



Corporate presentation

June 2026

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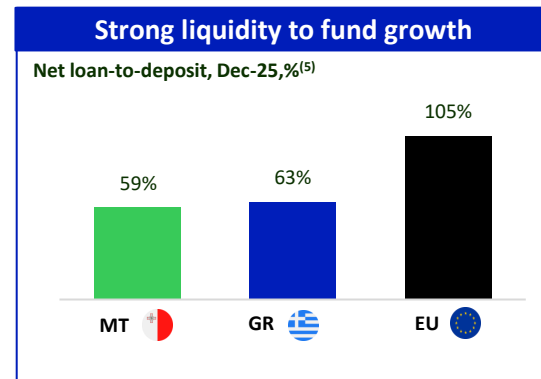
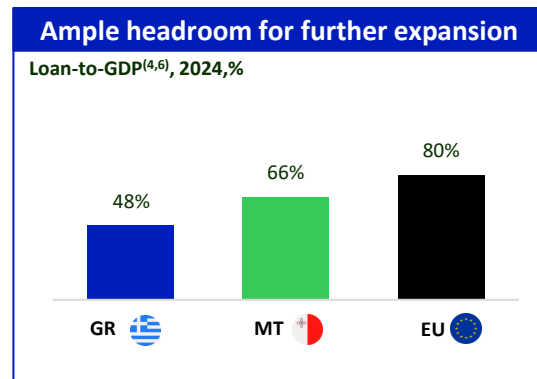
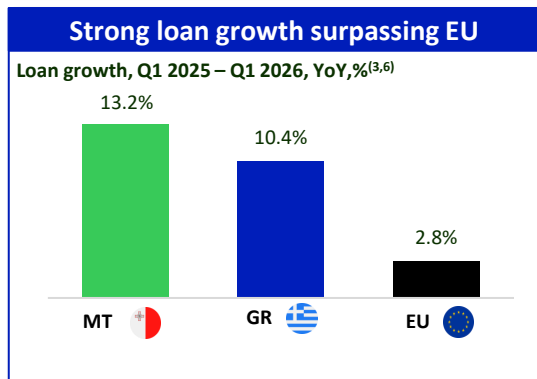
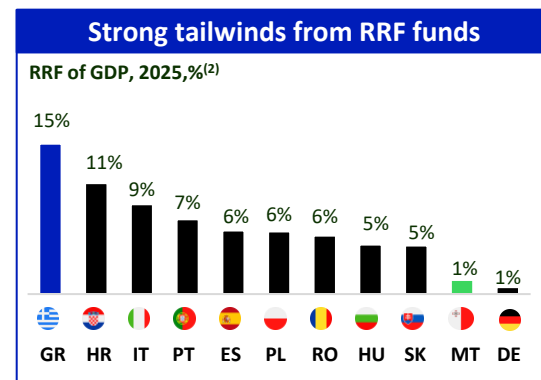
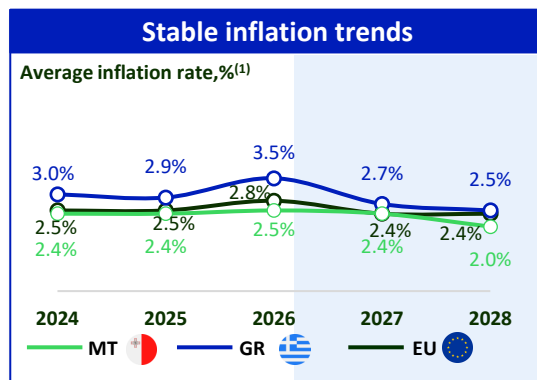
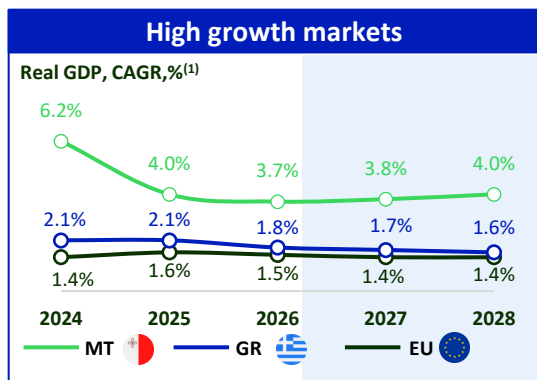
Pg.31

1. Executive summary

CrediaBank's investment highlights

1	Attractive markets	»	A highly attractive Greek banking market supported by strong macroeconomic tailwinds , alongside a leading presence in the profitable and growing Maltese market
2	The fastest growing bank in Greece	»	The Greek challenger bank , consistently gaining market share from larger systemic banks
3	Leading position in Malta	»	The 2nd largest bank in Malta (by assets), with best-in-class RoaTBV (19.1%)(¹)
4	Robust balance sheet	»	Ample excess liquidity to fund further growth (72% loan-to-deposit ratio)
5	Clean and recapitalised bank	»	No DTCs, NPE ratio <2.5% following a radical NPE cleanup and a full recapitalisation
6	Transformation program in motion	»	Full-scale digital rebranding and platform launch, delivering a modern, seamless customer experience and operational efficiency to unlock the full value of synergies
7	Unrivaled growth momentum	»	Strategic focus on SMEs, small businesses , and other growing segments result in market-leading net credit expansion (22% market share in Q1 2026)
8	Strong and accelerating profitability	»	Improvement across all profitability metrics with significant upside potential on the back of full synergy realisation and strategic plan execution
9	International and product diversification	»	The acquisitions of HSBC Malta, Evropi Holdings, and Pantelakis Securities provide significant revenue diversification, scalability, and new growth opportunities
10	Highly-experienced management team	»	Strong track-record of successfully executing transformational transactions and continued delivery of organic profitable expansion

High growth economies with structural drivers for outperformance



Well-positioned to capture business upsides across Greece and Malta



Greece

- Continued supportive **macroeconomic momentum** and **growing under-penetrated banking sector**
- CrediaBank is expected to **outgrow its Greek peers**:
 - Lack of competitor agility towards **underserved SMEs and SBs**
 - Focus on **enhanced customer experience**
 - Reperforming loans** opportunity
- Rapid emergence of **efficiency** and **profitable profile**:
 - Re-leveraging of balance sheet** and margin convergence
 - Organic and inorganic revenue and **product diversification** (e.g. Pantelakis, Evropi Holdings)
 - Delivery of **synergies** and **economies of scale**



Malta

- One of the fastest growing economies** in the Eurozone with **healthy banking sector performance**
- Platform with **established leadership position**
- HSBC Malta needs a **“restart”**:
 - Over a decade of operations under **non-core status**
 - Underinvested in IT** and personnel
 - Risk appetite not fit** for retail and corporate needs
 - Deleveraging of loan portfolio**
- Value unlock** opportunities:
 - Unlock full potential of **retail customer portfolio**
 - Develop **SME and small business**
 - Reshape **operational processes**



Synergies

- Cross-diversification of products and know-how** (corporate RMs into Malta vs wealth into Greece)
- Funding synergies** (access to low-cost retail customer deposits in Malta)
- Cost and efficiency optimisation** (in-sourcing, tech investments, modernisation, digitalisation)

Q1 2026: A strong start with robust growth rates and record results

Net interest income

€46.8m
(+28% YoY)

Net fee income

€11m
(+55% YoY)

Recurring PPI

€24.1m
(+26% YoY)

Reported PAT

€7.8m
(vs € 108k in Q1 2025)

Gross loans

€4.9bn
(+40% YoY)

SME loans

€1.3bn
(35% of new disbursements)

Deposits

€6.8bn
(+14% YoY)

NPE ratio

2.5%

NPE coverage

55%
(+790bps YoY)

CET1 ratio

16.6% pro-forma
for the SCI

CAD ratio

22.4% pro-forma
for the SCI

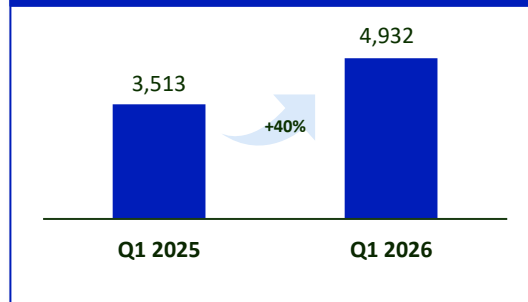
Market share

Loans & deposits
>3% vs <2% in 2022

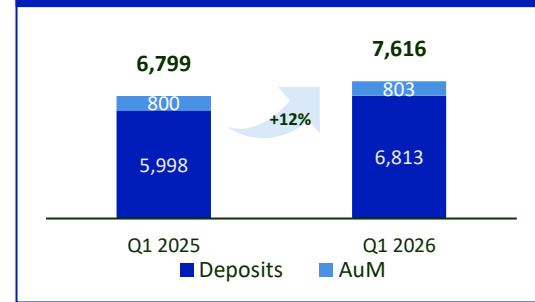
Total active customers

~350k

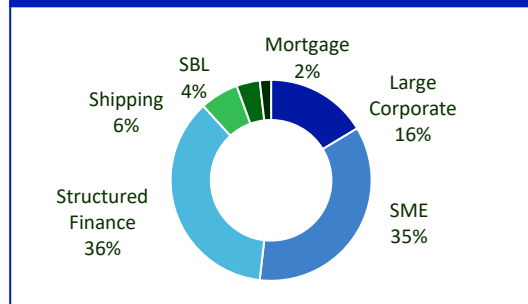
Gross loans (€m)



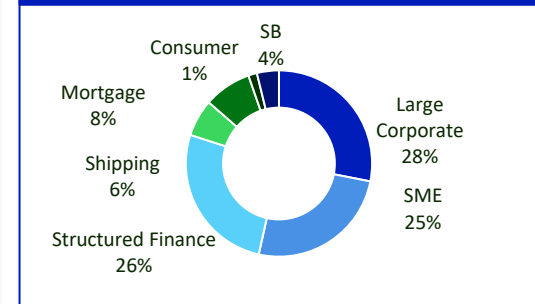
Client assets (€m)



New disbursements



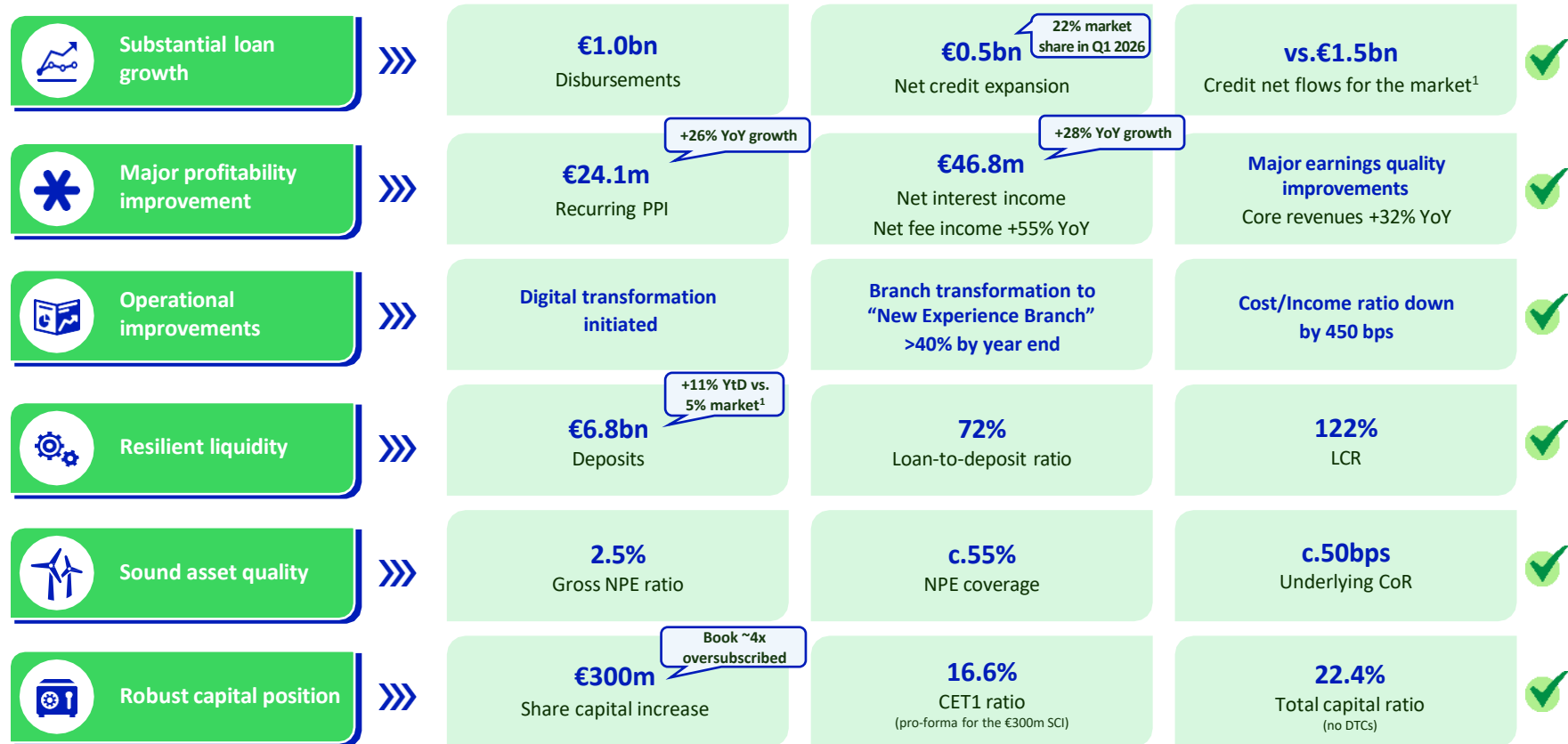
Loan book breakdown



 **66**
Branches

 **1,204**
Employees

Q1 2026: Delivering across all value creation levers...



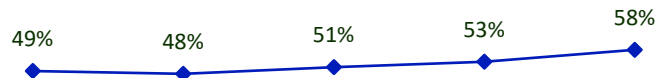
Sources: Bank of Greece; Company information.

Note:

1. Private sector.

...with accelerating growth and rising recurring profitability...

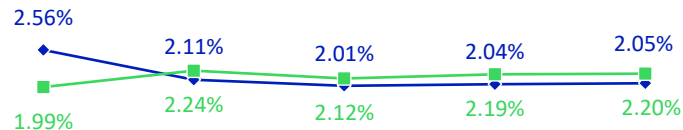
Ongoing balance sheet re-levering



Q1 2025 Q2 2025 Q3 2025 Q4 2025 Q1 2026

—◆— Net Loans, % of Total Assets

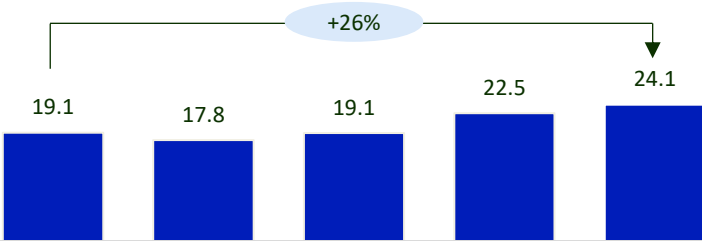
Margin increases despite falling rates



Q1 2025 Q2 2025 Q3 2025 Q4 2025 Q1 2026

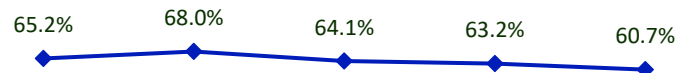
—◆— 3m Euribor —■— NIM

Solid recurring PPI growth (€m)



Q1 2025 Q2 2025 Q3 2025 Q4 2025 Q1 2026

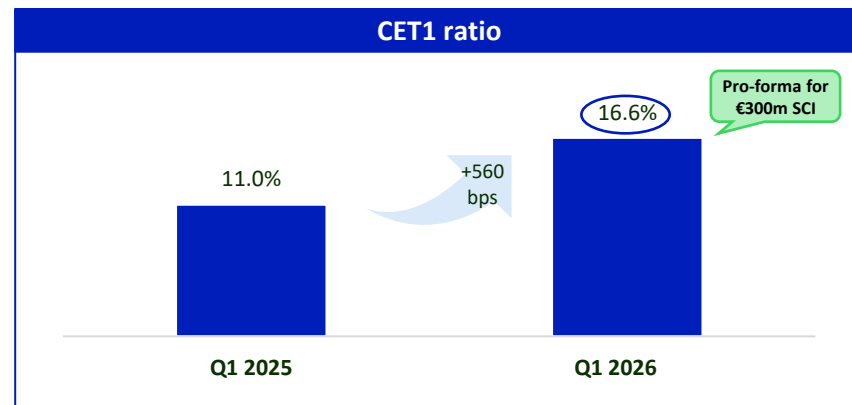
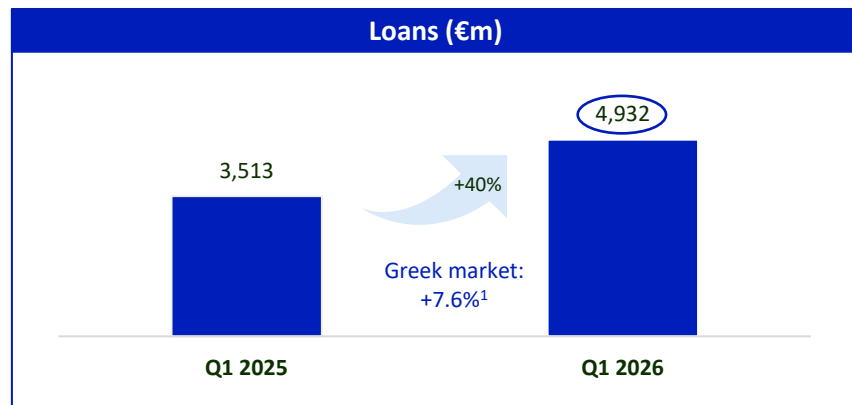
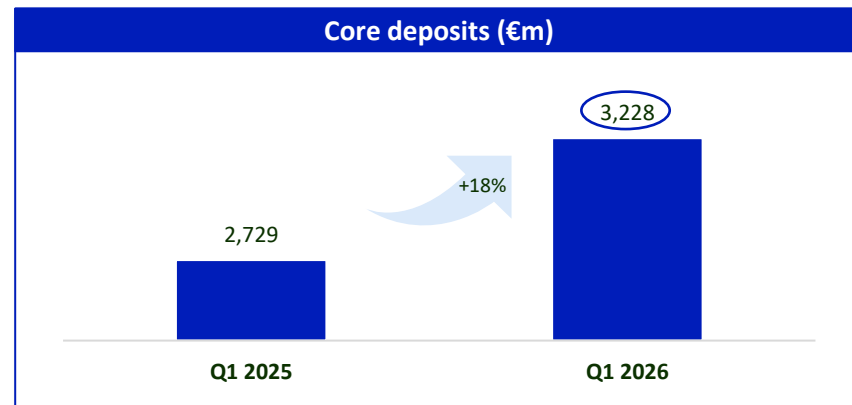
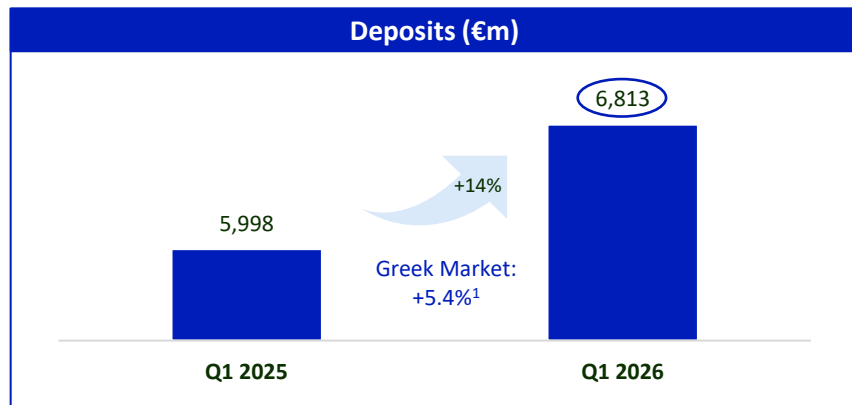
Improving operating leverage



Q1 2025 Q2 2025 Q3 2025 Q4 2025 Q1 2026

—◆— Recurring Cost/Income

...on the back of a robust capital position and gradual re-levering



Source: Bank of Greece.

Note:

1. Private sector.

Q1 2026: Update on HSBC Malta



€21.3m

Profit before tax



€2.7bn

Net loans and
advances to customers



€6.3bn

Customer deposits



>€1.0bn

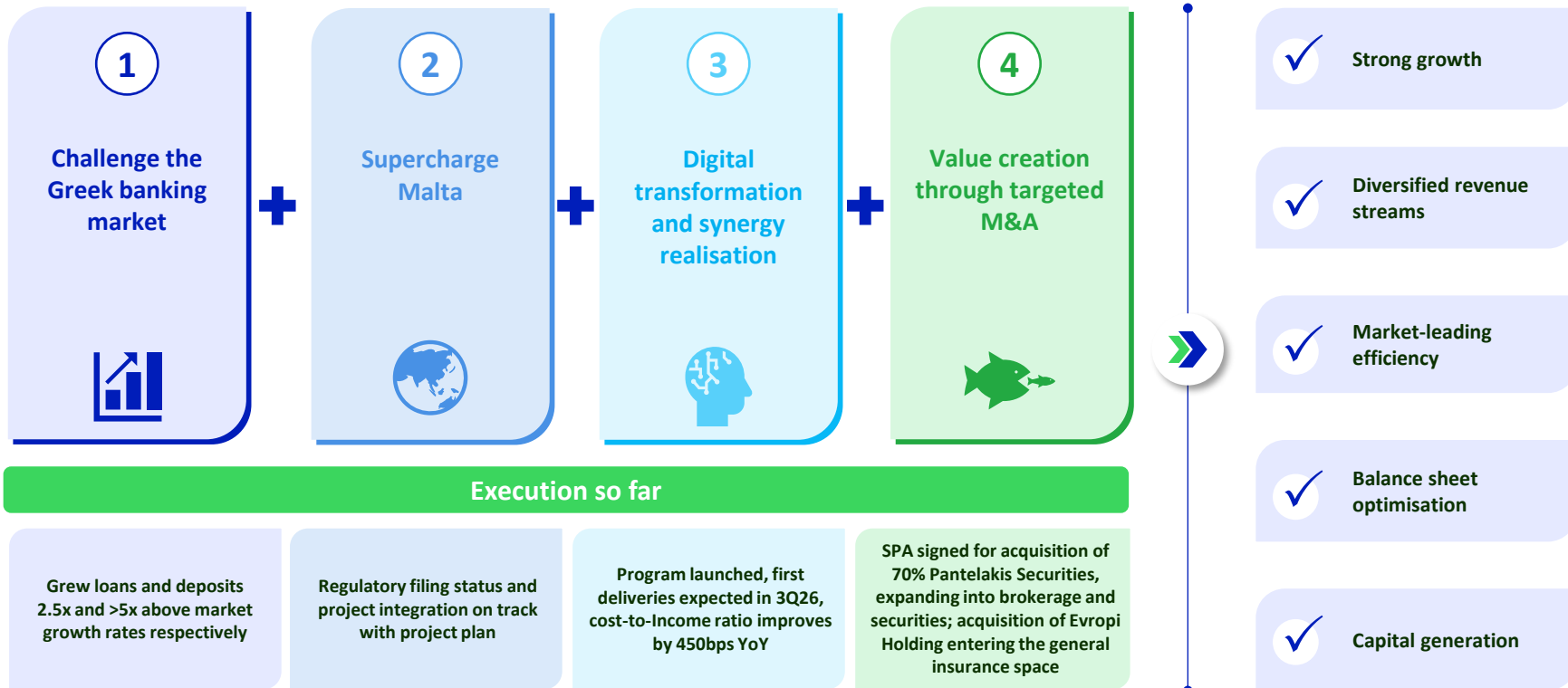
Assets under management

- ✔ **Q1 2026 demonstrated HSBC Malta's resilient franchise momentum, with growth across retail and commercial lending, wealth and insurance, underpinned by strong capital, ample liquidity, ongoing digital investment and a supportive Maltese economy**
- ✔ **Net interest income headwind reflected lower rates, offset by balance sheet strength:** Net interest income declined by €3.4m YoY, driven by reduced average market interest rates vs. Q1 2025, although the balance sheet re-leveraging is already taking place:
 - **Strong corporate lending:** Corporate loan balances +4% QoQ, while new corporate loans approved increased 86% YoY, highlighting significant demand and clear scope to grow in profitable commercial segments
 - **Positive momentum on retail lending:** Mortgage sales +4% YoY and personal unsecured loan sales +41% YoY, supported by marketing campaigns
- ✔ **Underlying insurance activity improved amid market volatility during the quarter:** Insurance net investment return fell by €4.2m, yet gross written premiums were higher year-on-year, signalling continued commercial traction
- ✔ **Wealth activity remained strong:** Robust Wealth sales growth despite market volatility affecting investor confidence, reinforcing the attractiveness of the franchise
- ✔ **Resilient profitability despite macro headwinds:** Revenue pressure was cyclical and market-driven, with PBT down 24% YoY, mainly due to the lower interest-rate environment and reduced returns from the insurance subsidiary following market-price volatility in international investments

Source: Company information.

The implementation of our strategy is in full motion

CrediaBank's strategic pillars



Entering the insurance market: Evropi Holdings at a glance

Company description

- With nearly **90 years of history** in the insurance sector, Evropi is a **leading Greek insurance group**, operating under the Intracom Group (40% stake) and listed on the Athens Stock Exchange
- In 2023, Evropi emerged from the **integration of several businesses**, following the acquisition of KLM (real estate) by Intracom
- Evropi's business model combines both **insurance and insurance brokerage services** through Evropi insurance, NAK (specialized brokerage), and AMYNA (insurance brokerage)
- Evropi has undergone a **sophisticated corporate transformation** to become a **leading insurance player**
 - Acquisition of **NAK** and **AMYNA** in 2025
 - Acquisition of 50% of **Alpha Insurance Brokers** in Romania in 2025
 - Divestment of non-core retail, construction, and energy segments and focus on **high-growth insurance subsegments**

Product and service offering by subsidiary

ΕΥΡΩΠΗ
ΑΣΦΑΛΙΣΤΙΚΗ

- Full range of **general insurance products**, specialized in industrial, commercial and financial risks, transports and surety bonds
- Offers **reinsurance services**

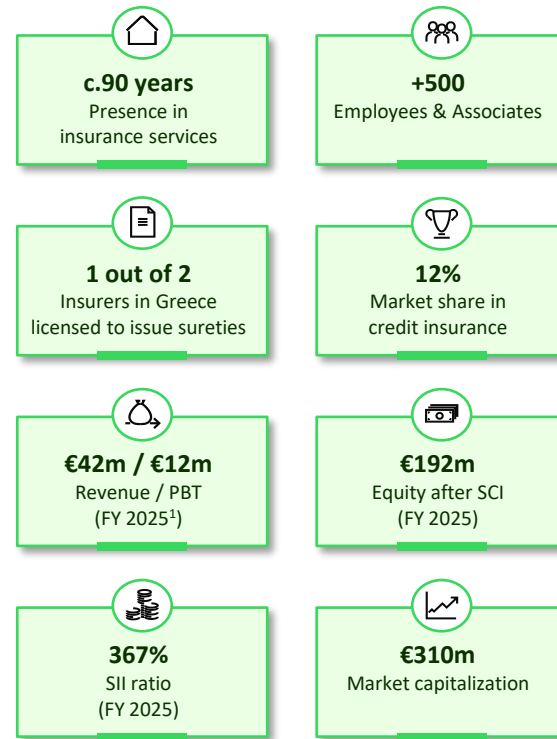
NAK STRATEGIC
INSURANCE
CONSULTANCY

- Insurance **broker specialized in niche sub-segments** i.e. M&A, sureties, etc.
- Leader in **surety bonds**
- Leader in **credit insurance**
- 250+ corporate clients

AMYNA

- Provides **insurance brokerage services**, primarily managing all insurance needs for the Intracom Group
- Fully absorbed by NAK on 4th December 2025

Primary stats



Sources: Company information; FactSet as of 20 May 2026.

Note:

1. Pro-forma full consolidated figures.

Entering the insurance market: Transaction highlights

Transaction rationale

- **Evropi is a leader in property insurance, one of only two insurers in Greece licensed on surety bonds, with an integrated business portfolio, combining insurance and insurance brokerage services**
- Evropi will allow Credia to **further diversify revenue sources beyond NII and enhance value creation for its shareholders**
- The transaction is expected to be **capital accretive by ~140bps** with further upside contingent on the regulatory treatment of the insurance entity
- It will **unlock the full insurance potential** for the Group through a stable and enhanced platform, delivering **diversification** and significant **revenue synergies** (c.€17m pre-tax run rate fully phased-in by 2028)

Indicative terms and timeline

- CrediaBank has signed a binding term sheet regarding the potential **acquisition of Evropi, effective through a merger by absorption**
- The transaction will be structured as a **share-for-share deal**, with **CrediaBank / Evropi** shareholders representing **90.375% / 9.625%**, respectively, of the combined Group
- Pre-transaction, Evropi will distribute **€46m of extraordinary dividend** to its current shareholders, stemming from a **pre-agreed sale of a real estate asset**
- Thrivest and HCAP to remain the **largest shareholders** of Credia; **free-float** to increase to **~40%**
- Evropi's **successful and experienced** management team to **continue running the business post completion**
- **The expected closing of the transaction is 2H 2026**, subject to corporate and regulatory approvals

Key transaction metrics



90.4% / 9.6%
CrediaBank / Evropi
stake in combined



2H 2026
Expected closing



Attractive ROIC
Above internal
hurdle rate



Capital accretion
~140bps of immediate
capital uplift



c.€17m
Run-rate synergies
(pre-tax)



c.€45m
PBT contribution to
the Group by 2028¹



c.8%
2027 EPS accretion for
CrediaBank shareholders¹



Mid-teens upside
To net income
(medium term guidance)¹

Source: Company information.
Note:
1. Including run-rate synergies.

Updated financial targets

	Metric	Medium-term	Long-term	Commentary
Profitability	Net interest margin ¹	~2.7%	~2.9%	• Uplift through balance sheet re-levering in both Greece and Malta
	Total income growth (YoY)	Mid-teens CAGR	Mid-teens CAGR	• Balanced growth driven by volumes, margin and fee expansion
	Cost-to-income (recurring)	Low 40% ^s	Mid 30% ^s	• Improving operating leverage – transformation programme and synergy delivery
	Cost of risk ²	~30bps	~30bps	• Clean and well-provisioned portfolio along with supportive macro trends reflected in stable cost of risk
	Tax rate (effective)	~24%	~24%	• Effective tax rate of the combined group
	Net profit (recurring)	>€260m	>€360m	• Solid recurring profitability leading to high teens RoaTBV
	RoaTBV (recurring)	>18%	>19%	
Balance sheet, asset quality and capital	Net loans ³	>€11bn	>€14bn	• Greek balance sheet re-levering, capturing market share and reigniting growth in Malta
	Net loan growth ³	Mid-teens CAGR	Mid-teens CAGR	
	NPE ratio (gross)	<2.7%	<2.7%	• Healthy loan portfolio; NPE ratio trending down
	Net loan-to-deposit ratio	~70%	~75%	• Strong structural liquidity supported by ample deposit funding
	TBV	>€1.4bn	>€2.1bn	• Significant organic capital generation
	CET1 ratio	>15.5%	>16.5%	• Robust buffers maintained throughout the plan

2. Q1 2026 financial performance

Summary P&L⁽¹⁾ | Recurring PPI at €24.1m, 26% up YoY

In €m	Q1 2026	Q1 2025	YoY	Q4 2025	QoQ
Net interest income	46.8	36.6	28%	47.5	(2%)
Net fee & commission income	11.0	7.1	55%	10.9	0%
Non-core income	3.5	11.2	(69%)	2.8	24%
Total recurring operating income	61.2	54.9	12%	61.2	0%
Total recurring operating expenses	(37.1)	(35.7)	4%	(38.7)	(4%)
Recurring pre provision income	24.1	19.1	26%	22.5	7%
Recurring core pre provision income	20.6	7.9	160%	19.8	4%
Reported PPI	19.3	5.9	228%	56.3	(66%)
Profit / (loss) before tax	11.9	1.1	n.m.	50.2	(76.%)
Recurring profit / (loss) before tax	16.7	14.3	17%	17.1	(2%)
Recurring net profit	13.0	11.2	17%	13.3	(2%)
Key P&L ratios	Q1 2026	Q1 2025	YoY	Q4 2025	QoQ
NIM (over average assets) ²	2.2%	2.0%	+21bps	2.2%	+1bps
Recurring cost to income ratio	60.7%	65.2%	(448bps)	63.2%	(251bps)



Q1 2026 recurring PPI at €24.1m, up by 26% YoY, setting a new record that indicates the sustainable growth of the Bank:

- Q1 2026 core PPI increased by 160% YoY, illustrating the major quality improvement in earnings



Q1 2026 profitability growth was driven strong expansion in both NII (+28% YoY) and NF&CI (+55% YoY):

- NII primarily supported by robust credit growth, alongside high loan and bond volumes, while benefiting from a modestly lower cost of funding despite the Tier 2 bond issuance
- Non-core income declined by 69% YoY (+24 QoQ) driven by episodic revenue recorded in Q1 2025 (€5m), coupled with the market movements



Opex at €37.1m decreased by 4% QoQ as a result of the transformation and **realization of merger efficiencies:**

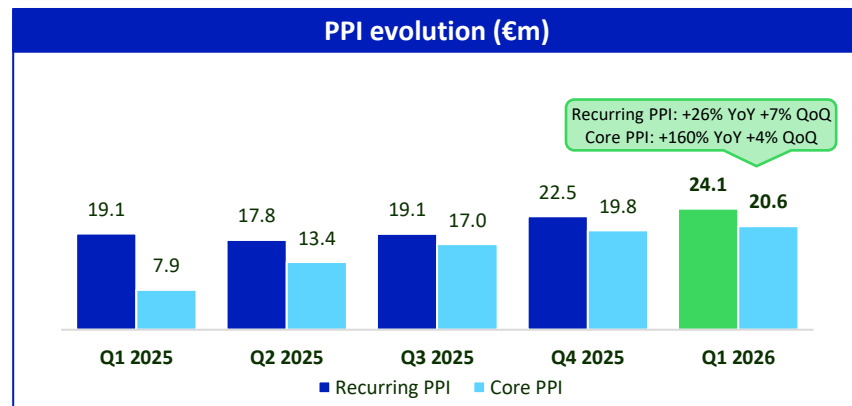
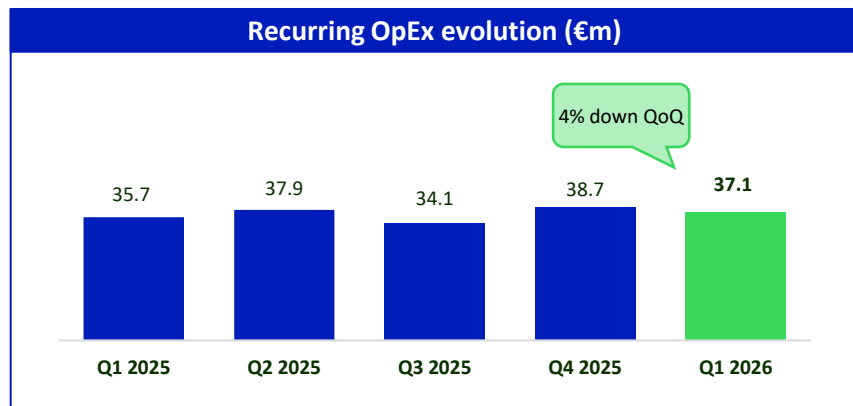
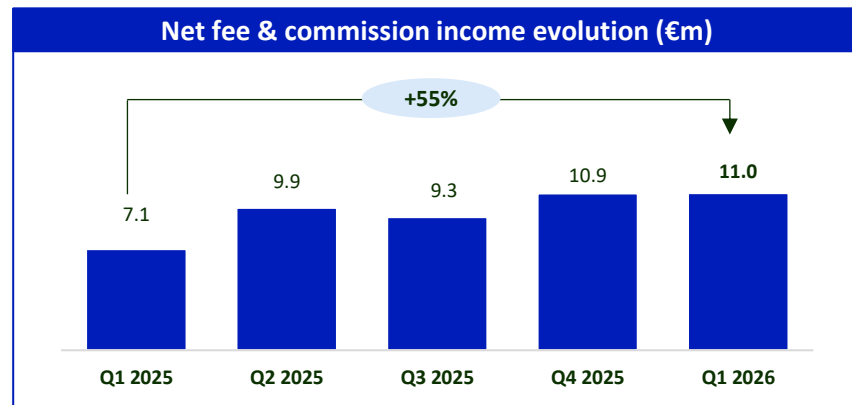
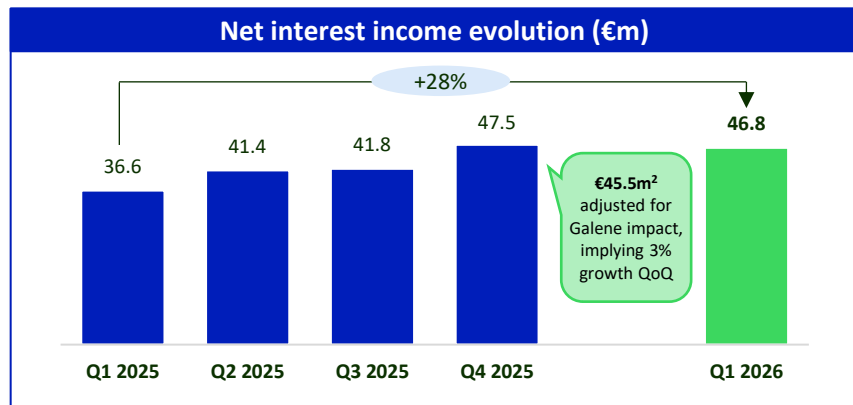
- The 4% YoY increase is mainly due to a calendarization impact in 2025 from the pre-integration/merge period



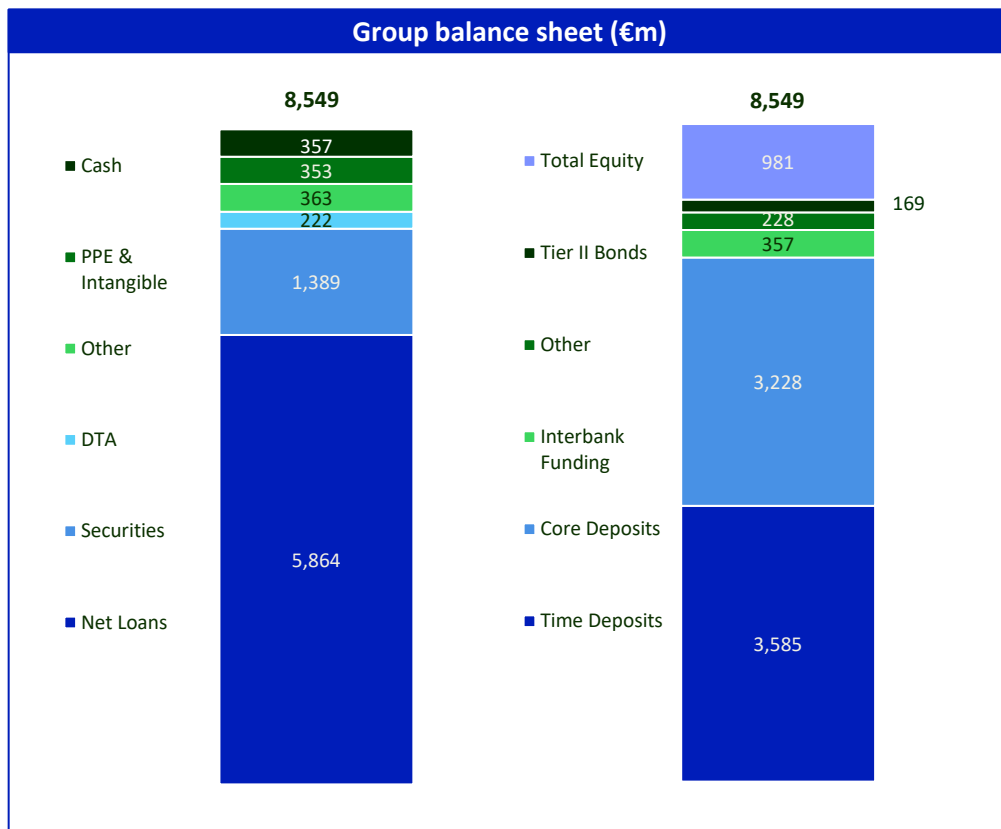
Q1 2026 recurring cost-to-income ratio reached an all-time low of 60.7%, improving by 448bps YoY:

- Driven by strong operating income growth alongside continued cost rationalization

Sustained improvement across core operating lines

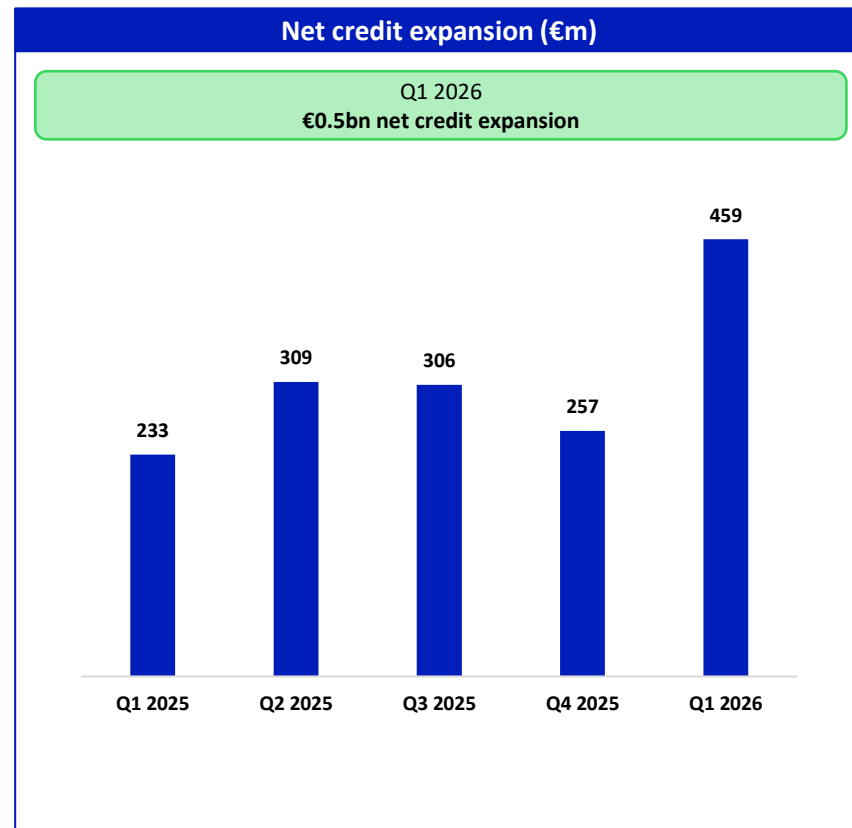
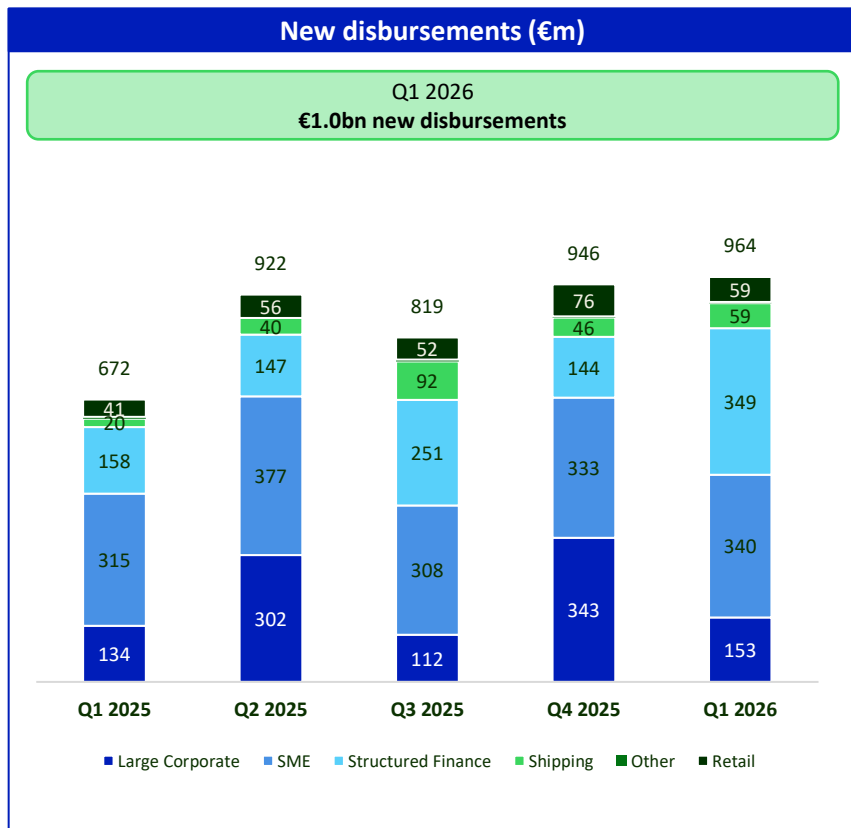


Robust and under-levered balance sheet with resilient liquidity



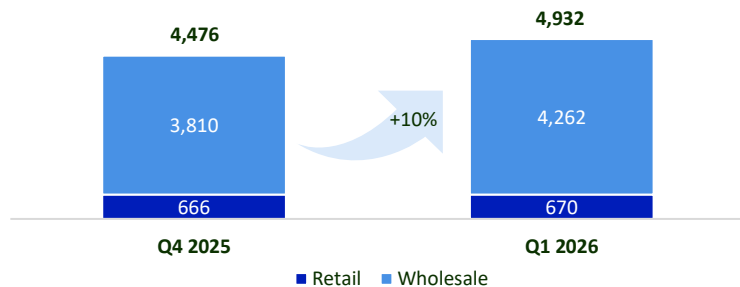
- ✓ **Excess liquidity** creates opportunities to boost net interest income and support future growth
- ✓ Resilient liquidity profile with **LCR 122% and LDR 72%**
- ✓ Customer **deposits are the main source of funding**, representing 80% of liabilities and equity
- ✓ **Retail deposits represent 61%** of total deposits
- ✓ **Net loans amounted to c.€5.9bn**, o/w c. €1bn relates to the senior note of the securitizations
- ✓ Customer loans comprise **64% of assets**
- ✓ Retail loan book: 14% ; wholesale & other: 86%
- ✓ **Fixed income portfolio** comprises 16% of assets

Record disbursements of €1bn leading to €0.5bn net credit expansion

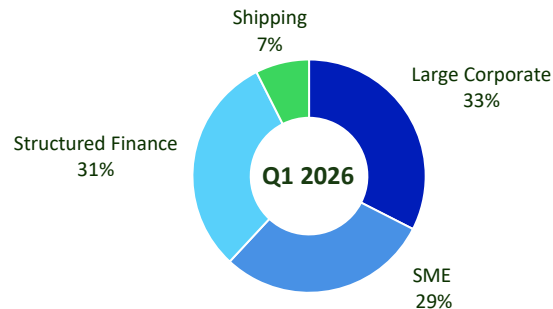


Committed partner to Greek corporates and SMEs

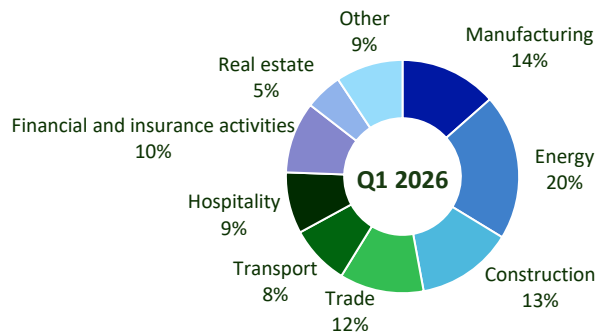
Loan book evolution^{1,2} (€m)



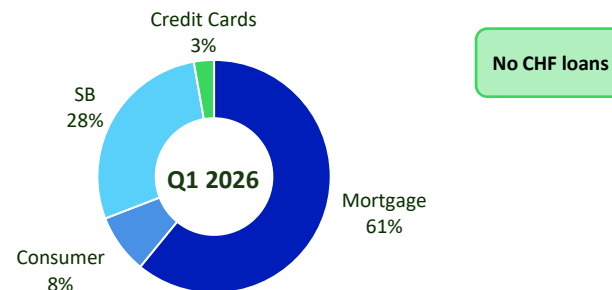
Wholesale loans breakdown



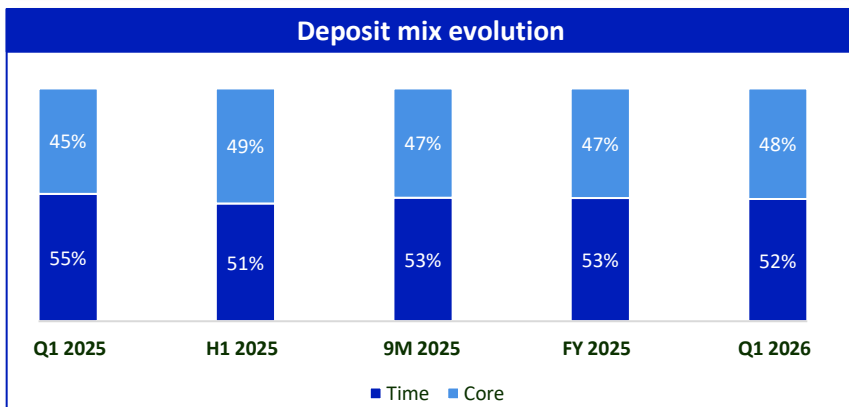
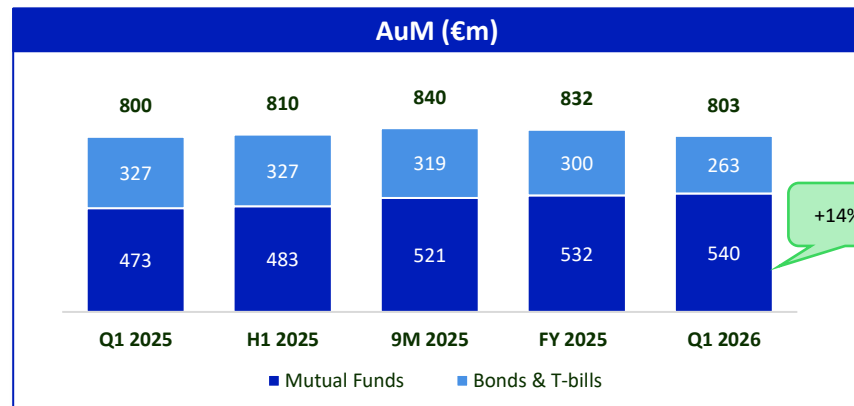
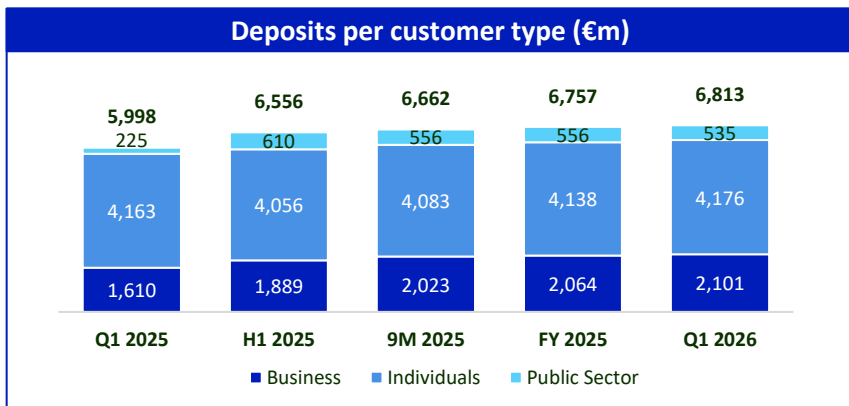
Gross loans per sector



Retail loans breakdown



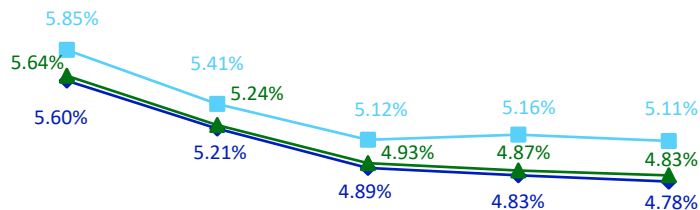
Diversified deposit mix with a steadily increasing market share



- ✓ Group deposits stand at c. €6.8 bn, up by **14% YoY** vs market growth of **5.4% YoY**
- ✓ The **deposit mix continues to improve** further with the contribution of core deposits rising to 48% in Q1 2026 from 45% in Q1 2025.
 - Retail deposits represent 61% of total deposits
- ✓ **Mutual funds AuM increased by 14% YoY** with total AuM flat YoY

Resilient NIM on balance sheet re-leveraging

Loan yields¹

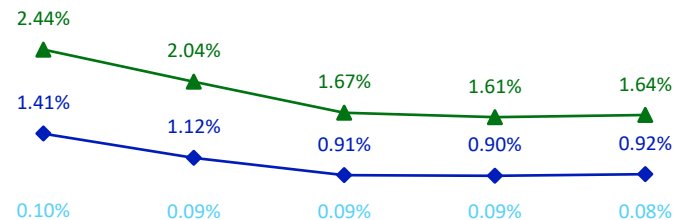


Q1 2025 Q2 2025 Q3 2025 Q4 2025 Q1 2026

◆ Wholesale ■ Retail ▲ blended

	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
3M Euribor	2.56	2.11	2.01	2.04	2.05
Loan yield	5.64	5.24	4.93	4.87	4.83
Implied loan spread	3.08	3.13	2.92	2.83	2.78
Time deposit cost	2.44	2.04	1.67	1.61	1.64
Total deposit cost	1.41	1.12	0.91	0.90	0.92
NIM ²	2.0%	2.2%	2.1%	2.2%	2.2%

Deposit costs



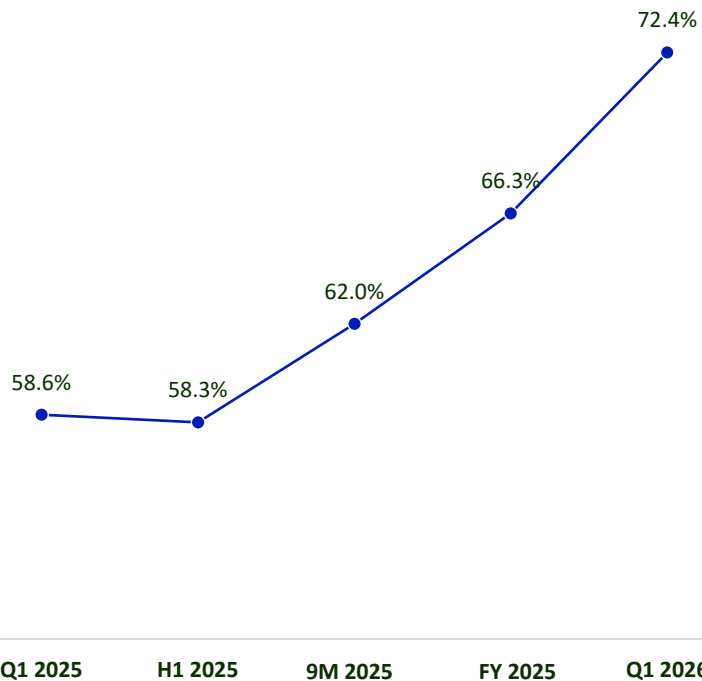
Q1 2025 Q2 2025 Q3 2025 Q4 2025 Q1 2026

◆ Total ■ Core ▲ Time

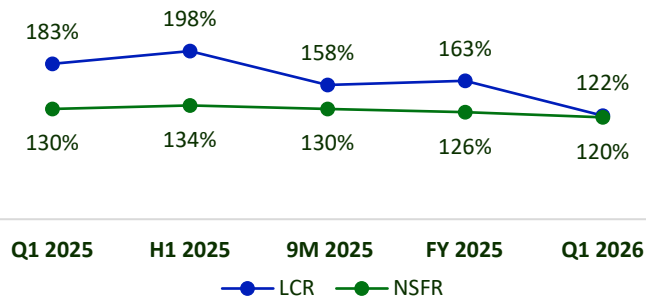
- ✓ Q1 2026 NIM at 2.2%, up 20bps YoY, benefiting from re-leveraging and mix improvements
- ✓ Yield on performing exposures at 4.8%, affected by base rates
- ✓ Deposit costs rather stable. Slight increase in cost of time deposits in Q1 2026, in line with forward curves, partly offset by deposit mix with share of time deposits declining from 53% in Q4 2025 to 52% in Q1 2026
- ✓ c.49% of time deposits will get repriced in the next 3 months and c. 67% in the next 6 months

Resilient liquidity profile to support continued growth

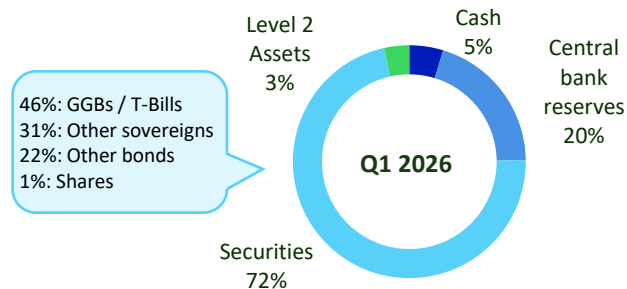
Net Loans¹ / Deposits



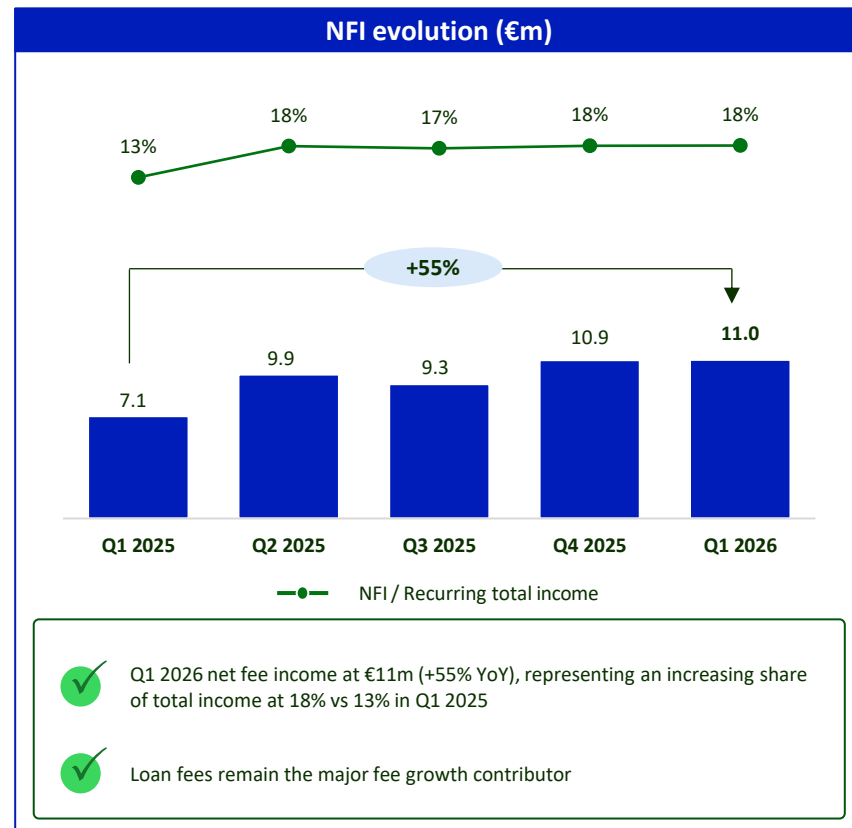
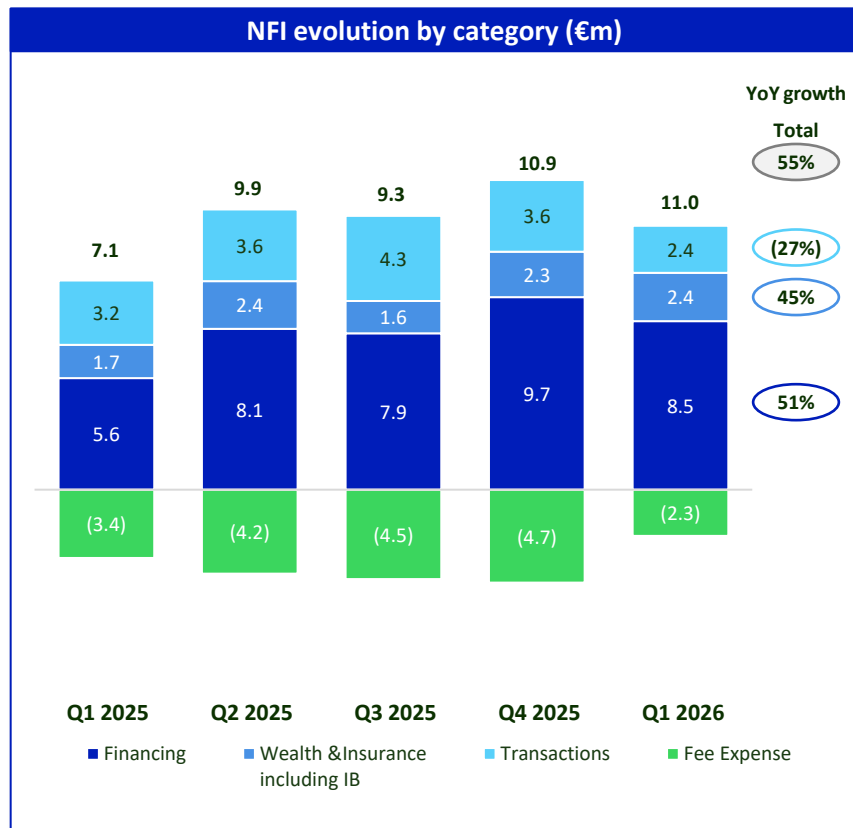
LCR & NSFR



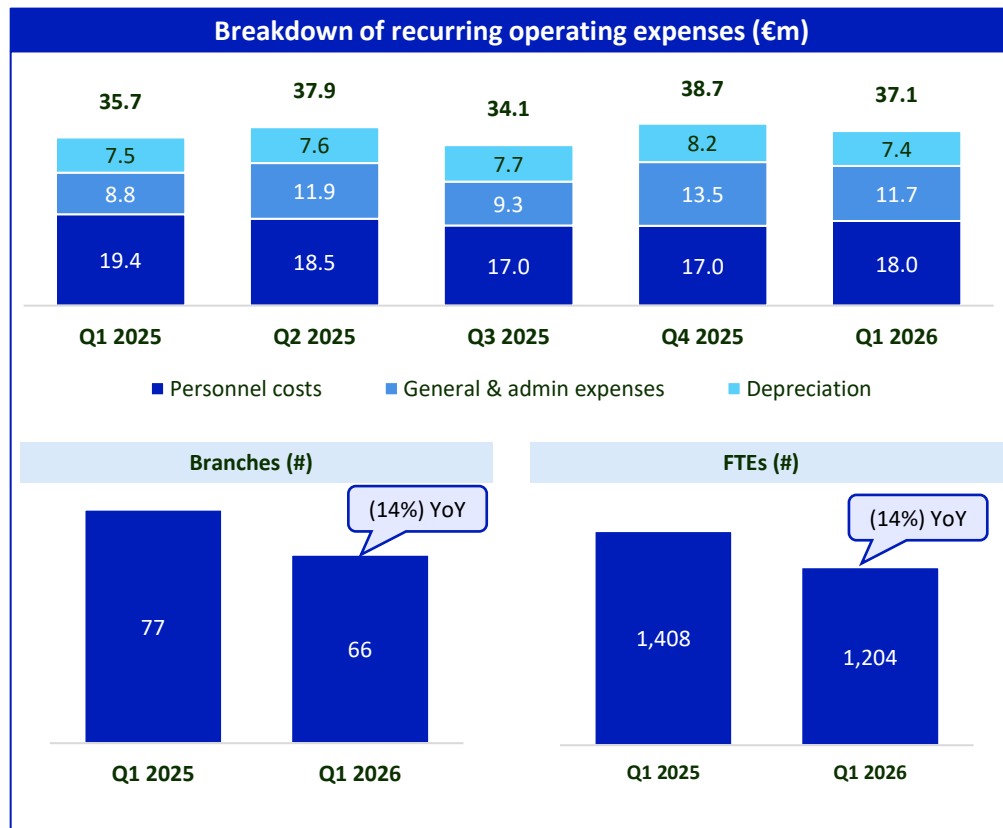
HQLA



Continued growth in the fee income contribution



Strong focus on cost rationalization

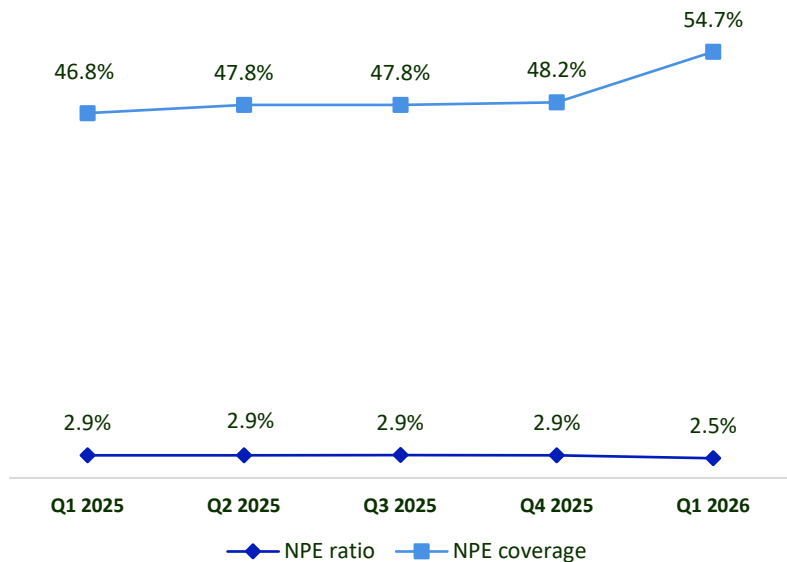


- ✓ Despite inflationary pressures, recurring Opex of €37.1m declined by 4% QoQ, driven by continued synergy realisation from the merger and transformation program
- ✓ 4% YoY growth in Opex is mainly due to a calendarization impact in 2025 from the pre-integration/merge period
- ✓ Following the voluntary exit scheme (VES), the Group's headcount amounted to 1,204 FTEs in Q1 2026, a 14 % decrease YoY
- ✓ CrediaBank's footprint at 66 branches, also 14 % below Q1 2025 levels
- ✓ The Group has crystallized synergies of €25m from the actions implemented following the Pancreta merger; the trend will be slightly reversed given the preparatory phase for the Malta transaction

Solid asset quality with NPE ratio below 2.5%

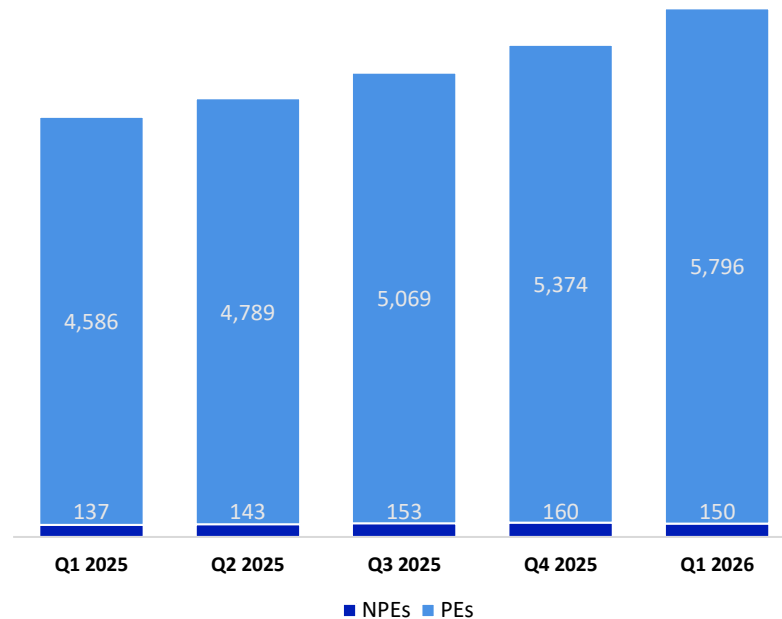
NPE ratio¹ and NPE coverage

NPE ratio declined to below 2.5% - 40bps down YoY and QoQ
NPE coverage ratio enhanced to 54.7%

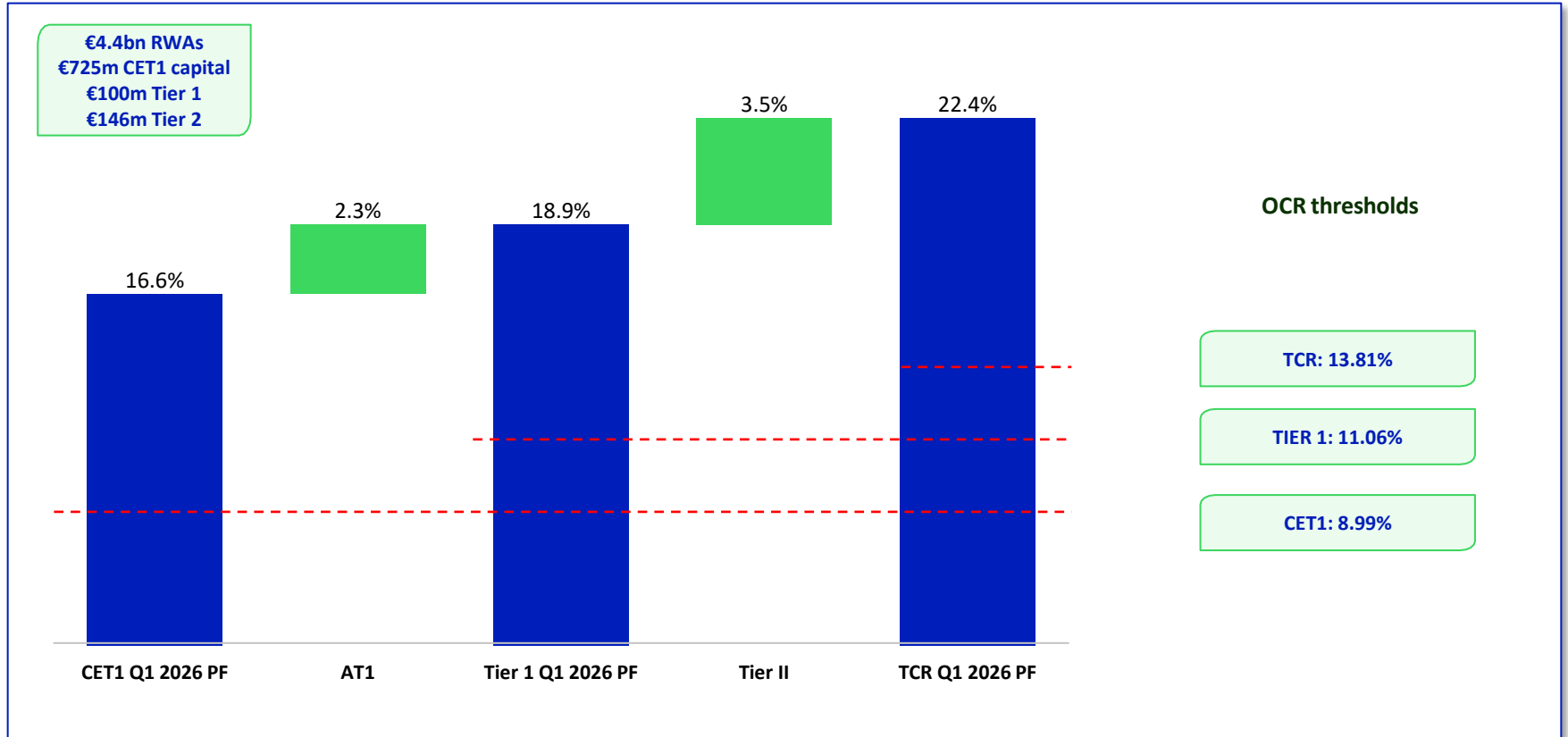


Performing exposures (PEs) & NPEs (€m)

€5.9bn loans GBV¹ (o/w €5.8bn PEs, +8% QoQ)
NPEs declined to €150 despite solid loan growth



Healthy capital position, well above regulatory requirements



3. Transformation program

Transformation program in motion



Key pillars of our transformation program in Q1 | Operational excellence and digital transformation

Key initiatives

Operational excellence

- ✓ Process simplification
- ✓ Branch & customer diagnostics
- ✓ Voice of Employee activation
- ✓ Continuous improvement of governance

Expected value

- ✓ Reduced complexity
- ✓ Faster execution
- ✓ Improved service quality



Digital transformation

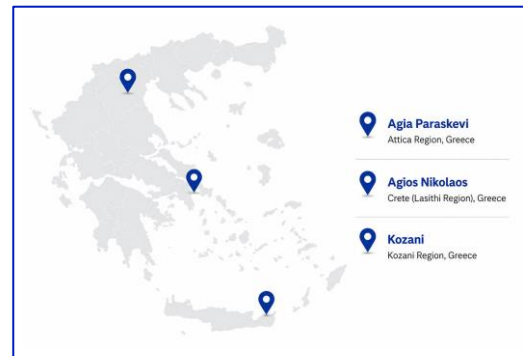
- ✓ Commercial growth initiatives
- ✓ Customer acquisition focus
- ✓ Payments ecosystem transformation
- ✓ Euronet partnership

- ✓ Commercial flexibility
- ✓ Enhanced customer proposition
- ✓ Modernised infrastructure



Branch transformation progress

- ✓ 8 Branches completed
- ✓ 3 Additional branches expected shortly
- ✓ 40% Branch transformation rollout planned by end-2026z



Update on digital transformation

Q1 key achievements



Program successfully launched and fully mobilized across all business and technology streams

The program is now fully operational across the Bank, with teams, capabilities, and delivery structures aligned to execute against strategic transformation objectives



Scope of work finalized

The 2026 scope, roadmap, and stream priorities have been firmly established, ensuring full alignment with the Bank's strategic agenda and providing clear delivery direction



Governance framework established

A robust governance and delivery framework has been implemented, strengthening oversight, execution discipline, and risk management across all program activities



Front-loaded value delivery

The successful delivery into production of initial client experience journeys as well as new technology platforms demonstrates early execution capability and marks an important foundation towards tangible future business impact



Products roadmap

Program team is collaborating with Bank business units to shape and prioritize new customer experiences and product capabilities



Focused diagnosis completed

An enterprise-wide diagnostic for key omnichannel processes has been completed, alongside the establishment of a KPI framework strategy for value realisation to systematically track performance improvement



Digital experience design system established

A modern digital design system has been delivered, forming the foundation for enhanced customer experience and scalable digital capabilities across channels

With strong foundations now in place, we are entering the next phase of execution with confidence, focused on delivering tangible business outcomes and sustainable value creation

Annex

- A. Q1 2026 results*
- B. Malta*
- C. Evropi*
- D. ESG*
- E. Shareholding structure*
- F. Financial statements*

Sustainable NII

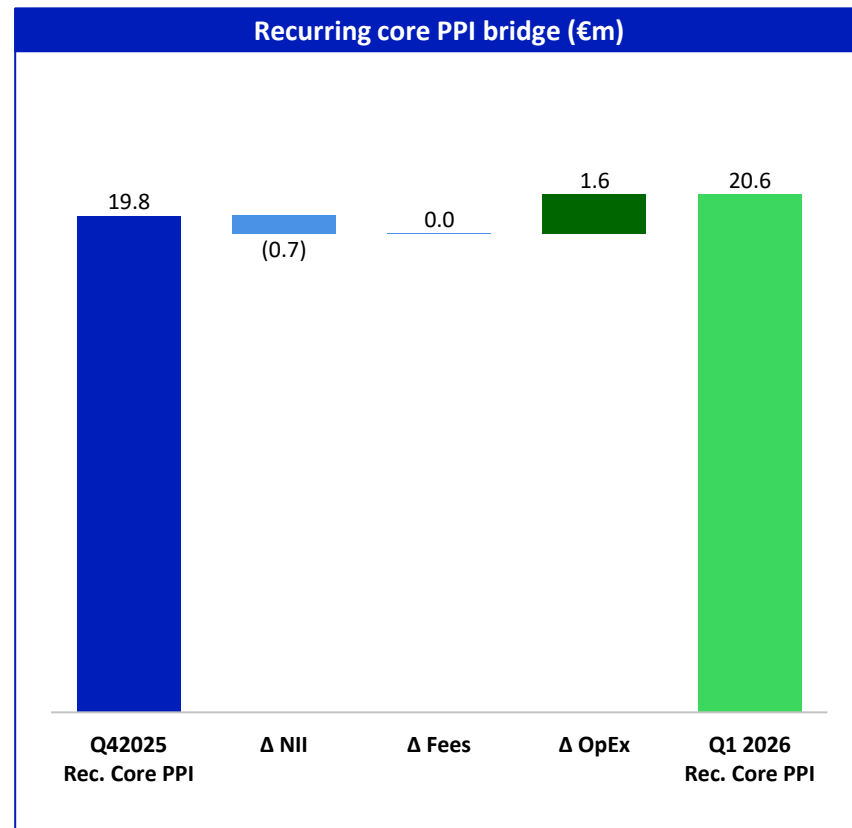
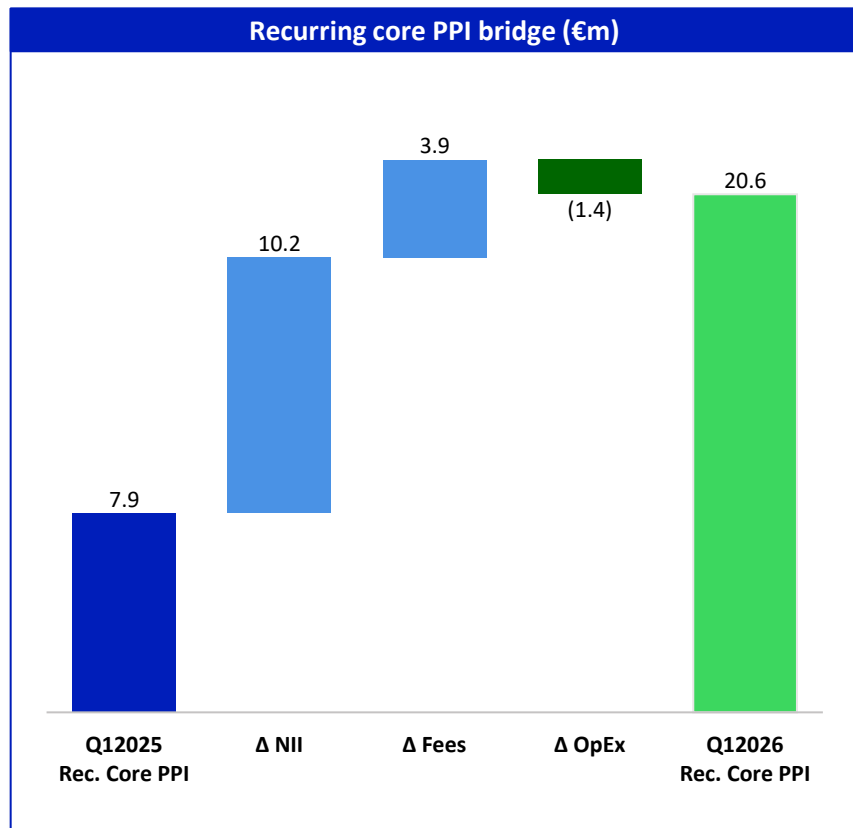
NII evolution per Q (€m)

(€m)	Q1 2026	Q1 2025	Q4 2025	YoY	QoQ
PEs	55.4	44.2	55.3	25%	0%
Senior notes	3.0	3.4	3.2	(12%)	(7%)
NPEs	0.4	0.5	0.5	(16%)	(16%)
Bonds	9.7	12.4	10.6	(22%)	(8%)
Cash & banks	1.2	1.9	0.8	(35%)	53%
Interest income	69.7	62.4	70.4	12%	(1%)
Deposits	(15.2)	(21.0)	(15.2)	(28%)	0%
Debt securities	(3.2)	(0.6)	(3.4)	431%	(6%)
Other	(4.6)	(4.2)	(4.3)	10%	7%
Interest expense	(23.0)	(25.8)	(22.9)	(11%)	0%
Net interest income	46.8	36.6	47.5	28%	(2%)

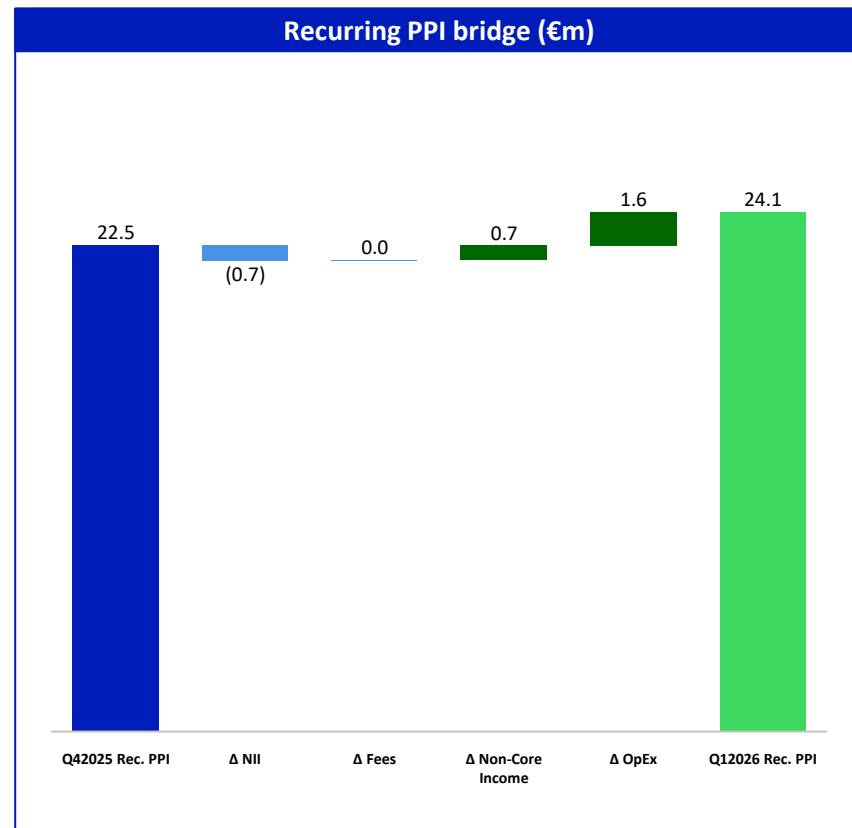
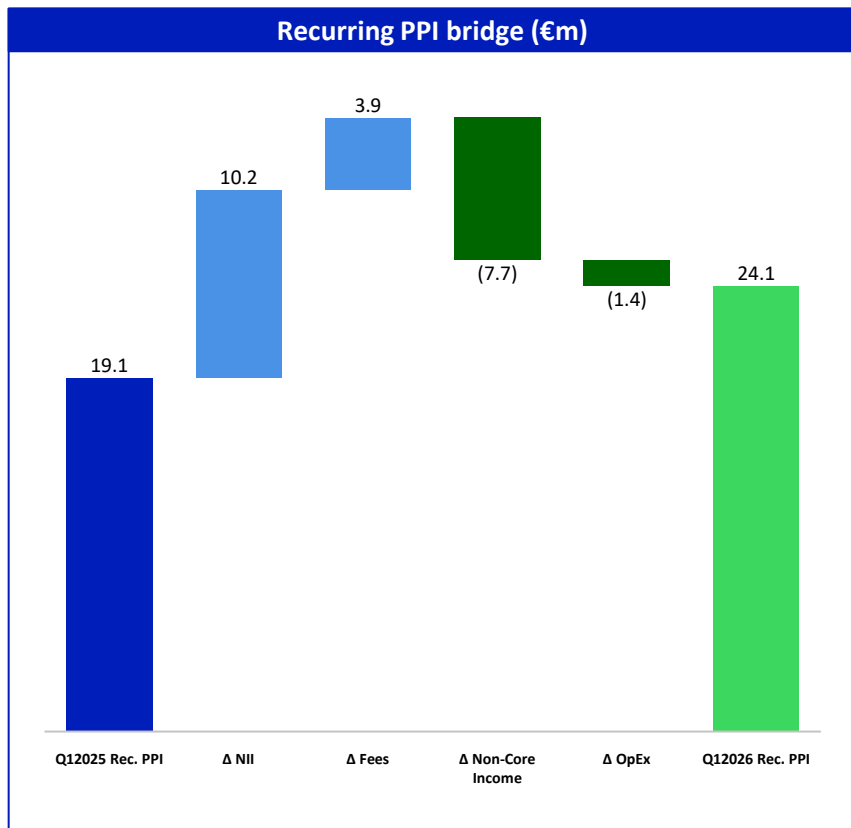
+3% QoQ
adjusted for
Galene impact

- ✓ Q1 2026 NII at €46.8m, up 28% YoY and 3% QoQ (NII Q4 2025 adjusted for the Galene portfolio transaction)
- ✓ Robust YoY growth supported by credit expansion and a sizable securities portfolio, despite a softer interest rate environment
- ✓ Loan interest income increased by 25% YoY and remained stable QoQ mainly due to day count effect vs Q4 2025
 - Adjusting for the Galene portfolio transaction in Q4 2025, loan interest income increased by 4% QoQ
- ✓ Deposit costs declined by 28% YoY despite higher volumes
- ✓ NII sensitivity to a 25bps change in Euribor is approximately €4.5m

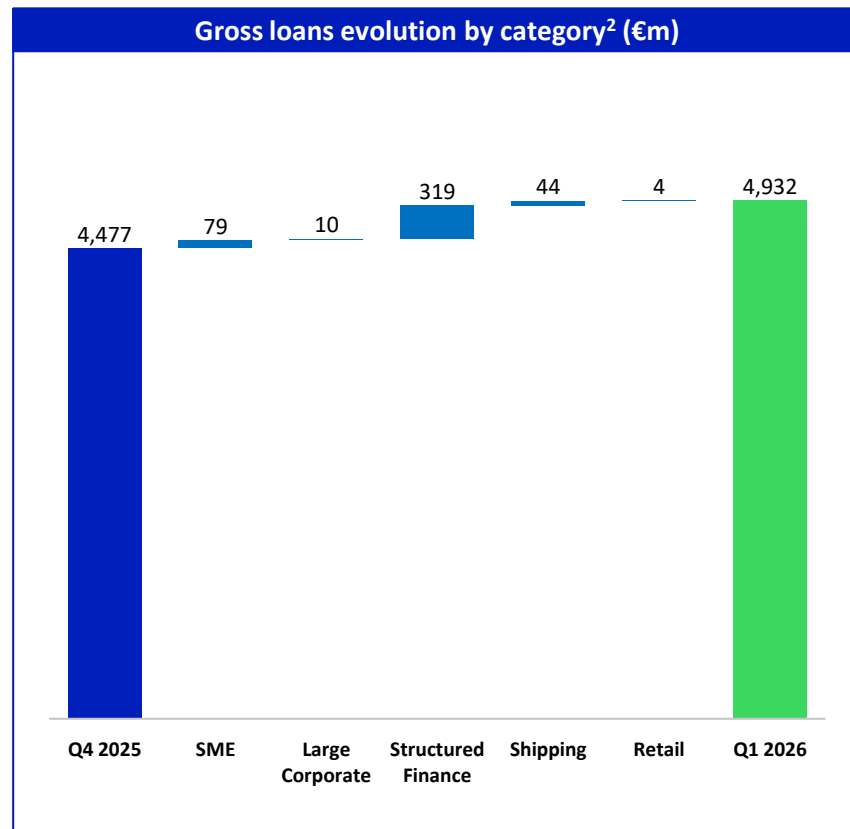
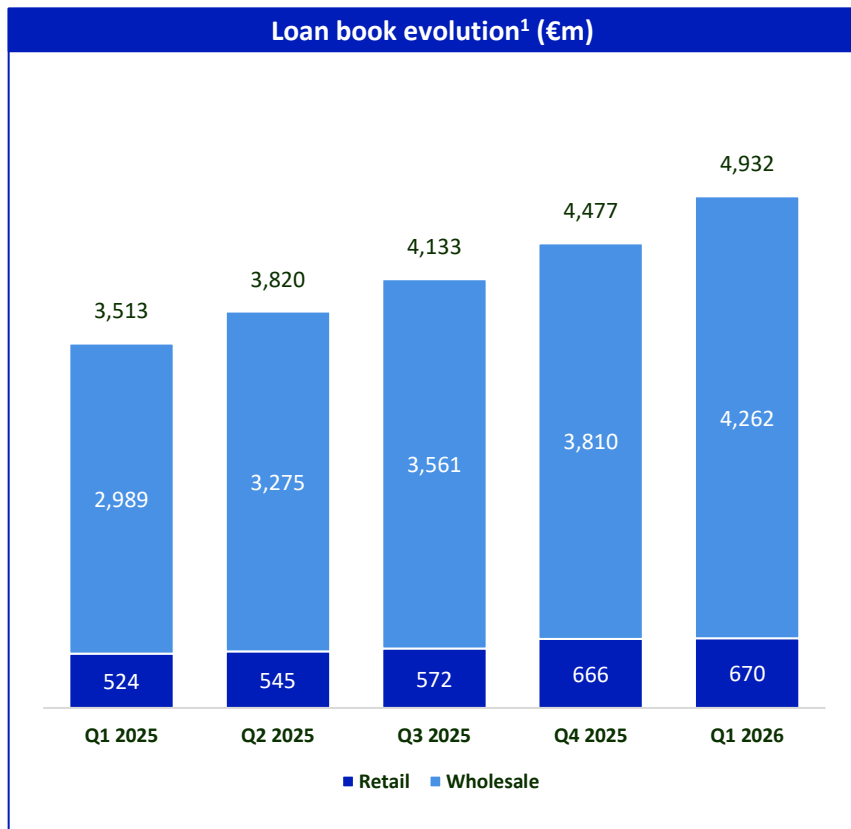
Core PPI up by 160% YoY and by 4% QoQ



Recurring PPI up by 26% YoY and by 7% QoQ



Gross loans increased by 10% QoQ and by 40% YoY

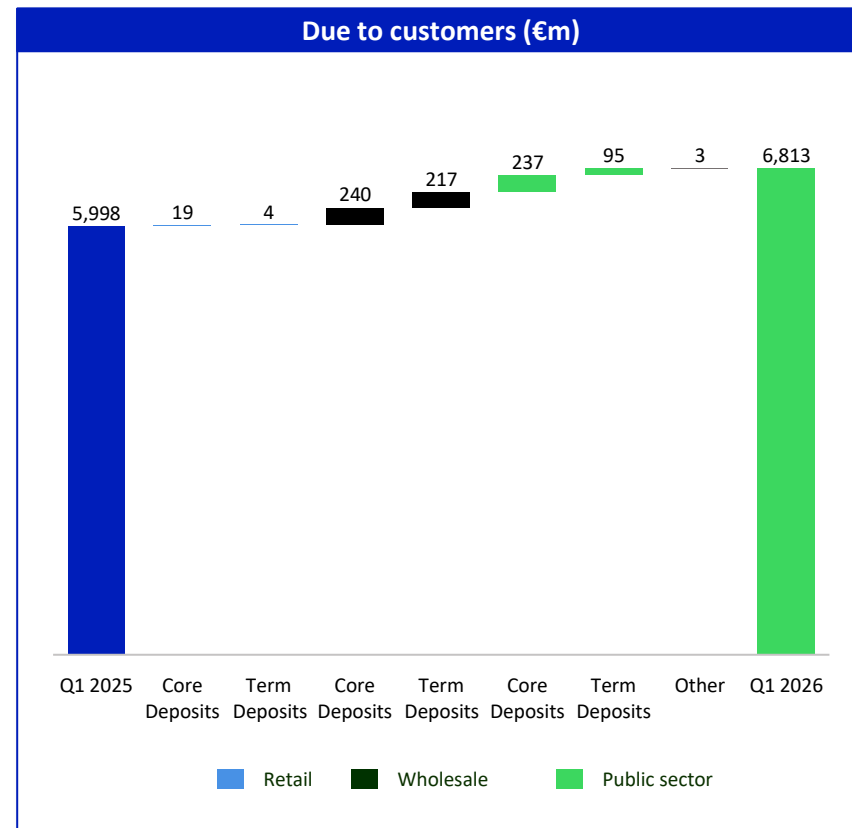
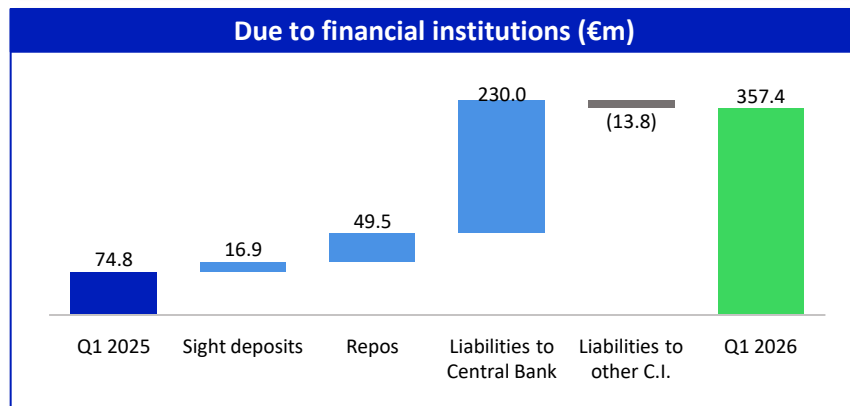
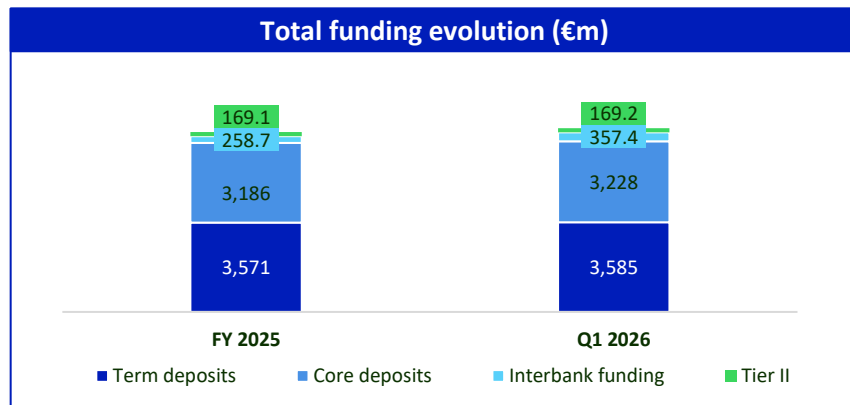


Average new NPE flows of the last 5 quarters ~ 1% (annualized)

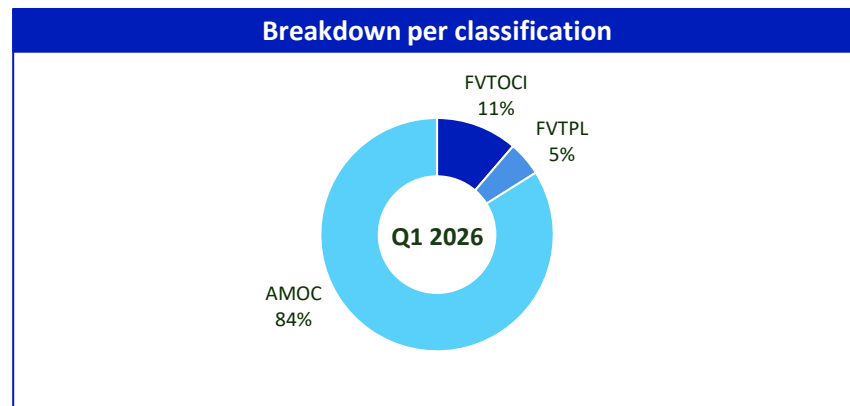
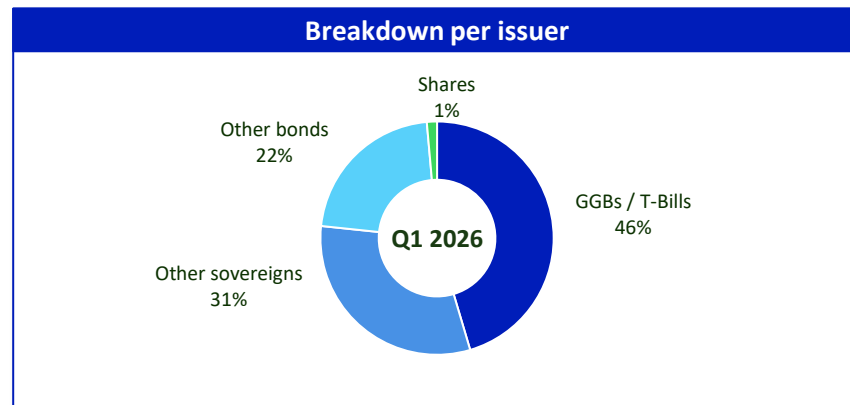
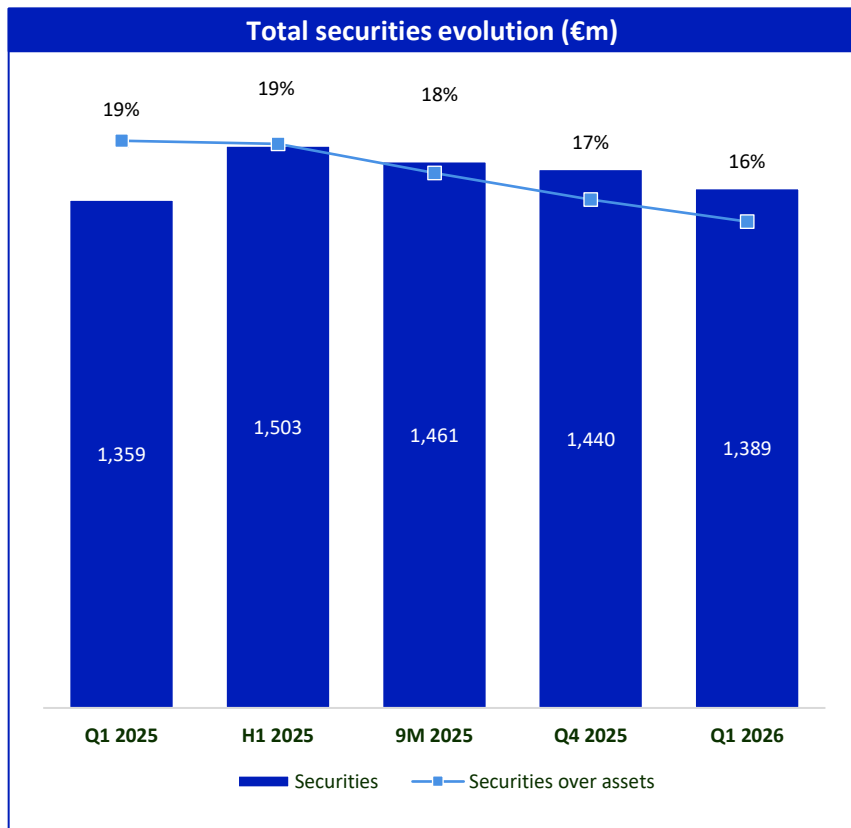
Quarterly NPE flows					
Period (€m)	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
New NPE flows (annualized)	1.5%	0.9%	1.5%	1.3%	1.3%
NPE begin of period	127	137	143	153	160
Inflows	13	9	16	15	16
o/w defaults	13	9	16	14	16
o/w redefaults	0	0	0	0	0
Outflows	(4)	(4)	(5)	(7)	(26)
o/w cures & repayments, liquidations	(4)	(4)	(4)	(7)	(26)
o/w write-offs	0	0	(2)	0	0
Net NPE flow	10	5	11	7	(10)
NPE end of period	137	143	153	160	150

Quarterly NPE flows by type of loan					
Period (€m)	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
Inflows	13	9	16	15	16
Business	11	7	11	11	13
Mortgages	1	1	2	3	3
Consumer	1	1	3	1	1
Outflows	(4)	(4)	(5)	(7)	(26)
Business	(2)	(2)	(2)	(5)	(25)
Mortgages	(1)	(1)	(1)	(1)	(1)
Consumer	(1)	(1)	(3)	(1)	(1)

Total funding & deposits analysis



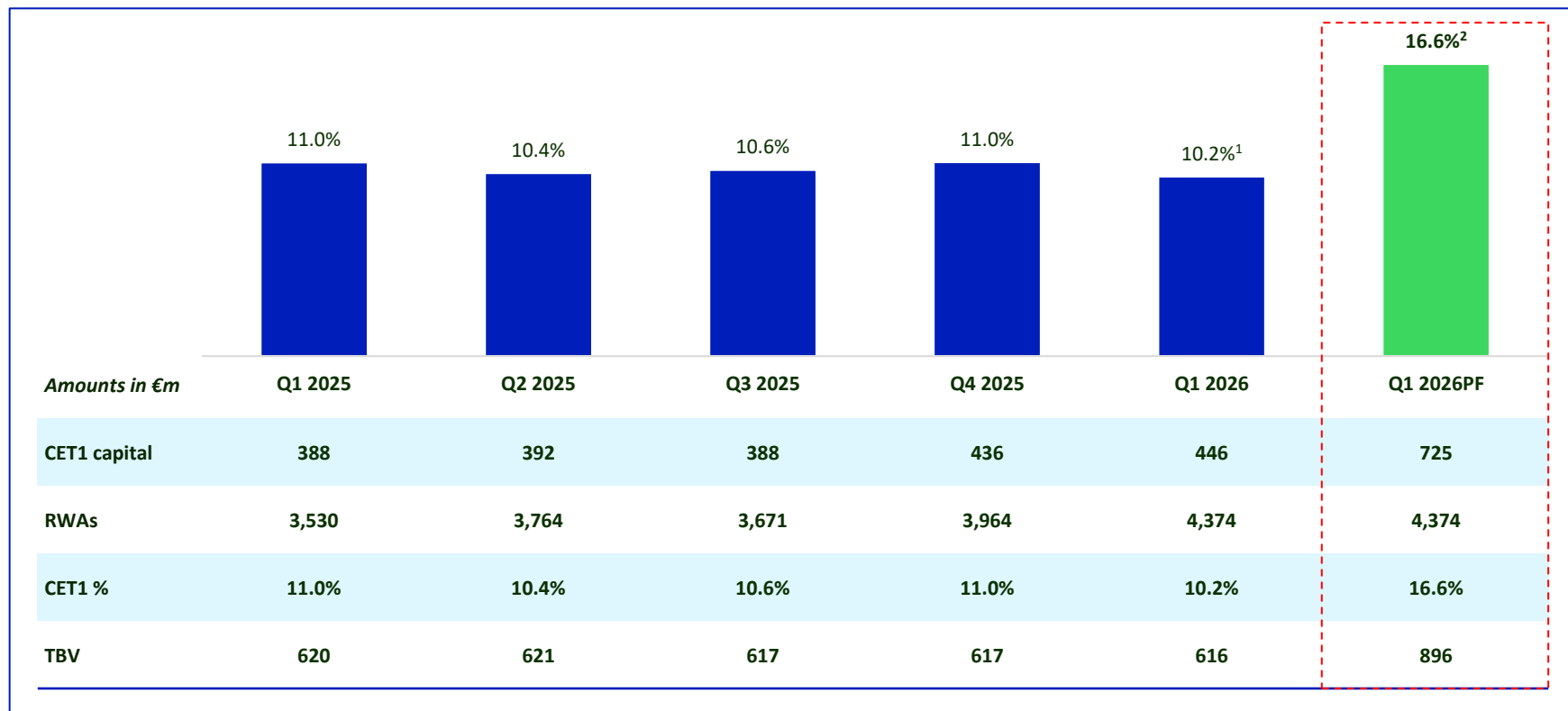
Excess liquidity placed in Greek and other European sovereigns



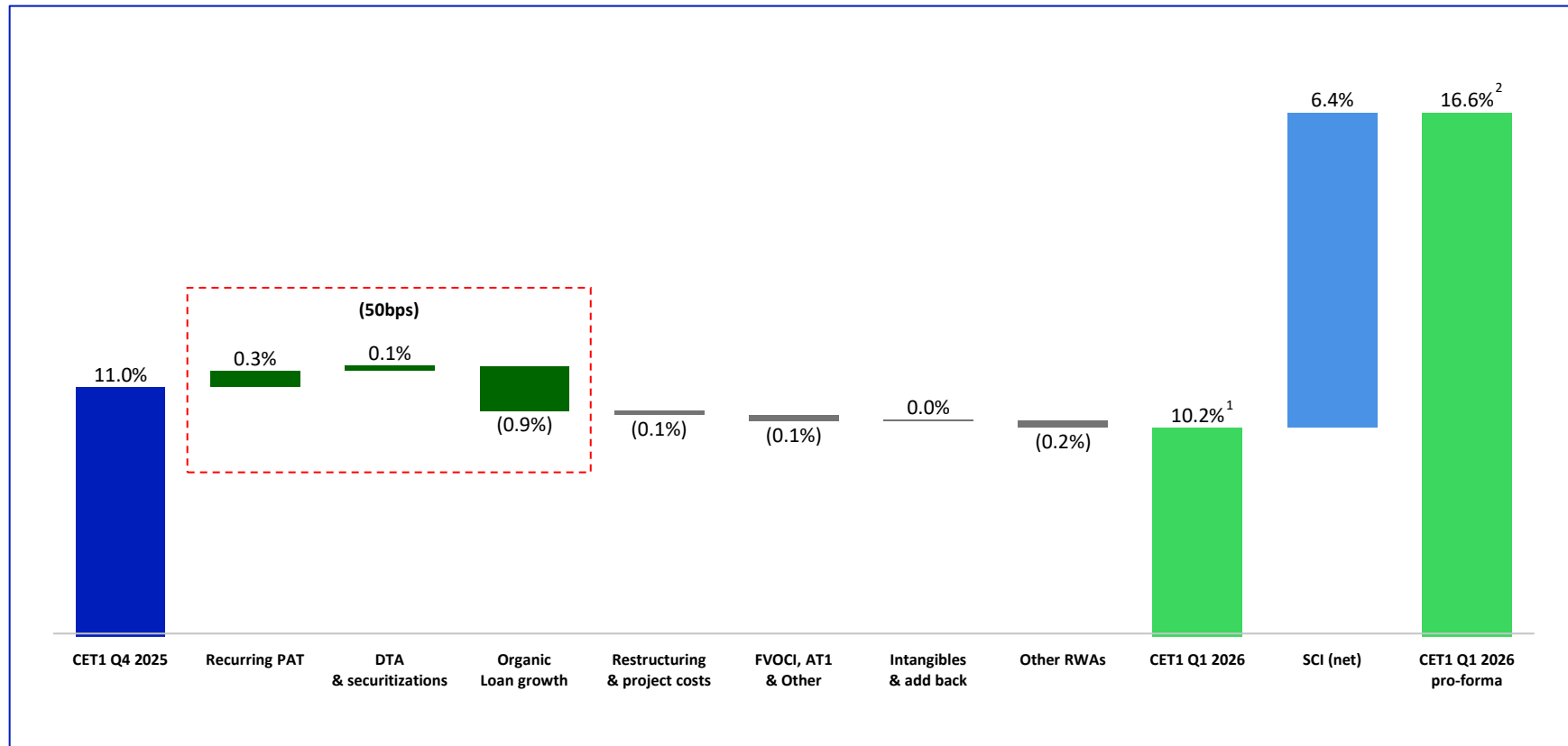
Business volumes

Amounts in €m	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	YoY %	QoQ %
Gross loans	3,513	3,820	4,133	4,477	4,932	40%	10%
Large & other	1,154	1,184	1,243	1,375	1,385	20%	1%
SME	1,197	1,302	1,169	1,175	1,254	5%	7%
Structured finance	467	600	892	987	1,306	180%	32%
Shipping	171	188	257	273	317	85%	16%
Wholesale loans	2,989	3,275	3,561	3,810	4,262	43%	12%
Mortgage	299	303	320	403	408	37%	1%
Consumer	52	54	56	59	55	5%	-6%
SB	152	167	176	186	188	24%	1%
Credit cards	21	22	20	19	19	-9%	-4%
Retail loans	524	545	572	666	670	28%	1%
Group deposits	5,998	6,556	6,662	6,757	6,813	14%	1%
Core deposits	2,729	3,246	3,141	3,186	3,228	18%	1%
Time deposits	3,269	3,310	3,520	3,571	3,585	10%	0%

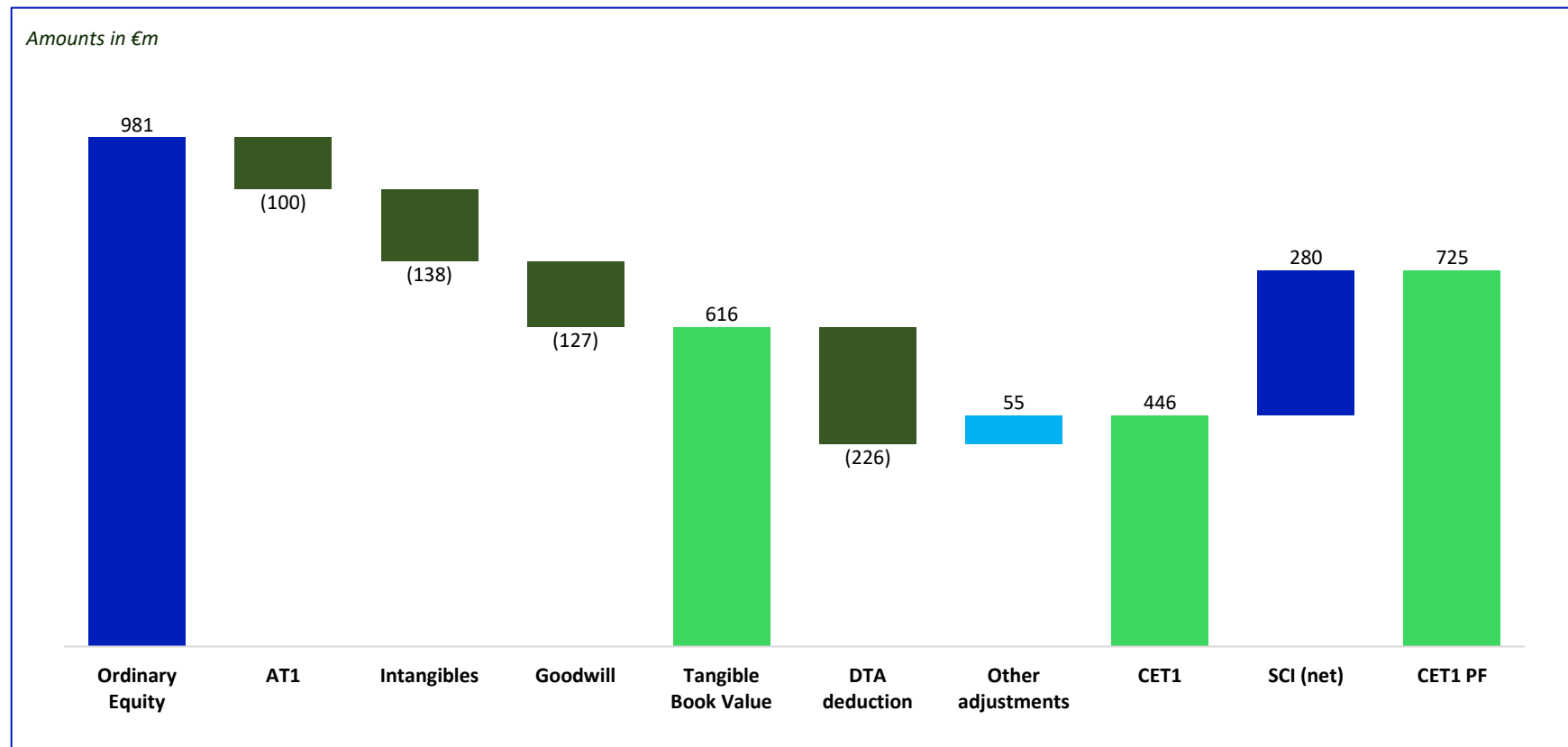
CET1 ratio exceeds regulatory requirements by 760bps



CET1 bridge – Q4 2025 to Q1 2026



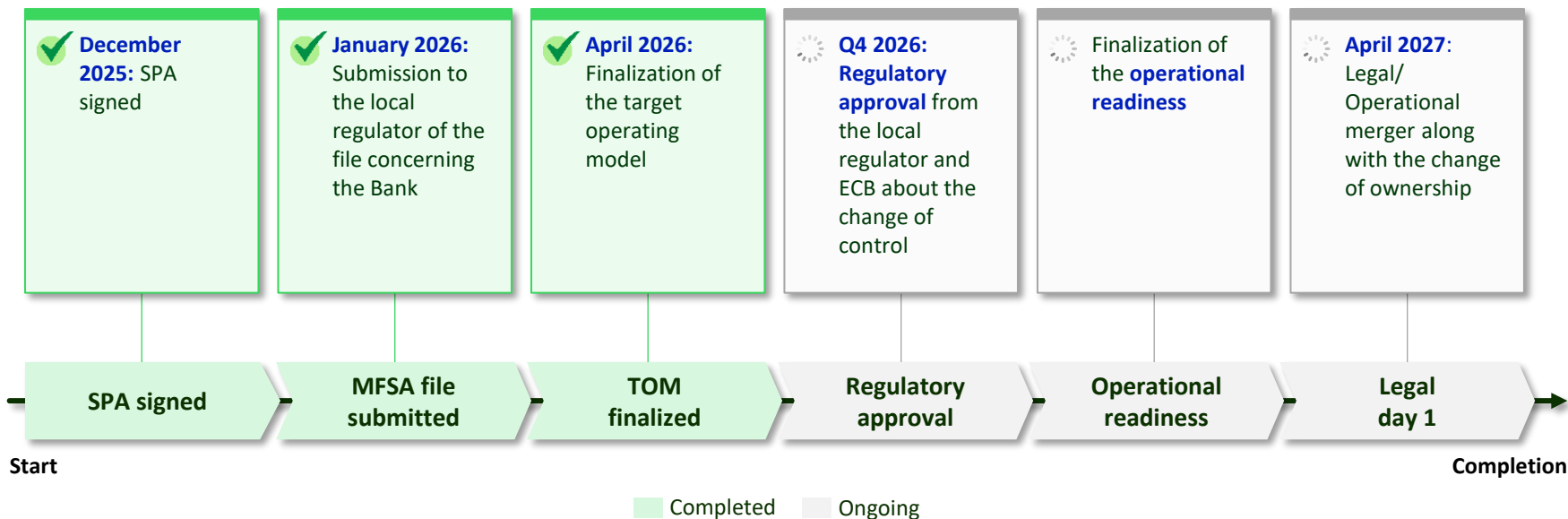
Shareholders Equity to TBV and CET1 (Q1 2026)



HSBC Malta acquisition roadmap



HSBC Malta transaction timeline

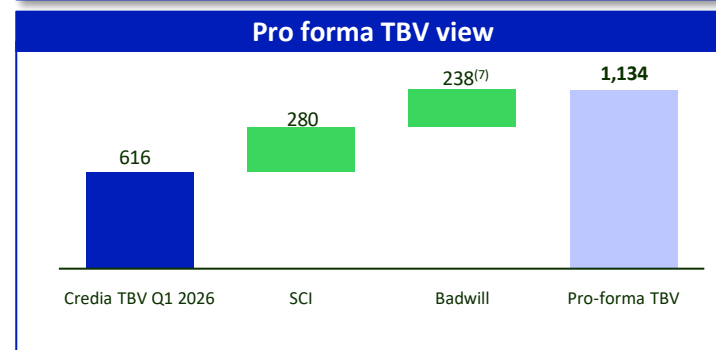
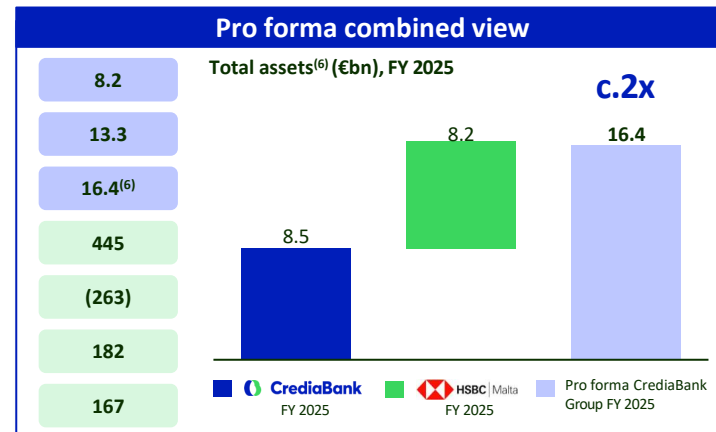
On our way to operational readiness



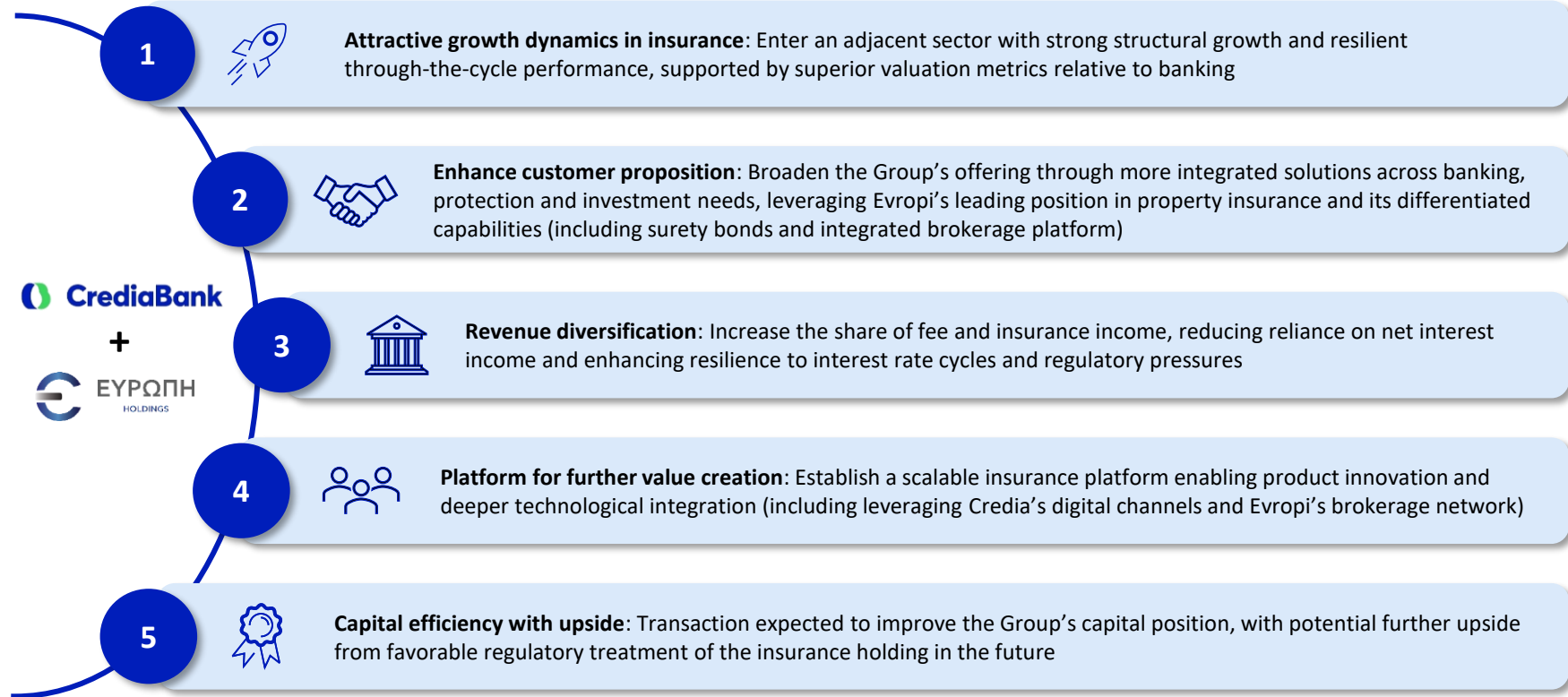
Malta consolidation impact

FY 2025 (€bn for BS figures, €m for P&L figures)

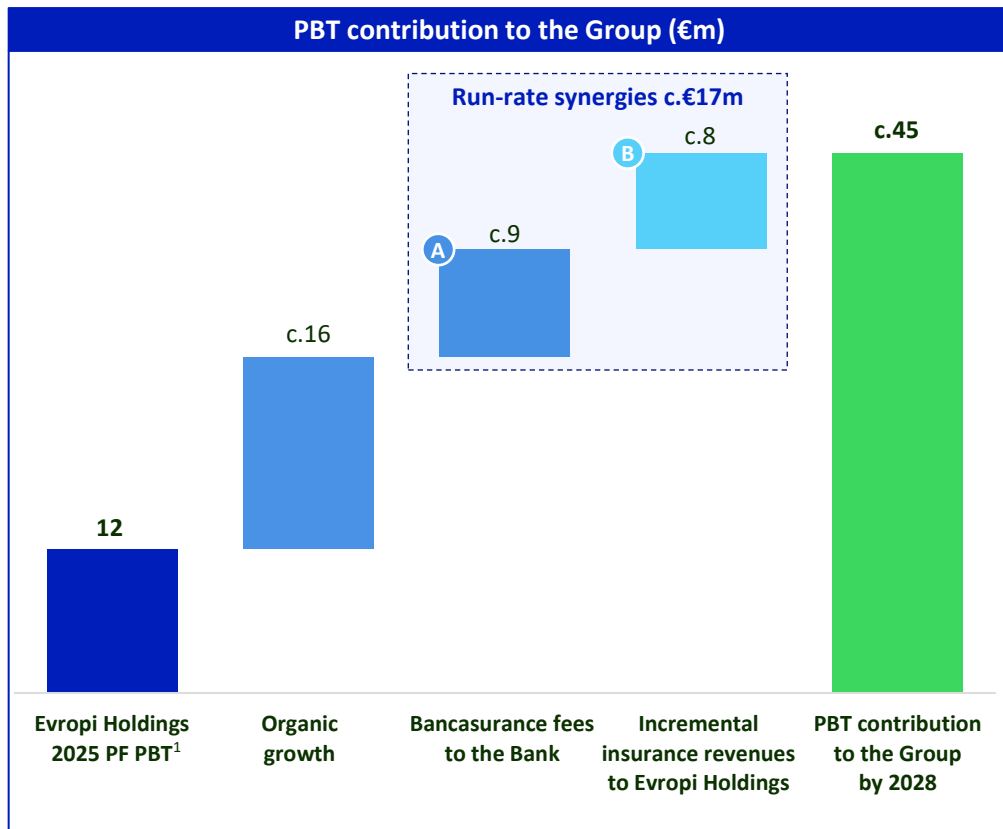
	 CrediaBank	 HSBC Malta ⁽²⁾	
Balance Sheet	Net customer loans	5.5	2.8
	Customer deposits	6.8	6.5
	Assets	8.5	8.2
Recurring P&L⁽³⁾	Operating income	226	219
	Operating expenses	(144)	(120)
	Pre-provision income	82	100
	Profit before tax	58	109
		€16.7m in Q1 2026	€21.3m in Q1 2026
KPIs & Ratios	NIM (on average assets) ⁽⁷⁾ (%)	2.1%	2.2%
	Cost-to-income ratio ⁽⁷⁾ (%)	63%	55%
	Net Loan-to-deposit ratio ⁽²⁾ (%)	65%	42%
	NPE ratio ⁽⁷⁾ (%)	2.9%	2.4%
	NPE coverage ratio (%)	48%	42%
	Employees ⁽⁵⁾ (FTEs) (#)	1,202	923



Strategic rationale for investment in the insurance sector

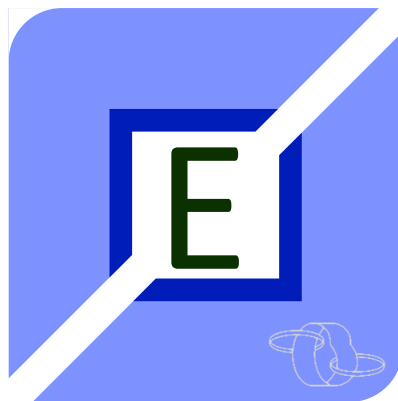


Evropi Holdings & CrediaBank – Synergy creation



- ✓ The **partnership between CrediaBank and Evropi Holdings** is expected to unlock significant value:
 - A
 - **Evropi Holdings to tap into CrediaBank's existing c.365k active clients under a conservative 10-15% penetration**, depending on the client type
 - **CrediaBank is expected to capture c.22% incremental bancassurance revenues** from insurance subsidiaries directly as bancassurance fees. Staff training costs are assumed to be incurred by the bank
 - B
 - Evropi Holdings to leverage **CrediaBank's extensive and well-established distribution network** and **expand its client base**
- ✓ – Synergies are expected to be **fully realised by 2028**, driven by the ramp-up of the bancassurance platform
- ✓ Evropi Holding is expected to contribute **c.€45m of additional PBT to CrediaBank by 2028**, reflecting its organic growth potential enhanced under CrediaBank's ownership

E - Environment: Steady Progress and target setting



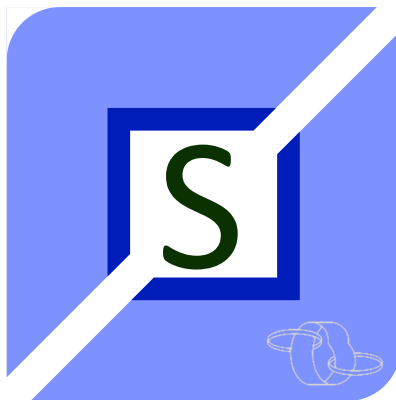
Driving Sustainable Finance

- ✓ \$26m in sustainability-linked loans to the Shipping sector (44% of total shipping loan disbursements)
- ✓ €208.5m in RES and green financing
- ✓ ESG Risk Management Policy
- ✓ ESG materiality risk assessment
- ✓ Actively participating in the interbank ESGr Tiresias project - Customer annualization
- ✓ Incorporation of ESG risk assessment process in the Bank's credit policy, including ESGr questionnaires, in progress

Enhancing our operational footprint

- ✓ 88% of fleet plug-in hybrid / electric
- ✓ Expansion of EV charging infrastructure supported by new electricity meters
- ✓ Commitment to reduce purchased electricity by 15%, by 2030
- ✓ Branch renovations with LED lighting & motion sensors, reducing unnecessary energy consumption
- ✓ HVAC system upgrades or replacements, using next-generation equipment and low-impact refrigerants
- ✓ Nearly 100% electricity sourcing from RES via Guarantees of Origin, supporting Scope 2 emissions reduction
- ✓ Exploring energy communities & new PV installations for self-consumption
- ✓ Commitment to minimize paper consumption by 30% compared to 2024, by 2030

S - Society: Supporting our people, customers and communities



Empowering our people

- ✓ 41% women in positions of responsibility; >50% women at C-level, supporting gender-balanced leadership
- ✓ 23% of leadership roles held by employees 55+, valuing experience and institutional knowledge
- ✓ 15% of leadership roles held by employees with caregiving responsibilities, reflecting inclusive access to career progression
- ✓ 46 average training hours per employee strengthening capability and regulatory readiness

Fostering inclusion & wellbeing

- ✓ Bottom-up innovation via “85 Ideas That Matter”
- ✓ Recognition of high-performing teams through dedicated events including awards
- ✓ Human rights commitment statement & diversity, equity & inclusion policy
- ✓ Well-being initiatives for staff through Hellas EAP

Giving back to society

- ✓ Accessible “New Experience” branch model embedding accessibility by design and social inclusion, enabling inclusive, barrier-free service for customers with hearing, visual, mobility and neurodiverse needs—with or without appointment
- ✓ 7 branches have been refurbished, with 40% of the network planned to be refurbished by year-end, shaping a modern, user-friendly branch network
- ✓ CrediaConnect service extends the personalized banking experience beyond the physical branch, enabling broader reach, enhancing digital inclusion and customer-centric service
- ✓ Proud participant of the UN global compact network
- ✓ Make-A-Wish Greece award for contributing to granting 415 wishes to children with serious illnesses
- ✓ “Protecting Blue & Green” biodiversity intervention at Almyros Wetland & Gazanou Beach (Heraklion, Crete)
- ✓ Support of Greek athletes, including a Paralympic athlete, reinforcing visibility, fairness and inclusion across gender and ability
- ✓ Support of the agricultural sector and rural communities, strengthening financial inclusion, sustainability and equal access to financial tools in the real economy
- ✓ Sponsorship of the Jeff Koons exhibition “Aphrodite of Lespugue” at the Museum of Cycladic Art, supporting ideas that shape the evolution of art. (-complimentary admission and activities for colleagues and their families)

G - Governance: Operating with transparency and integrity



Strengthening our governance framework

- ✓ ESG integration into committees and decision-making
- ✓ Transparent reporting of our ESG performance and disclosures - sustainability statement published (CSRD/ESRS)
- ✓ Enhanced all key Board committees to incorporate ESG aspects and responsibilities
- ✓ Progressively updated internal policies to incorporate ESG considerations

Promoting ethical and responsible conduct

- ✓ 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
- ✓ Procurement compliance with accessibility requirements (Law 4994/2022 – European Accessibility Act)

Transparency and global engagement

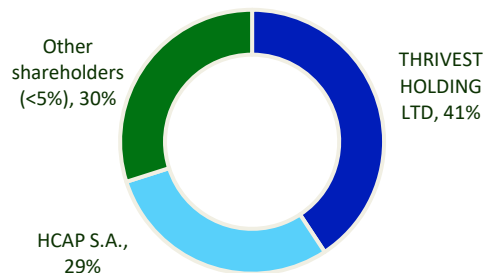
- ✓ Executed the €300m share capital increase through a transparent, duly approved process with clear use-of-proceeds disclosure; the offering was ~3.8x oversubscribed, reinforcing market confidence and governance credibility
- ✓ Enhanced transparency and market engagement, with free float at 29.9%, supporting broader investor participation
- ✓ CrediaBank has been included in Bloomberg ESG Score total coverage Index
- ✓ ATHEX ESG transparency score 84%
- ✓ Participation in the S&P corporate sustainability assessment (CSA), strengthening external ESG benchmarking and disclosure readiness

CrediaBank's shareholder structure & credit ratings

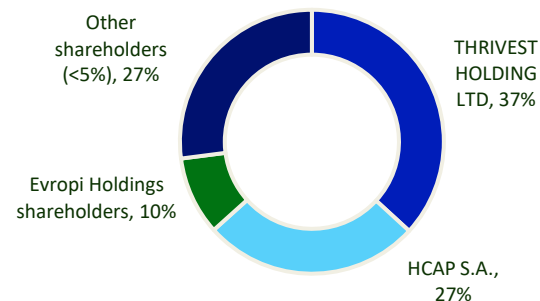


Shareholder structure¹

Pre acquisition of Evropi Holdings



Post acquisition of Evropi Holdings (indicative)



Moody's credit rating

Rating / Action	11.06.2021	11.11.2022	26.09.2023	5.07.2024	15.11.2024	17.03.2025	08.04.2026	2026 vs 2021
Baseline credit assessment	Caa3	Caa3	Caa2	Caa2	B2	B1	ba3	+6
Outlook	Stable	Positive	Positive	Rating(s) Under Review	Positive	Positive	Stable	
Counterparty risk rating	Caa1	B3	B2	B2	Ba2	Ba1	Baa3	+7
Bank deposits	Caa3	Caa1	B3	B3	B1	Ba2	Ba1	+8

Group Balance Sheet

Balance sheet, in €m	Q1 2025	H1 2025	9M 2025	FY 2025	Q1 2026 ¹
Assets					
Cash and balances with central bank	153	654	647	643	357
Due from other financial institutions	146	79	70	69	67
Financial assets	1,359	1,503	1,461	1,440	1,389
Derivative financial instruments - assets	0	0	0	0	0
Net loans and advances to customers	4,659	4,864	5,149	5,457	5,864
Investments in associates	2	2	3	4	5
Property, plant & equipment	91	87	86	86	85
Investment property	70	91	91	103	103
Intangible assets	252	254	259	262	265
Deferred tax assets	275	272	272	225	222
Assets held for sale	24	22	22	15	15
Other assets	137	144	112	176	176
Total assets	7,167	7,972	8,172	8,480	8,549
Liabilities					
Due to financial institutions	75	73	179	259	357
Due to customers	5,998	6,556	6,662	6,757	6,813
Debt securities issued	33	178	178	169	169
Defined benefit obligations	7	7	7	7	7
Other provisions	0	0	0	0	0
Other liabilities	182	184	170	309	221
Total liabilities	6,295	6,998	7,196	7,501	7,567
Equity					
Share capital (common shares)	81	81	81	81	81
Other debt securities	0	100	100	100	100
At par	1,565	1,565	519	519	519
Retained earnings	(2,007)	(2,006)	9	12	17
Reserves	1,233	1,235	267	267	264
Total equity	872	975	976	979	981
Total liabilities & equity	7,167	7,972	8,172	8,480	8,549

Group P&L

Profit & loss statement, in €m	Q1 2025	H1 2025	9M 2025	FY 2025	Q1 2026 ¹
Interest income	62.4	125.7	190.3	260.8	69.7
Interest expense	(25.8)	(47.6)	(70.5)	(93.4)	(23.0)
Net interest income	36.6	78.1	119.9	167.4	46.8
Income from fees and commissions	10.6	24.6	38.4	54.0	13.3
Fees and commissions expense	(3.5)	(7.6)	(12.1)	(16.8)	(2.3)
Net fees & commission income	7.1	17.0	26.3	37.2	11.0
Profit / (loss) from financial transactions	1.5	3.5	3.5	4.6	0.6
Profit / (loss) from investment portfolio	1.1	2.1	2.6	3.2	1.3
Dividends	0.0	0.4	0.6	0.8	0.0
Other income / (expenses)	8.6	9.6	10.9	11.8	1.6
Total non-core income	11.2	15.6	17.7	20.5	3.5
Total recurring operating income	54.9	110.6	163.8	225.1	61.2
Non-recurring revenues	1.3	9.8	9.8	53.2	0.0
Total reported operating income	56.2	120.4	173.6	278.3	61.2
Personnel costs	(19.4)	(37.9)	(54.9)	(71.9)	(18.0)
General & administrative expenses	(8.8)	(20.7)	(30.0)	(43.6)	(11.7)
Depreciation	(7.5)	(15.1)	(22.8)	(31.0)	(7.4)
Total recurring operating expenses	(35.7)	(73.7)	(107.8)	(146.5)	(37.1)
Restructuring & project costs	(14.6)	(29.0)	(36.6)	(46.3)	(4.8)
o/w Staff leaving expense & incentive	(14.3)	(26.8)	(34.1)	(39.0)	(3.9)
o/w Other restructuring & project costs	(0.3)	(1.8)	(2.1)	(6.9)	(1.0)
Total operating expenses	(50.3)	(102.6)	(144.4)	(192.8)	(42.0)
Recurring PPI	19.1	36.9	56.0	78.6	24.1
PPI (reported)	5.9	17.8	29.2	85.5	19.3
Provisions for expected credit losses	(4.8)	(9.4)	(15.8)	(21.7)	(7.2)
Results from investments in associates	0.1	0.1	0.5	0.9	(0.2)
PPA depreciation	0.0	0.0	0.0	0.0	0.0
Loss on write-off of fixed assets	0.0	0.0	0.0	(0.7)	0.0
Recurring Profit / (loss) before income tax	14.3	27.6	40.8	57.8	16.7
Profit / (loss) before income tax	1.1	8.5	13.9	64.1	11.9
Income tax	(1.0)	(3.6)	(4.0)	(48.9)	(4.1)
Recurring profit / (loss) after income tax	13.4	24.1	36.7	9.0	12.6
Profit / (loss) after income tax	0.1	4.9	9.9	15.2	7.8

Group P&L

Profit & loss statement, in €m	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026 ¹
Interest income	62.4	63.3	64.7	70.4	69.7
Interest expense	(25.8)	(21.8)	(22.9)	(22.9)	(23.0)
Net interest income	36.6	41.4	41.8	47.5	46.8
Income from fees and commissions	10.6	14.1	13.8	15.6	13.3
Fees and commissions expense	(3.5)	(4.2)	(4.5)	(4.7)	(2.3)
Net fees & commission income	7.1	9.9	9.3	10.9	11.0
Profit / (loss) from financial transactions	1.5	2.0	0.1	1.1	0.6
Profit / (loss) from investment portfolio	1.1	1.1	0.5	0.5	1.3
Dividends	0.0	0.3	0.3	0.2	0.0
Other income / (expenses)	8.6	1.0	1.2	1.0	1.6
Total non-core income	11.2	4.4	2.1	2.8	3.5
Total recurring operating income	54.9	55.8	53.2	61.2	61.2
Non-recurring revenues	1.3	8.5	0.0	43.4	0.0
Total reported operating income	56.2	64.2	53.2	104.7	61.2
Personnel costs	(19.4)	(18.5)	(17.0)	(17.0)	(18.0)
General & administrative expenses	(8.8)	(11.9)	(9.3)	(13.5)	(11.7)
Depreciation	(7.5)	(7.6)	(7.7)	(8.2)	(7.4)
Total recurring operating expenses	(35.7)	(37.9)	(34.1)	(38.7)	(37.1)
Restructuring & project costs	(14.6)	(14.4)	(7.7)	(9.7)	(4.8)
o/w Staff leaving expense & incentive	(14.3)	(12.5)	(7.4)	(4.9)	(3.9)
o/w Other restructuring & project costs	(0.3)	(1.5)	(0.3)	(4.8)	(1.0)
Total operating expenses	(50.3)	(52.3)	(41.8)	(48.4)	(42.0)
Recurring PPI	19.1	17.8	19.1	22.5	24.1
PPI (reported)	5.9	11.9	11.4	56.3	19.3
Provisions for expected credit losses	(4.8)	(4.6)	(6.4)	(5.9)	(7.2)
Results from investments in associates	0.1	0.0	0.4	0.4	(0.2)
PPA depreciation	0.0	0.0	0.0	0.0	0.0
Loss on write-off of fixed assets	0.0	0.0	0.0	(0.7)	0.0
Recurring profit / (loss) before income tax	14.3	13.3	13.1	17.1	16.7
Profit / (loss) before income tax	1.1	7.4	5.4	50.2	11.9
Income tax	(1.0)	(2.6)	(0.5)	(44.9)	(4.1)
Recurring profit / (loss) after income tax	13.4	10.7	12.7	(29.1)	12.6
Profit / (loss) after income tax	0.1	4.8	5.0	4.6	7.8

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