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ANNOUNCEMENT – COMMENCEMENT OF TRADING ON WEDNESDAY, APRIL 8, 2026

Listing and commencement of trading of 375,000,000 new, common, registered, voting, dematerialized shares, with a nominal value of €0.05 each, of CREDIABANK SOCIÉTÉ ANONYME BANKING COMPANY (the “Company”), issued in the context of its share capital increase, through cash contribution, and with the waiver of the pre-emption rights of existing shareholders.

THE COMPANY THANKS

the investors for their participation in its share capital increase through (i) a public offering in Greece to Retail Investors and Qualified Investors, in accordance with article 1.4.db) of the Prospectus Regulation (the “**Greek Public Offering**”), and (ii) private placements abroad that did not constitute a public offering, and in any case subject to applicable exemptions from the prospectus requirement (the “**International Offering**” and, together with the Greek Public Offering, the “**Combined Offering**”),

It also **thanks, for their services, the**

Placement Coordinators of the Greek Public Offering

AMBROSIA CAPITAL HELLAS

IT ALSO THANKS

Morgan Stanley and UBS Investment Bank, which acted as Global Coordinators and Managers, as well as Pantelakis Securities S.A., Euroxx Securities S.A., Optima bank S.A., Ambrosia Capital Hellas Single-Member Investment Services S.A. and Rizzo Farrugia & Co (Stockbrokers) Ltd, which acted as Co-Managers of the Bookbuilding in the International Offering.

The law firms Hogan Lovells Società tra Avvocati S.r.l./Hogan Lovells International LLP, PotamitisVekris Law Firm, and GTG Legal, which acted as legal advisors to the Company, and Milbank LLP and Bernitsas Law Firm, which acted as legal advisors to the Greek and international syndicate of coordinators and bookrunners, in the context of the Combined Offering, as well as the audit firm Grant Thornton, which provided its services in the context of the Combined Offering.

The Company announces, further to its announcement dated 07.04.2026 regarding the “Outcome of the Combined Offering”, that:

I. The Athens Exchange, on Tuesday, 07.04.2026, approved the listing for trading of the total of 375,000,000 new, common, registered, voting, dematerialized shares of the Company, with a nominal value of €0.05 each (the “**New Shares**”), which were issued against cash contributions in the context of the Company’s share capital increase, as resolved by the decision of its Board of Directors dated 29.03.2026, pursuant to the relevant authorization granted to it by the decision of the Extraordinary General Meeting of the Company’s shareholders dated 27.03.2026, and allocated through the Combined Offering.

II. Trading of the 375,000,000 New Shares on the Regulated Market of the Athens Exchange (regulated market, in accordance with Law 4514/2018), commences on Wednesday, 08.04.2026.

The New Shares will be credited to the dematerialized securities accounts and portfolios of the entitled holders in the Hellenic Central Securities Depository (ATHEXCSD) on the date trading commences. The total funds raised through the Combined Offering, amounting to €280.30 million, after deducting final issuance expenses of an amount of €19.70 million (including VAT, where applicable), will be allocated in accordance with the provisions of Section VII “Reasons for the Issue

and Use of Proceeds” of the document dated 30.03.2026 in Annex IX of Regulation 2017/1129, which was made available to the investing public on 30.03.2026, and the aforementioned Company announcement dated 07.04.2026 regarding the outcome of the Combined Offering.

For further information, shareholders may contact the Company’s Shareholder Services Department at the email address info@crediabank.com.

ON WEDNESDAY, APRIL 08, 2026

**TRADING OF THE TOTAL 375,000,000 NEW SHARES OF THE COMPANY
ON THE REGULATED MARKET OF THE ATHENS EXCHANGE COMMENCES**

Chalandri, April 7, 2026

CREDIABANK S.A.

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The information contained herein shall not constitute an offer to sell or the solicitation of an offer to acquire, nor shall there be any sale of the securities referred to herein, in any jurisdiction in which such offer, solicitation or sale would be unlawful.

The Company has not authorized any offer to the public of securities in any Member State of the European Economic Area other than Greece (each other Member State, a “Relevant State”). With respect to each Relevant State, no action has been undertaken or will be undertaken to make an offer to the public of securities requiring publication of a prospectus in any Relevant State. As a result, the securities may only be offered in Relevant States (a) to any legal entity which is a qualified investor as defined in Article 2 (e) of Regulation (EU) 2017/1129 (the “Prospectus Regulation”) (each, a “Qualified Investor”); or (b) in any other circumstances which do not require the publication by the Company of a prospectus pursuant to Article 3 of the Prospectus Regulation. For the purposes of this paragraph, the expression an “offer of securities to the public” means a communication to persons in any form and by any means, presenting sufficient information on the terms of the offer and the securities to be offered, so as to enable an investor to decide to purchase or subscribe for those securities.

In addition, the Company has not authorized any offer to the public of securities in the United Kingdom and no action has been undertaken or will be undertaken to make an offer to the public of securities that could require publication of a prospectus in the United Kingdom. Accordingly, this communication is only being distributed in the United Kingdom to persons who are qualified investors within the meaning of Paragraph 15, Part 1, Schedule 1 of the Public Offers and Admissions to Trading Regulations 2024/105 (the “POAT Regulations”) who are persons (i) falling within the definition of “investment professionals” in Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005, as amended (the “Order”), (ii) who are high net worth companies as described in Article 49(2)(a) to (d) of the Order, or (iii) to whom such investment or investment activity may otherwise lawfully be communicated (all such persons together being referred to as “Relevant Persons”). Any investment or investment activity to which this communication relates will, in the United Kingdom, only be available to, and will only be engaged in with, Relevant Persons. Any person in the United Kingdom who is not a Relevant Person must not act or rely on this announcement or any of its contents.

Any investment activity to which this announcement relates is available only to investors resident in Greece, Qualified Investors in Relevant States, and Relevant Persons in the United Kingdom, and may only be conducted with such persons. Persons who are not Qualified Investors (in Relevant States) or Relevant Persons (in the United Kingdom) should not act or rely on this announcement or any of its contents.