PRESS RELEASE

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CrediaBank expands its financing solutions for businesses with the launch of CrediaLeasing

Greater financing flexibility while preserving business liquidity

CrediaBank Group is strengthening its business and expanding its capacity to finance productive investment with the launch of CrediaLeasing, its new specialist financial leasing subsidiary, 100% owned by the Group.

CrediaLeasing addresses businesses' need to invest in modern production equipment, commercial real estate and vehicles of all types without tying up a significant portion of their available liquidity. At the same time, through real estate sale and leaseback transactions, it enables them to unlock additional liquidity from existing assets while continuing to use those assets without interruption.

Financing can cover the majority of the asset's value, while lease terms and payment schedules can be tailored to each business's financial capacity, cash flows and the seasonality of its operations. This enables businesses to accelerate their investment plans and preserve available capital for higher value-added operating and growth needs.

H CrediaLeasing provides solutions for the acquisition of tangible fixed assets, including industrial and production equipment, commercial vehicles, medical and diagnostic equipment, hospitality and other business equipment, renewable energy installations and commercial properties.

Available solutions include leasing for movable equipment, direct leasing and vendor leasing through partnerships with fixed asset suppliers. Subject to the applicable conditions, leasing finance may also be combined with investment schemes under Greece's Development Law.

Konstantinos Christodoulou, Chairman of the Board of Directors of CrediaLeasing and Chief Corporate Banking Officer of CrediaBank, stated: *"The launch of our new subsidiary significantly strengthens CrediaBank's business banking offering and our ability to address our clients' needs in a comprehensive manner. Our knowledge of businesses and the sectors in which they operate enables us to combine the appropriate financing tools at every stage of their growth. With CrediaLeasing, we are strengthening the role of leasing within our range of banking finance solutions and, together with the factoring services we already provide, are creating a more comprehensive framework to support productive investment and Greek entrepreneurship".*

Ioannis Christopoulos, Chief Executive Officer of CrediaLeasing, added: *"At CrediaLeasing, we are building a modern financial leasing company with speed of response, specialist expertise and flexibility, all grounded in the real needs of each business. For us, leasing is not simply an alternative form of financing, but a suite of solutions that can enable a business to invest while preserving the liquidity it needs for its operations and growth. By tailoring solutions to each client's scale, business cycle and cash flows, our goal is to help more businesses turn their investment plans into reality".*

About CrediaBank

CrediaBank Group is a modern financial services group offering a comprehensive range of services spanning banking, factoring, leasing, insurance brokerage, investment services and capital markets. At its core is CrediaBank, Greece's fifth-largest bank by total assets, formed through the merger of Attica Bank and Pancreta Bank. With a nationwide network of 65 branches and five business centres, CrediaBank serves more than 350,000 individual and business customers, offering a broad portfolio of deposit, investment and insurance products, mutual funds and financing solutions. Customer service is central to CrediaBank's approach. It is the only bank in Greece to welcome customers both by appointment and on a walk-in basis, with teller services available throughout branch opening hours and extended service hours through CrediaConnect. CrediaBank is a credit institution supervised by the Bank of Greece and operates in accordance with the European and national regulatory framework governing credit institutions.

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