

**ANNOUNCEMENT OF 22.05.2026****Resolutions of the Annual General Meeting of the Shareholders of CrediaBank S.A.**

CrediaBank S.A. (hereinafter the "Bank") announces that on Friday, May 22nd, 2026, at 10:00 a.m., the Annual General Meeting of the Shareholders, holders of common shares of the Bank, was held in person at the "KING GEORGE" hotel at 3 Vasileos Georgiou Avenue, Athens, as well as with the participation of the shareholders remotely in real time via teleconference, under the terms of Article 125 of L. 4548/2018 remotely in real time via teleconference, using audiovisual electronic means, in which shareholders representing 1,642,358,852 common, registered, voting rights shares out of a total of 1,993,012,407 common shares participated in person or by proxy, i.e. a percentage of 82.41 % on the total fully paid common share capital of the Bank, thus achieving the legally required quorum.

The General Meeting made the following decisions on the items of the agenda::

- 1. Approved** unanimously the Annual Financial Report for the fiscal year 2025 (01.01.2025 - 31.12.2025) that includes the Annual Financial Statements of the Bank on a stand-alone and consolidated basis (including the Sustainability Report) as well as the Management Report of the Board of Directors and the Audit Report of the Statutory Auditors and decided not to distribute a dividend to the holders of ordinary shares.
- 2. Approved** unanimously, in accordance with article 108 of L.4548/2018 of the overall management conducted during the corporate fiscal year 2025 (01.01.2025 - 31.12.2025) and release of the auditors for the said corporate fiscal year.
- 3. Approved** unanimously the appointment of the audit firm «Grant Thornton" for the ordinary audit of the stand alone and the consolidated financial statements of the Bank and its subsidiaries, including the assurance in regards to the submission of the Sustainability Report as well as the tax audit of the Bank and its subsidiaries for the corporate fiscal year 2026 (01.01.2026 - 31.12.2026).
- 4. Voted** by majority in favor of the Remuneration Report for the fiscal year 2025 pursuant to article 112 of L. 4548/2018, following the expression of positive opinion by the Corporate Governance, Nominations, Human Resources and Remuneration Committee to the Board of Directors. Furthermore, the General Meeting approved the remuneration and compensation of the members of the Board of Directors for the fiscal year 2025 (01.01.2025 - 31.12.2025). An analysis of the

remunerations/compensations and relevant explanations are presented in detail in the above Remuneration Report for the fiscal year 2025.

5. **Approved** by majority pursuant to article 109 par. 4 of L. 4548/2018 the granting of payment of remuneration to the non-executive members of the Board of Directors until the next Ordinary General Meeting.

6. **Took note of** the filling of the Annual Report of the Audit Committee in accordance with article 44 of L. 4449/2017.

7. **Took note of** the Report of the Independent Members of the Board of Directors in accordance with article 9 par. 5 of Law 4706/2020.

8. **Approved** unanimously the granting of consent pursuant to article 98 par.1 of L.4548/2018, to members of the Board of Directors and Managers of the Bank for their participation in Boards of Directors or the Administration of Companies, pursuing the same or similar business objects with those of the Bank or in order to act as provided for in any of the other cases set out in the article in question, provided that a justified resolution of the Board of Directors will precede, which will verify that there is no substantial impediment whatsoever. Participation in companies not pursuing the same or similar business objects is regulated in accordance with the Law and the Policies of the Bank.

9. **Approved by majority** the amendment of the Remuneration Policy of Members of the Board of Directors.

10. **Approved by majority** pursuant to the provisions and the process of article 86 of L. 4261/2014 the increase of the maximum ratio between fixed and variable remuneration above 100% and up to 200%, depending on the level of responsibility for Executives and Heads of Independent Operations who participate in the already Board-approved Executive Incentive Plan ("EIP") of the Bank and the Executive Members of the Board of Directors of the Bank for 2026 and more specifically for 13 executives, as follows: up to 200% for the executive members of the Bank's Board of Directors – (total of 2 executives), up to 170% for top executives (total of 9 executives) and up to 130% for senior executives (total of 2 executives). Furthermore, the General Meeting granted authorization to the Board of Directors to determine, on a case-by-case basis, the exact level of variable remuneration for executives holding any of the aforementioned positions at the Bank, in accordance with the applicable organizational structure and the procedure for determining variable remuneration, in compliance with the applicable regulatory framework. Such determination will be based on the performance evaluation and will be in full compliance with the provisions of the Remuneration Policy of the Bank and the Group and the Remuneration Policy of Members of the Board of Directors as in

force from time to time, as well as with the applicable legislative and regulatory framework.

**11. Approved** unanimously a share buyback programme in accordance with the provisions in Article 49 of Law 4548/2018. The maximum number of own shares to be purchased shall not exceed 10% of the paid-up share capital of the Bank, within a period of twenty-four (24) months from the date on which the relevant resolution is adopted by the General Meeting, with a purchase price range between €0.05 (minimum price) and €3 (maximum price) per share. The maximum amount to be used by the Bank for the purposes of the proposed share buyback programme equals €9.975m. The own shares acquired by the Bank will be used for any purpose and use permitted by law. Furthermore, the General Meeting granted authorisation to the Board of Directors (i) to determine, at its discretion, any other detail relating to the share buyback programme, (ii) to take all necessary actions and delegate the relevant powers to the appropriate persons, for the purpose of implementing the share buyback programme, and (iii) to manage all procedural details relating to this resolution.

**12. Approved by majority** the distribution of a total amount of €5.1m to executives and employees of the Bank, from the profits of the financial year ended 31.12.2025, out of which an amount of €0.7m relates to the non-deferred and immediately payable component of the variable remuneration of executives.

The final allocation per beneficiary will be implemented by the competent bodies and in accordance with the terms and conditions of the corporate internal regulations/procedures and policies. Furthermore, authorization was granted to the Board of Directors to take all necessary actions for the apportionment of the above amount among the beneficiaries and the payment thereof, in accordance with the resolution of the Annual General Meeting and the provisions of the law, with the right to sub-delegate to competent executives, as appropriate.

**13.** There were no further items – announcements.

**CrediaBank S.A.**

VOTING RESULTS OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF CREDIABANK S.A. HELD ON 22.05.2026									
	ITEMS OF THE AGENDA	PARTICIPATION		IN FAVOUR		AGAINST		ABSTAIN	
		VALID VOTES CAST	% OF THE SHARE CAPITAL	VOTES	% OF THE VALID VOTES CAST	VOTES	% OF THE VALID VOTES CAST	VOTES	% OF THE VALID VOTES CAST
1.	Submission and approval of the Annual Report for the financial year 2025 (01.01.2025 - 31.12.2025), that includes the Annual Financial Statements of the Bank on a stand-alone and consolidated basis, as well as the Board of Directors' and the Auditors' Reports.	1,642,358,852	82.41%	1,642,358,852	100.0%	-	-	-	-
2.	Approval according to article 108 of L. 4548/2018 of the overall management of the financial year 2025 (01.01.2025 - 31.12.2025) and release of auditors from any liability for the same financial year.	1,642,358,852	82.41%	1,642,358,852	100.0%	-	-	-	-
3.	Appointment of the Bank's Certified Auditors' for the financial year 2026 (01.01.2026 - 31.12.2026).	1,642,358,852	82.41%	1,642,358,852	100.0%	-	-	-	-
4.	Submission for discussion and voting of the Remuneration Report for the financial year 2025 pursuant to article 112 of L. 4548/2018, and approval of remuneration paid to the members of the BoD for the financial year 2025 (01.01.2025 - 31.12.2025).	1,642,358,852	82.41%	1,538,418,678	93.7%	103,939,904	6.3%	-	-
5.	Preliminary approval of payment of remuneration to be paid to the members of the Board of Directors for the period until the next Ordinary General Meeting.	1,642,358,852	82.41%	1,007,124,845	61.3%	1,232	0.0%	635,232,505	38.7%
6.	Submission of the Annual Report of the Audit Committee pursuant to article 44 of L. 4449/2017.	<i>The item is not subject to vote</i>							
7.	Submission of the Report of Independent BoD members pursuant to Article 9 of par.5 of L.4706/2020.	<i>The item is not subject to vote</i>							
8.	Granting of permission pursuant to article 98 par. 1 of L. 4548/2018 to members of the Board of Directors and the Directors to participate in Boards of Directors or in the Management of Companies that pursue same or similar purposes.	1,642,358,852	82.41%	1,642,358,582	100.0%	-	-	-	-
9.	Approval of the amendment of the BoD members' Remuneration Policy.	1,642,358,852	82.41%	1,638,776,997	99.8%	3,581,585	0.2%	-	-
10.	Approvals in accordance with Article 86 of L. 4261/2014 for executives and executive members of the BoD of the Bank.	1,642,358,852	82.41%	1,638,778,229	99.8%	3,580,353	0.2%	-	-
11.	Approval of the share buyback program in accordance with article 49 of L.4548/2018. Authorization to the Board of Directors.	1,642,358,852	82.41%	1,642,358,582	100.0%	-	-	-	-
12.	Approval of the distribution of profits to executives and employees of the Bank. Granting of authorizations.	1,642,358,852	82.41%	1,564,712,074	95.3%	77,646,508	4.7%	-	-
13.	Other Issues - Announcements.	<i>The item is not subject to vote</i>							