

INVITATION OF THE SHAREHOLDERS, HOLDERS OF COMMON SHARES

OF CrediaBank S.A.

TO AN EXTRAORDINARY GENERAL MEETING

(General Commercial Registry No. 255501000)

In accordance with Law 4548/2018 “Reform of the Law on Sociétés Anonymes”, as amended and in force, Articles 34 and 37 of the Bank’s Articles of Association, and following a decision of the Bank’s Board of Directors dated 2/10/2026, the shareholders holding common shares of the banking société anonyme under the name “CrediaBank S.A.”, having its registered office in Chalandri (at 260-262 Kifissias Avenue) (the “**Bank**”), are hereby invited to an Extraordinary General Meeting, to be held on 23rd October 2026, Friday, at 2:00 p.m. in Athens (the “**Extraordinary General Meeting**”), either with the physical presence of the shareholders at the Bank’s administration building, located at 109-111 Mesogeion Avenue (ground floor), Athens, or remotely in real time via teleconference using audiovisual electronic means, under the terms of Article 125 of Law 4548/2018, as further specified in this invitation, for discussion and decision-making on the following items of the Agenda:

ITEMS OF THE AGENDA

1. Approval of the merger of the banking société anonyme under the name “CrediaBank S.A.” with “Evropi Holdings S.A.”, by absorption of the latter by the former (the “**Merger**”). Approval of the Draft Merger Agreement and of the relevant reports.
2. Approval and ratification, to the extent required, of all acts, actions and declarations carried out to date by the Board of Directors of the Bank, and by its representatives, attorneys and authorized persons, which were carried out exclusively in the context of the preparation and implementation of the Merger.
3. Increase of the share capital of the Bank as a result of the merger with “Evropi Holdings S.A.”, with a simultaneous reduction of the share capital of the Bank by the amount of €5,470,523.09 (which is transferred to the “Special Reserve under Article 31 par. 2 of Law 4548/2018”) for the purpose of rounding the nominal value of the share, so that the final share capital of the Bank amounts to €132,473,401.74, divided into 2,207,890,029 common registered shares of a nominal value of €0.06 each. Amendment of Article 5 of the Bank’s Articles of Association concerning the share capital as a result of the above.
4. Appointment of a representative or representatives of the Bank for the signing of the final notarial deed of the Merger and of any related legal act, declaration, application, certificate or other document, as well as the granting of authorizations for the carrying out of any necessary or appropriate act before the G.E.M.I., the competent administrative, supervisory, stock-exchange and other authorities and bodies and, in general, for the completion and consummation of the Merger and the above items of the agenda.
5. Announcement of the election of a Board member in replacement of a resigned member in accordance with Article 82 par. 1 of Law 4548/2018.
6. Other Matters – Announcements.

In the event that the required statuThursday atis not achieved for all or certain items of the agenda, the shareholders holding common shares are invited to participate in a Repeat Extraordinary General Meeting to be held on 29/10/2026, Thursday at 10:00 a.m. (the “**Repeat Extraordinary General Meeting**”), either in person at the Bank’s administration building, at 109-111 Mesogeion Avenue (ground floor), Athens, or remotely

in real time via teleconference, using audiovisual electronic means under the terms of Article 125 of Law 4548/2018.

It is noted that no new invitation shall be published for the Repeat Extraordinary General Meeting, in accordance with Article 130 par. 2 and 4 of Law 4548/2018 as currently in force.

Given that Commission Implementing Regulation (EU) 2018/1212 is in force, the Extraordinary General Meeting shall be conducted taking into account also the provisions and requirements of the aforementioned Regulation.

In accordance with Article 121 par. 4 of Law 4548/2018, as amended and in force, the Bank hereby informs the shareholders of the following:

A. RIGHT TO PARTICIPATE IN THE GENERAL MEETING

In the Extraordinary General Meeting, as well as in the Repeat Extraordinary General Meeting, only the natural or legal persons who have shareholder status at the start of the fifth (5th) day before the date of the Extraordinary General Meeting, i.e. on 18/10/2026 (the “**Record Date**”), are entitled to participate and vote. Each common share confers the right to one vote.

The above record date also applies in the case of an adjourned or repeat meeting, provided that such meeting is held no more than thirty (30) days from the Record Date. If the adjourned General Meeting is held more than thirty (30) days from the Record Date, any person who has shareholder status in accordance with the above at the start of the third (3rd) day before the day of the adjourned General Meeting is entitled to participate in the General Meeting.

For the purposes of the Bank, the person registered on the Record Date in the Dematerialized Securities System (D.S.S.) of the société anonyme “EURONEXT SECURITIES ATHENS S.A.” (formerly named “HELLENIC CENTRAL SECURITIES DEPOSITORY SOCIÉTÉ ANONYME”), or the person identified as such on the basis of the relevant date through registered intermediaries or other intermediaries, in compliance with the provisions of the legislation (Law 4548/2018, Law 4569/2018, Law 4706/2020 and Regulation (EU) 2018/1212) as well as the Operating Regulation of the Hellenic Central Securities Depository (Government Gazette B/1007/16.03.2021), is considered a shareholder entitled to participate in the General Meeting and to exercise the voting right.

Proof of shareholder status shall be established by any lawful means and, in any event, on the basis of information received by the Company up to and before the commencement of the General Meeting from “EURONEXT SECURITIES ATHENS S.A.” or through the above intermediaries in accordance with the above provisions. A shareholder may participate in the General Meeting on the basis of confirmations or notices under Articles 5 and 6 of Regulation (EU) 2018/1212 provided by the intermediary, unless the meeting refuses such participation on serious grounds justifying the refusal, in compliance with the applicable provisions (Art. 19 par. 1 of Law 4569/2018, Art. 124 par. 5 of Law 4548/2018).

In the event that the Repeat Extraordinary General Meeting is convened on 29/10/2026, the shareholders who are registered in the Bank’s shareholder registry as at the original Record Date (start of 18/10/2026) shall have the right to participate and vote. The exercise of these rights does not require the blocking of the beneficiary’s shares nor the completion of any other similar procedure that restricts the ability to sell and transfer them during the period between the Record Date and the General Meeting.

The meeting shall be conducted exclusively in the Greek language.

B. PROCEDURE FOR PARTICIPATING, ATTENDING AND IN-PERSON VOTING AT THE GENERAL MEETING

Shareholders may participate and vote in the Extraordinary General Meeting of 23/10/2026 or in any Repeat thereof, either by physical presence at the venue of the General Meeting in real time or via teleconference application on an online platform.

Participation and voting by physical presence shall be conducted in accordance with the provisions of Law 4548/2018 and the Bank's Articles of Association.

For participation and voting in the Extraordinary General Meeting of 23rd October 2026 or in any Repeat thereof, whether by physical presence at the venue of the Meeting in real time or via teleconference application on an online platform, shareholders may, in advance, be informed about the processing of their personal data in accordance with the "NOTIFICATION TO SHAREHOLDERS OF CREDIABANK S.A. REGARDING THE PROCESSING OF THEIR PERSONAL DATA IN ACCORDANCE WITH REGULATION (EU) 2016/679 AND THE RELEVANT GREEK LEGISLATION" as well as the "SUPPLEMENTARY NOTIFICATION TO SHAREHOLDERS OF CREDIABANK S.A. AND OTHER PARTICIPANTS, EITHER ATTENDING IN PERSON OR REMOTELY, AT THE EXTRAORDINARY GENERAL MEETING OF 23/10/2026, REGARDING THE PROCESSING OF THEIR PERSONAL DATA IN ACCORDANCE WITH REGULATION (EU) 2016/679 AND LAW 4624/2019". In addition, if the shareholders choose to participate remotely in the General Meeting, they are deemed to agree to its conduct in accordance with the provisions of the form "Terms and conditions of the remote General Meeting of Shareholders of the société anonyme under the name "CrediaBank S.A."."

For participation and voting via teleconference application without the physical presence of a shareholder, the creation and use of an electronic account by the shareholder or their proxy thereof on the electronic platform developed by "EURONEXT SECURITIES ATHENS S.A." for the provision of services for the conduct of General Meetings remotely in real time via teleconference to issuer companies, on the website <https://axia.athexgroup.gr>, is required. Access to the electronic platform requires a computer or a smartphone-type mobile phone or a tablet, with an installed web-browsing application (browser) and internet access. The online platform is provided by the company "EURONEXT SECURITIES ATHENS S.A.", while for the teleconference the ZOOM set of tools/services by the company ZOOM Video Communications Inc. is used. For the creation of the account of the shareholder or of the proxy thereof on the above electronic platform, a valid email address (email) and the mobile phone of the shareholder or of any proxy thereof are required. Should the details entered by the shareholder upon logging into the electronic platform not match the details registered in the Dematerialized Securities System (the "D.S.S.") or the identification details that have been notified to the Bank by "EURONEXT SECURITIES ATHENS S.A." or through intermediaries, within the framework of shareholder identification verification services for remote general meetings provided to issuing sociétés anonymes pursuant to Part 3 of Decision No. 8 of the Board of Directors of "EURONEXT SECURITIES ATHENS S.A." entitled "Technical terms and procedures for the provision of the Registry, Corporate and Other Related Actions Service", as well as the document "Terms and conditions of the remote General Meeting of Shareholders", the shareholder must update and/or supplement the above details in order to create the account.

To this end, shareholders are requested to contact without delay the Participant of the Securities Account in the D.S.S. or other intermediary providing custody services for their Bank shares, as applicable, in order to notify and/or update their valid email address (email) and mobile phone number (or, in the case of a legal entity, of their legal representative) for identification purposes. If a shareholder fails to complete the above identification process, they shall not be able to register and participate via teleconference in the General Meeting.

Further instructions for participation in the General Meeting via teleconference shall be posted on the Bank's website and shall be sent by email to the shareholders who have completed the above-mentioned registration process on the "EURONEXT SECURITIES ATHENS S.A." electronic platform and are entitled to participate in the Extraordinary General Meeting or any Repeat thereof. The Bank may also implement and provide information on specialized procedural arrangements in relation to remote participation and the use of the electronic means required for participation, by means of a relevant posting on the Bank's website.

Shareholders may contact the Bank's Treasury, Custody and Share Registry Support Division, for any queries and information regarding the conduct of the Extraordinary General Meeting, by email at the email address custodyservices@crediabank.com.

Additionally, from the date of publication of this notice and until the end of the Extraordinary General Meeting, information and support shall be provided to shareholders and their proxies on matters relating to the conduct of the Extraordinary General Meeting via the AXIA e-SM platform (e.g. login, voting, etc.), at tel. 210 3366426 or by email at the email address AXIAeShareholdersMeeting@athexgroup.gr.

On the date of the Extraordinary General Meeting, the Shareholders, in order to participate in its proceedings, must connect in a timely manner via the Online Platform, within sixty minutes (60') prior to the announced start time of the Extraordinary General Meeting announced in the Invitation, and declare the number of voting rights with which they will participate and vote in the Extraordinary General Meeting and, if they wish, amend it (downwards).

Shareholders participating in the Extraordinary General Meeting via real-time teleconference shall be taken into account for the formation of the quorum and the majority, and shall be able to effectively exercise their rights during the Extraordinary General Meeting.

Shareholders who have successfully connected to the online platform participate via a link that shall be sent to them by email. By activating the teleconference application (ZOOM) through the link at the commencement of the Extraordinary General Meeting, shareholders will be able to:

- a) follow the proceedings of the Extraordinary General Meeting by electronic or audiovisual means,
- b) take the floor and address the Extraordinary General Meeting orally during the Extraordinary General Meeting, while simultaneously, via the online platform, they will be able to:
- c) vote in real time during the Extraordinary General Meeting on all items of the agenda collectively. In respect of voting, three options are provided for each item of the agenda: *FOR*, *AGAINST*, *ABSTAIN*,
- d) receive information on the recording of their vote. If a shareholder has declared participation via teleconference, they may also attend in person; however, they may vote only once, either in person or via the teleconference application on the online platform.

The vote is final and cannot be revoked.

C. PROCEDURE FOR PARTICIPATING AND VOTING BY PROXY

A shareholder may participate in the Extraordinary General Meeting and vote either in person or through proxies. Each shareholder may appoint up to three (3) proxies for one or more general meetings and for a specified period of time. Legal entities may appoint up to three (3) natural persons as their representatives. Since access to the system requires a single declared valid email address and a single mobile phone number (of the shareholder or representative/proxy), in the event of the appointment of more than one proxy, the details of the first declared proxy/representative in order shall be taken into account for identification purposes. However, if the shareholder holds shares of the Bank that appear in more than one securities accounts, this restriction does not prevent the shareholder from appointing different proxies for the shares appearing in each securities account in relation to the Extraordinary General Meeting. A proxy acting for more than one shareholder may vote differently for each shareholder. A shareholder's proxy is obliged to notify the Bank, prior the commencement of the Extraordinary General Meeting, of any specific circumstance that may be useful to the shareholders in assessing the risk that the proxy might serve interests other than those of the shareholder. Within the meaning of this paragraph, a conflict of interest may arise in particular where the proxy:

- a) is a shareholder exercising control of the Bank, or is another legal person or entity controlled by such shareholder,

b) is a member of the board of directors or of the general management of the Bank, or of a shareholder exercising control of the Bank, or of another legal person or entity controlled by a shareholder exercising control of the Bank,

c) is an employee or auditor of the Bank or of a shareholder exercising control of the Bank, or of another legal person or entity controlled by a shareholder exercising control of the Bank,

d) is the spouse or a first-degree relative of one of the natural persons referred to in cases (a) to (c) above.

The proxy participates and votes in the Extraordinary General Meeting as provided in Section B of this invitation. The proxy votes in accordance with the shareholder's instructions, where such instructions exist, and is obliged to file the voting instructions for at least one (1) year from the date of the Extraordinary General Meeting or, in the case of an adjournment, from the date of the last repeat Meeting at which the power of attorney was used. Any failure by the proxy to comply with the instructions received does not affect the validity of the resolutions of the Extraordinary General Meeting, even if the proxy's vote was decisive for achieving the majority, and non-compliance with the instructions does not give rise to any liability on the part of the Bank and is a matter of the internal relationship between shareholder – proxy.

The appointment and the revocation or replacement of the shareholder's representative or proxy are made by electronic means and submitted to the Bank at least forty-eight (48) hours prior to the scheduled date of the Extraordinary General Meeting, i.e. by 21/10/2026 at the latest. In the case of shareholders that are legal entities, the Bank reserves the right to verify their authorisation and representation. In the event of non-compliance with the provisions of Article 128 par. 4 of Law 4548/2018, the said shareholders shall participate in the Extraordinary General Meeting, unless the General Meeting refuses such participation for a serious reason that justifies its refusal.

Specifically, for the participation of the shareholder by proxy in the Extraordinary General Meeting of 23/10/2026 or in any Repeat thereof, remotely in real time via teleconference, the shareholder or the Participant of the Securities Account in the D.S.S. or other intermediary acting as custodian of the shareholder through whom the shares are held may appoint up to one (1) proxy, whose appointment must be made at least forty-eight (48) hours prior to the date of the General Meeting (i.e. at the latest by 21/10/2026 at 2:00 p.m. for the original Extraordinary General Meeting and at the latest by 27/10/2026 at 10:00 a.m. for the Repeat General Meeting).

Upon receipt of the above details by the Bank and on the basis of the proxy's email address and mobile phone number as declared in the proxy appointment form, an account of the proxy is created on the electronic platform, who shall be notified by email in order to activate their account so as to be able to exercise the shareholder's rights, in accordance with and subject to the specific provisions and terms set out under Section B above. The email address and the mobile phone number of the attorney/proxy must be completed in the relevant appointment form in order to enable their participation in the General Meeting.

The Bank shall make available the relevant forms for the appointment or the revocation or replacement of a proxy, namely the Proxy Appointment Form and the Proxy Appointment Revocation Form, on its website <https://www.crediabank.com/omilos/enimerosi-ependuton/genikes-suneleyseis/>. These forms must be completed, signed and submitted by the shareholder by email to the address custodyservices@crediabank.gr. The notification of the appointment and of the revocation or replacement of a proxy by electronic means is made, in the case of shareholders identified through intermediaries, through confirmations or notices under Articles 5 and 6 of Regulation (EU) 2018/1212 provided by the intermediaries. The beneficiary is requested to ensure the confirmation of the successful transmission of the proxy appointment form and its receipt by the Bank, by receiving a confirmatory reply message from the Bank.

The granting of a power of attorney is freely revocable and, in the event that more than one proxy appointment form is sent to the Bank, the last one received within the specified deadline shall be taken into account.

D. MINORITY RIGHTS OF THE SHAREHOLDERS

1. At the request of shareholders representing one twentieth (1/20) of the paid-up capital, the Board of Directors is obliged to include additional items on the agenda of the already convened General Meeting, provided that the relevant request reaches the Board of Directors at least **fifteen (15)** days before the Extraordinary General Meeting, i.e. by 08/10/2026 at the latest. The request to include additional items in the agenda shall be accompanied by a justification or by a draft resolution for approval by the Extraordinary General Meeting, and the revised agenda shall be published in the same manner as the previous agenda, **thirteen (13) days** before the date of the General Meeting, i.e. by 10/10/2026 at the latest, and shall at the same time be made available to the shareholders on the Bank's website, together with the justification or the draft resolution submitted by the shareholders, as provided in paragraph 4 of Article 123 of Law 4548/2018. If these items are not published, the requesting shareholders are entitled to request the adjournment of the General Meeting, in accordance with paragraph 5 of Article 141 of Law 4548/2018, and to proceed with the publication themselves, as set out in the second sentence of this paragraph, at the Bank's expense.

2. Shareholders representing one twentieth (1/20) of the paid-up capital have the right to submit draft resolutions on items included in the original or any revised agenda of the Extraordinary General Meeting. The relevant request must reach the Board of Directors at least seven (7) days before the date of the Extraordinary General Meeting, i.e. by 16/10/2026 at the latest, and the draft resolutions shall be made available to the shareholders in accordance with paragraph 3 of Article 123 of Law 4548/2018, at least six (6) days before the date of the Extraordinary General Meeting, i.e. by 17/10/2026 at the latest. The Board of Directors is not obliged to include items on the agenda, nor to publish or disclose them together with a justification and draft resolutions submitted by the shareholders, if their content is manifestly contrary to law or public morality.

3. At the request of a shareholder or shareholders representing one twentieth (1/20) of the paid-up capital, the chairman of the meeting is obliged to postpone, only once, the taking of decisions by the Extraordinary General Meeting on all or certain items, setting as the date for the continuation of the meeting the date specified in the shareholders' request, which may not be more than twenty (20) days from the date of the adjournment. Such general meeting constitutes a continuation of the previous one and no repetition of the publication formalities of the invitation is required, while new shareholders may also participate, subject to compliance with the relevant participation formalities, in accordance with the provisions of par. 6 of Article 124 of Law 4548/2018.

4. Following a request by any shareholder, submitted to the Bank at least five (5) full days before the Extraordinary General Meeting, i.e. by 17/10/2026 at the latest, the Board of Directors is obliged to provide the General Meeting with the specific requested information on the Bank's affairs, to the extent that such information is relevant to the items on the agenda. There is no obligation to provide information when the relevant information is already available on the Bank's website, in particular in the form of questions and answers.

The Board of Directors may refuse to provide the information on substantial and sufficient grounds, which shall be recorded in the minutes. Such grounds may include, as the case may be, the representation of the requesting shareholders on the Board of Directors, in accordance with Articles 79 or 80 of Law 4548/2018. In the cases covered by this paragraph, the Board of Directors may provide a single response to requests from shareholders with the same content.

5. Following a request by shareholders representing one tenth (1/10) of the paid-up capital, submitted to the Bank within the deadline of the previous paragraph, i.e. by 17/10/2026 at the latest, the Board of Directors is obliged to provide the Extraordinary General Meeting with information on the progress of the corporate affairs and the financial position of the Bank. The Board of Directors may refuse to provide the information on substantial and sufficient grounds, which shall be recorded in the minutes. Such grounds may include, as the case may be, the representation of the requesting shareholders on the Board of Directors, in accordance with Articles 79 or 80 of Law 4548/2018, provided that the respective members of the Board of Directors have received the relevant information in a sufficient manner.

6. In all the cases of Article 141 of Law 4548/2018, the requesting shareholders must prove their shareholder status and, except in the cases of the first sentence of paragraph 6 of the above law, the number of shares held at the time of exercising the relevant right. Proof of shareholder status may be provided by any lawful means and, in any event, on the basis of information received by the Bank from the central securities depository, if it provides registry services, or through the participants and registered intermediaries in the central securities depository in any other case.

E. AVAILABLE DOCUMENTS AND INFORMATION

The information under par. 3 and 4 of Article 123 of Law 4548/2018, including the invitation to convene the Extraordinary General Meeting, the forms for the appointment and the revocation of the appointment of a proxy, the total number of shares and the voting rights that the shares incorporate as at the date of this Invitation, the documents to be submitted to the Extraordinary General Meeting, the information regarding the exercise of the minority rights under par. 2, 3, 6 and 7 of Article 141 of Law 4548/2018 and the draft resolutions on all items of the agenda, will be available in electronic form on the Bank's website www.crediabank.com.

Athens, 02/10/2026

By order of the Board of Directors
The Chairman of the Board of Directors