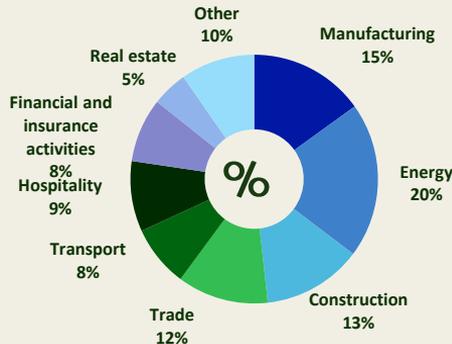
12M 2025 Loan Book Overview

Committed financial partner to Greek corporates and SMEs

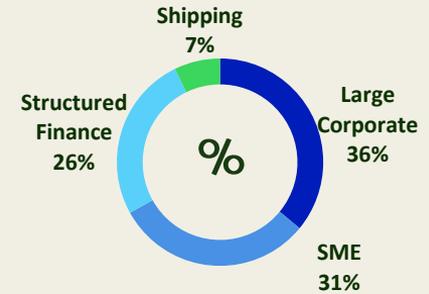
Loan Book evolution^{(1),(2)} | Q4 2024 – Q4 2025 (€m)



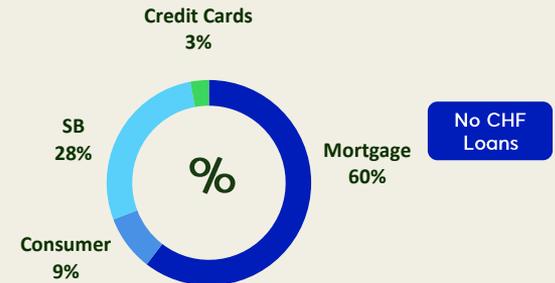
Performing Loans per sector | FY 2025 (€m)



Wholesale Loans Breakdown | FY 2025



Retail Loans Breakdown | FY 2025 (€m)

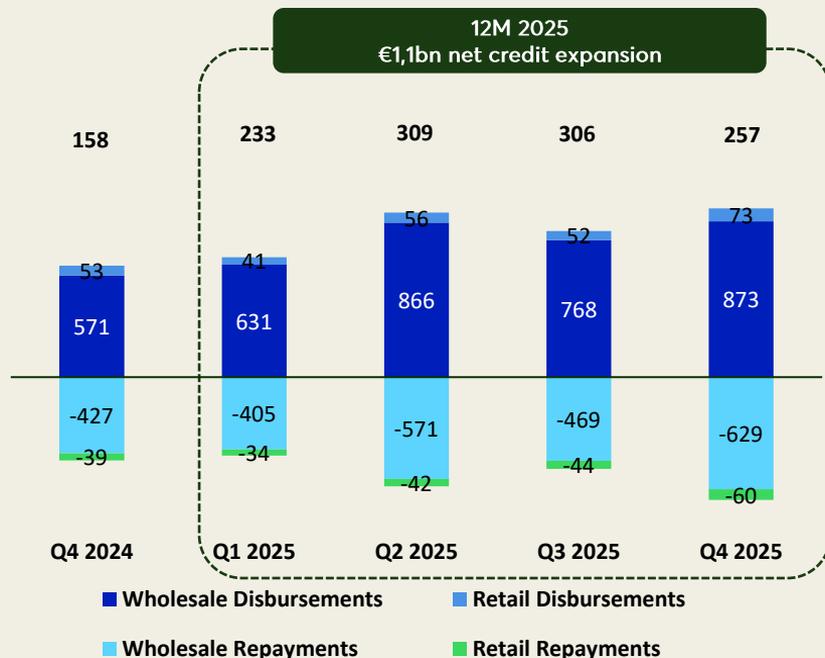


Notes: (1) Excluding Senior & Mezzanine notes of securitisations.
 (2) Wholesale loans include "Public sector" and "Net investment in finance lease"

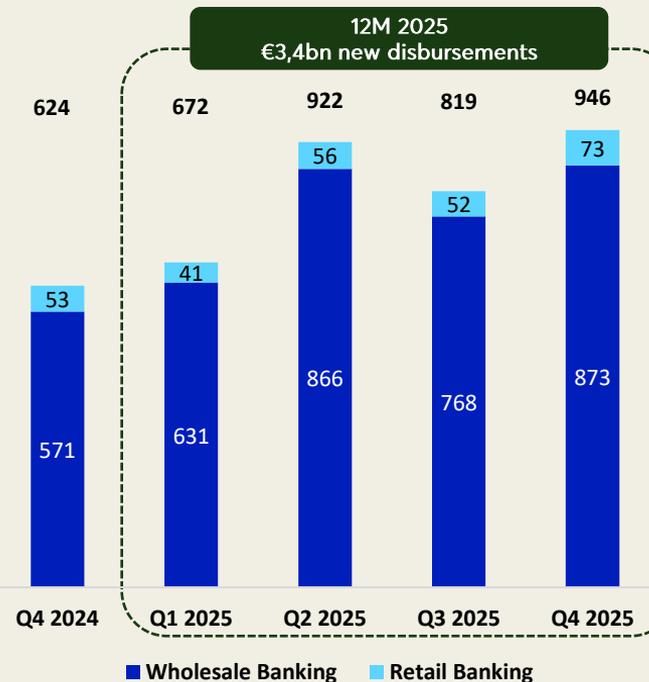
Business performance

€1.1bn net loan growth in 12M, supported by all business segments and record disbursements of €3.4bn

Net Credit Expansion, Q4 2024 – Q4 2025 (€mIn)



New Disbursements, Q4 2024 – Q4 2025 (€mIn)



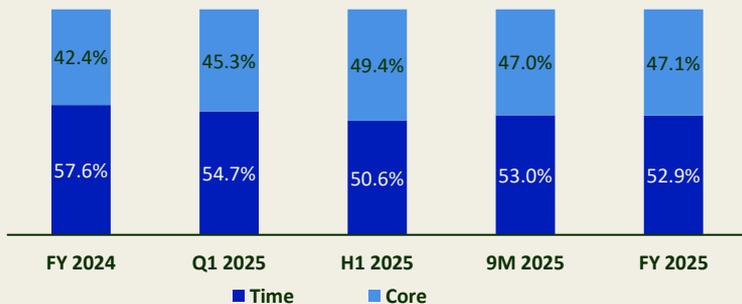
Deposits Balances & Mix evolution

Deposits at c. €6.8 bn in 12M 2025, AuM at €832 mln

Deposits per customer type (€mln)



Deposit Mix Evolution (%)



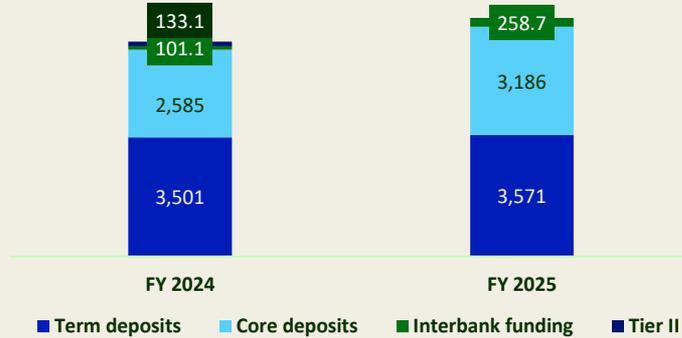
AuM (€mln)



- ✓ Group deposits stand at c. €6.8 bn, up by 1.4% QoQ and up by **11% YoY**. Growth compares favorably, with market's growth rate of 5% YoY.
- ✓ Retail deposits represent 61% of total deposits; The deposit mix continues to improve further YoY, with the contribution of core deposits rising to 47% (FY 2025) from 42% (FY 2024).
- ✓ Total AuM at €832mln up by 10% YoY with mutual funds + 14% YoY

Total funding & deposits analysis

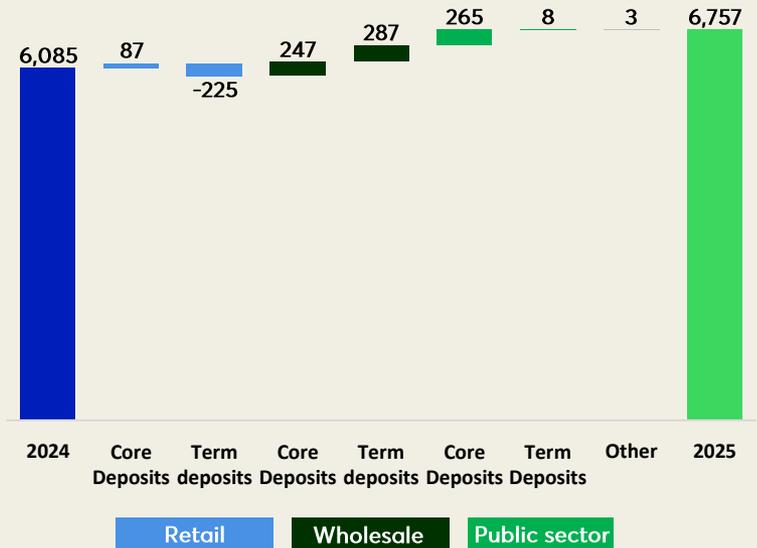
Total funding evolution (€m)



Due to financial institutions (€m)



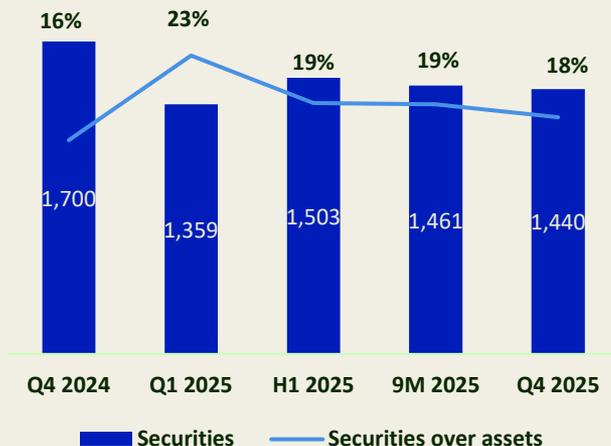
Due to customers (€m)



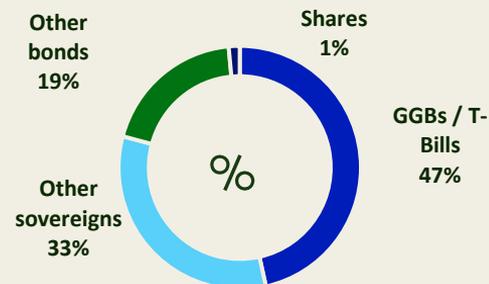
Securities Book

Excess liquidity placed in Greek and other European sovereigns; Securities yield at 2.9%

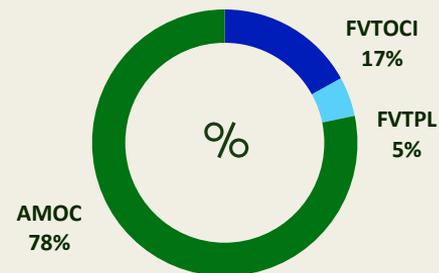
Total securities evolution (€m)



Breakdown per issuer

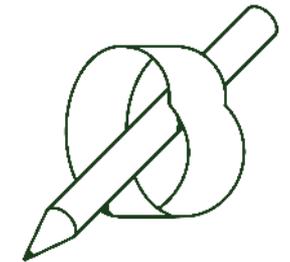


Breakdown per classification



Business volumes

Amounts in €mln	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	YoY %	QoQ %
Gross Loans	3,285	3,513	3,820	4,133	4,477	36%	8%
Large & other	1,072	1,154	1,184	1,243	1,375	28%	11%
SME	1,164	1,197	1,302	1,169	1,175	1%	1%
Structured Finance	378	467	600	892	987	161%	11%
Shipping	164	171	188	257	273	67%	6%
Wholesale Loans	2,778	2,989	3,275	3,561	3,810	37%	7%
Mortgage	297	299	303	320	403	36%	26%
Consumer	51	52	54	56	59	15%	4%
SB	138	152	167	176	186	35%	6%
Credit Cards	21	21	22	20	19	-8%	-1%
Retail Loans	507	524	545	572	666	32%	17%
Group Deposits	6,085	5,998	6,556	6,662	6,757	11%	1%
Core deposits	2,585	2,729	3,246	3,141	3,186	23%	1%
Time Deposits	3,501	3,269	3,310	3,520	3,571	2%	1%



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

Liquidity Analysis

Gross Loans* / Deposits

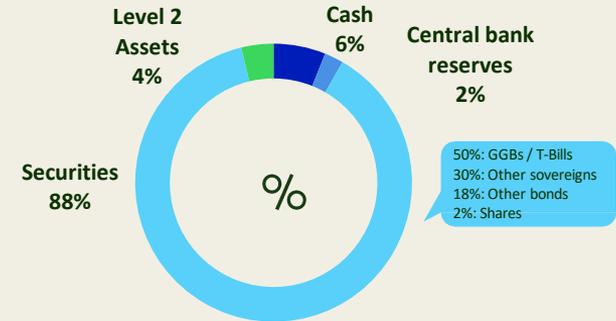


Note:
Excluding S/N of securitized portfolios

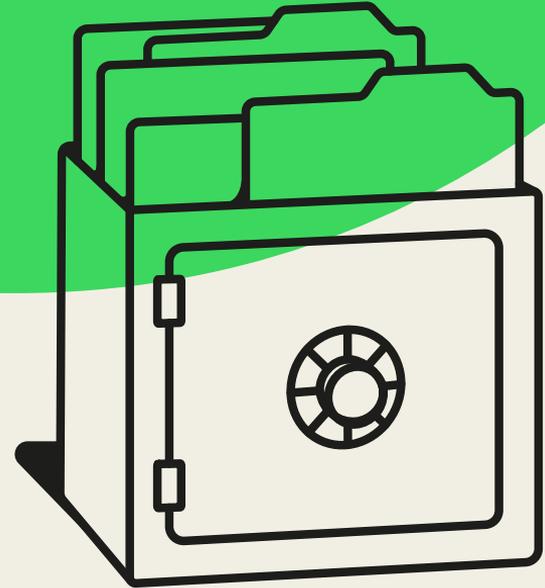
LCR & NSFR, FY 2024 – FY 2025



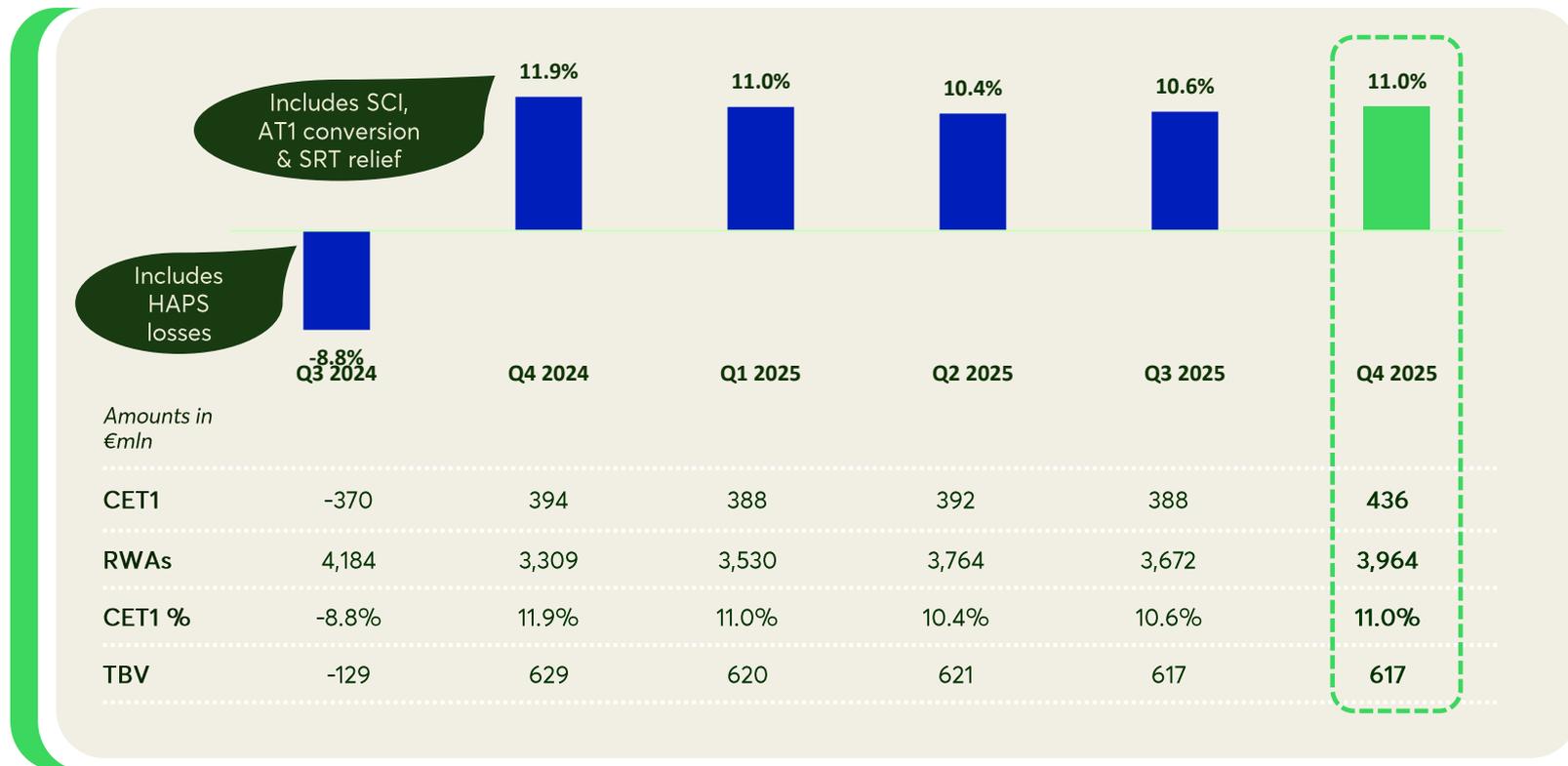
HQLA, FY 2025



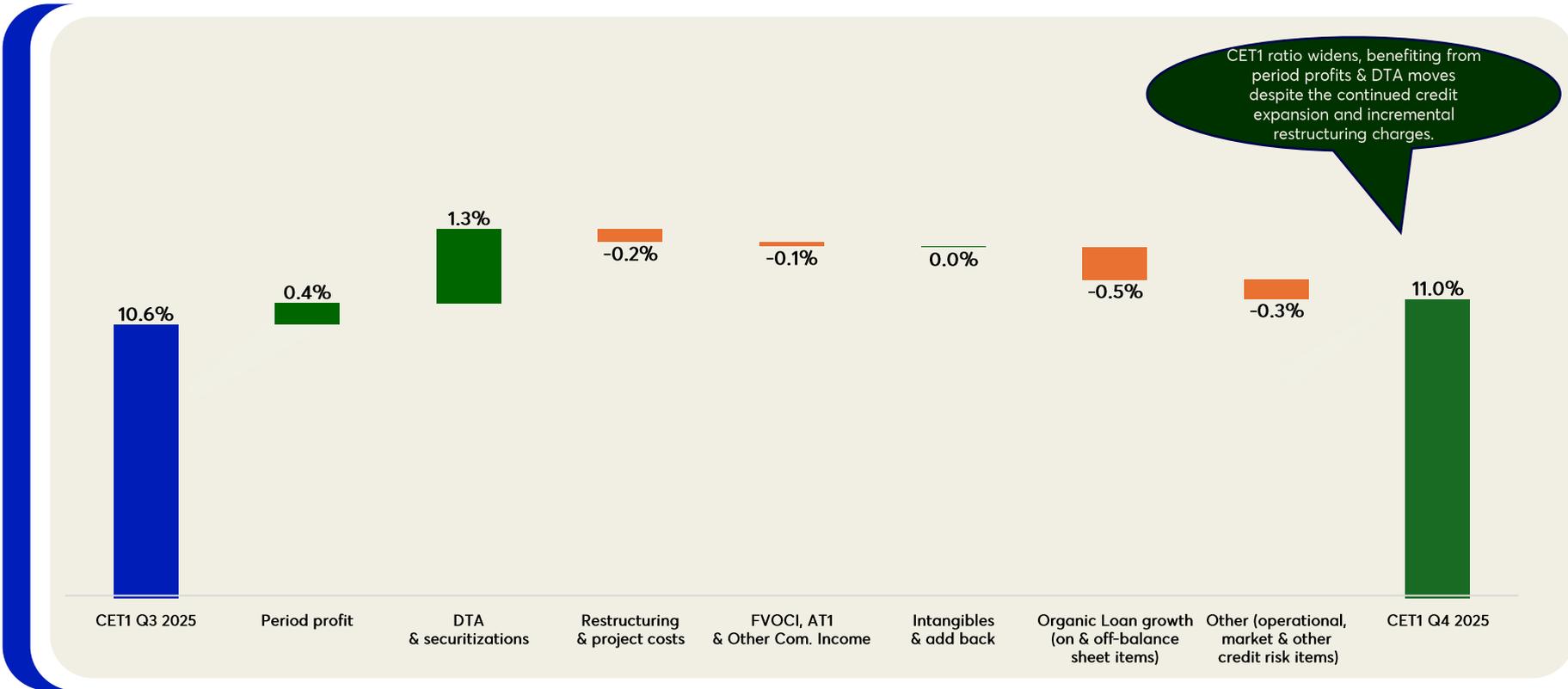
Capital



CET1 ratio, including period profits, comfortably above regulatory minimum, benefiting from the synthetic securitization, despite restructuring charges and credit expansion



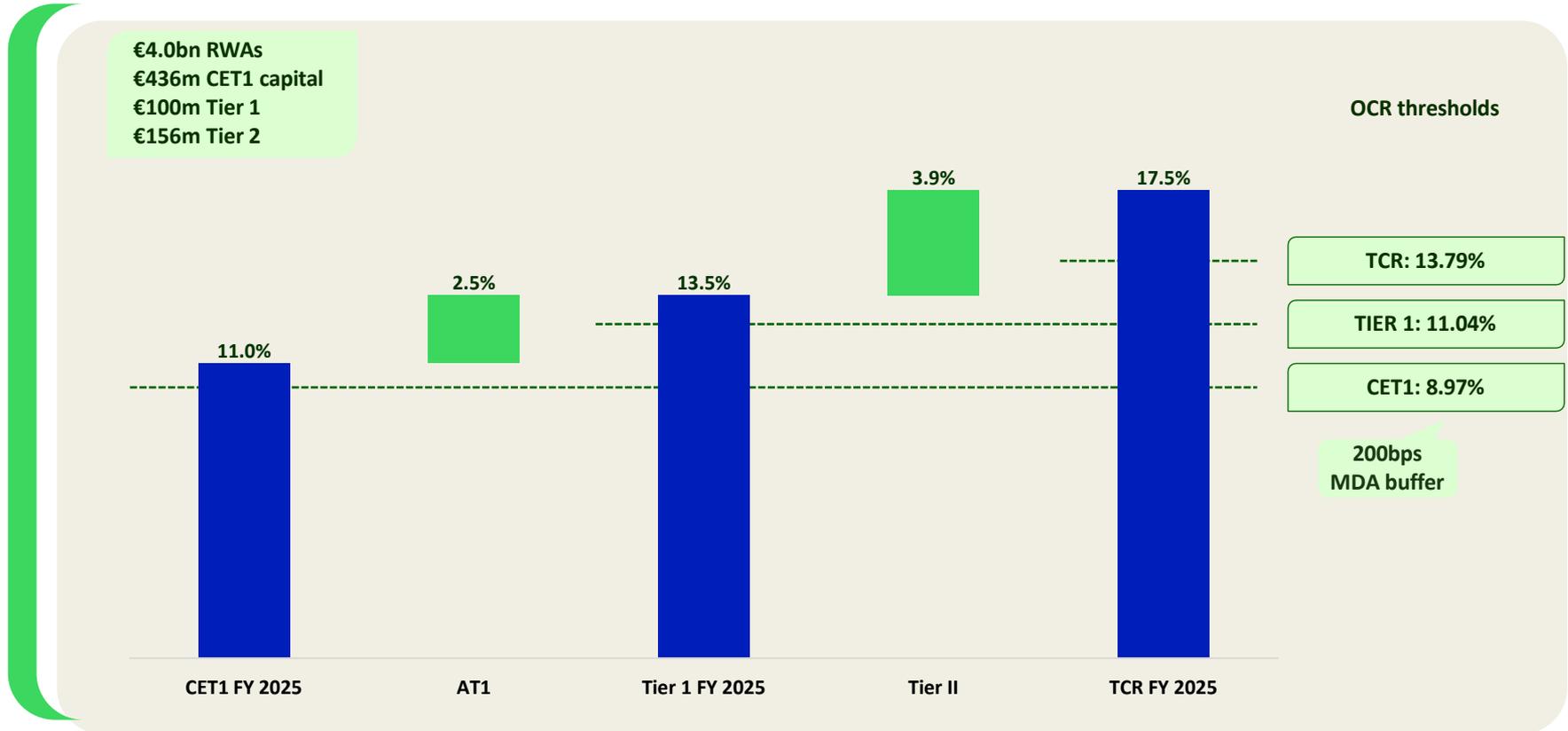
CET1 movements Q3 2025 to Q4 2025



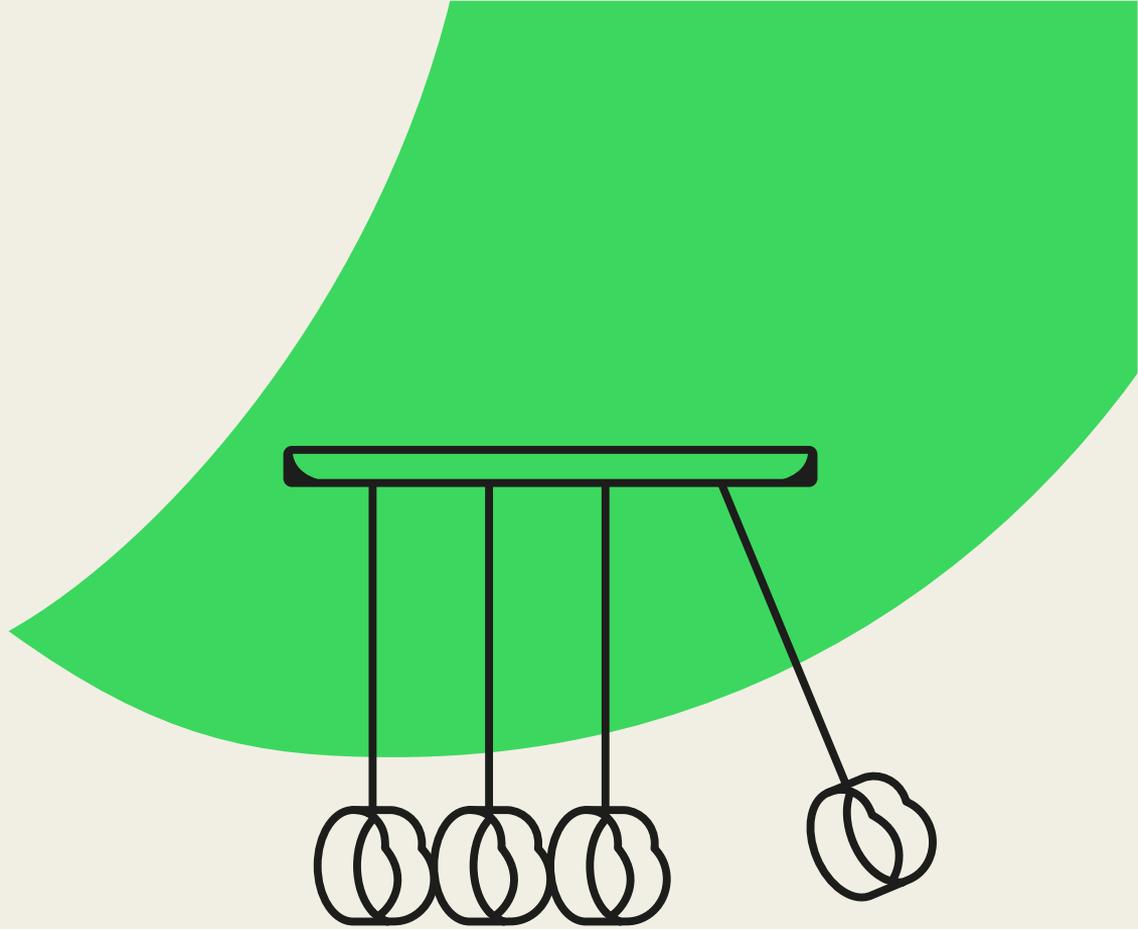
Shareholders Equity to TBV and CET1 (FY 2025)



Healthy capital position, well above regulatory requirements

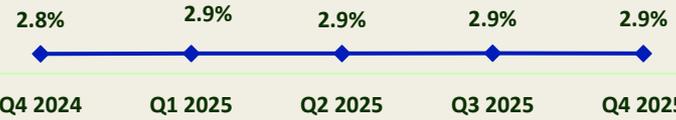


Asset Quality



NPE ratio remains flattish below 3%, NPE Coverage at 48.2%

NPE ratio¹ and NPE coverage, Q4 2024 – Q4 2025



◆ NPE ratio ■ NPE coverage

Performing (PEs) & NPEs, Q4 2024 – Q4 2025

€5.5bn loans GBV¹
(o/w €5.4bn PEs)
NPEs amount to
€160mln



Note:
1. Including S/N of securitized portfolios

Solid credit quality following steep clean-up in Q4 2024

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

Quarterly NPE flows

New NPE flows % (annualized)					
	0.6%	1.5%	0.9%	1.5%	1.3%
Period (€ mln)	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
NPE begin of period	193	127	137	143	153
Inflows	5	13	9	16	15
o/w Defaults	5	13	9	16	14
o/w Redefaults	1	0	0	0	0
Outflows	-71	-4	-4	-5	-7
o/w Cures & repayments, liquidations	-53	-4	-4	-4	-7
o/w write-offs	-18	0	0	-2	0
Net NPE flow	-66	10	5	11	7
NPE end of period	127	137	143	153	160

Quarterly NPE flows by type of loan

Period (€ mln)	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
Inflows	5	13	9	16	15
Business	3	11	7	11	11
Mortgages	1	1	1	2	3
Consumer	1	1	1	3	1
Outflows	-71	-4	-4	-5	-7
Business	-69	-2	-2	-2	-5
Mortgages	-1	-1	-1	-1	-1
Consumer	-1	-1	-1	-3	-1

Transformation



Transformation Q4 2025

Transformation in Motion | Tactical Today, Strategic for Tomorrow

Integration & rebranding completed and **CrediaBank** now moves focus on operational excellence in a more structured way preparing the Group for FY 2026 execution with initiatives aligned to strategic priorities.

- + **Operational improvements**
Task force visits to branches across several geographic areas (i.e. Athens, Crete, Thessaloniki, Patras) for direct assessment and targeted improvements that will make the difference for our staff and our clients.



- + Adjustments to **corporate governance** to align with CrediaBank's growth and transformation journey. Leaner, but stronger.



- + Selected **product launches** across deposits, mortgage lending and wealth management supporting sustainable growth and improved customer proposition.



Term Deposits

CrediaBank Prime
CrediaBank Plus



Mortgage Loan

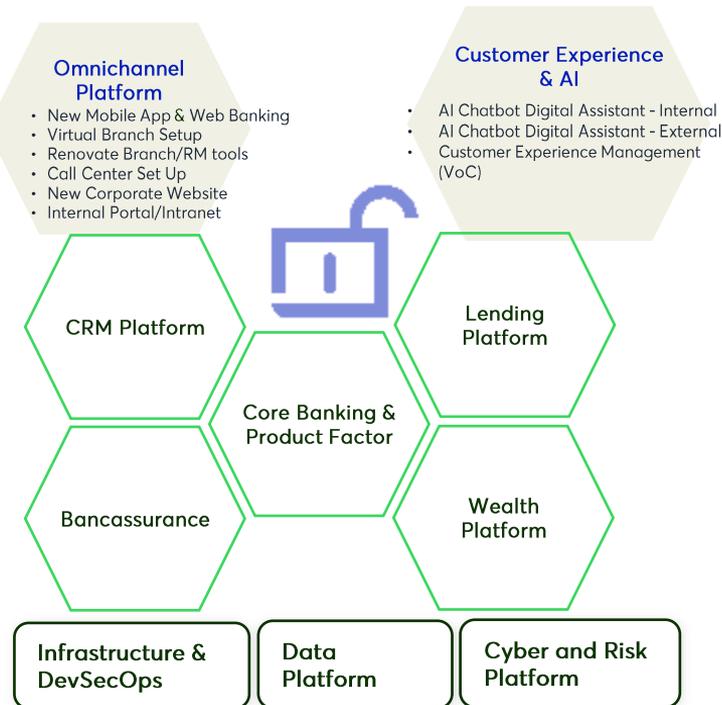
CrediaBank
First Home



Wealth

Mutual Funds
(Blackrock, Alpha Trust,
CrediaBank Target Maturity Fund)

- + A 3-yr high investment **Digital Transformation** program has kicked off. First set of deliverable are expected before the end of 2027.



A modernised, integrated banking network, focused on enhanced customer experience and sustainable growth

Operations overview

As part of its ongoing transformation plan, CrediaBank has **restructured its branch network** and central services, including a VES programme reducing headcount by 21%

Continues to improve customer experience through the completion of the operational merger with Pancreta and IT integration, delivering unified processes and simplified workflows, as well as **enhancing digital channels**

Launched new concept branch model and expanded its offering to include POS working-capital loans, payroll accounts and pension products, supporting its human-first strategy

Key metrics⁽¹⁾

c.350k
Active customers⁽²⁾

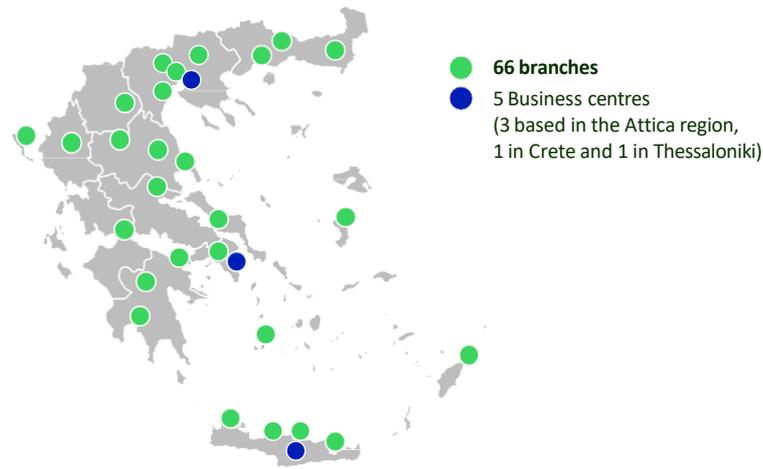
1,202
Employees

<4%
Call center abandoned rate

Lowest in market for high volume sectors

>2,500
ATMs availability (Euronet partnership)

Branch network coverage across Greece



Branch footprint 2025

66

15 Colocations
6 Closures

- ✓ **Ongoing restructuring actions** largely completed in 2H'25 ⓘ
- ✓ **Rebranding and launch of digital banking platforms**, site and social media completed in October 2025

Next-generation distribution channel engine

Branches



- 3 Remodeling the branch network towards **New Concept Banking Branches** to provide **personalized service and digital self-service options**
- 3 Branch network supported by **Insurance Sales Coaches Team** to provide ongoing training and daily support to branch officers



Digital channels



- 3 Offers **digital financial services** through CrediaBank e-Banking and CrediaBank m-Banking (mobile application)
- 3 In 2025, launched **IRIS e-Commerce, a QR Code payments solution** to facilitate online purchases directly through e-banking

Integrated payment services supported by



Third parties



- 3 In 2025, CrediaBank introduced **loan-origination through referrals from third-parties**, which manage customer onboarding, documentation and application submission
- 3 **One-stop-shop** for mortgage co-funded loans through partnerships with a web platform for property, RE⁽¹⁾ company and electricity provider, to offer a total solution



Construction companies



Real estate brokers (co-funded loans)



Credit intermediaries

Collaboration with one of the most dominant aluminium companies in Greece

Redesigning the customer journey end-to-end

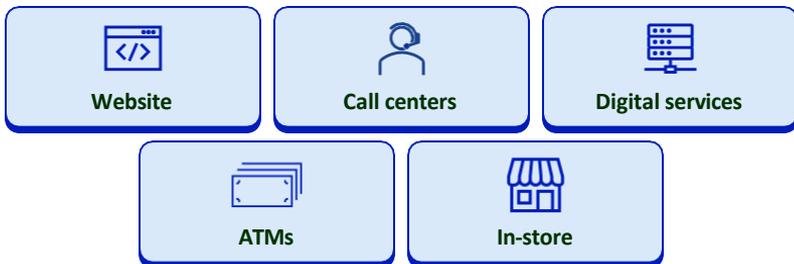
Customer experience overview

- ✓ **Walk-in customer service** with no appointment required
- ✓ **Blended human-and-digital experience** through Welcome Managers and virtual-reality tools that help clients explore products
- ✓ **Full weekday teller services**, enhanced by TCR⁽¹⁾ machine
- ✓ **Extended-hours service delivered through CrediaConnect**, the Bank's remote transaction platform
- ✓ **Accessible to neurodivergent, hearing, and mobility-impaired clients** via sign-language support, Braille documents, and dedicated facilities

Unlocking the next level of CrediaBank's transformation by reinventing the branch experience around people, not processes



Channels for customer service



Key metrics



84%

Total complaints addressed in 50% of stipulated time (as of 4Q'25)



54%

Total complaints addressed within 1 week (as of 4Q'25)



81

Customer onboarding NPS⁽²⁾



54

Customer loan NPS⁽²⁾

Sustainability

In 2025 we further embedded ESG into our business model and risk framework, delivering measurable progress while strengthening profitability, capital resilience and long-term sustainable value creation.

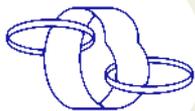


Integrating ESG into performance- Delivering Measurable Impact

E - Environment: Advancing our pathway to Net Zero



E



Driving Sustainable Finance

- ✓ \$ 65 mln in sustainability-linked loans to the Shipping sector
- ✓ € 470,7 mln in RES and green financing
- ✓ € 27 mln commitment for funding RES Energy Storage Systems
- ✓ Launch of dedicated SME green product for PV systems (< 500 kW)
- ✓ Participating in InvestEU SME Competitiveness, SME Sustainability, Innovation & Digitalization
- ✓ Sustainable Finance Framework
- ✓ C&E Risks Materiality Assessment and Policy
- ✓ Physical & transition risks assessed to 2050 & Scenario analysis performed
- ✓ Climate risks integrated into ICAAP & Risk Appetite
- ✓ Streamlining ESG questionnaires for corporates through HBA and joined Banks' efforts

Enhancing our operational footprint

- ✓ Calculation of Scope 1, 2 & 3 emissions FY2025
 - ✓ Scope 1 & 2 emissions reduced – HQ relocation to efficient buildings
 - ✓ Optimized branch network (15 mergers < 1 km radius)
 - ✓ 88% of fleet plug-in hybrid / electric
 - ✓ EV charging points across main premises
 - ✓ Full switch to e-statements – paper minimized
 - ✓ Renewal of ISO 14064 verification, including performance evaluation and target redefinition.
 - ✓ Electricity sourcing from RES (GoOs)
- Next, we are gradually,
- ✓ Renovating branches with HVAC, LED & energy monitoring systems
 - ✓ Exploring energy communities & new PV installations for self-consumption

Integrating ESG into performance- Delivering Measurable Impact

S - Society: Supporting our people, customers and communities

Empowering our people

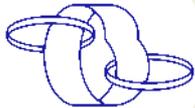
- ✓ High Investment in Capability Building: Average 45.76 training hours per employee, including ESG, compliance, cyber security and safety—strengthening organizational competence and regulatory readiness
- ✓ 1st place in the "Educational Leaders Awards"- Lead on Board Int.
- ✓ Women in leadership: >50% C-level.
- ✓ Transparent Remuneration & Improved Pay Equity to 15% (from 17%)- better than market average.
- ✓ Climate Change, Biodiversity & Environmental conservation awareness initiatives for staff & families in Athens & Heraklion- Crete.

Fostering inclusion and wellbeing

- ✓ Human Rights Statement, DEI commitments & Diversity Charter signatory
- ✓ Ongoing mental health & wellbeing employee empowerment programs in partnership with Hellas EAP
- ✓ Broadened employee benefits and discounts on banking products, corporate services and partner offerings.
- ✓ Children Excellence money Awards & School supplies for employees' children
- ✓ "The Future in our children" Career- guidance program with Orientum Career consultants for employees' children

Giving back to society

- ✓ New CrediaBank branches, accessible and sustainability focused- Welcoming customers with or without appointments, reinforcing accessibility and inclusiveness.
- ✓ Collaboration with "New Agriculture, New Generation" -"Strategies for Local Products with Health Claims"
- ✓ Masterclass on "Financial Literacy and Green Financing" to local producers and farmers (following Agroanelixi program)
- ✓ Supporting Vulnerable Groups through targeted social support actions-*The Smile of the Child*, *Make-A-Wish Greece*, the Hellenic Federation of the Deaf and the Lighthouse for the Blind.
- ✓ Strategic Partnerships for Sustainable Development, Signed MoUs with UNESCO Center of Aristotle University of Thessaloniki (AUTH) to advance research, education and innovation in water sustainability and with the Region of Western Macedonia & Kozani Chamber of Commerce to support sustainable entrepreneurship



G - Governance: Operating with transparency and integrity

Strengthening our governance framework

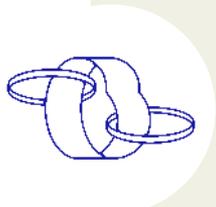
- ✓ Experienced and Well-balanced Board – 42% Independent Non-Executive Board Members
- ✓ 100% of BoD members received ESG training
- ✓ Transparent reporting of our ESG performance and disclosures- Sustainability Statement publication (CSRD/ESRS)
- ✓ Sustainability Governance upgraded – C-level Committee, dedicated ESG office
- ✓ Enhanced all key Board Committees to incorporate ESG aspects and responsibilities
- ✓ Progressively updated internal Policies to incorporate ESG considerations

Promoting ethical and responsible conduct

- ✓ Comprehensive Sustainability Policy across the organization
- ✓ 100% of employees trained on Anti-Bribery and Corruption
- ✓ Zero incidents in Bribery and Corruption, ISO 37001 in place
- ✓ Zero data- breach incidents ensuring trust and information security. Cybersecurity initiative: "It only takes 1".
- ✓ Ethical & Safe Workplace Culture- Zero cases of discrimination or harassment in 2024–2025, supported by an ISO 37002:2021 aligned whistleblowing system
- ✓ Empowered Employee Voice Through Enhanced Communication Channels- Hybrid Town Halls, the Ask the CEO platform, Every Idea Counts, monthly newsletters, upgraded intranet, onboarding feedback loops, site visits (4/month), and "Breakfast with the CEO" strengthen trust, transparency, and engagement

Transparency and global engagement

- ✓ ATHEX ESG Transparency Score 84%
- ✓ Carbon Footprint Report Submitted, compliant with the Greek Climate Law
- ✓ CSR Hellas and UN Global Compact member, preparation to participate in UNEP FI



Appendix

Group Balance Sheet

Assets	FY 2024	Q1 2025	H1 2025	9M 2025	FY 2025
Cash and balances with central bank	422	153	654	647	643
Due from other financial institutions	80	146	79	70	69
Financial assets	1,700	1,359	1,503	1,461	1,440
Derivative financial instruments - assets	0	0	0	0	0
Net loans and advances to customers	4,430	4,659	4,864	5,149	5,457
Investments in associates	2	2	2	3	4
Property, plant & equipment	97	100	95	94	86
Investment property	71	70	91	91	103
Intangible assets	247	252	254	259	262
Deferred tax assets	275	275	272	272	225
Assets held for sale	217	152	159	127	191
Total assets	7,540	7,167	7,972	8,172	8,480
Liabilities					
Due to financial institutions	101	75	73	179	259
Due to customers	6,085	5,998	6,556	6,662	6,757
Debt securities issued	133	33	178	178	169
Defined benefit obligations	8	7	7	7	7
Other provisions	0	0	0	0	0
Other liabilities	338	182	184	170	309
Total liabilities	6,665	6,295	6,998	7,196	7,501
Equity					
Share capital (common Shares)	81	81	81	81	81
Other debt securities	0	0	100	100	100
At par	1,565	1,565	1,565	519	519
Retained earnings	-2,007	-2,007	-2,006	9	12
Reserves	1,236	1,233	1,235	267	267
Total equity	875	872	975	976	979
Total Liabilities & Equity	7,540	7,167	7,972	8,172	8,480

Note:

* Published FS as of 05.03.2026

Group P&L

Profit & Loss Statement	FY 2024	Q1 2025	H1 2025	9M 2025	FY 2025
Interest income	197.0	62.4	125.7	190.3	260.8
Less Interest expense	-90.2	-25.5	-47.2	-69.8	-92.5
Net interest income	106.7	36.8	78.5	120.5	168.3
Income from fees and commissions	31.6	10.6	24.6	38.4	54.0
Less Fees and commissions expense	-12.6	-3.5	-7.6	-12.1	-16.8
Net fees & commission income	19.0	7.1	17.0	26.3	37.2
Profit / (loss) from financial transactions	5.7	1.5	3.5	3.5	4.6
Profit / (loss) from investment portfolio	6.3	1.1	2.1	2.6	3.2
Dividends	0.6	0.0	0.4	0.6	0.8
Other income / (expenses)	4.0	8.6	9.6	10.9	11.8
Total Non-Core Income	16.5	11.2	15.6	17.7	20.5
Total Recurring Operating Income	142.3	55.1	111.1	164.5	225.9
Non-Recurring Revenues	5.9	1.3	9.8	9.8	53.2
Total Reported Operating Income	148.2	56.4	120.9	174.3	279.2
Personnel costs	-47.7	-19.4	-37.9	-54.9	-71.9
General & admin expenses	-31.3	-8.8	-20.7	-30.0	-43.6
Depreciation	-19.4	-6.7	-13.6	-20.5	-28.0
Total Recurring operating expenses	-98.4	-35.0	-72.2	-105.5	-143.5
Restructuring & project costs	-16.6	-14.6	-29.0	-36.6	-46.3
<i>o/w Staff leaving expense & incentive</i>	<i>-6.0</i>	<i>-14.3</i>	<i>-26.8</i>	<i>-34.1</i>	<i>-39.0</i>
<i>o/ w Other restructuring & project costs</i>	<i>-10.6</i>	<i>-0.3</i>	<i>-1.8</i>	<i>-2.1</i>	<i>-6.9</i>
Total operating expenses	-115.0	-49.6	-101.1	-142.1	-189.8
Recurring PPI	43.9	20.1	38.9	58.9	82.5
PPI (reported)	33.2	6.8	19.7	32.1	89.4
Provisions for expected credit losses	-398.4	-4.8	-9.4	-15.8	-21.7
Results from investments in associates	-0.4	0.1	0.1	0.5	0.9
PPA depreciation	-1.0	-1.0	-1.9	-2.9	-3.9
Loss on write-off of fixed assets	-1.0	0.0	0.0	0.0	-0.7
Recurring Profit / (loss) before income tax	30.0	14.3	27.6	40.8	57.8
Profit / (loss) before income tax	-367.6	1.1	8.5	13.9	64.1
Income Tax	42.2	-1.0	-3.6	-4.0	-48.9
Recurring Profit / (loss) after income tax	23.4	11.2	21.6	31.8	45.1
Profit / (loss) after income tax	-325.5	0.1	4.9	9.9	15.2

Note:

* Published FS as of 05.03.2026

Group P&L

Profit & Loss Statement	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
Interest income	75.3	62.4	63.3	64.7	70.4
Less Interest expense	-33.2	-25.5	-21.6	-22.7	-22.7
Net interest income	42.1	36.8	41.7	42.0	47.7
Income from fees and commissions	13.0	10.6	14.1	13.8	15.6
Less Fees and commissions expense	-6.0	-3.5	-4.2	-4.5	-4.7
Net fees & commission income	7.0	7.1	9.9	9.3	10.9
Profit / (loss) from financial transactions	3.4	1.5	2.0	0.1	1.1
Profit / (loss) from investment portfolio	1.3	1.1	1.1	0.5	0.5
Dividends	0.4	0.0	0.3	0.3	0.2
Other income / (expenses)	1.7	8.6	1.0	1.2	1.0
Total Non-Core Income	6.9	11.2	4.4	2.1	2.8
Total Recurring Operating Income	56.1	55.1	56.0	53.4	61.5
Non-Recurring Revenues	0.3	1.3	8.5	0.0	43.4
Total Reported Operating Income	56.3	56.4	64.4	53.4	104.9
Personnel costs	-19.7	-19.4	-18.5	-17.0	-17.0
General & admin expenses	-13.7	-8.8	-11.9	-9.3	-13.5
Depreciation	-6.2	-6.7	-6.8	-7.0	-7.4
Total Recurring operating expenses	-39.5	-35.0	-37.2	-33.3	-37.9
Restructuring & project costs	-4.9	-14.6	-14.4	-7.7	-9.7
<i>o/w Staff leaving expense & incentive</i>	<i>-4.0</i>	<i>-14.3</i>	<i>-12.5</i>	<i>-7.4</i>	<i>-4.9</i>
<i>o/w Other restructuring & project costs</i>	<i>-0.9</i>	<i>-0.3</i>	<i>-1.5</i>	<i>-0.3</i>	<i>-4.8</i>
Total operating expenses	-44.4	-49.6	-51.5	-41.0	-47.6
Recurring PPI	16.6	20.1	18.8	20.1	23.5
PPI (reported)	11.9	6.8	12.9	12.4	57.3
Provisions for expected credit losses	6.3	-4.8	-4.6	-6.4	-5.9
Results from investments in associates	0.0	0.1	0.0	0.4	0.4
PPA depreciation	-1.0	-1.0	-1.0	-1.0	-1.0
Loss on write-off of fixed assets	-1.0	1.0	0.0	0.0	-0.7
Recurring Profit / (loss) before income tax	15.6	14.3	13.3	13.1	17.1
Profit / (loss) before income tax	16.3	2.1	7.4	5.4	50.2
Income Tax	1.6	-1.0	-2.6	-0.5	-44.9
Recurring Profit / (loss) after income tax	17.1	11.2	10.4	10.2	13.3
Profit / (loss) after income tax	17.9	0.1	4.8	5.0	5.3

Note:
* Published FS as of 05.03.2026

Glossary of Terms

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

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

Terms	Definitions
Operating Income	Total operating revenue minus operating expenses (administrative expenses, depreciation, amortisation 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

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 Inmobiliarios, S.A.E
Voluntary exit scheme (VES)	A scheme that provides an incentive for employees to retire early
WM	Wealth Management

Disclaimer and contact information

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