

ANNOUNCEMENT

**Completion of the publication formalities for the Draft Merger Agreement entered into between
"CREDIA BANK S.A." and "EVROPI HOLDINGS S.A." –**

Documents set at the disposal of the shareholders

18.09.2026

The credit institution société anonyme under the corporate name "CREDIA BANK S.A." with the distinctive title "CREDIA BANK" ("**CrediaBank**" or the "**Absorbing Company**") and the société anonyme under the corporate name "EVROPI HOLDINGS SOCIETE ANONYME" with the distinctive title "EVROPI HOLDINGS S.A." ("**Evropi**" or the "**Absorbed Company**", and together with CrediaBank, the "**Merging Companies**"), following their announcement dated 17.09.2026 regarding the approval of the draft merger agreement (the "**Draft Merger Agreement**" or "**DMA**") for the merger by absorption of Evropi by CrediaBank (the "**Merger**"), hereby notify the investing public that, on 17.09.2026, the publication formalities before the General Commercial Registry (G.E.MI.) in respect of the DMA, as prescribed in accordance with Article 8 of Law 4601/2019, as in force, were fulfilled.

In particular, the relevant registration of the DMA was effected on 17.09.2026 in respect of both the Absorbing Company and the Absorbed Company, under Registration Code Number (K.A.K. as per its Greek initials) 6187148 and 6187100, respectively, while the remaining Merger documents, namely the reports of the Boards of Directors of the Merging Companies and the required reports of the statutory auditors, have already been registered and published on the website of G.E.MI. in respect of both Merging Companies, in accordance with the requirements of applicable law.

As of today, the Merger documents provided for under Article 11 of Law 4601/2019 are made available both in electronic form on the website of each Merging Company, and, in particular, at www.crediabank.com for the Absorbing Company and <https://europe-holdings.com> for the Absorbed Company, and in hard copy at the registered offices of the Merging Companies, and, in particular, at 260-262 Kifisias Avenue, 152 32 Chalandri, Attica, for the Absorbing Company, and at 64 Kifisias Avenue, Building I, 2nd Floor, 151 25 Marousi, Attica, for the Absorbed Company.

In particular, the following documents are made available:

1. The Draft Merger Agreement dated 16.09.2026;
2. The transformation balance sheets of the Merging Companies dated 30.06.2026;
3. The reports of the statutory auditors of PricewaterhouseCoopers S.A. and TMS Auditors S.A, on the verification, in accordance with Article 16 para. 5 of Law 2515/1997, of the book value of the assets and liabilities of CrediaBank and Evropi, respectively, on the basis of the transformation balance sheet of each Merging Company dated 30.06.2026;
4. The reports of the Boards of Directors of the Merging Companies to their respective General Meetings of shareholders, pursuant to Article 9 of Law 4601/2019;

5. The fairness opinions, pursuant to Article 10 of Law 4601/2019 and Article 16 para. 5 of Law 2515/1997, of the statutory auditors of KPMG Certified Auditors S.A. and BDO Certified Public Accountants S.A, acting as independent statutory auditors on behalf of the Absorbing Company and the Absorbed Company, respectively, for the purposes of examining the Draft Merger Agreement and expressing an opinion on whether the share exchange ratio is fair and reasonable; and
6. The annual consolidated financial statements and management reports of the Boards of Directors of the Merging Companies for the last three (3) financial years, as well as the Semi-Annual Financial Reports of the Merging Companies for the period from 01.01.2026 to 30.06.2026, in accordance with Article 11 para. 2(a) of Law 4601/2019.

The shareholders of the Merging Companies are invited to review the above documents, which will remain available to them for the period prescribed by applicable law.

The completion of the Merger is subject to the conditions already announced, including its approval by the General Meetings of shareholders of the Merging Companies, as well as the receipt of the legally required licenses and approvals from the competent authorities, as provided for under applicable legislation, including the approvals, consents and rights arising from Law 3864/2010 and the Relationship Framework Agreement effective as of 17.03.2022 between CrediaBank and the Hellenic Corporation of Assets and Participations S.A.

The Merging Companies will keep the investing public informed, in accordance with applicable legislation, of any material development regarding the Merger process.